

# Personal Insurance

WEA Member Benefits®, a leading provider of retirement savings options for the education community, now offers Life Insurance, Long-Term Care Insurance, and Medicare Supplement Insurance to public educators in all 50 states.

## LIFE INSURANCE

Wherever you are in life, you can apply for a life insurance policy to help meet your needs and provide the security you want. We offer affordable life insurance for PK-12 public school employees and their families.

- ▶ Over 70 different policies
- ▶ Higher coverage amounts available

## LONG-TERM CARE (LTC) INSURANCE

We can help you make informed decisions about your LTC insurance options. Let us help you build a long-term care plan that fits your needs and budget. Types of LTC insurance available include:

- ▶ *Traditional*: premium based
- ▶ *Asset-based*: fully guaranteed (no premium/coverage change)
- ▶ *Hybrid*: can add a life insurance policy rider to access

## MEDICARE SUPPLEMENT INSURANCE

Medicare supplement insurance (Medigap) helps fill the “gaps” in health care costs. With competitive pricing options, this extra coverage can help you on out-of-pocket expenses original Medicare doesn’t cover, like:

- ▶ Coinsurance
- ▶ Copayments
- ▶ Deductibles



[weabenefits.com/NATIONAL](https://weabenefits.com/NATIONAL)



**Learn more about our insurance options to see if they are right for you.**

\*While medical exams are not required for coverage up to \$3M, certain health information is required as part of the application to determine eligibility for coverage. Ladder Insurance Services, LLC (CA license # OK22568; AR license # 3000140372) distributes term life insurance products issued by multiple insurers - for further details see ladderlife.com. All insurance products are governed by the terms set forth in the applicable insurance policy. Each insurer has financial responsibility for its own products. 230712-2999398 This email may be considered advertising under applicable law. The life insurance, long-term care insurance, and Medicare supplement insurance programs are administered by Associates of Clifton Park. Insurance products are underwritten by multiple insurance carriers. © 2025 WEA Member Benefit Trust. All Rights Reserved. FS 00S 4545-240-0625