

Why participate in Individual Security Solutions™?

Individual Security Solutions™...a cost-effective way to compliment or replace other benefit sources to further protect yourself and your family. The solutions are yours — you select them, you fund them, you own them, and they may be portable.

While DPL&A assists employers with their employee benefits, DPL&A is now able to help you with your individual security solutions. Whether you're a current or former employee, a retiree, a college student, etc., you'll appreciate the extra level of protection and security while benefiting from personal one-on-one service. Individual Security Solutions™ includes:

- Financial security
- Income protection
- Portable benefits
- Financial & legal options
- Qualified enrollment consultants
- Solutions designed to meet your needs

Why offer Individual Security Solutions™?

For many employers, attracting and retaining quality employees is becoming more and more challenging. To remain competitive, a greater number of employers are offering Individual Security Solutions™ to compliment their core benefits. For employers, Individual Security Solutions™ provides:

- An excellent way to attract and retain valuable employees
- A comprehensive menu of benefits
- No additional cost to you, the employer
- Minimal administrative involvement
- Valuable benefit education & communication
- Dedicated benefits consultant & service expert

To learn more, please contact
DPL&A at (800) 821-LIND.



What are the components of Individual Security Solutions™?

Health Coverage Solutions:

Individual Health Insurance includes: Individual Medical, Short-Term Medical, Individual Dental, Vision, and Medicare-related supplemental coverage. Individual options often compliment or serve as an alternative to employer-based plans, COBRA, or State continuation coverage. Individuals losing group coverage due to termination, layoffs, retirement, ineligibility, etc., may find individual health plans better suited to meet their needs and budget. Such plans are also available to dependents.

Did you know...

- Medical bills have become a major driver of personal bankruptcy -- accounting for half of these filings.¹

Critical Illness Coverage provides an immediate lump-sum benefit following one of several diseases, conditions, and procedures, such as: heart attack, blindness, internal cancer, kidney failure, stroke, paralysis or major organ transplant.

Did you know...

- 76 percent of those families studied had major medical insurance, but were "under-insured" to cover all critical illness costs.
- Other medical-related expenses typically not covered by medical insurance include: travel and lodging to treatment facilities, and time off for a loved one to accompany you during treatment.

Cancer Insurance pays if certain types of cancer occurs. Such benefits can cover costs that other medical insurance might not typically include: loss of wages or salary, deductibles or co-insurance, travel expenses to and from treatment centers, lodging and meals, or child care.

Did you know...

- 1 out of every 2 males will develop some type of cancer throughout his lifetime; while 1 out of 3 females will develop cancer throughout her lifetime.²

Accident Insurance is designed to pay a lump sum benefit directly to the insured for an accidental injury.

Did you know...

- Each year, there are 11 unintentional injury deaths and about 2,340 disabling injuries every hour.
- During a 12-month period, more than one in eight people seek medical attention because of an injury.



“What is missing in my employer's health plan?”

Income and Asset Protection Solutions:

Disability Insurance provides partial income replacement if you are unable to work due to an accident or sickness. Such benefits can assist you with a mortgage, rent, utility bills, household expenses, food, clothing, and certain expenses not covered under other plans.

Did you know...

- For most people, their largest asset is not a home, good health or a retirement plan. If they are still working, their largest asset is their ability to produce an income.
- One-third of workers over age 30 will become disabled for at least three months during their careers.

Life Insurance provides coverage in the event of your death – ensuring that your family continues to have financial protection even when you're gone.

Did you know...

- 40% of employees have no life insurance outside of group life plans.
- Only 14% of study respondents correctly know that the amount of life insurance recommended for individuals is 5 – 7 times your annual salary.³

Long-Term Care protects individuals suffering from a chronic illness, disabling condition or cognitive impairment. Services may be provided in your home, your community, in an alternate living facility or nursing home.

Did you know...

- 42% of adult Americans receiving long-term care are between the ages of 18 and 64.⁴



“What if today is my last payday?”

Legal Solutions:

Pre-Paid Legal is a low-cost solution to obtain certain legal services. Critical legal assistance can be obtained at a fraction of the cost normally associated with legal services.

Did you know...

- According to a study in 2007, seven out of ten employees will experience at least one legal need sometime throughout the year.⁵

Identity Theft Insurance provides resources to counter an identity thief threatening your security.

Did you know...

- More than 9 million individuals are victims of ID theft each year.⁶
- A typical identity theft victim can spend up to 600 hours to resolve a single case of identity theft over the course of a year.⁷



“My identity has been stolen, what do I do?”

