

Life & Disability

Our goal is to provide employers, employees and their dependents with a peace of mind. We do this by providing benefits at competitive prices. The Group Life and Disability products are designed to be flexible enough to accommodate a wide variety of needs. Whether you are looking for a basic level of coverage, special contract language for union-negotiated benefits or an enhanced package geared at attracting and retaining employees, we deliver.

Group Term Life

- **Competitive Guarantee Issue and Maximum Issue Amount**

Guarantee Issue means that evidence of insurability of health questionnaires are not required

- **Waiver of Premium with variable elimination periods and termination wages**

Allows an employee who becomes totally and permanently disabled to continue Life coverage without premium payment

- **Living Benefit provision with variable percentages and maximums**

Allows an employee to collect pre-determined percentage of the Life insurance benefit if diagnosed with a terminal illness

- **Conversion**

Allows an employee who loses coverage to convert to the Life insurance benefit to an individual whole life policy (or similar insurance product)

- **Supplemental Benefits**

A variety of employee-pay-all Life insurance products are available such as employee Supplemental Life & Dependent Life benefits for both spouse and children

- **Accidental Death & Dismemberment**

AD&D insurance pays an additional benefit if loss of life or limb is due to an accident

Long-Term Disability

- **Income replacement from as low as 40% to as high as 70% of pre-disability earnings**

A range of replacement options to help tailor a plan to fit an employee benefit budget

- **Wide variety of elimination periods**

Benefit waiting periods can be as short as 14 days to as long as one year and can be designed to coordinate with an existing sick leave and/or Short-Term Disability Plan

- **Wide variety of benefit durations**

Benefits are most commonly paid until retirement age but can also be shortened for a more economical plan

- **Various definitions of disability are available**

Partial or Residual definitions allow an employee to return to work on a part-time basis and still continue to receive a benefit

- **Limited durations available for more economical plans**

Benefits for disabilities due to drug/alcohol, mental/nervous, and/or self-reported conditions can be limited to reduce the cost of the plan

- **Many optional plan provisions are available**

Work Incentive Benefit, Cost of Living Adjustment, Specific Loss Benefit, Reasonable Accommodation, Survivor Benefit and others can be attractive enhancements to your core plan

Short-Term Disability

- **Income replacement from as low as 40% to as high as 70% of pre-disability earnings**

Plans can be structured to stand out on their own or to integrate with existing sick leave programs

- **Wide variety of elimination periods**

Benefits can begin on the first day of a disabling illness or longer waiting periods can be selected for a more economical plan

- **Wide variety of benefit durations**

Benefits can be paid from as few as four weeks to as long as two years

- **Various definitions of disability are available**

Total, Partial or Residual definitions can be selected to coordinate with a Long-Term Disability plan

- **Maternity coverage is available**



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