

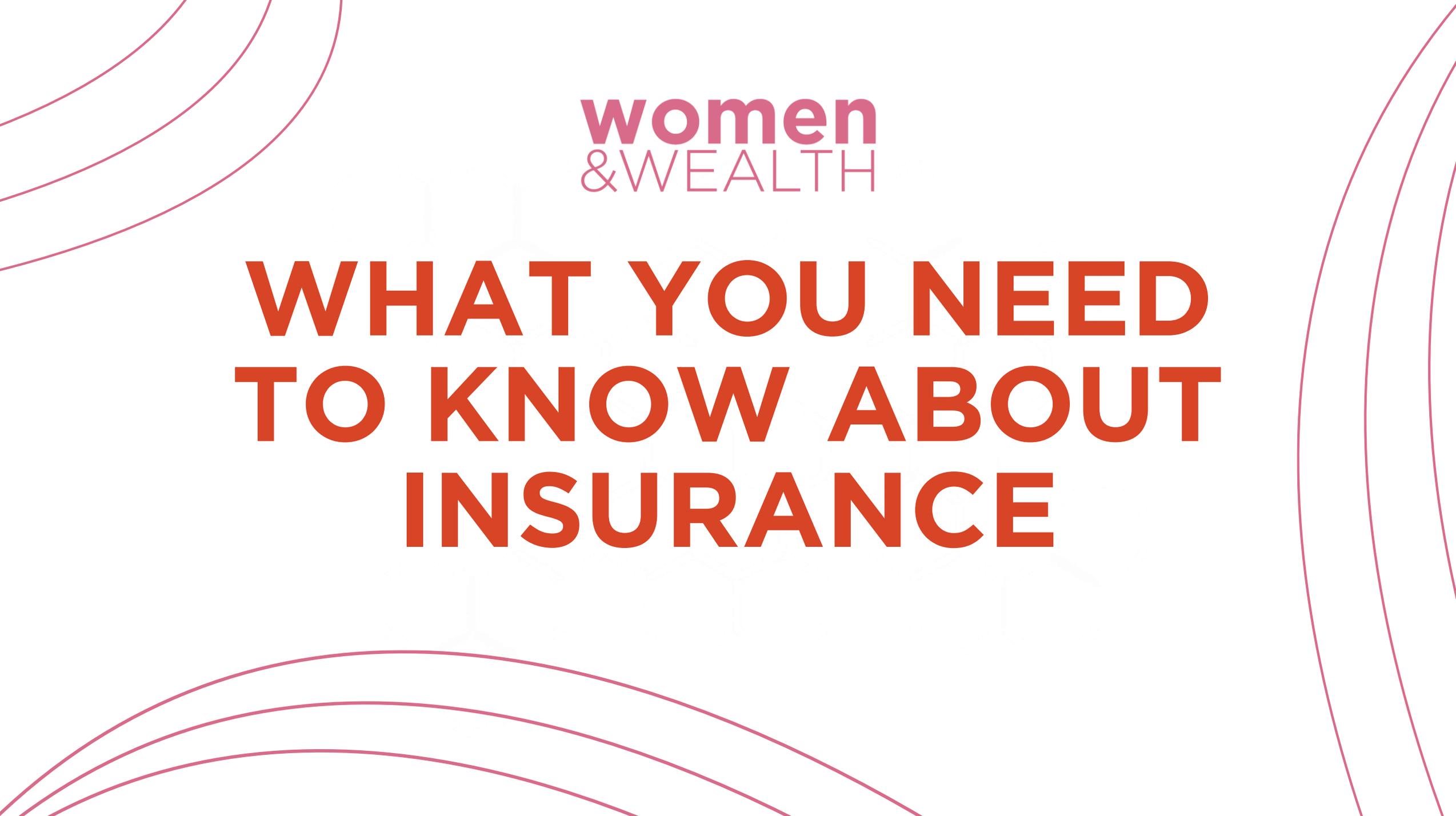
women & WEALTH

Financial education for **everyone**

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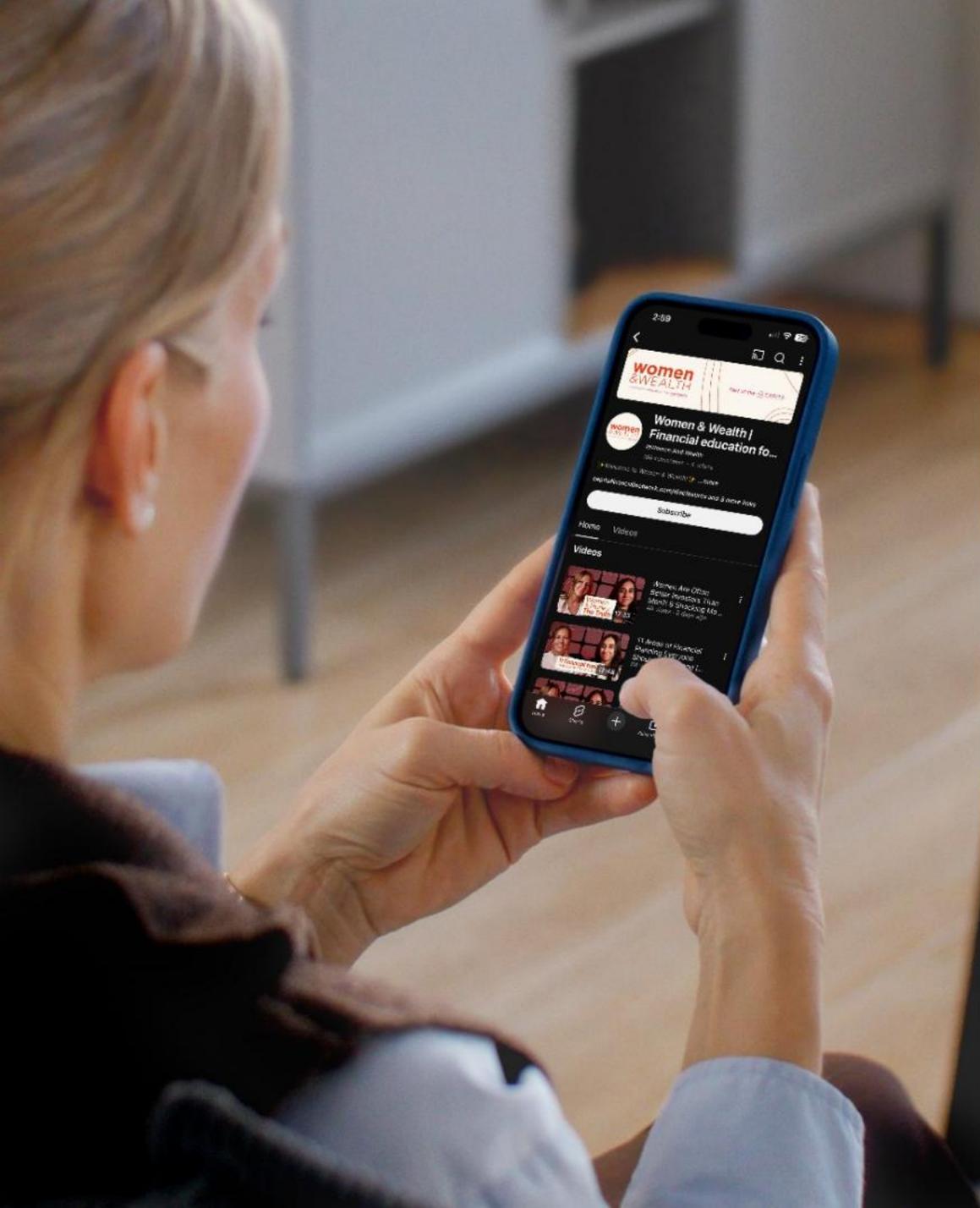


CAPITA
FINANCIAL NETWORK



women
& WEALTH

WHAT YOU NEED TO KNOW ABOUT INSURANCE



Introducing Our New YouTube Channel!

[@Women.And.Wealth](#)



Life Insurance

What is it for?

- Can cover income replacement, childcare, funeral costs, and debts if you pass away unexpectedly.



Life Insurance

Our Thoughts:

- Needed only if others depend on your income.
- Retirees are often “self-insured.”
- Quick rule of thumb: ~10× your salary.
- Term Life usually preferred over Whole Life.
- Some may be ineligible due to health.
- Employer-sponsored life can be supplemental.

Employer Sponsored Health Insurance

- **Often the lowest-cost option, sometimes subsidized.**
 - **High-Deductible Health Plan (HDHP)**
 - Lower monthly cost, higher costs if care is needed; usually allows an HSA.
 - **Preferred Provider Organization (PPO)**
 - Higher monthly cost, lower costs if care is needed.



