



**Globe Life**  
Liberty National Division



# Worksite Advantage

## Employee Benefits

# Welcome to Globe Life Liberty National Division

Liberty National Life Insurance Company is a leading provider of supplemental life and health insurance through in-home and workplace enrollments. We provide local, one-on-one service to help protect clients from financial stress in the communities where we *live* and *serve*.



Protecting American families for more than 120 years<sup>2</sup>



The Globe Life companies combined have more policyholders than any other life insurance company in the country.<sup>1</sup>



The Globe Life family of companies has over 17 million policies in force.<sup>1</sup>



Globe Life Liberty National Division paid more than \$300 million in claims in 2024. That's more than \$226 million in life claims and \$73 million in health claims.<sup>2</sup>



For 2024, total corporate giving was over \$7 million.<sup>2</sup>

<sup>1</sup> S&P Global Intelligence, 2023, excluding reinsurance companies

<sup>2</sup> Per internal records, 2025



# MAKE TOMORROW BETTER

We are committed to helping Make Tomorrow Better by donating millions of dollars and spending countless hours helping our communities.

## Globe Life Sports Partnerships



OFFICIAL LIFE INSURANCE OF  
THE TEXAS RANGERS



OFFICIAL LIFE INSURANCE OF  
THE DALLAS COWBOYS



PROUD PARTNER OF THE ATLANTA BRAVES



OFFICIAL LIFE INSURANCE OF  
THE LOS ANGELES LAKERS

# Worksite Advantage

## Introductory Offers

### Accidental Death Policy

**\$3,000** Coverage for you

**\$3,000** Coverage for your spouse

**\$1,000** Coverage for each child



Accidents are the leading cause of death among those 1 to 44 years old and the third leading cause overall.<sup>1</sup>

•You can keep your coverage until your 70th birthday for only \$10/year even if you leave your current employer.

<sup>1</sup>National Safety Council, Injury Facts 2024 Edition,  
<https://www.nsc.org/membership/member-resources/injury-facts>

### No-Cost Discount Card

**Discounts an average of 10% to 85%<sup>2</sup> on health services including:**



Vision



Prescription Drug



Hearing



Chiropractic

<sup>2</sup>Based on plan organizer data, 2024

# Why We Are Here



Fill your **needs**



Fit your **budget**



Maximize your **savings**

## We Promise to Keep Protecting You.

At Globe Life Liberty National Division, we understand you may not stay at the same job forever. That's why we made sure our Worksite Advantage product is both **permanent** and **portable**.



### Permanent

#### What does this mean to you?

- If you ever decide to leave your current job, your policy goes with you.
- Coverage cannot be canceled as long as the premiums are paid on time.
- You'll still get the same great service through your personal licensed insurance agent.



### Portable

Visit **GlobeLifeWorksiteAdvantage.com** for more information.

# Products

## Group Term Life

Insurance coverage for you, your spouse, and children (where available).

\$30,000 Coverage	Whole Life (weekly)	Group Term (weekly)
Employee Premium	\$19.24	\$9.99
Employee Tax Savings	\$0.00	\$2.00*
Employee Net Cost/Savings	\$19.24	\$7.99



Coverage can be continued to age 100; option to be paid up at age 65 (not available in all states)



Premium never increases and the coverage amount never decreases even after the employee leaves employment



Portable: Coverage goes with you if you change jobs or retire



Premiums are pre-taxed **up to \$50,000** for the employee

## Income Protection

Accidental Death is the leading cause of death between the ages of 1 and 44.<sup>1</sup>

You can help your family now by planning to provide life insurance coverage for income replacement when you die.



Our recommendation is that you have up to \$200,000 of Income Protection to take care of your family.



Income Protection may help cover

✓ Mortgage  
or Rent

✓ Food  
✓ Recreation

✓ Child Care  
✓ Living Expenses

<sup>1</sup>US Department of Health and Human Services, Injury Prevention, <https://health.gov/healthypeople/objectives-and-data/browse-objectives/injury-prevention>, Accessed 2024.

# Products (continued)

## CareerLife Plus

A big plus for you and your dependents.



A whole life policy with premiums **as low as \$1 per week**



Coverage available for **employee, spouse, children, and grandchildren**



**Premium never increases and the coverage amount never decreases**, even after the employee leaves employment<sup>1</sup>



Options to purchase additional insurance with **no health questions** on years 2 and 4 of the policy anniversary



**Policy builds cash value**

<sup>1</sup>As long as premiums are paid on time.

## Modified Life

**Health problems don't have to mean insurance problems.**

With Liberty National Division's Modified Life Plan, coverage may be available to you even if you have health problems. Have you ever thought about the expenses your family will incur after your death?

