

WORKSITE COVERAGE

Worksite products can help offset healthcare costs such as copays, coinsurance, deductibles, and medical equipment. It can also help offset some of the more hidden costs such as childcare, transportation, offset lost income, and everyday bills. Worksite products are unique and advantageous in a number of ways including tax free payouts that are not offset by any other coverages. Furthermore, the money is yours to do with what you like, you are not required to use it for medical costs.

While many employers are generous and forward thinking enough to provide employees with critical coverage including Short Term and/or Long Term Disability, the worksite products allow employees to supplement these coverages at their own cost and fill any gaps. For instance, if an employee is concerned that the disability insurance only pays out to 60% of their pre-disability insurance, they may feel more financially secure knowing that there will be additional payouts in the event of an accident or illness. Employees with higher deductibles stand to benefit the most from these sorts of products as the payouts can be applied toward their medical bills.

CRITICAL ILLNESS/CANCER COVERAGE

CI/Cancer insurance provides employees with a lump-sum payment upon the diagnosis of a covered condition. The plan pays for conditions such as heart attack, stroke, major organ failure, and invasive and non-invasive cancers. For children, the plan offers childhood condition coverages such as Down Syndrome, cerebral palsy, cleft lip/palate, among others.

Depending on the diagnosis, the plan will pay either the full benefit or a partial benefit per the schedule of benefits. Each covered condition is payable once per lifetime of the policy with the exception of those conditions eligible for the Recurrence Rider.

Annual Wellness Screening Benefit: If proof of an eligible health screening, such as an electrocardiogram, was undertaken during the year then they will receive a payment once per calendar year.



ACCIDENT INSURANCE COVERAGE

Accident insurance is one of the most practical and affordable worksite products on the market. With falls being the leading cause of injuries treated in emergency rooms every year for people of all ages, it is easy to understand the attraction to accident plans. The plan pays out a cash benefit for a long list of injuries, diagnosis, services, and losses. There are no pre-ex limitations, no health questions, no age reductions, and no lifetime maximums, and no age banded rates.

The list of benefits payable is exhaustive and you can receive multiple payouts for single accident – i.e. you can receive a broken leg payout, x-ray payout, emergency room payout, and physical therapy payout.

HOSPITAL INDEMNITY COVERAGE

Hospital Indemnity is about as straightforward a benefit as you can find. Put simply, the plan pays a benefit should an employee or dependent become hospitalized. Hospital Indemnity covers hospitalizations for both sickness and injury. The plan pays out an initial admission benefit when you are admitted into the hospital or ICU.

In addition to the admission benefit, covered individuals would receive an additional daily payment for each day that they are hospital or ICU confined up to a maximum number of days.

CRITICAL ILLNESS/SPECIFIED DISEASE INSIGHTS

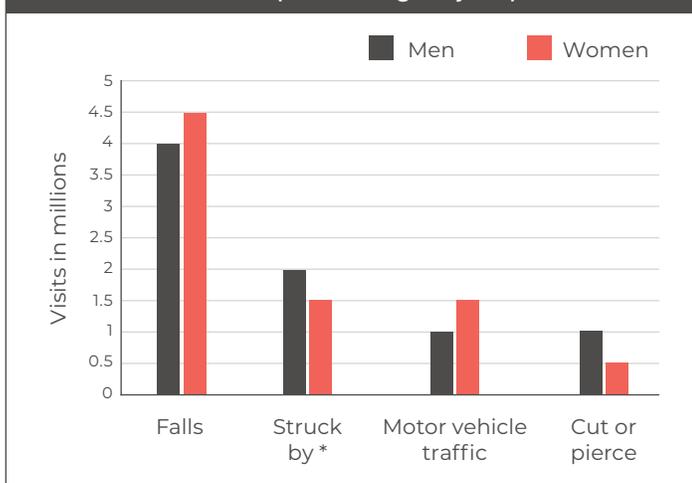
Age	Leading Cause of Death		Cause of Short Term Disability claims	Cause of Long Term Disability claims
	Cancer	Heart disease		
25-44 yrs	3 rd	4 th	1 st	2 nd
45-64 yrs	1 st	2 nd		

Rank	Leading Cause of Death	
	Medical Condition	% of employers with a stop-loss claim*
1	Malignant Neoplasm*	51.9%
2	Leukemia, Lymphoma, and/or Multiple Myeloma**	19.6%
3	Chronic/End Stage Renal Disease**	16.0%
4	Congenital Anomalies**	11.4%
5	Transplant	7.8%
6	Septicemia	13.3%
7	Live born	5.7%
8	Complications of Surgical + Medical Care	15.6%
9	Cerebrovascular Disease (brain blood vessels)	10.9%
10	Hemophilia/Bleeding Disorder	3.5%

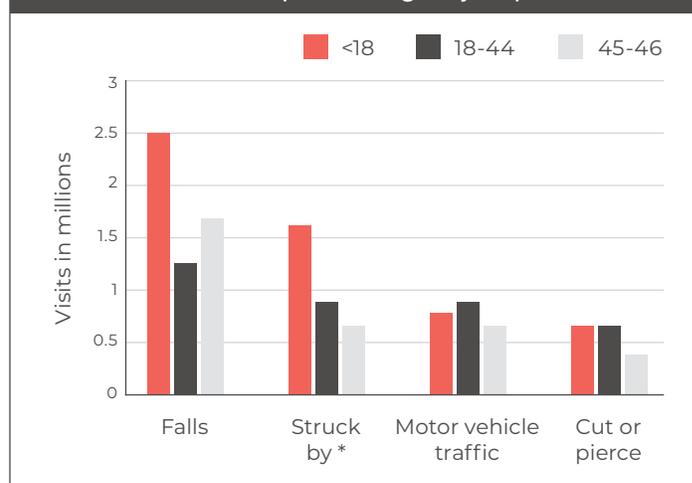
ACCIDENT INSIGHTS

Top 10 Accidental Claims by % of total number of claims	
Accident Claim Type	% of total number of claims
Prescription drug	26.6%
Physician's initial visit	13.8%
X-ray	12.2%
Physician follow-up treatment	9.1%
Emergency room or urgent care facility	8.5%
Hospital confinement	5.0%
Epidural pain management	3.2%
Diagnostic exam and testing	3.1%
Family lodging	2.1%
Physical therapy	2.0%
Top of top ten	85.6%

Common Reasons for Unintentional Injury-Related Visits to U.S. Hospital Emergency Departments



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About Aldrich Benefits LP

We assist employers with employee benefit consulting including medical, dental, group life, and disability insurance for their employees and executive benefits for high level and key employees. Our services include plan design, implementation, and annual review of benefits.