



Hello and Welcome to the [DarrasLaw](#) newsletter.

It's that time of year when people review their expenses and prepare their taxes. Now is a great time to assess healthcare costs. Watch our video and learn simple ways to save on healthcare, this year.

If you are planning on traveling, review your insurance coverage and take necessary steps before you leave, to prevent any unwanted financial surprises should an accident occur.

Frank N. Darras, Founding Partner

[Click Here to Watch Video](#)

Mr. Darras,

Just a quick note to your team to thank everyone, for their compassion, dedication and thorough attention to my situation with Met Life.

I could not have gotten through this ordeal without superior advice and assistance from you and your team.

Sincerely, M. Garnett



Sometimes, when it comes to healthcare, simple steps can save a lot of money. Picking the right provider, saving on prescriptions and knowing your policy limitations are just a few tips available in our video. Be sure to watch and learn how to save!





Travel Insurance

[Click Here to Watch Video](#)

Whether you are visiting family for Passover or Easter, or enjoying a spring getaway, the right insurance for traveling at home or abroad can ensure you are covered while you are away. Our travel insurance video provides tips for smooth sailing.

Be sure to watch our other videos and visit our [DarrasLaw/MediaRoom](#) for more information.



QUESTION: I am 42 years old and have my own business, do I need to buy disability insurance in addition to my healthcare?

ANSWER: Individual disability coverage pays you a monthly benefit of 60-70% of your monthly earnings and should protect you if you can't do the important duties of your own occupation for 2 years, 5 years, or until your 65th birthday. The benefits are tax free if you pay the premiums yourself and not through your corporation, plus individual policies are backed by the strongest consumer protections under the law. Running your own business is tough, so what would you do if you were laid up for 6 months or a year? How would you pay the bills to stay afloat? Contact an agent or broker and get as much individual disability insurance you can afford to protect you, your business and those you love.

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