



Enjoy the buying power of Atlantic Integrated Health.

AIH has arranged through Colonial Life for its member physicians and staff to purchase disability income protection on a Guaranteed Issue basis. This means that an employee can protect their paycheck regardless of previous health conditions. That's right...guaranteed acceptance! Other life and health plans are also available.

Disability Income Insurance

- Guaranteed acceptance for disability income protection.
- No physicals or medical history required.
- Individual policy is issued through payroll deduction.
- Plan is portable - you can continue coverage at the same rate if you change employers.
- Disability Income plan covers on- and off-job accidents and sickness.

Accident Insurance

- Three different plans to choose from.
- One rate for all groups.
- Hospital confinement sickness rider available.
- Spouse Disability Income rider available for sickness and accidents.

Universal Life with Long-Term Care Rider

- Available for employee, spouse and children.
- Premiums build cash value.
- Long-Term Care Benefit Rider helps to provide two kinds of protection - life insurance benefits and long-term care benefits.
- Long-Term Care Benefit Rider reduces the Universal Life death benefit to provide monthly indemnity payments for necessities.

Cancer Insurance

- Four plans are available to choose from, to fit any budget.
- Cancer plans are not priced according to your age.
- The waiting period is waived if you own an existing cancer plan through payroll deduction.
- Benefits are paid in addition to other insurance plans.
- Plans are portable - continue at the same rate if you change employers.



Ken Edwards
(NC) 252 671-9336
(VA) 757 403-2968
kenedwards99@gmail.com



John Wright
252 622-8136
johnwright42@aol.com

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