**Coverage Available:**

- \$2,500–\$30,000 for ages 18–80
- \$2,500–\$15,000 for ages 0–17

**Paid up in 20 years<sup>2</sup>**  
**Policy builds cash value**

## Coverage Details

### First 3 Years

- Natural Death – Premiums paid in, plus 10% per year
- Accidental – The full death benefit

### Year 4

- Full death benefit independent of cause

<sup>2</sup>Payable for 20 years if the issue age is 0-70, or payable to age 90 if issue age is 71-80, providing coverage for life.



# Products (continued)

## Cancer Endurance Plan™

Cancer is one of the most devastating diseases and one of the leading causes of death worldwide.

Cancer shows no favoritism.



One in three Americans, regardless of gender, are at risk of developing cancer in their lifetime.<sup>2</sup>

You don't have to endure the financial strain of cancer alone.

<sup>1</sup>Benefit amounts vary by state

<sup>2</sup>American Cancer Society, Cancer Facts & Figures 2024, <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2024/2024-cancer-facts-and-figures-acf.pdf>

Age:	(wkly) Cost:	
21-25	\$1.79	(Approx. 20-25% Pre-tax Savings)
26-30	\$1.99	
31-35	\$2.58	
Last issue age 69		

Benefits	No Lifetime Limit	Pays <sup>1</sup>
First Occurrence		\$3,500
Hospital Confinement	✓	Days 1–90: \$250 per day of continuous confinement. And \$600 per day thereafter of continuous confinement
Surgical	✓	Up to \$2,000
Anesthetist	✓	Up to 25% of amount payable for surgery
Radiation and Chemotherapy	✓	Up to \$500 per day
Prescription and Chemotherapy Drug	✓	Up to \$10,000 per year
Blood Transfusion	✓	Up to \$500 per day

**Also Includes:**  
New and Experimental Treatment  
Transportation  
Income Replacement  
Prostheses  
Dread Diseases

## First Diagnosis Cash Cancer Policy

Our Cash Cancer Policy provides you with cancer insurance if you or your covered family member are diagnosed with cancer for the first time.

Issue ages 0–69 for individual (0–64 in Florida)

Issue ages 15–69 for single parent or family coverage (15–64 in Florida)

The Cash Cancer policy gives you cash up to \$50,000 to be used in whatever manner you see fit. You can use it for any type of treatment you and your doctor deem appropriate. Premiums will not increase as you age, only on a class basis by state.

Because the cost of cancer isn't limited to treatment, neither is the Cash Cancer Policy. The benefit can be used to compensate for lost wages, pay the mortgage or rent, or cover other bills.

Age:	Coverage:	(wkly) Cost:
26-30	\$10,000	\$1.33
31-35	\$10,000	\$1.50
36-40	\$10,000	\$1.74
Last issue age 69		

You can choose from any of these benefit amounts<sup>3</sup>:

\$10,000

\$20,000

\$30,000

\$40,000

\$50,000

Help protect your family against the cost of a cancer diagnosis today.

<sup>3</sup>May vary by state (\$10,000, \$20,000, \$30,000 in Georgia)

Limitations and Exclusions: We will not pay benefits under this policy for: 1. Any other disease, sickness, disability, or incapacity, 2. First diagnosis of cancer before the policy has been in force 30 days from the effective date shown on the Policy Schedule, 3. Any diagnosis of cancer made by the Covered Person or a member of the Covered Person's immediate family or household, 4. Any diagnosis of cancer made outside the United States of America. These Limitations and Exclusions may vary by state.



# Products (continued)

## Critical Illness Protector Coverage

### Did you know?

Heart disease is the #1 killer in the United States and stroke ranks fifth.<sup>1</sup> Even when those conditions don't result in death, they cause disability and diminish quality of life.



Every 40 seconds someone in the U.S. suffers a heart attack.<sup>1</sup>



Every 40 seconds someone in the U.S. suffers a stroke.<sup>1</sup>

<sup>1</sup>American Heart Association, 2024 Heart Disease and Stroke Update: A Report From the American Heart Association

### Covered Critical Illnesses:

- Heart Attack
- Stroke
- End Stage Renal Failure
- Major Organ Transplant
- Total Loss of Eyesight
- Total Loss of Hearing

A critical illness policy can help ease the financial burden on your family and allow you to focus on getting well.

You can choose from any of these benefit amounts<sup>2</sup>:

\$10,000	\$35,000
\$15,000	\$40,000
\$25,000	\$50,000

<sup>2</sup>Maximum benefit per individual policy is \$55,000 which includes the maximum policy benefit amount of \$50,000 plus an additional 10% (up to \$5,000) with the automatic endorsement rider R3719 (FL only). Max benefit amount is \$25,000 in GA.

