



WINSTAR BENEFITS PROGRAM

MEDICAL • DENTAL • VISION • LIFE • DISABILITY



- **MEDICAL**
 - Wellness Program
- **DENTAL**
 - 2-Year Rate Guarantee
- **VISION**
 - 2-Year Rate Guarantee
- **LIFE INSURANCE**
 - 3-Year Rate Guarantee
 - Guaranteed Issue
- **SHORT-TERM DISABILITY**
 - 3-Year Rate Guarantee
 - Guaranteed Issue
- **LONG-TERM DISABILITY**
 - 3-Year Rate Guarantee
- **ACCIDENT**
- **LOSAP**
- **SUPPLEMENTAL INSURANCE**
- **KEY PERSON LIFE INSURANCE**



Eligibility

- All active, paid employees and personnel, of the (Policyholder) under age 75
- All Eligible Spouses of Class I Insureds
- All Eligible Dependent Children of Class I Insureds
- Plans Available for Groups of 2 Employees and Up



Flexibility to Meet Your Needs

- We can tailor plans and services to appeal to a diverse group.
- Look for innovative benefits strategies that meet the rapidly changing needs of today's workforce.
- Combine dental and vision into one plan that's easy to administer and flexible to use.

Get a Quote!



(800) 252-9435



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