

Health and Dental Insurance



More than a health and dental insurance policy

What is it?

Health and Dental benefits were designed to reimburse employees for eligible medical and dental expenses incurred such as:

- Prescription medicine
- Vision care
- Eyewear
- Therapists
- Dental – regular check-ups and dental work including accidental dental
- Homecare and nursing

Why you may need it

- You are self-employed, a “group of one”, or have no company benefits through your employer.
- Paying out-of-pocket for health and dental expenses poses a financial hardship for you and your family.
- You need to supplement an existing health plan.

What you need to know

- Health and Dental Plans can cover individuals and their families, seniors or groups of employees.
- Some expenses, such as extra billing by doctors, by law are not payable by government or private health plans and would not be covered.
- If you are a small business owner, you may be able to deduct your health insurance coverage premiums from your business income.

Contact a Western Financial Group broker for more information on Health and Dental Insurance.