

Product	Group size	Employer contribution	Participation	Plan design	Benefits	Guarantee issue limits	Premium
Life and accidental death and dismemberment	Trust (1-9)	Non-contributory (100%)	100%	Flat or multiple of salary	\$15,000 minimum \$100,000 maximum (The benefit of one class may not be greater than 2.5 times the benefit of the next class)	1 life – \$15,000 2-9 lives – \$35,000	Age rated
		Contributory (25-99%)	75%				
Dependent life*	Trust (1-9)	Employer or employee	N/A	Spouse / Child(ren)	Plan 1 – \$2,500; Plan 2 – \$5,000; Plan 3 – \$10,000 (Child: 6 months to age 19 or to age 26 if full-time student)	Based on plan selected	per \$1000
				Live birth to 6 months	Plan 1 – \$250; Plan 2 – \$500; Plan 3 – \$1,000		
Short-term disability*	Trust (1-9)	Non-contributory (100%)	100%	Flat or percentage of salary	Flat – \$200 maximum Salary – Up to \$500 weekly (May not exceed 66.67% of insured's weekly earnings)		Age rated
		Contributory (25-99%)	75%				
Long-term disability	Trust (2-9)	Non-contributory (100%)	100%	Percentage of salary	\$6,000 monthly (May not exceed 60% of insured's monthly earnings)		Age rated
		Contributory (25-99%)	75%				
Life and accidental death and dismemberment	10+	Non-contributory (100%)	100%	Flat or multiple of salary	\$15,000 minimum (The benefit of one class may not be greater than 2.5 times the benefit of the next class)	Based on volume	Composite rated
		Contributory (25-99%)	75%				
Dependent life*	10+	Employer or employee	N/A	Spouse / Child(ren)	\$10,000 maximum (Child: 6 months to age 19 or to age 26 if full-time student)	Based on plan selected	per \$1000
				Live birth to 6 months	10% of spousal benefit		
Short-term disability (Can be sold as stand-alone if it generates \$2,500 annual premium)	10-24	Non-contributory (100%)	100%	Flat or percentage of salary	Flat – \$200 maximum Salary – Up to \$750 weekly (May not exceed 70% of insured's weekly earnings; Amounts greater than \$750 require underwriting approval)		Composite rated
		Contributory (25-99%)	75%				
Short-term disability	25+	Non-contributory (100%)	100%	Flat or percentage of salary	Flat – \$200 maximum Salary – \$1,000 weekly (May not exceed 70% of insured's weekly earnings; Amounts greater than \$1,000 require underwriting approval)		Composite rated
		Contributory (25-99%)	75%				
Long-term disability	10+	Non-contributory (100%)	100%	Percentage of salary	\$10,000 monthly (May not exceed 66.67% of insured's monthly earnings)		Composite rated
		Contributory (25-99%)	75%				
Supplemental life	10+	Employer or employee	25% with a 6 life minimum	Employee only	\$100,000 maximum in \$10,000 increments	10-25 employees: \$30,000 GI 25-99 employees: \$50,000 GI Age 60-69: \$10,000 GI	Composite rated

* Only available if Life/AD+D selected

Product	Group size	Participation	Benefits	Guarantee issue limits	Premium
Voluntary group term life (VGTL)	5+	To be eligible for VGTL, all groups must have at least 5 participants with approved applications (participants can include employee or spouse).	Benefit increments of \$10,000 with a minimum of \$10,000 up to a maximum of \$300,000	<p>With 25% Participation Eligible lives through age 69: 6-24 – \$40,000 25-49 – \$60,000 50-99 – \$80,000 100-299 – \$100,000 300+ – \$130,000</p> <p>Eligible lives age 60-69: \$20,000 all group sizes Spouse to age 64 – \$30,000 Dependent + child – either \$5,000 or \$10,000</p>	Age rated
Voluntary short-term disability (VSTD) (USAbLe refers to this product as VIP – Voluntary Income Protection)	1+	To be eligible for VIP, all groups must have at least 1 approved participant. Contact Saegis Benefits for ineligible industry list. 1-888-723-4476	Benefit increments of \$10 to a maximum of 70% (60% for medical and municipal groups) of weekly earnings with a minimum of \$100 not to exceed \$750	Eligible lives age 69 and younger	Age rated
Voluntary long-term disability (VLTD)	10+	To be eligible for VLTD, all groups must have at least 10 approved applications or 15% of the eligible employees; whichever is greater. Contact Saegis Benefits for ineligible industry list. 1-888-723-4476	Benefit increments of \$100 to a maximum of 60% of monthly earnings not to exceed \$5,000	We must have the greater of 10 applications or 15% of eligible employees to establish the group. If the group is established, there is up to \$5,000 per month GI, if earnings qualify, for new groups and new hires applying within their eligibility period.	Age rated

New groups - All eligible participants for new groups may be issued GI up to the amount for which they qualify during the initial enrollment. The initial enrollment must be completed within 30 days following the issue date of the group policy.

New hires – Applying within their eligibility period (31 days following their employer’s waiting period), new hires may be issued GI up to the amount for which their group qualifies.