



2023

New Hire
Voluntary
Benefits

Congratulations on your new position with Dogwood State Bank!

New hires are eligible to enroll on the first day of employment with Guaranteed Issue*.



Whole Life Insurance is one of the few types of life insurance that guarantees premiums will never increase and coverage will never reduce.

- Permanent Life Insurance
- Accumulates Guaranteed Cash Values
- Accumulates Paid Up Values



Critical Illness provides a lump sum when you are diagnosed with a covered critical illness such as heart attack, stroke or cancer.

- Unlimited re-occurrence
- Includes annual wellness benefit
- Benefits do not reduce with age



Accident Insurance pays you directly if you experience a covered injury.

- Enhanced benefits
- **Sickness Hospital Rider** for hospitalization due to sickness
- Includes annual wellness benefit

*For detailed plan information, guaranteed issue guidelines, rates, and enrollment call Pierce Insurance at 800-421-3142 or go to <https://pierceins.com/dogwoodstatebank/>



Access brochures, educational information, and your enrollment system all from your microsite!



<https://pierceins.com/dogwoodstatebank/>