

Making The Most Of Your Insurance

(NAPSA)—The next time you review your family finances, it may pay to take your insurance into account. That's because, beyond medical and dental coverage, there are a number of forms of insurance that can help protect some of your family's assets and lifestyle.

Protect Your Income

Consider: How would your family get by if you were seriously ill or injured and couldn't work? Disability insurance—sometimes called income protection insurance—can help replace lost income if you're unable to work due to an illness or injury. Many employers offer disability income insurance but, according to the Council for Disability Awareness, approximately 100 million U.S. workers are without it. A disability policy can provide cash benefits to minimize financial risk while you're recovering from a disabling injury or illness. Coverage is available at different levels, but the best policies will generally cover accidents and illnesses, pay for partial or recurring disabilities and offer an inflation-adjustment feature.

Protect Your Credit

A recent study by Harvard University researchers found that 50 percent of all bankruptcy filings were partly due to medical expenses. Supplemental insurance plans can be used to help cover some out-of-pocket medical expenses such as deductibles and co-pays. Supplemental policies generally pay cash benefits directly to the policyholder. Because the benefits are based on a qualifying occurrence—such as an accident or hospitalization—they're payable regardless of other insurance coverage and can be used as the policyholder chooses.

Protect Your Family

A sudden death can inflict more than emotional grief. Lost income as well as final expenses



Using your insurance to help protect not just your health but also your finances can help you make the most of your coverage.

can add financial distress to an already difficult and painful situation. Life insurance—available in many forms and benefit levels—can help ease the financial burden of an unexpected loss. Not only can life insurance provide a financial cushion to help make up for lost income, a small supplemental life insurance policy (with benefits of \$10,000 to \$25,000) can be relatively inexpensive and benefits provided can be used to help cover immediate expenses such as funeral costs.

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Get Assistance

Everyone's situation is different, so it's important to look at your specific needs. Combined Insurance offers a free, downloadable needs assessment to help you evaluate your situation. Go to combinedinsurance.com/myneeds or call (877) 566-8760 for a free copy of the questionnaire.