

**YOUR RISKS IN LIFE
ARE DIFFERENT.**

**YOUR INSURANCE
BENEFITS SHOULD
BE TOO.**

**Call Vanessa to
enroll now!**

ADMIN DUTY COVERAGE

How much income could you miss after being in a critical incident?

You could be eligible for up to \$3000 a month in benefits to supplement missed overtime or extra jobs.

ASK US HOW!!!!

**You are not covered unless you have Spectrum benefits.
Let us show you why we are different and why we are better!**

Accident with "LIGHT DUTY" Disability

**Benefits that pay
light duty disability
up to \$2400 a month.**

**This is paid ON TOP
of your normal
department pay.**

Hospital Indemnity

**Accident and
Sickness Coverage
so you can recover
without a financial
burden.**

Critical Illness

**A lump sum benefit
up to \$30,000 after a
heart attack, stroke,
cancer, and more!**