



One Umbrella. Three Branches. Your Coverage.

Huffstetler Umbrella Group & Savings (HUGS) is built so families and businesses have a clear place to turn for insurance guidance and practical support. Under one umbrella, three specialized branches work together — so you are never left guessing who handles what.

HUGS Emerald

HUGS Gold

HUGS Amethyst

HUGS Emerald — Business Management Solutions

Helps small businesses find the tools they need to run day to day — payment systems, electronic asset tracking, and IT infrastructure support. Also connects clients with trusted third-party partners for tax advisory (not a CPA), bookkeeping, and HR consulting. Emerald is about operations that keep a business stable.

HUGS Gold — Insurance Agency

Our insurance branch — led by Zachary Huffstetler — focuses on educating clients and helping them enroll with confidence. Product lines include Annuities, Life, Health (Medicare and ACA Marketplace), and Supplemental coverage such as hospital indemnity, dental, vision, hearing, critical illness, and accident. Gold also trains new agents and helps them build their book of business the right way.

HUGS Amethyst — Corporate Services

Serves medium to large business clients with corporate liaison work, contract negotiation, and vendor relationship management. Amethyst is the branch that keeps larger organizations connected and contracts clear.

What This Means for You

- Most personal and family coverage conversations happen under HUGS Gold.
- If you own a small business, Emerald can point you toward operational support partners.
- Larger companies can reach Amethyst for corporate liaison and vendor needs.
- One umbrella — so you always know where to start: Info@HugSavings.com

CONTACT US

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Tell us what you need — coverage, enrollment, or a business connection — and we will route you to the right branch. Everyone Needs HUGS!