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The Trusted Choice®



The Flynn Insurance Agency

specializes in the design, marketing and servicing of voluntary employee benefit programs for clients throughout New England.

As an independent agency, we work with the highest-rated insurance carriers in the industry to provide our clients' employees with competitive pricing, top-tier products and enhanced coverages combined with various discounts and superior service.

Our clients include:

- The Commonwealth of Massachusetts
- The City of Boston
- The Boston Public Health Commission
- Massachusetts Associations of Health Plans



Why You Should Offer Voluntary Benefits

Voluntary benefits, typically offered on a payroll deducted basis, are an important part of any employer's benefit program. These benefits may help to enhance an existing benefit program. They may also be used to fill in gaps in coverage or used as a unique stand-alone benefit. As such, these plans are typically very specific and are tailored to meet the needs of the employees while also benefiting the employer.

Advantages of Voluntary Benefit Plans

There are various reasons to implement a voluntary benefit plan both from the perspective of the employer and employee.

Advantages for the Employer include:

- Reduction in rising benefit costs to the employer
- Simplified payments with payroll deduction
- More benefit options for employees
- Increased employee morale and retention
- Little to no administrative overhead or cost
- Opportunity to avoid red tape: Non-qualified payroll deducted insurance programs require NO government mandated paperwork, thereby cutting back on your administrative costs and expenses.

Advantages for your Employees include:

- Access to pre-screened companies and counseling services
- Option to supplement existing coverages already in place
- Portable coverage (coverage that follows you when you leave or retire)
- Guaranteed issue coverage (limited medical questions) or group discounted rates not available outside a group setting
- Expanded benefit options
- Increased convenience & flexibility
- Guaranteed coverage and rate for self, spouse, children and even grandchildren, when applicable

Auto & Home Insurance Program

Through our partnerships with various regional and national property and casualty insurance carriers, the Flynn Insurance Agency is able to offer competitive, one-stop shopping for your employees' auto and home insurance needs (including automobile, motorcycle, antique car, condo, tenant, umbrella and various others forms of coverage).

In addition to group discounts, we offer employer groups personalized service and payroll deducted bill payment options.

Our carrier's discounts and credits may include:*

- Early shopper discount
- Packaged auto and home insurance discount
- Motor-club membership discount (including AAA, COSTCO, AARP)
- E-document discount (receive your policy via email)
- Good student or student-away-at-school discounts
- Payment plan discounts (including one pay discount or EFT)
- New home credit
- Loss free credit
- New roof credit
- Safe property credit
- Alarm credit
- Early shopper credit
- *And numerous others*

Our carrier's benefits may include:*

- Deductible reward program
- Accident forgiveness program
- Saving Pass program
- E-reminders
- Extended coverages
- Full replacement cost
- *And numerous others*

*Discounts, credits and benefits may vary by carrier

Life Insurance

Life insurance provides protection against the economic loss caused by the death of the person insured. The benefit can replace lost income, help pay funeral expenses, debts and even the medical expenses of the deceased not covered by health insurance. The amount of premiums paid for this coverage varies based on the type of life insurance, amount of coverage and other factors.

We work with the employer to help design a plan that is best for their employees. Various benefit options, underwriting criteria and coverage options are available. We also write various types of life insurance policies, including term life, whole life and universal life. Certain hybrid policies are also available.

Some policy highlights may include:

- Traditional life insurance with cash value accumulation
- Generous guarantee issue amounts for all eligible employees
- Flexibility to cover the employee, spouse, children and grandchildren
- Premiums guaranteed for the life of the policy
- Portability should the employee leave his/her employer
- Optional riders include Children's Term Rider, Accidental Death Benefit, Payor Waiver of Premium & Catastrophic Loss Rider
- Tobacco/non-tobacco rates and blended rates available

Accident Insurance

Accident insurance pays benefits for covered injuries and accidental death. Payouts vary depending upon the severity of the injuries and the type of medical care a person receives for an injury. Accident insurance is a great way to help cover out-of-pocket expenses, coinsurance costs and other miscellaneous charges related to an accident that may not be covered by a typical health insurance plan (including emergency treatment, hospital stays and medical exams in addition to transportation and lodging expenses).

Examples of certain benefit triggers under an accident insurance policy may include:

- Burns, lacerations, fractures, dislocations
- Hospitalization
- Emergency Room
- Accidental, death & dismemberment
- Transportation
- Follow-up Care

Examples of policy options under an accident insurance policy may include:

- Choose between 24-hour or non-occupational only coverage
- Optional Riders may include hospital confinement due to sickness, an enhanced emergency room benefit & physician office/urgent care treatment benefit, and a wellness benefit
- Guarantee issue on the base plan for eligible employees, spouses and children

1 out of every 8 people each year seeks medical attention for an injury.

Source: Injury facts, 2012 Edition

The average household cost associated with lost wages, medical and other injury related expenses is \$6,200.

Source: Injury facts, 2012 Edition

Critical Illness

Critical illness insurance, also called specified disease insurance, provides a lump sum benefit in the event the insured is diagnosed with one of the conditions specifically listed in the policy. Benefits may help pay deductibles, co-pays or other expenses related to a serious illness.

Coverage design for critical illness policies may include:

- Benefits payable for the diagnosis of many covered conditions, which may include Cancer, Heart Attack, Stroke, End Stage Renal Disease, Major Organ Transplant, Coma, Paralysis, Severe Burns, Loss of Sight, Speech or Hearing, Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS) and Benign Brain Tumor
- Coverage for Coronary Artery Bypass, Angioplasty and Stent Insertion
- Coverage for children to age 26 regardless of marital or dependency status
- Additional coverage for a new diagnosis of childhood conditions – Cerebral Palsy, Cystic Fibrosis, Down Syndrome, Spina Bifida and Cleft Palate/Lip
- Cancer benefit carved out to work with other coverages in place
- No lifetime maximum – includes benefits for reoccurrences and additional occurrences
- Riders available for health screenings and genetic screenings
- New extended loss rider (for inpatient confinement of 30 days or more)

On average, someone in the U.S has a stroke every 40 seconds.

Source: Heart and Stroke Statistical Update 2012, American Heart Association

Cancer is the second most common cause of death in the U.S, accounting for nearly 1 in every 4 deaths.

Source: Cancer Facts and Figures 2012, American Cancer Society

Disability Insurance

Disability insurance, a type of health insurance, is designed to compensate an insured for lost income due to a disabling injury or illness. By replacing a portion of an insured's income, disability insurance can provide much needed financial security.

We work with clients to maximize flexibility in plan design features and underwriting.

Certain design options under a disability plan may include:

- Short-Term and Long-Term Benefit Plans
- Multiple elimination periods and benefit durations to meet employer and employee needs
- Waiver of premium
- Disabled and working benefits
- Mental illness & drug/alcohol addiction benefit
- Guarantee issue available for qualifying groups
- Options for pre-existing conditions, portability, offsets, and many other features

1 in 4 of today's 20 year-olds will become disabled before they retire.

Source: 2010-2012 Council for Disability Awareness

Back injuries, cancer, heart disease and other illnesses cause the majority of long term absences from work.

Source: 2010-2012 Council for Disability Awareness

To learn more about the advantage of offering your employees a voluntary benefit program, please visit:

<http://www.flynnins.com/voluntary-group-insurance/>

