



## SAVOY STRATEGIES USABLE LIFE BENEFIT PACKAGES



USABLE Life's benefit packages are flexible and can be customized to meet employers' benefit needs and budget. This solution gives the employer the ability to provide their employees with one low, flat rate for life and long-term disability benefits, including income protection and dependent life insurance.

### HIGHLIGHTS OF THIS SOLUTION INCLUDE:

**Customized Benefit Packages:** Employers can select life insurance and long-term disability products for their benefits packages with varied levels and options for different employee classes.

**Guaranteed Issue:** All benefits are Guaranteed Issue according to the group size and are available for groups with as few as two eligible employees.

**Affordable Rates:** All rates are based solely on the benefits chosen—not the census demographics.

**Easy Enrollment Application:** The employer simply submits a two-page employer application and a census to enroll. There are no individual employee applications to complete or a requirement for a binder check.