

# **NEW Benefits Open Enrollment!**

## March 28 - April 22, 2022

### Contact the Call Center from 9am - 4pm EST (866) 463-8808, option 4

#### **PERMANENT LIFE INSURANCE**



#### **Guaranteed Issue**

No medical questions or exams in order to qualify (*Provided eligibility requirements are met*).



#### Permanent

Permanent coverage that allows you to keep your policy even if you have a change in health or employer.



#### Portable

You can keep and take it with you forever should you leave employment or retire. Premiums and coverage stay the same.



#### Access to Cash

Payment or premiums will produce guaranteed cash values that may be accessed via policy loan.

#### SHORT-TERM DISABILITY INSURANCE



#### **Guaranteed Issue**

60% of Income up to \$1,000 per month

X	$0 \cdot $

#### **Income Benefits**

Partial Benefit - If the insured becomes disabled and can work part-time (but not full-time), insured may be eligible for partial disability payments



#### **Features**

Your choice of benefit amounts and benefit periods to meet your needs
Portable, so that if you change jobs or

leave your employer, the coverage stays with you



#### **Disability Benefits**

Benefits for off-the-job injuries or sickness
 Total disability resulting from pregnancy, complications of pregnancy or childbirth is covered the same as any other Sickness

Benefits are available Guaranteed Issue through the convenience of direct payment using ACH or Bank Draft.







