



Helping You Prepare for the Unexpected Your Benefit Options

Helping protect your family's financial future

- Life Insurance
- Accidental Death & Dismemberment Insurance

Income protection & recovery support

- Long-term Disability Insurance

Helps fill financial gaps left by medical plans

- ****NEW**** Accident Insurance

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Life Insurance

These benefits

- Are protection for those who you will leave behind with a cash benefit that can help with final planning and loss of future income.
- Gives you some peace of mind that your family will be protected when you're gone.
- Can be used to help cover costs like funeral expenses, debts, tuition, and childcare.



Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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Life Insurance

How much Life insurance is provided by my employer?

- Employee: \$50,000

How much Supplemental coverage am I able to purchase?

- Employee: Increments of \$10,000 up to \$500,000 or 5x earnings
 - You may increase your current amount of coverage increment under Guarantee Issue
- Spouse: Increments of \$5,000 up to \$250,000 not to exceed 100% of your elected amount of coverage
- Dependent children: \$20,000

Guaranteed issue

- EE - \$250,000
- SP - \$50,000
- CH - \$20,000

When can I elect my coverage?

- 10/28-11/11

When does my coverage begin?

- Current coverage will continue and increases in coverage will take effect January 1st (for coverage not requiring EOI)

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Long-term Disability Insurance, which we call:

Long-term Income Protection Benefits

These benefits:

- Replace part of your income if you are unable to work for an extended time due to an illness or injury.
- Help create some stability in an unstable time.
- Can be used for anything you choose, like:
 - Rent or mortgage payments
 - Medical deductibles
 - Bills
 - Groceries



THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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Long-term Disability Insurance

Long-term Income Protection Benefits

How much is provided by my employer?

- 50% of monthly earnings up to a maximum of \$6,250

When are benefits payable?

- Benefits are payable after 30 days of Disability

When does my coverage begin?

- Coverage begins the first of the month, next following or coinciding with 30 days of employment (for anyone newly eligible)

When do benefits terminate?

- Benefits terminate when you are no longer disabled or reach your Social Security Retirement Age

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.

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