Employer Sponsored Health Insurance

- **Key Terms:**
 - **Premium:** monthly cost (pre-tax from paycheck)
 - **Deductible:** what you pay before insurance
 - **Co-pay:** fixed fee per visit



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ON 1. SHORT TITLE; TABLE OF
a) SHORT TITLE.—This Act
and Affordable Care Act”
(b) TABLE OF CONTENTS.—
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1. Short title; table of contents
I.—QUALITY, AFFORD/

<https://www.healthcare.gov/>

Affordable Care Act (ACA) Insurance

What is it for?

- Fills gaps between jobs, if your employer doesn't offer insurance, or before Medicare at 65.
 - Gaps in coverage can carry penalties.

Affordable Care Act (ACA) Insurance

Enacted by the United States of America

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act shall be known as the “Affordable Care Act”.

(b) TABLE OF CONTENTS.—

1. Short title; table of contents

1.—QUALITY, AFFORDABLE CARE ACT

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<https://www.healthcare.gov/>

Our Thoughts:

- Shop for plans that fit your needs (deductibles, copays, networks).
- Pre-65 retirees without spousal coverage should plan and budget for ACA.
- Costs vary by income, location, and plan; subsidies may help lower-income households.
- We can help evaluate plan costs and factor them into your plan.

Medicare

- **Part A:** Hospital/skilled nursing; usually free if enough Medicare taxes paid.
- **Part B:** Medical coverage (doctor visits, outpatient, preventative); monthly premium + ~20% coinsurance.
- **Medigap/Supplement:** Optional coverage to fill gaps in Parts A & B.
- **Part C (Advantage):** Combines A & B through private insurers.
- **Part D:** Prescription drug coverage.



Medicare

- Most clients find Medicare cost-effective and satisfactory.
- If not on a work plan at 65, you must enroll to avoid penalties.
- Filing with a specialist is free and recommended.
- Medicare doesn't cover long-term care.



<https://www.medicare.gov/>



Disability Insurance

What is it for?

- Disability insurance replaces part of your income if you're unable to work.

Our Thoughts:

- Work-provided coverage is usually worth it.
- Starts after a waiting period; valid to 65.
- Social Security disability is hard to qualify for.
- Employer-paid premiums may be taxable.

