

# Product Overview

## Worksite Voluntary Benefits



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## Available Voluntary Worksite Insurance Products

- Term Life
- Accident
- Critical Illness
- Individual Short Term Disability
- Group Short Term Disability

### Highlights

- Available at no direct cost to the employer.
- All products except Group Short Term Disability are portable, so employees can keep their coverage even if they change employers.
- Payroll deduction or EFT options are available (Group Short Term Disability may only use payroll deduction).

## Employee Eligibility

- Employees must be Actively at Work at the time of application and working a minimum of 20\* hours per week to be considered full-time. Seasonal or temporary Employees are not eligible for coverage.\*\*
- Employees are also not considered Actively at Work if their normal duties are restricted due to health or if they are on a leave of absence.
- In the event 1099 contract workers are included, they must also have at least 6 months of continuous service with the employer group.

\*May vary based on Industry Classification and product.

\*\*For Group Short Term Disability only: Actively at Work means the employee must be performing all the duties of the position with the Employer at least 30 hours per week (17 1/2 hours or more per week in VT).

## Employer Eligibility

- Group has been in existence for 1 year.<sup>1</sup>
- Group is not subject to seasonal fluctuations.<sup>2</sup>
- Group does not have a high concentration (25%) of uninsurable occupations.<sup>2</sup>
- Group is not heavily financed by federal, state or local government entities or dependent on the procurement of government contracts.
- Group is not, or is not owned by, a sovereign nation.
- 50% or more of the group is not in commissioned sales.<sup>2,3</sup>
- 50% or more of the group is not related by blood or marriage.<sup>3</sup>
- Group is not a union, health and welfare fund, or similar entity.<sup>3</sup>

**Minimum case size** is 3 eligible employee lives (determined by Actively at Work full-time Employees). Individual product cases with 10 or more eligible lives may qualify for special Guaranteed Issue underwriting on a post-enrollment basis. Individual product cases with 100 or more eligible lives may qualify for special Guaranteed Issue underwriting on a pre-enrollment basis.

Group Short Term Disability requires a case size of at least 3 eligible employees with a minimum of 2 employee lives issued.

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*Employer eligibility list is not all inclusive. Illinois Mutual reserves the right to reject any business or industry which does not meet our underwriting criteria.*

<sup>1</sup>For Group Short Term Disability only: Group must be in business more than 6 months.

<sup>2</sup>Not applicable in MI.

<sup>3</sup>Unless approved by Home Office.

For more details, contact your Worksite sales team today.

# Group Short Term Disability Insurance

Help people protect their income when an unexpected illness or injury causes them to be out of work.

Employees can purchase off-job short term disability coverage through their employer to meet their budget and needs.

## Eligibility

- Employees age 18 to 65
- Spouses and children not eligible
- Not available for 1099 Contract Workers
- No evidence of insurability is required if the employee enrolls during the initial eligibility period and is Actively at Work on the effective date of coverage.

## Employer's coverage choice

Off-the-Job Only

## Included Features for All Plans

- \$10,000 Accidental Death and Dismemberment (AD&D) benefit\* for each insured employee
- Waiver of Premium if the insured is entitled to Total Disability benefits and Total Disability has existed for at least 90 consecutive days

*\*Benefits are paid only if the loss results from injury, independent of disease and Sickness; is caused by an accident occurring while the benefit is in force; and occurs within 90 days (180 days in UT and OR) of that accident. Time element not applicable in VT.*

*Not available in CA, CO, CT, DE, FL, MA, MD, MT, NH, NJ, NM, OR, RI, SD or WA. Coverage and availability may vary in other states.*

## Benefit Periods\*\*

Benefit Periods available are 13 weeks and 26 weeks.

## Benefit Amounts

A maximum issue and participation limit of 66 2/3% of Basic Weekly Earnings<sup>1</sup>, up to a maximum weekly benefit of \$600 a week is available. In selecting coverage amounts, employees should review their other in force disability income coverages. Benefits payable under the policy will be reduced by the amount of any other income benefits which the employee receives or is eligible to receive.

*\*\*Not all benefit periods are available in all states.*

*<sup>1</sup>Basic Weekly Earnings means the Employee's rate of earnings from the Employer in effect immediately prior to the date the Employee's Total Disability begins. It does not include bonuses, overtime pay and other extra compensation other than commissions. Commissions will be averaged over the 12-month period prior to the date the Employee's Total Disability begins.*



# Individual Short Term Disability Insurance

Help employees protect more of their income should illness or injury occur and they can't work.

