

GLOBE LIFE LIBERTY NATIONAL BENEFITS

PRE-TAX PRODUCTS

(Additional Benefits Available /
Cost Reflects Weekly Rates)

Attention: Open enrollment will be virtual, so please contact Derek Feldmann @ 636-329-4846

Each Employee Receives 3 NO COST Benefits

Even if they do not purchase any benefits

- Accidental Death Coverage for:

\$3,000 employee
\$3,000 spouse
\$1,000 per child

- Discount Health Card 10-85% Family discount on vision, hearing, prescription drug, and chiropractic services.

- Child ID Safety Kit

To help protect any children the employees have or would like to protect.



ACCIDENT PROTECTOR MAX

Protection from the unexpected, with coverage you need and benefits you can use. Features of this plan include:

- On-and-off-the-job protection
- Emergency treatment benefit
- Intensive care unit benefit
- Benefits paid directly to you
- Daily hospital benefit
- Blood and plasma benefit
- Accidental death and dismemberment benefits
- Coverage for dislocation and fractures
- Ambulance benefit
- Transportation benefit
- Guaranteed renewable to age 65
- Waiver of premiums for disability
- You can continue your coverage after you leave employment

Age:	Cost:
3-60	\$2.08 Ind
15-60	\$3.24 Single Parent
15-60	\$4.50 Family



GROUP LIFE TO 100 / PAID UP AT 65

Insurance protection for you, your spouse, and dependents. Features of this plan include:

- Up to \$150,000 of insurance protection available through age 40, up to \$100,000 for ages 41 through 55, and up to \$50,000 for age 56 and older.
- Guaranteed rates - once you purchase the plan, your rates will not increase
- Your coverage can never be reduced or canceled as long as premiums are paid
- Pre-tax savings for the first \$50,000 of employee coverage
- Coverage for you, your spouse, and dependents
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available
- The policy is Portable - if an employee you retire, resign, or are terminated you can take this plan with you at no additional cost.
- Death benefit will never decrease as long as your policy stays in force.

GROUP TERM LIFE PLAN VERSUS AN INDIVIDUAL WHOLE LIFE PLAN-POTENTIAL SAVINGS

COVERAGE	COST (WEEKLY)		GROUP LIFE SAVINGS (ANNUALLY)
	WHOLE LIFE	GROUP TERM	
25-year-old male \$25,000	\$6.06	\$4.67	\$72.28
45-year-old male \$25,000	\$16.45	\$11.31	\$267.28

A pretax program would provide even greater savings to the group term costs above because the term life policy can be placed under the Section 125 plan. Whole life insurance cannot be under the program due to cash values.

CANCER ENDURANCE

Age:	Cost:
21-25	\$1.79
26-30	\$1.99
31-35	\$2.58
36-40	\$3.38
Last issue age 69	

Features of this plan include:

- Lifetime coverage
- No overall lifetime maximum benefit
- Supplemental policy that pays in addition to any other insurance you may have
- Family, single parent, or individual coverage
- You can continue your coverage after you leave employment
- Pays benefits for: first occurrence diagnosis, income replacement, hospital confinement, radiation and chemotherapy, prescription chemotherapy drugs, blood, attending physician, private duty nurse, surgery, anesthesia, transportation, prosthesis, government hospital confinement, and new or experimental treatment

AFTER-TAX PRODUCTS

(Additional Benefits Available & Cost Reflects Weekly Rates)

CAREER LIFE PLUS



As Low as \$1 a Week

- Whole life insurance
- Builds cash value
- Coverage for you, your spouse, dependents & grandchildren
- No medical exam required
- Guaranteed issue policy
- Accidental death benefit (ADB) and disability premium waiver (PW) available

CRITICAL ILLNESS COVERAGE

Critical Illness protection pays a lump sum benefit amount: \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 benefit directly to you. This plan includes coverage for:

- Heart attack
- Stroke
- Major organ transplant
- End stage renal failure
- Total loss of hearing and/or eyesight

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

CASH CANCER COVERAGE

- Choice of lump-sum benefit amount: \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000
- No medical exam required
- Level premiums
- Guaranteed renewable for life
- Pays in addition to other insurance coverage

Age:	Coverage:	Cost:
26-30	\$10,000	\$1.33
31-35	\$10,000	\$1.50
36-40	\$10,000	\$1.74

Last Issue age 69

10 YEAR RENEWABLE CONVERTIBLE TERM INSURANCE

- Level death benefit that does not decrease
- Level premiums during each term period
- You can continue your coverage after you leave employment
- Up to \$200,000 of insurance protection available
- Accidental death benefit (ADB) and disability premium waiver (PW) available