

Employer-Paid Plans

Life and Disability Coverages

Term Life, Accidental Death and Dismemberment, Dependent Life*

- Benefit amounts may be a flat amount for all employees or may be based on classes, which are determined according to job classification, annual salary, or length of service.
- Guaranteed issue based on group size and participation.
- Waiver of Premium and Accelerated Death Benefits included.
- Accidental Death and Dismemberment coverage is provided on a 24-hour basis and is payable in the event of accidental death or loss of limbs, eyesight, speech, or hearing.
- 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.
- Dependent Life benefits, if elected, are payable in the event of the death of an insured dependent at any time from any cause and are written on a family unit basis.
- Two-year guarantee is standard.

Short-Term Disability*

- Standard benefit pays up to \$500 per week, not to exceed 60 percent of basic weekly earnings.
- Maximum benefit duration periods: 13, 26, or 52 weeks.
- Covers disabilities caused by a non-occupational accident, sickness, or pregnancy.
- Benefits are payable on: 1st day accident/8th day sickness, 8th day accident/8th day sickness or 15th day accident/15th day sickness.
- GuidanceResources[®] Online is included at no additional charge. Additional upgrade EAP options available.
- Two-year rate guarantee is standard.
- Available on a stand-alone basis.

Long-Term Disability*

- Standard monthly benefit pays up to \$6,000 with benefits of 50 percent, 60 percent, and 66 2/3 percent of basic monthly earnings.
- Maximum benefit duration periods: 2 year, 5 year, 10 year, and to age 65 with reducing benefit duration.
- Elimination periods: 60, 90, 120, 150, 180, or 360 days.
- Preexisting condition exclusions: 12/6/24 or 3/6/12 or 5-day actively-at-work provision, based on group size. (State mandates apply.)
- Progressive Partial Disability Benefit.
- Three Month Survivor Benefit or Family Income Benefit of 1 year or 2 years is also available.
- GuidanceResources[®] Online is included at no additional charge. Additional upgrade EAP options available.
- Available on a stand-alone basis.
- Two-year rate guarantee is standard.

* 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**.