

## Life & Health Insurance

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Life and health insurance have many variables and decisions, such as, how much is enough and what type of policy is the best for you and your family. With this in mind we have put together a quick reference guide with definitions that will familiarize you with the common terms used in the breakdown of coverages available. Our Agency also strives to insure you with the best Life Insurance and Health Insurance Rates available by dealing with dozens of carriers and insurers.

Needs vary for life insurance and your choices can be Term Life, Universal Life, Whole Life, Variable Whole Life or a Variable Universal Life policy, each type of insurance has its advantages.

Health insurance has evolved over the years and the most common choices of plans are: \*Fee-For-Service (or Indemnity) Plans or Managed Care - consisting of: \*Health Maintenance Organizations (HMO's), \*Preferred Provider Organizations (PPO) or \*Point of Service (POS) plans.

Depending on the life or health insurance needs, whether it be on a individual or group basis, our agency will provide you with the most comprehensive plan based on your individual or group current and future financial needs. Castle Rock Insurance Agency - Life & Health Insurance