



## LET'S CLEAR THE AIR

There's a lot of misinformation out there regarding the novel coronavirus, COVID-19. Let us break down some popular rumors in an effort to keep you safer, healthier, and protected.

### RUMOR

My benefits are cancelled or suspended.

Crowdfunding is my only recourse if I lose my job.

Only the elderly can get sick from COVID-19.

### FACT

All benefits and coverage still remain effective. Just because there's a new virus doesn't mean you would get any less sick!

We offer employers dozens of options to help protect the paychecks of their employees.

While the risk of complication is higher, anyone can get sick or carry the virus.

## LOOKING FOR MORE RESOURCES?

Visit the following links for the most up-to-date information regarding the virus and national response:

[www.danielssolutions.net/covid-19](http://www.danielssolutions.net/covid-19)  
[www.cdc.gov](http://www.cdc.gov)  
[www.fema.gov](http://www.fema.gov)  
[www.coloniallife.com/covid-19](http://www.coloniallife.com/covid-19)

## POLICY QUESTIONS?

If you're concerned about your coverage or are considering changes to your policies, contact us today for a live discussion. We're in your corner!

## REACH OUT TO US

Chris Daniels: 727-243-0909  
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## WE HELP PROTECT YOU FROM COVID-19

### SHORT TERM DISABILITY

If you are diagnosed with COVID-19 and must stay at home you may be eligible for benefits based on your specific policy.

### HOSPITAL CONFINEMENT | MEDICAL BRIDGE

In the event you are hospitalized, be it for the COVID-19 virus, or any other accident or illness, you may be entitled to a lump sum benefit as described in your specific policy.

### LIFE INSURANCE | LONG TERM CARE RIDERS

Should you or your family suffer the ultimate consequence of this virus or other life emergency, you can protect your family from financial ruin with a life insurance policy.

## WE HELP PROTECT YOU BEYOND COVID-19

### ACCIDENT

Generally, illnesses are not covered by Accident policies, but that doesn't mean you can't slip and fall, break a leg, or worse while during your day to day life.

### CRITICAL ILLNESS | CANCER

Viral infections are not considered critical illnesses, However, should you suffer a heart attack, stroke, or organ failure as a complication, or during a self-quarantine, you will have benefits in place to help you financially.

### DENTAL | VISION

A healthy mouth leads to a healthier life. Regular cleanings reduce the overall cost of maintaining oral health.

## FEDERAL & STATE RESOURCES

Seek out information from your federal and state authorities. While Washington works to pass an enormous stimulus bill, some states are offering interest free or forgiveness loans to small businesses to help make payroll and purchase materials. Visit [www.disasterloan.sba.gov](http://www.disasterloan.sba.gov) for more details about lending in your area.

## TELEMEDICINE & FINANCIAL ADVISING

### MDLIVE

Telemedicine access at no cost for you and your family. MDLive provides you access to a doctor or nurse from the comfort and safety of your own home. Get a diagnosis, testing referrals, and more right from your smartphone.

# MDLIVE<sup>®</sup>

Virtual Care, Anywhere.

### KOFE

While incomes are being stretched during the virus, the "Knowledge Of Financial Education" partnership can assist employees with counseling on the following: personal finance, budgets, savings, debt payment options, credit, and credit reports.

