

CFG Insurance Employee Benefits, Health and Life

This department encompasses many different types of insurance products and includes personal as well as business insurance needs.

BUSINESS

Employee Benefits—Once inquiry is made and methodology is shared, at least two months are required prior to renewal date in order to obtain the necessary information, bid out the benefits, analyze the proposals and prepare the presentation to the client. Some benefits are employer-paid, but many can be employee paid.

- o **Medical:** Fully Insured, Partial Self-funded, and Level Funded
- o **Dental/Vision**
- o **Life/AD&D**
- o **Disability (Short and Long Term)**
- o **Worksite voluntary products, ie. Cancer, Critical Illness, Accident, etc.**

Key Man/Split Dollar/Executive Bonus Life Insurance

Buy/Sell Agreement Funding using Life Insurance

Business Overhead & Key Man Disability

Legal Plans- For business owners for all size groups as well as voluntary plan for employees, and Specialized Industries

Identity Theft Products- voluntary plan for employees

Employee Assistance Plans

Flexible Spending-Medical and Dependent Day Care

PERSONAL

Life Insurance- Whole life, Term, Universal Life, Final Expense

Individual Health, Dental and Vision

Health Share Ministry Plans

Policies that enhance Medicare Benefits, including Medigap plans, RX plans, Medicare Advantage Plans, Dental and Vision Plans

Legal Plans

Identity Theft Plans

ABOUT OUR TEAM

Judith Robinson, LPRT. SGS- 30+ years of insurance experience, Life and Health Licensed Agent. Judith is a member of the National Assn. of Health Underwriters' Leading Producer Round Table and is active in the East Texas Chapter. Judith's client base includes individuals and small (1-50), mid-size (50-100) and large employer groups (100+). Judith has a consultative approach and utilizes numerous insurance carriers and plans to offer customized options to each personal and business client.

Marsha Lynn, Benefits Service and Licensed Agent- A strong background in in Customer Service in the Financial Industry. Six years in the benefits and health industry. Member of East Texas and National Assn. of Health Underwriters. Committed to providing the highest level of efficiency and assistance to the department and our clients. Marsha has served not only in various levels of customer service, but served as a communication liaison ensuring quality and satisfaction.

Note: Not FDIC insured. Not guaranteed by the bank. Not a deposit. Not insured by any federal government agency. May go down in value.
rev. 02-26-2018