



Human Services Federation Insurance Program

As a value to our members, the Human Services Federation offers several insurance programs that provide special benefits or otherwise unavailable coverages to participating agencies.

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

Toll-Free employment practice loss prevention hot-line

Group Dental Insurance - Provided by Ameritas

Coverage is available to all member agencies with employed staff

Three plan designs to select from - Freedom to use Any Dentist

Employer and Employee paid options

Vision Insurance - Provided by Ameritas

Coverage highlights include:

- Annual eye exam
- Lenses and frames

Group Disability Insurance - Provided by Reliance Standard

Short term disability

- 66% of wages up to 90 days while off work due to illness or injury

Long term disability

- 66% of wages
- 2 years own occupation
- Benefits available up to age 65

Life Insurance - Provided by Reliance Standard

Face value options:

- \$25,000 or \$50,000

For more information on any of these programs, please contact:

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