

Why Choose USA Benefits

United Schools Associates (USA) is a company co-founded by an Educator to Serve Educators (a school worksite/voluntary benefits company) we specialize in bringing world class benefit programs to the Education Community - namely Paycheck Protection/Income Replacement, Cash Payment Critical illness Plans and other Supplemental Benefits program's to Education Community workforce.



USA takes away all the guessing work for selecting Supplemental Benefits- we have partnered with the major insurance carriers to provide ("to be a trusted curator for Educator benefits plans") curated Supplemental Educator Benefit Programs to our clients.

The carries we represent are all AM Best. A rated with decades of experience and services to their clients. USA was born to service- in addition to providing outstanding supplemental benefits, we provide an array of additional support programs to the Education Community. We seek not just to satisfy our client but - rather to AMAZE them through best class service'



Why USA Supplemental Benefits are Important



Your most valuable asset isn't your home, car, or family heirlooms- it's your ability to earn and provide for you and your family.

Every employed person needs paycheck / income replacement protection, just as every employed person needs medical insurance, life insurance, auto insurance, and air to breathe. Figuring out if you need disability insurance is pretty easy.

If you have a job, you need it.

Income is critical to most employees' financial security, yet, employees rarely think about how an illness or accident puts their income at risk.

What are your odds of experiencing an income-interrupting event in life? Almost everyone knows someone who, even with good medical insurance, has struggled to make ends meet after being injured or having a heart attack, or while fighting cancer.



More than 25% of today's 20 year- olds will become disabled before they retire.

You have a 3/10 chance of suffering a disabling illness or injury during your career that would keep you out of work for three months or more.

According to the American Cancer Society the lifetime risk of developing Cancer is:

Stroke is the leading cause of serious long-term disabilities.

Women's bundled risks. Women comprised more than half of new long term disability claims in 2012. Pregnancy-related claims were the biggest contributor to the growth in women's claims.



1/3
for males



1/2
for females

No time to waste. Workers' livelihoods could change in an instant- and frequently.

Approximately every 7 seconds, a working – age American suffers a disabling injury or illness that will last for at least one month" (DisabilityCanHappen.org)

