

Life & Disability Portfolio

Includes Voluntary Products

CBIA Health Connections offers employer-sponsored life and disability insurance through The Hartford. In addition to these benefits, we offer voluntary life and disability products. These employee-paid products provide a great opportunity for employers to add value to their benefits program without impacting their bottom line. Many of these benefits also include additional features like Ability Assist, Beneficiary Assist, and Travel Assist. Here is our complete life and disability product offering.

2 to 9 eligible employees

Life Products

Basic Life

- Employer-sponsored
- 75% participation
- Flat amounts and earnings-based up to \$50,000

Supplemental Life

- No participation requirement
- Guaranteed issue to \$100,000

Disability Products

STD

- Employer-sponsored STD
 - 75% participation
 - No pre-existing conditions
- Voluntary STD
 - Minimum 2 enrolled employees
 - 5 year age bands

LTD

- Employer-sponsored LTD
 - 75% participation
 - FICA match included
- Voluntary LTD
 - Minimum 3 enrolled employees
 - 5 year age bands
 - 2 year own occupation

10 to 50 eligible employees

Life Products

Basic Life

- Employer-sponsored
- 75% participation
- Flat amounts up to \$50,000
- Earnings-based up to \$100,000 for 10 to 24 employees and \$300,000 for 25 to 50 employees (guaranteed issue may apply)

Voluntary Life

- Minimum 3 enrolled employees
- Employee increments of \$10,000; Guaranteed issue to \$100,000
- Spouse and child coverage available
- Modified open enrollment

Disability Products

STD

- Employer-sponsored STD
 - 75% participation
 - No pre-existing conditions
- Voluntary STD
 - Minimum 3 enrolled employees
 - 5 year age bands

LTD

- Employer-sponsored LTD
 - 75% participation
 - FICA match included
- Voluntary LTD
 - Minimum 3 enrolled employees
 - 5 year age bands

51+ eligible employees

Life Products

Basic Life

- Employer-sponsored
- 75% participation
- Flat amounts up to \$100,000
- Earnings-based up to \$400,000

Voluntary Life

- Minimum 10 enrolled employees
- Employee increments of \$10,000; Guaranteed issue to \$100,000
- Spouse and child coverage available
- Modified open enrollment

Disability Products

STD

- Employer-sponsored STD
 - 75% participation
 - No pre-existing conditions
- Voluntary STD
 - Minimum 10 enrolled employees
 - 5 year age bands

LTD

- Employer-sponsored LTD
 - 75% participation
 - FICA match included
- Voluntary LTD
 - Minimum 10 enrolled employees
 - 5 year age bands