

# PRODUCT MENU

## LIFE COVERAGE

Life insurance can cover final expenses, provide an inheritance, pay off debts, and replace lost income for dependents. It's a tool for ensuring financial stability and reassurance.

- **TERM**

offers coverage for a set period, usually 10 to 30 years, providing a death benefit to beneficiaries if the policyholder dies within that term. It's affordable and straightforward, without building cash value.

- **WHOLE LIFE**

provides lifelong coverage with a death benefit and a cash value component. It offers financial security for funeral costs and other expenses, making it a solid choice for legacy and financial planning.

- **INDEXED UNIVERSAL LIFE**

is permanent life insurance that combines a death benefit with cash value linked to a stock market index. It offers potential growth based on index performance with protection against market losses, ensuring a minimum interest rate.

## SPECIALTY LINES

Products like hospital indemnity and cancer insurance are important because they offer targeted financial protection, covering expenses that traditional health insurance might not fully address. They help alleviate financial burdens during serious health events, allowing individuals to focus on recovery without added financial stress.

- **HOSPITAL INDEMNITY**

Offers a fixed cash benefit for each day of a hospital stay, helping cover out-of-pocket expenses like deductibles and living costs. It provides flexibility in fund usage, supplementing traditional health insurance.

- **SHORT TERM HOME HEALTH CARE**

covers medical and non-medical services at home, like nursing and therapy, aiding those recovering from surgery or managing chronic illnesses.

- **DREADED DISEASES**

Critical Illness insurance offers a lump sum payout if diagnosed with a serious illness like cancer, heart attack, or stroke. It helps cover expenses beyond traditional health insurance.

- **DENTAL**

helps manage dental care costs, covering routine check-ups, cleanings, and procedures like fillings and crowns. Plans often include co-pays, deductibles, and work best with in-network dentists. Coverage varies, so reviewing plan details is crucial.

*Please note that not all insurance products are available in every state, and we do not represent every insurance carrier. It's always advisable to verify the availability of specific products in your state and discuss your needs with an agent who can provide personalized assistance.*



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## MEDICARE

Cover costs that are not included in Original Medicare, such as copayments, coinsurance, and deductibles. This additional coverage helps reduce out-of-pocket expenses, providing financial security and access to a broader range of healthcare services.

- **MEDICARE SUPPLEMENT**

covers costs not included in Original Medicare, like copayments and deductibles, reducing out-of-pocket expenses. These plans are standardized by the government but vary by state and provider.

- **MEDICARE ADVANTAGE**

is a private alternative to Original Medicare, offering the same coverage plus extras like vision and dental. It often has lower costs but more provider restrictions.

- **DRUG COVERAGE**

Medicare Part D, launched in 2006, offers prescription drug coverage for Medicare beneficiaries. It is funded by premiums and co-pays, with plans provided by approved private insurers.

## HEALTH INSURANCE

helps cover medical expenses through regular premiums, reducing costs for doctor visits, hospital stays, and more.

- **HEALTH EXCHANGE PLANS**

options from ACA marketplaces, allowing individuals to compare and buy plans. They come in Bronze, Silver, Gold, and Platinum tiers, differing in costs and coverage. Subsidies help make them affordable based on income.

- **SHORT TERM COVERAGE**

offers temporary, limited coverage, typically for a few months to a year, and is renewable in some cases. It's ideal for those between jobs or waiting for other insurance, providing a cost-effective stopgap. However, it usually doesn't cover pre-existing conditions or some essential benefits like maternity and mental health care.

## WEALTH PROTECTION

offer seniors financial security with growth potential and lower risk.

- **GROWTH ORIENTED**

offer a way to grow retirement savings by linking returns to a stock market index, like the S&P 500, while capping gains and protecting against losses.

- **PAYMENT ORIENTED**

A Fixed Index Annuity (FIA) with guaranteed payments offers growth linked to a market index while protecting your principal and providing steady income.

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