

Big Value for Small Business



NEW MICHBUSINESS PROGRAM WITH ONEAMERICA!

As your trusted association, we strongly feel it's our responsibility to bring insight into industry needs, trends and options associated with ways help attract and retain your most important asset — YOUR EMPLOYEES!

Group Life/AD&D, Short-Term and Long-Term Disability are all important components to an employee benefit package, and we are working alongside **OneAmerica**, one of the nations' leading insurance carriers (A+ rated, AM Best) to provide you and your employees with very attractive pricing, generous benefits while being offered on a Guarantee Issue basis - meaning no health questions are asked, in most instances.

Some of the many advantages of purchasing your Life and Disability programs through **MichBusiness** include the following that have been negotiated on your behalf:

- 3 Year Rate Guarantee on ALL lines
- Employee Assistance Program also INCLUDED at no additional cost (on any 1 line of coverage)
- Portability INCLUDED for Voluntary Group Life/AD&D, STD and LTD plans
- Express Group Life and STD claims processing in many instances



Employee Assistance Program is included at NO additional cost. This provides your insured employees with counseling on an unlimited telephonic/web basis and up to 3 face-to-face working sessions with a local counselor.

Travel Resource Services are also extended on the Group Life/AD&D program. Offering a wide range of concierge type services anytime your insured employee is traveling more than 100 miles from their main residence - both domestically and internationally.

Below are some examples (based on Standard Industry classification and 10+ insureds with an average annual income of \$50,000):

Employer Paid Group Life/AD&D:

- \$10,000 benefit - **\$3.00** per month per insured
- \$25,000 benefit - **\$7.50** per month per insured
- \$50,000 benefit - **\$15.00** per month per insured

Employer Paid Short-Term Disability:

- Benefits begin after 7 calendar days of Sickness or Injury and paid for up to 13 weeks with a \$500 weekly maximum benefit - **\$19.50** per month per insured.

Employer Paid Long-Term Disability:

- Benefits begin after 90 calendar days or when STD ends, if in place, and paid for up to insured's 67th Birthday in most instances for qualifying disabilities with a \$6,000 monthly maximum benefit - **\$22.50** per month per insured.

OneAmerica also offers the above products on a Voluntary basis, meaning the employee pays the full cost of the benefit programs.

The above pricing illustrations are based on 10+ insureds. Pricing for 2-9 insureds is based on age banded rates and vary from the above sample pricing. Also, employer must be in business for at least 2 years in order to be eligible for Life and Disability benefit offerings.

The above premium rates are examples based on "standard" industry SIC codes. Rates may be less for some industry SIC codes. There are some industries that are ineligible for the above benefits. The above premiums are for illustrative purposes only.

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**For more information on this new program with OneAmerica and MichBusiness, please contact our office.
To obtain exact pricing based on the demographics of your group, please consult with your insurance agent on specifics.**

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