

## Individual Health Insurance

Employer quality [individual health insurance](#) plans for people lacking coverage because either their employer does not provide it or they are not currently employed. Ask an Agent about the most comprehensive form of individual health insurance plan known as [Major Medical](#) coverage.

## Short Term Health Insurance

For those in between jobs, [short term health insurance](#) plans are available at competitive rates. Short term health plans are great for those planning on becoming insured but just not yet. These often cover critical or crisis situation such as hospitalization. Consider short term health insurance if you are between jobs.

## Family Health Insurance

If you are looking to cover your entire family, enquire about our [family health insurance](#) plans that rival that of employer group plans. For those who have no coverage, or just want to expand their coverage, a major medical family health insurance plan would be a smart decision for yourself and family.

## Guaranteed Issue Health Insurance

Guaranteed Health Insurance includes a variety of limited benefit health plans while utilizing Multiplan, America's largest PPO network of over 550,000 healthcare providers. Access Health Plans offer exceptional savings when using network providers.

## Student Health Insurance

Students need coverage so we have student health insurance plans to provide them with quality healthcare. Ideally, major medical is the type of medical insurance a student needs but it is possible to go with a [limited indemnity plan](#) or [mini medical plan](#) as well.

## Life Insurance and AD&D - Accidental Death & Dismemberment

Life insurance is just as important as health insurance. Life insurance assures that your family is protected if there is a sudden loss in the family.

A lesser known but extremely important type of insurance is Accidental Death and Dismemberment, or AD&D. Life and AD&D go hand in hand under accidental policies and catastrophic policies. It is possible to attain a life insurance policy that pays out benefits for accidental dismemberment and disability.