



West Virginia Long-Term Care Service Corporation

Group Medical

We offer all major medical coverages for most all medical carriers. We also offer HRAs (Health Reimbursement accounts) and HSAs (Health Savings Accounts). Our desire is to establish a medical plan that will fit your company needs at a reasonable price.

West Virginia Small Business Medical

Designed by the state of WV to take advantage of small groups with limited cash flow. The program is administered by Blue Cross.

Group Dental

Group Dental plans are designed for your company needs. Group coverage extends from 1 to 500.

Long Term and Short Term Disability

Any form of disability causing you to lose work for a protracted period of time.

Long Term Care

Preserving your personal assets by purchasing insurance to cover the high cost of nursing home or at home care should you or a family member have a debilitating illness/injury.

Commercial and Personal Property & Casualty Insurance

All insurance services for homes, autos and business. We represent a large number of the top insurers to offer the best coverage at the best price.

***Life Insurance**

Term, UL, VUL, or Whole Life designed for total family and group protection.

529 Plans

Designed for college education for your child or college for yourself. Your money grows tax deferred.



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***Variable Annuities**

Designed for cash accumulation on a tax-deferred basis. Your money is invested in Sub-Accounts.

***Mutual Funds**

Some Mutual funds traded on the major stock exchanges are available.

Cancer Insurance

Cancer Insurance gives you a lump sum payment in the event of this disease.

Gap Insurance

Designed to pay co-pays and deductibles on your major medical policy. This will lessen some of the expenses associated with any illness.

Hospital Confinement Indemnity Policy

It will pay for hospital confinement from \$100 per day to \$400 per day. Also pays \$50 towards routine Physician after 12 months will pay rehabilitation unit cost of \$100 per day, limited to 30 days per year.

Personal Accident Indemnity Plan

It will pay a per diem for accidents that occur on or off the job. It pays towards major diagnostic exams, physical therapy, ambulance benefit, and prosthesis benefit.

Individual Health and IRA's

If you or a family member of your family separates from employment for any reason we can assist that person in replacing the health and retirement benefits they may lose.

Mini-Med Plans

An affordable group medical plan designed primarily for part time employees. It offers some protection for a reasonable cost.

Brickstreet Insurance

Silverstein, Maddox, Wallace, and Associates are one of the West Virginia firms selected to be agents by the state to handle Workers Compensation.



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Retirement Plans

We offer all types of retirement plans for groups or individuals. 401K's, simple IRA, ROTH plans, profit sharing plans, etc. We develop a retirement plan that will suit your objective.

**Securities offered through:
Fortune Financial Services, Inc.
1010 Third Avenue
New Brighton, PA 15066
(742) 846-2488
Member NASD*

**All insurance services
and products offered
through:
Silverstein, Maddox, Wallace
And Associates
(304)343-9518*