

McWaters and Associates Represents:

Health Insurance

Companies

- American Republic
- Assurant Health
- Celtic
- Continental General
- Empire Life
- Golden Rule
- John Alden
- States General
- United Healthcare
- World Insurance

Life Insurance

Companies

- AIG/American General
- Allianz
- Assurity
- AXA (formerly Mony)
- Banner
- Boston Mutual
- Chesapeake Life
- Empire Life
- First Colony (Genworth)
- F&G Life
- General American
- General Electric
- Indianapolis Life Insurance Company
- Jackson National
- Jefferson Pilot
- John Hancock
- Lincoln Benefit Life
- Lincoln Financial
- Lincoln National Life (First Penn)
- ManuLife
- Met Life
- North American
- Principal Financial
- Protective Life
- Prudential
- Sun Life Financial
- Travelers
- United of Omaha
- U.S. Financial
- West Coast Life

Disability Insurance

Companies

- Assurity
- GE Capital
- Guardian
- John Hancock
- Illinois Mutual
- Mass Mutual
- MedAmerica
- MetLife
- Principal
- Prudential
- The Standard
- Union Central



McWATERS AND ASSOCIATES

McWaters and Associates

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About Us:

McWaters and Associates is an independent insurance agency with over 25 years of experience providing quality insurance products to our clients at the most competitive rates possible.

We represent over 50 different companies to better serve your individual and group insurance needs.

Call us today for unbiased advice to your insurance questions. You can reach us toll-free at 888-786-1313.

For more information, contact our home office at info@mcwatersassociates.com.

www.mcwatersassociates.com
www.onlinehealthquote.com



McWATERS AND ASSOCIATES

Insurance Made Easy



Major Medical Health Insurance

Quality coverage at affordable prices from the top-rated company of your choice.

Short Term Major Medical

Full medical coverage for periods of 1-12 months. (*12 month duration subject to availability)

Life Insurance

Affordable Term, UL and Whole Life products to protect your loved ones.

Disability Income

Protection for short-term and long-term disabilities.

Overseas Travel Insurance

Worldwide major medical coverage for short term durations where your conventional health insurance isn't accepted.

International Health Insurance

Major medical coverage for anyone who lives outside the continental United States (Accepted worldwide).

Guaranteed Issue Health Plans

Guaranteed health plans for those who have been declined by conventional insurance.

Rx Drug Card

Stand-alone prescription drug card program that is accepted at most pharmacies.

Dental Programs

Looking for a dental plan by itself or to supplement your current coverage? We have affordable plans to help cover dental costs.



All products listed above can be purchased online at www.mcwatersassociates.com

The following insurance products are also offered through McWaters and Associates. Please contact us for more information and to request quotes:

- Group Health Insurance
- Liability Insurance
- 125 Cafeteria Plans
- Long Term Care Plans
- Automobile Insurance
- Medicare Supplements
- Homeowner's Insurance
- Retirement Planning
- Disability Insurance
- Key Man Life Insurance
- Worker's Compensation Plans
- Supplemental Group Insurance Plans



"Our marketing philosophy is to meet the needs of each client on an individual basis, tailor-making a plan of insurance specifically for them and their families. Each client is given personal attention and a guarantee that they have the best benefits, with the best insurance company, at the most affordable rates, and the personal attention they all desire."

– Donis B. McWaters, President

Health Insurance Facts

- Over 41.2 million people in America are without health insurance coverage.
- Uninsured children are nearly eight times less likely to have a regular source of care than insured children.
- Uninsured Americans are sicker and die earlier than those who have insurance.
- Medical care is more costly for the uninsured, and costs are higher for the American health care system.
- Nearly 40% of uninsured adults reported problems paying their medical bills.

*Families USA, Why Insurance Matters, June 2004