



Guaranteed Standard Issue

NonCan DI through an Employer-Sponsored Plan

Call today to talk about Employer-Sponsored Multi-Life Disability Income!



Employer-Paid

- Minimum: 5 lives (100% of eligible class)
- Unisex Rates
- Discounts: 15-30%, based on group size
- Occ classes: 5AP – 3AP
- GSI Standard Maximum Benefit: up to \$8,000, based on group size and demographics
- Underwritten Buy-Ups: up to I/P limits

Employee-Pay-All (voluntary)

- Minimum: greater of 25% or 10 lives
- Unisex Rates
- Discounts: 15-30%, based on group size
- Occ classes: 5AP – 3AP
- GSI Standard Maximum Benefit: up to \$5,000, based on group size and demographics
- Underwritten Buy-Ups: up to I/P limits

Core/Buy-Up Plans

- Employer purchases small, base amount on all employees on Guaranteed Standard Issue basis. (100% of eligible class).
- Voluntary, employee-pay-all buy-ups:
 - Additional GSI buy-ups available, up to maximum GSI level for that group.
 - Additional underwritten buy-ups available, up to maximum I/P limits.

Targeted Employers

Union Central targets closely held companies across a broad range of industries, with particular focus on the under-100 market. Medical occupations not eligible for GSI. Not all groups are eligible for GSI.

What is Guaranteed Standard Issue?

For the approved GSI amount, there is no financial documentation required other than a census, and there is no detailed medical underwriting. Each person must answer gatekeeper questions on a short-form application. Everyone who meets the conditions for eligibility will be issued a policy at standard, discounted unisex rates. No one in the approved group may be declined, rated, have a policy issued with a rider that excludes coverage for a specific medical condition, or have coverage modified.

Fully underwritten multi-life DI discounts available with three-life minimum. Call for details.