

Insurance Benefits

INSURANCE BENEFITS FOR PSPA MEMBERS

Diana L. Yuhas, LUTCF, Fellow With Life Underwriters

The Board of Directors has worked to get PSPA members the following insurance contracts at group discounted rates and/or special contract riders.

CRITICAL ILLNESS INSURANCE

This insurance is designed to provide to persons supplemental medical coverage – in addition to their regular health insurance - for critical illnesses provided the first diagnosis is made while the policy is in force.

Examples of covered illnesses are Life Threatening Cancer, Alzheimer’s Disease, Heart Attack, Renal Failure, Stroke, Multiple Sclerosis, Paralysis, Deafness or Blindness, or Major Organ Transplant.

Also, available to groups, is a free rider – cash benefit - paid to insured persons while confined to a hospital for any covered illness.

DISABILITY INCOME INSURANCE

Disability Income Insurance is designed to replace income in the event of a disability.

If you currently have group short term or long term disability income benefits with your employer, this coverage can be added in addition to your group coverage.

LIFE INSURANCE – TERM AND CASH VALUED INSURANCE

We are working with several A+ Rated insurance companies offering both term and cash value life insurance.

Some term insurance contracts even offer a refund of all premiums after a term of 20 years or more.

LONG TERM CARE INSURANCE

Insurance designed to cover the cost of long term care in a skilled facility, assisted living facility, or in your home.

Long Term Insurance policies can be designed to the specific needs or requirements of the insured.

Policy premiums can be paid for over a 10 year period and be considered a paid-up contract.

There is a discounted premium available to PSPA members and also the immediate family members of PSPA members.

See [this document](#) for more information.

DENTAL INSURANCE

Dental Insurance for individual PSPA members and their families.

DISABILITY INCOME INSURANCE FOR PSPA MEMBERS WITH PRE-EXISTING CONDITIONS

This insurance is either in addition to employer sponsored group disability income insurance or individual disability income insurance for those persons who have no group coverage. However, this insurance is subject to stricter underwriting guidelines.

Critical Illness Insurance

Diana L. Yuhas, LUTCF, Yuhas & Associates

Critical Illness Insurance pays a cash benefit when you are diagnosed with one of 13 covered illnesses

Disability Insurance: You've Got Questions? We've Got Answers!

Diana L. Yuhas, LUTCF, Yuhas & Associates

Ask yourself this one important question: Am I better prepared for death than disability? For most people, the chances of becoming disabled for at least 90 days prior to age 65 are two or three times greater than the chance of dying. That's why it is important that you own one of the best disability income insurance policies available.

Disability Insurance Protecting Your Most Valuable Asset

Diana L. Yuhas, LUTCF, Yuhas & Associates

Your ability to earn an income is more than just a paycheck; it is your most valuable asset. It enables you to purchase and enjoy those things which define your lifestyle – your home, vacations, children's education, and more. And yet, this valuable asset often goes unprotected.

More Information

As you can see from the brief descriptions, PSPA members have a wonderful opportunity to obtain a variety of insurance contracts - with discounts - to protect any area of concern. Please contact Diana at 412-877-6718/724-837-7969 or via email at dianayuhas@ymail.com for more information.