

# INSURANCE BENEFITS

## LAADT & FREISER ASSOCIATES LONG TERM CARE PLANNING, INSURANCE & FINANCIAL SERVICES

Health insurance for small groups and sole proprietors is a major part of my insurance practice. If you are struggling with the high cost of health insurance, call me, I can help! My name is John Laadt and my insurance and financial services firm offers the following services:

- Access to all major health insurance companies for groups with 2 – 50 employees.
- Sole proprietors plans direct with carriers where applicable or through the Long Island Association's LIA Enterprise Membership Program.
- Competitive pricing.
- Top notch service including provider research to find the best match for you and your employees, employee enrollment assistance, and pro-active and timely renewal reviews.

In addition, we offer *one stop shopping for other insurance or financial products* including comprehensive individual and business insurance planning, group or individual disability income and long term care insurance, individual and business life insurance, individual and employer sponsored retirement savings plans.

John B. Laadt is licensed to sell insurance and securities in New York, New Jersey, and Connecticut. He cannot communicate with nor respond to users who reside in states where he is not licensed to conduct insurance/securities business.

*For more information or to schedule an appointment, please call us at 631 878 2853.*

John B. Laadt is a Registered Representative of and offers securities through MML Investors Services, Inc., Member SIPC. Munro L. Freiser, JD, CLTC

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**THE WASHWICK AGENCY, INC.**  
860 East Main Street ~ Riverhead, NY 11901  
Phone: 631-369-0888 Fax: 631-369-4438

As a member of the Riverhead Chamber of Commerce, you can use the buying power of Washwick Agency's 2,000 members and take advantage of their offer to small business owners and sole proprietors for quality plans at group rates.

Some highlights of the plans are:

- Referrals to specialists are never needed
- All plans include the Smartdent dental plan at no extra charge
- All plans include annual vision exam & discount eyeglasses at Davis Vision stores
- Dependant children are covered to the end of the year during which they turn 23 (or 25 on optional plans) even if they are not in school.

The innovative plans provide exceptional value for your premium dollar. For details visit [www.washwick.com](http://www.washwick.com)