



# USABLE LIFE BENEFITS PACKAGES



WE OFFER FLEXIBLE PACKAGES THAT CAN BE CUSTOMIZED TO MEET EACH EMPLOYER'S NEEDS AND BUDGET.

Employers can also offer their employees one low, flat rate for life and long-term disability benefits, including income protection and dependent life insurance.

## **USABLE LIFE BENEFITS PACKAGES**

**Customized Benefit Packages:** Employers can select life insurance and long-term disability products 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.

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