



Life & Disability offering flexibility and stable security.

The right life and disability insurance coverage can help protect loved ones and provide stability when it is most needed. Whether it is used to replace income, take time off to recover from an illness, or pay off a mortgage, a group insurance policy can provide security and help offset financial burdens during a difficult time.



Life Insurance

Group life insurance plans can provide employees with financial protection for their loved ones in case an employee passes away. Additional options and services are available that provide more than a typical death benefit.

Simple, Flat Benefits Select face amounts ranging from \$15,000 up to \$50,000 to help families manage the loss of an income.

Access to Early Benefits Terminally ill covered employees may receive special early access to a portion of their benefits if needed under certain circumstances.

AD&D automatically included at benefit level matching Life.

Long-Term Disability Insurance

Even with careful planning and saving, most people count on a steady paycheck to cover their monthly expenses. Employers who take steps to offer the right disability insurance program may see an increase in employee productivity and happiness, as their workers are able to stay at work or return to work more quickly after an accident or illness. Our LTD features include:

Choice Flexibility in benefit duration extending to the standard Social Security retirement age.

Scale 50% or 60% monthly income replacement. Maximum benefit up to \$8,000 per month (based on industry, top salaries and plan type).

Flexibility Own-occupation, residual and partial definitions of disability. Own-occupation period of 12 to 60 months, or the benefit duration.

Value Features an Employee Assistance Program (EAP) that offers employees no-cost, confidential solutions to life's challenges, including three counseling sessions.

The policies have limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

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