



## APL OPEN ENROLLMENT

These plans **pay cash benefits directly to you** during a claim and are fully portable, which means that you can always keep them on a direct basis if you separate from your employer. While an employee, the premiums for these plans will be conveniently payroll deducted from your check.

These plans are designed to help with out-of-pocket expenses associated with an illness, accident, surgery, etc. You can use the money however it is needed based on your situation. The money comes directly to you from APL.

The APL plans are also guarantee issue, no health questions asked – automatic approval for the plans of your choice. You can cover spouses and children (up to age 26). Many of these plans have wellness benefits where you can claim money back every year when you do your annual health screenings! [www.ampublic.com](http://www.ampublic.com)

Plans that will be offered are –

**Life Insurance** – Guarantee issue life, no questions asked. Locked in plans – rate and benefit doesn't change for length of the plan. Easiest way to get life insurance, no medical exam.

**Accident** – On and off job coverage - Pays you for treatments associated with accidental injuries such as fractures, cuts, dislocations, X-rays, ER and urgent care visits due to an accident, etc.

**Hospital Indemnity** – Helps offset out of pocket costs associated with major medical. Pays benefits for hospital admission, stays in hospital, outpatient and inpatient surgeries, etc.

**Critical Illness** – Pays lump sum benefits if diagnosed with cancer, heart attack, stroke, major organ transplant, end stage renal failure, and many more. \$100 Annual wellness benefit included.

**Disability** – Covers 60% of your income if you are unable to work due to an illness, injury, surgery, or maternity. Paycheck protection – very important benefit to have.

If you have any questions, please e-mail or call **Brian Patureau** -

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