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When I received an email announcing group short term and long term disability insurance available through my AAPA membership, I was intrigued.

After visiting the plan website, I learned that this insurance had comparable benefits to an individual plan but with much lower rates. The option of short-term and long-term disability coverage should I become injured or sick, was a perfect fit. It was comforting to know that this membership benefit was approved and endorsed by the AAPA.

The plan website was informative and helpful. The application was one page and easy to complete; something I did not have to spend a lot of time doing. I received a confirmation email shortly after completing the short term and long term disability benefits telling me when my coverage would begin.

After a few months and the birth of my child, I decided to put the insurance to the test. I contacted the plan administrators at Ryan Insurance Strategy Consultants and filed a short term disability claim. Ryan Insurance Strategy Consultants sent me the appropriate forms and walked me through the process, which was seamless and easy to complete. After I submitted the forms to The Standard Insurance Co. their claim specialist contacted me to finalize the claim. In a short time, I received my benefit payment.

This insurance has proven to be a valuable tool in my financial planning. I suggest you visit the AAPA website and learn more about these products.

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