At no direct cost to the employer, employees can purchase coverage based on their budget and personal needs. In addition, when employees pay the premiums themselves, they generally receive their benefits tax-free.\*

## Eligibility

- Employee ages 17 to 64
- Spouses and children not eligible

## Employer's choice of coverage options

- 24-hour, or
- Off-the-Job Only

## Benefit Periods\*\*

Options range from 3 months to 60 months. Employers may elect to offer their employees multiple options for benefit periods. These policies generally contain waiting periods before benefits are payable.

## Benefit Amounts

Employees can select a monthly benefit amount to meet their financial needs.<sup>1</sup> Monthly benefit amounts are available in \$100 increments, ranging from a minimum of \$400 to a maximum of \$5,000. In no case can Illinois Mutual's monthly benefit coverage amount exceed 60% of gross salary (40% for 1099 Contract Workers).

## Guaranteed Renewable to age 72

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*\*Employer-paid coverages generally are taxable.*

*\*\*Not all benefit periods are available in all states.*

*<sup>1</sup>In selecting coverage amounts, employees should review their other disability coverage, which may lessen amounts employees are eligible to receive under any other in force disability income coverage.*

*Not available in AK, CA, DC, HI, MT, NH, NJ, NM, NY or VT. Coverage and availability may vary in other states.*



# Term Life Insurance

## Give employees life insurance coverage for a set period of time.

Our term life insurance provides needed protection with level premiums. Premiums are guaranteed to remain the same for the initial term period of 10 or 20 years or to age 65. The policy may be renewed after the initial term period at annually increasing rates until age 95.

### Eligibility

- 10-Year Term – Employees age 18 to 70
- 20-Year Term – Employees age 18 to 60
- To Age 65 Term – Employees age 18 to 55
- Spouse and Children are eligible through specific, optional riders.

### Benefit Amounts

- Employee – Min. \$25,000; Max. \$150,000
- Spouse – Min. \$25,000; Max. Lesser of \$150,000 or the Employee's benefit amount
- Child – Min. \$5,000; Max. \$10,000

### Included Rider

- Terminal Illness Accelerated Death Benefit Rider

### Optional Riders

- Other Insured Term Rider
- Accidental Death Benefit Rider
- Child Term Insurance Rider
- Disability Waiver of Premium Rider

**This policy is not convertible, but it is portable.**

*Not available in AK, DC, HI, MT or NY. Coverage and availability may vary in other states.*



# Accident Insurance

## Help employees be more prepared financially for unexpected accidents.

Accident insurance provides a fixed monetary benefit if the insured experiences a covered accident and receives medical care, equipment and/or other services as described in the policy. The benefit is paid directly to the insured and can be used for anything they choose.

### Eligibility

- Employees and Spouses age 18 to 69
- Dependent children age requirements vary by state

### Optional Riders

- Off Job Accident Disability Rider (employee only)\*
- Sickness Hospital Confinement Rider\*\*
- Wellness Benefit Rider<sup>1</sup>
- Catastrophic Accident Rider<sup>2</sup>

### Employer's choice of coverage options

- 24-hour, or
- Off-the-Job Only

*\*Off Job Accident Disability Rider not available in CA, CO, DE, MA, MD, MT, NJ, OR, PA, RI, SD, VT or WA.*

*\*\*Not guaranteed issue. Additional health questions apply. Not available in CO, IN, KS, MA, ME, MI, NJ, TN, UT, VA, VT, WA or WI.*

*<sup>1</sup>If the Worksite Accident Policy and Worksite Critical Illness Policy are both applied for, the Wellness Benefit Rider will only be available on one policy. Not available in CA, GA, MA, MI, NJ, UT, VA or WA.*

*<sup>2</sup>If the Worksite Critical Illness Policy is purchased, this rider is unavailable. Not available in ID, MA, NE, PA, TN or UT.*

*Worksite Accident insurance not available in AK, CT, DC, HI, NH, NM or NY. Coverage and availability may vary in other states.*

### Employer's choice of policy benefit levels

- Economy
- Preferred
- Standard
- Premium

Illinois Mutual's base Accident policy provides benefits for loss due to a covered accidental bodily injury. It does not provide benefits for loss due to sickness. The Accident policy is not intended to replace major medical, medical expense or Medicare Supplement insurance. The Accident policy does not meet the Minimum Essential Coverage Requirements of the Affordable Care Act.



# Critical Illness Insurance

## Help ease financial burdens when diagnosed with a covered critical illness.

Critical illnesses are often unexpected and can result in unexpected financial strain. Critical illness benefits can relieve this strain with a lump sum payment to be used for any purpose the insured person desires.

