

# INSURANCE MASTERCLASS

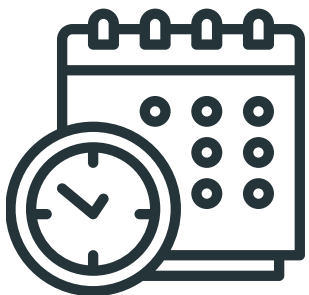


## CRITICAL ILLNESS COVERAGE

Lifestyles and constant stress are leading to more diagnoses of critical illnesses, such as heart attacks, strokes and cancer. Medical advances have increased survival rates and health insurance doesn't cover everything. With Critical Illness insurance, employees can use the benefits from this product to help cover out-of-pocket costs.

### FACILITATOR

**David Nunes Jr., LUTCF,  
CVBS, CHSP**  
*Vice President  
InConServInc*



**Tuesday**  
**6 December**  
**Time**  
**10:00 AM**



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Critical Illness insurance allows an employer to provide additional benefits at no direct cost to them since it's a voluntary benefit offering to help them attract and keep top talent.

- Coverage is portable – an employee can continue their coverage if they change jobs or retire.
- Benefits are paid in addition to other insurance employees may have with other insurance companies.
- Benefits may be used however the covered person chooses.

Typical uses include:

- Out-of-pocket medical and non-medical expenses
- Home health care needs/home modifications
- Recovery and rehabilitation
- Childcare or caregiver expenses
- Travel expenses to and from treatment centers




## ABOUT YOUR FACILITATOR



David's insurance career began at Aetna Life Ins. Co. after which he migrated to the reinsurance division of John Alden Life Ins. Co., having subsequently worked with other reinsurers along with major national and regional benefits consulting firms such as Marsh & McLennan, Willis Towers Watson and Aon where he was Vice President, Middle Market Health & Welfare Sales Leader for their Miami office. He has over forty years of industry experience in consulting, marketing and sales in the areas of employee benefits, managed care reinsurance, international medical management, integrated absence management and wellness services. He has served a clientele in the U.S. that encompasses governmental entities, employers, hospital systems, physician organizations and health plans along with foreign insurers in Latin America, the Caribbean and Turkey.

Among his professional duties, David has coordinated public relations and marketing campaigns and has spoken before several healthcare, insurer and employer audiences on effective risk management techniques, benefit plan designs and provider reimbursement arrangements. He has authored articles and been cited in publications such as HR Florida Review, Medical Group Management Update, PHO Report, Health Care Innovations, Capitation Management Report and Managed Care.

David's civic and professional involvement has included serving on the Boards in several leadership roles of HR Miami (SHRM Chapter #38), the Miami-Dade EmployAbility Network, the Miami-West & Pinecrest Rotary Clubs and the Miracle Mile Toastmasters Club. He is currently serving as President of the Total Rewards Association of South Florida. David attended the Universidad Nacional Autónoma de México and the Université de Franche-Comté in Besançon, France, where he majored in Spanish and French.

**CALL US FOR MORE INFO**

 **246-427-5608**

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