



ORNELLAS & ASSOCIATES
INSURANCE SERVICES

Executive Benefits – Solving What Keeps You Up at Night!

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Executive Benefits Checklist

Identify gaps in your executive benefits.

Life Insurance

- Do executives have sufficient life insurance coverage?
- Is there a need for additional term or permanent life insurance to cover personal financial obligations?
- Are insurance beneficiaries regularly updated?

Long-Term Care (LTC)

- Do executives have long-term care insurance in place?
- Are there flexible policy options that match their evolving healthcare needs?
- Have executives been educated about potential out-of-pocket costs and state-specific regulations?

Long-Term Disability (LTD)

- Does the LTD policy adequately cover the executive's full compensation package, including bonuses?
- Are there any waiting periods that could leave executives financially vulnerable in the short term?
- Is there an option for "own-occupation" coverage?

Personal Coverage

- Are there personal insurance policies in place to cover unexpected accidents or critical illnesses?
- Is there adequate coverage for family members or dependents?
- Are any personal insurance policies eligible for tax advantages?

Tax Implications

- Have tax implications of benefits been reviewed and optimized?
- Are there tax-advantaged accounts (like HSAs or FSAs) in place for executives?
- Are executives aware of potential tax liabilities on their benefits?