

Our Benefits

No Participation Requirements

No minimum number of employees enrolled required

On and Off Job Coverage

Employees are covered both on and off the job unless otherwise stated in rare cases.

Paid Directly to Employee

Benefits are paid directly to the employee regardless of any other coverage. The money from these benefits can be used by the employee for any purpose.

Family Coverage Available

Employees can choose to cover just themselves or their entire family on most benefits.

WellCard

All employees receive a WellCard to help save on out of pocket expenses at participating pharmacies, dentists, eye doctors, and hearing specialists

Bert J. van der Werff Agencies of New York LLC

Proudly Serving the State of New York

Employee Benefits That Make Sense

Accident Pays lump sum benefits for unintentional injuries from the first visit to the ER right up to treatments, surgeries, physical therapy, and follow ups.

Disability Works with NYS Disability to cover 60% of the employee's income to help when out of work for accident, sickness, and even pregnancy for women.

Supplemental Health Helps bridge the gap where health insurance leaves off. Great for use with high-deductible medical plans to help with out of pocket medical expenses.

Dental & Vision Coverage An extremely competitive dental and vision offering with high annual maximums, rollover benefits, and premiums that do not increase over time.

Critical Illness & Cancer One convenient policy to help with immediate loss of wages and medical expenses resulting from an invasive cancer or critical illness diagnosis such as heart attack or stroke. Employees can also use the funds toward experimental treatments.

Term Life Protects an employee's loved ones by covering debts such as mortgage, personal, student loan, or even business debts in case something were to happen prior to making their final payment, so friends and family don't carry that burden upon an employee's passing.

Whole Life Builds cash value like a savings account and can serve as an investment. The cost does not increase over time, and the face amount remains constant.

Health Insurance Partnered with the nation's top health insurance provider to bring you outstanding coverage and price for all of your major medical needs with no broker or administration fees.