### Eligibility

- Employees and Spouses age 18 to 69
- Dependent children age requirements vary by state. Coverage terminates at age 26.

### Employer's choice of coverage options

- Base Plan Only, or
- Base Plan Plus Cancer

### Benefit Amounts

- Employee Amount: \$5,000 - \$50,000
- Spouse Amount: 50% of Employee Amount
- Dependent Child Amount: 25% of Employee Amount

### Optional Riders

- Cancer Critical Illness Benefit Rider\*
- Recurrence Benefit Rider
- Cancer One Recurrence Benefit Rider\*
- Wellness Benefit Rider\*\*

### Guaranteed Renewable to age 72

*\*The employer decides if the Cancer Critical Illness Benefit Rider will be offered to employees. If the employer chooses to offer the Base Plan Plus Cancer coverage, and the employee selects the Recurrence Benefit Rider, both the Recurrence Benefit Rider and the Cancer One Recurrence Benefit Rider will be attached to the policy. Not available in ME or WY.*

*\*\*If the Worksite Critical Illness Policy and Worksite Accident Policy are both applied for, the Wellness Benefit Rider will only be available on one policy. Not available in CO, MI or WA.*

Worksite Critical Illness is a limited benefit policy. It is not intended to replace major medical, medical expense or Medicare Supplement coverage. The Critical Illness policy does not meet the Minimum Essential Coverage Requirements of the Affordable Care Act.

Not available in AZ, CA, CT, GA, MA, MN, MT, NH, NJ, NM, UT or VA. Coverage and availability may vary in other states.





# Tools to Help You Sell Every Step of the Way!

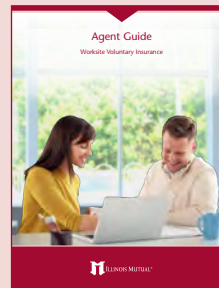
Illinois Mutual is proud to complete our agents' portfolios with worksite voluntary benefit solutions. It's easy to create great customer experiences with same-day proposals (in most cases) and a collaborative service-driven team to help position you for success!

## Online support for enrollment and billing management

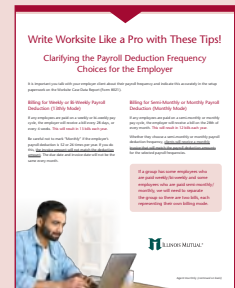
- **Enrollment Tool** (powered by EasyAppsOnline®) offers agents paperless, digital application submission to help manage the enrollment process.
- **Secure Employer Portal** provides employers administrative billing management access after enrollment.
- Your Worksite sales team will help you set up your next group's online enrollment!

Register for the Agent Portal and download these sales tools!

Sign up at [Agent.IllinoisMutual.com](http://Agent.IllinoisMutual.com)



Worksite Insurance  
Agent Guide  
A8019



Worksite Agent  
Tips Flyer  
A8153

Your Worksite sales team  
can help you set up  
your next case!

(800) 437-7355, Option 2  
[Worksite@IllinoisMutual.com](mailto:Worksite@IllinoisMutual.com)

For more information,  
visit our website at  
[www.IllinoisMutual.com/Worksite](http://www.IllinoisMutual.com/Worksite)

*Policy Form WC14, Voluntary Critical Illness Policy; Policy Form LT17, Term Life Insurance; Policy Form WSA07, Voluntary Accident Policy; Policy Form WSD07, Voluntary Short Term Disability Income Policy (Policy Form WD13 in GA, MD and SC); Policy Form VSTD11, Group Non-occupational Short Term Disability Income Insurance; Policy Form 5783, Accidental Death Benefit Rider; Policy Form 5787, Other Insured Term Rider; Policy Form 5789, Child Term Insurance Rider; Policy Form 5785AC(R), Disability Waiver of Premium Rider; Policy Form 5786(R), Terminal Illness Accelerated Death Benefit Rider; Policy Form 8061, Cancer Critical Illness Benefit Rider; Policy Form 8062, Recurrence Benefit Rider; Policy Form 8063, Cancer One Recurrence Benefit Rider; Policy Form 9241, Off Job Accident Only Disability Rider; Policy Form 9242, Sickness-Hospital Confinement Rider; Policy Form 9243, Wellness Benefit Rider; Policy Form 9245, Catastrophic Accident Rider*

*Not available in AK, DC, HI or NY. Coverage and product availability, including riders, may vary in other states.*

*For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.*

*Illinois Mutual, its agents and representatives may not give legal or tax advice. An accountant or attorney should be consulted regarding individual circumstances.*

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