Age:	Coverage:	(wkly) Cost:
18-35	\$10,000	\$0.65
36-50	\$10,000	\$1.50
51-60	\$10,000	\$3.31

## Accident Protector Max

Accidents can happen anytime, any place, 24 hours a day. You need around-the-clock protection.

You need **Accident Protector Max**.



There are more than **63 million accidental injuries** in the U.S. every year.<sup>3</sup>



Accidental injuries cost the U.S. **over \$1.2 trillion** every year.<sup>3</sup>

Picture your family trying to pay unexpected medical bills if you suffered an accident.  
**How would your family deal with the situation?**

Age:	(wkly) Cost:	(Approx. 20-25% Pre-tax Savings)
3-60	\$2.08 Ind	
15-60	\$3.24 Single Parent	
15-60	\$4.50 Family	

<sup>3</sup>National Safety Council, Injury Facts 2024,  
<https://injuryfacts.nsc.org/>

Benefits	Pays
Emergency Treatment <i>(Treatment must be received within 48 hours)</i>	Up to \$500
Initial Hospitalization Benefit	\$1,000
Daily Hospital Confinement	<b>If policy has been in force at date of the accident:</b> Less than one year ----- \$150 One year but less than two years ---- \$250 Two years but less than three years --- \$350 Three years or more ----- \$500
Intensive Care Unit Confinement	Two times the Daily Hospital Benefit
Specified Injuries	Up to \$200
Blood and Plasma	\$200
Ambulance	\$300
Transportation	\$300
Waiver of Premium	

<sup>4</sup>Payable for a maximum of 26 weeks of hospital confinement due to any one accident

Intensive Care Protector™ Insurance Policy

A critical illness or traumatic injury can occur without warning and require a stay in the Intensive Care Unit.

The costs for every day you stay in intensive care are usually higher than the daily fee for staying in a regular hospital room. Patients who need to be treated in intensive care may find their health insurance **does not cover all expenses**:

Intensive Care Expenses	Co-insurance
Hospital Deductibles	Co-payments

Debts that could take years to be paid.

This coverage can help pay for:

- Daily intensive care up to **\$1,000** per day
- Auto and travel accidents up to **\$1,000** per day
- Regular hospital rooms up to **\$200** per day
- **\$200** for whole blood or blood replacements
- **\$200** for an ambulance or air ambulance

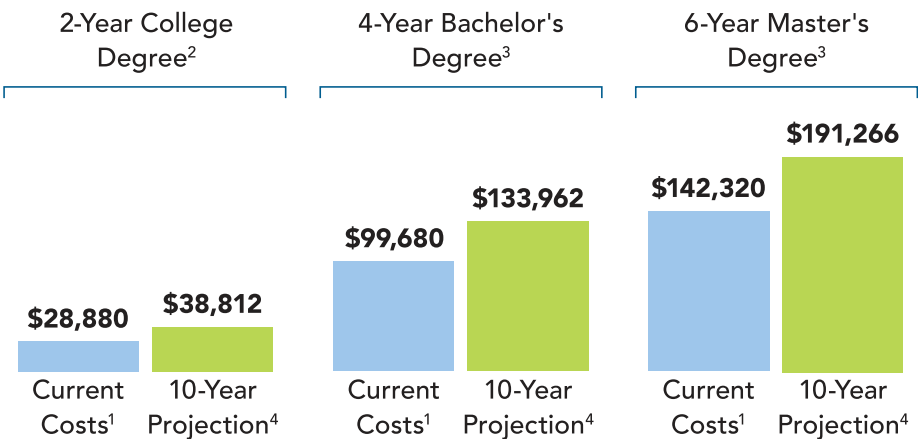
<u>Age:</u>	<u>(wkly) Cost:</u>	
21-25	\$1.62	<i>(Approx. 20-25% Pre-tax Savings)</i>
26-30	\$1.62	
31-35	\$1.85	
Last issue age 60		

The benefits are paid directly to you, unless otherwise requested in writing. Help protect your family from the high cost of an ICU stay today.

College Education

The cost of education remains a significant financial challenge for many families.

The total average cost of a college education continues to rise. If it increased at its current rate annually for the next ten years, the cost could seem out of reach.



Our college education coverage can help cover the cost of higher education if you're not around to help.

<sup>1</sup>Collegeboard, <https://research.collegeboard.org/trends/college-pricing>, 2024  
<sup>2</sup>Public Two-Year College Costs (Tuition, Fees, Room & Board – Commuter)  
<sup>3</sup>Public In-State College Costs (Tuition, Fees, Room & Board – On-Campus)  
<sup>4</sup>Based on current annual tuition increase rate of about 3%, <https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2024-ADA.pdf>, Accessed 2024.