

HUMAN SERVICES FEDERATION INSURANCE PROGRAM

The Human Services Federation offers the following insurance programs that provide special benefits or otherwise unavailable coverages to member agencies.

GROUP DENTAL INSURANCE

Provided by Ameritas

- Coverage is available to all member agencies with employed staff
- Three plan designs to select from that include Dental Rewards
- Freedom to use any dentist
- Employer & Employee Paid options

VISION INSURANCE

Provided by Ameritas

- Coverage highlights include
 - Annual Eye Exam
 - Lenses, frames and contacts
 - Discount on LASIK
 - Employer & Employee paid options

GROUP DISABILITY INSURANCE

Provided by Reliance Standard

- Short Term Disability
 - 60% of wages up to 90 days while off work due to illness or injury
- Long Term Disability
 - 60% of wages
 - 2 years own occupation
 - Benefits available up to age 65

MANAGEMENT LIABILITY INSURANCE

Provided by Monitor Insurance Company

- Available coverages include:
 - Directors & Officers Liability
 - Employment Practices Liability
 - Fiduciary Liability
- Special Federation Coverages include:
 - Waiver of Deductible
 - Cost of Defense is an addition to the limits of liability purchased
- Free & unlimited access to Employment Practices Loss Prevention Hotline
- Preferred pricing, discounted for HSF members

LIFE INSURANCE INSURANCE

Provided by Reliance Standard

- Face value option
 - \$25,000

For over 50 years, INSPRO Insurance has been offering a complete line of insurance products and services, specializing in serving the non-profit community.

100% Employee-Owned, we work as a team to service all your insurance needs.

For more information about any of these products, please contact:



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