

Employee-Paid Plans

Life and Disability Coverages

Voluntary Portable Life*

- **No minimum participation requirements.**
- Up to \$500,000 of term life insurance for employees and their spouses.
- \$5,000 or \$10,000 benefit for children six months to 18 years.
- Competitive tobacco/non-tobacco group rates.
- Waiver of Premium and Accelerated Death Benefits included.
- Guaranteed issue available based on group size and participation.
- Additional purchase option available with satisfactory evidence of insurability.
- Participation Advantage — annually allows employees and their spouses \$10,000 of additional coverage up to the Guarantee Issue Limit.

Voluntary Accidental Death and Dismemberment*

- Benefit amounts from \$10,000 to \$500,000.
- Two Plans: Individual or Family.
- Seat Belt Benefit pays an additional benefit up to \$25,000 if an employee dies in a covered auto accident while wearing a seat belt.
- Air Bag Benefit pays an additional benefit up to \$5,000 if an insured dies while driving or riding in an automobile, provided the insured was in a seat equipped with a factory-installed air bag and wearing a seat belt when the air bag inflated.
- An Education Benefit provides additional benefits to insured dependents for incurred educational expenses.
- A Repatriation Benefit pays up to \$5,000 for the preparation and transportation of an employee's body if accidental death occurs at least 75 miles from his residence.
- A Common Disaster Benefit doubles the spouse benefit if an employee and spouse both die as a result of the same accident.
- Sold in conjunction with Voluntary Life.
- No minimum participation requirements.

Voluntary Short-Term Disability*

- **No minimum participation requirements.**
- Guaranteed issue.
- Six plan designs available.
- Covers disabilities caused by a non-occupational accident, sickness, or pregnancy.
- Partial disability included.
- A 12/12 preexisting condition limitation applies (**3/12 in PA**).
- Employees choose a weekly benefit amount from \$100 to \$750 (\$1,150 for groups with 100+ lives) in \$50 increments not to exceed 60 percent of weekly earnings.
- GuidanceResources® Online is included at no additional charge.

Long-Term Disability

- **Offered to groups of two or more.**
- Four benefit plans available ranging from 5 year accident and 2 year sickness to age 65 for both, based on size and participation.
- Employee chooses a weekly benefit amount from \$100 to \$1,150 in \$50 increments (not to exceed 60 percent of weekly earnings).
- 90 or 180 day elimination periods.

- 24 Month Own Occupation Disability Definition.
- Three Month Survivor Benefit.
- Progressive Partial Disability Benefit.
- A 12/6/24 preexisting condition limitation applies (**3/12 in PA**; 12/12 in MD, CO, MS, NC, SC, WI, WV, CT and MT).
- GuidanceResources[®] Online is included at no additional charge.

* Please review the insurance policy for specific information regarding coverage, limitations, and exclusions.

For more information or to receive a quote, please call the Life Agency at **215-587-1950**.