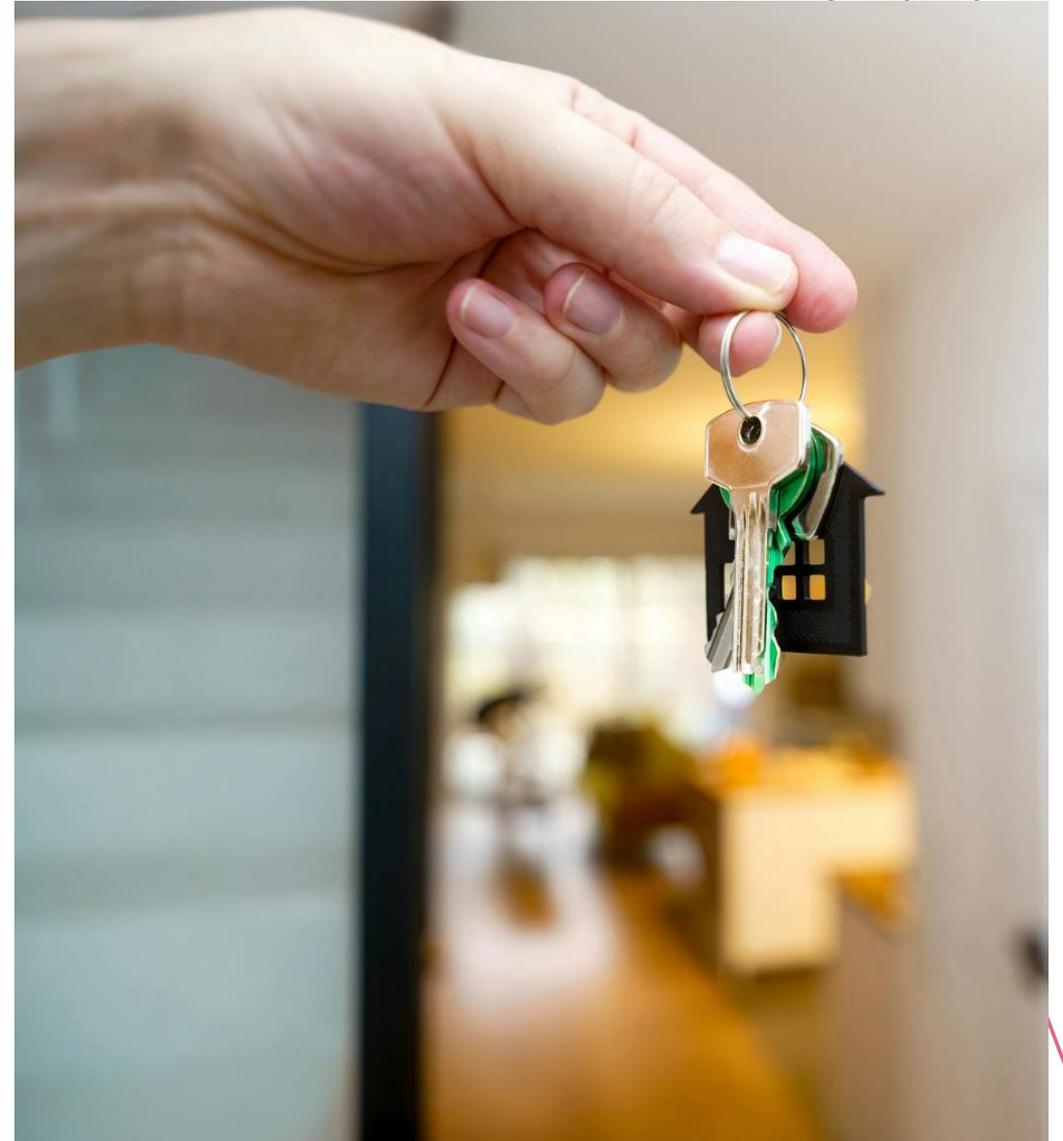
Property & Casualty Insurance

What is it for?

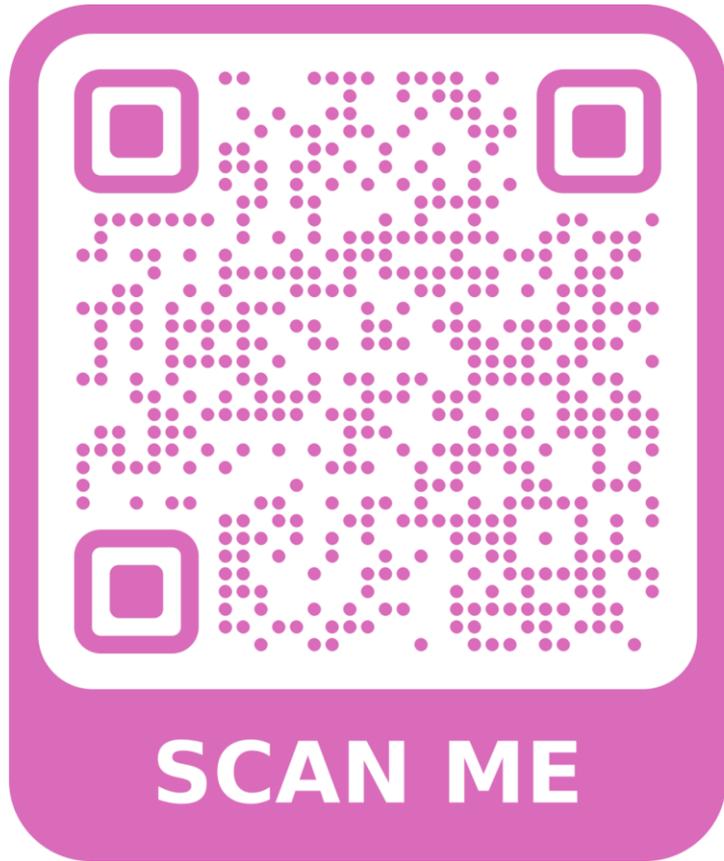
- Covers home, auto, RV, renters, floods, earthquakes, etc., protecting against losses you couldn't cover yourself.

Our Thoughts:

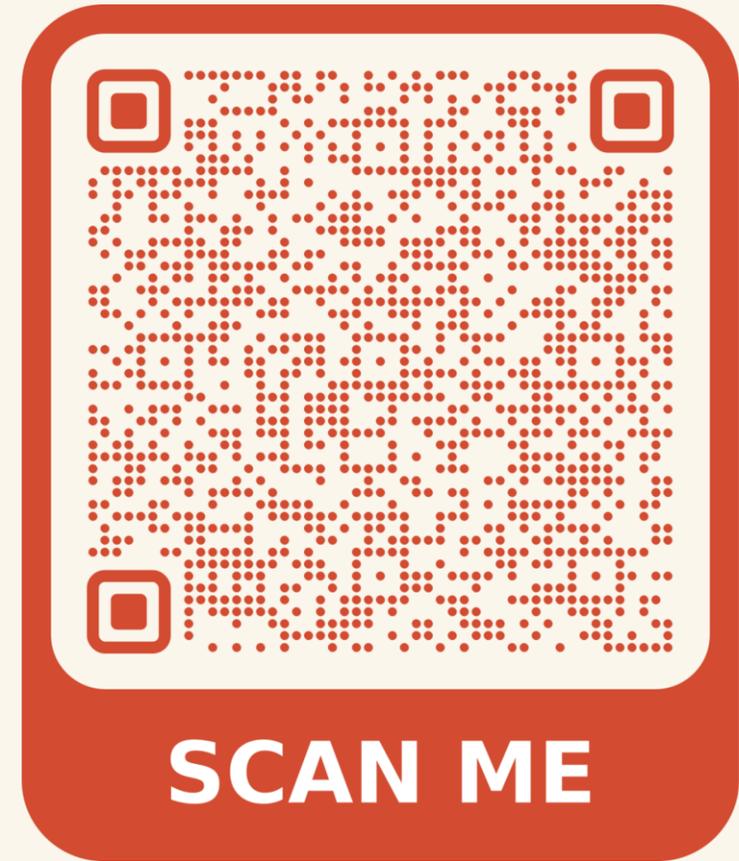
- Minimum coverage isn't always enough; review regularly.
- Shop every 1-2 years for best rates.
- Umbrella policies offer extra, affordable protection.

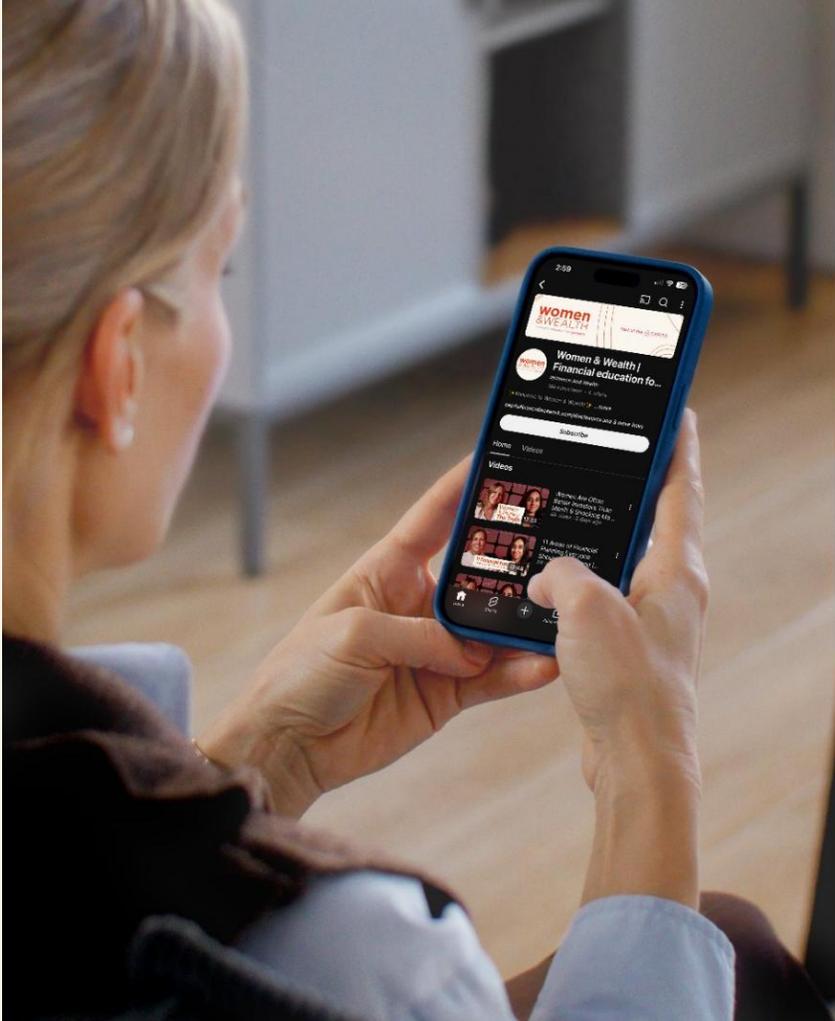


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