



Group Disability Income Insurance Product Overview

Group Disability Income Insurance can help meet your employees' needs.

Our Group Disability Income Insurance helps to provide essential income replacement for a specific period of time when an employee is unable to work due to a covered disability. It's a valuable addition to any benefits package, helping offer financial protection during challenging times.

Our Group Disability Income Insurance includes a range of benefit options:

Use as part of a well-rounded benefits package

Our Group Disability Income Insurance can be offered standalone or alongside other benefits.

For example, some customers package Group Disability Income Insurance plans alongside Group Limited Indemnity Insurance or Group Critical Illness Insurance.

Customize options based on needs

Group Disability Income Insurance is flexible. Policies can be customized to include benefits that meet specific income replacement needs and benefit budgets.

Flexible income protection tailored to your workforce:

- Help attract and retain top talent while reducing turnover
- Available for small-to-mid-size groups (participation requirements may apply)
- Flexible benefit amounts, benefit periods, and salary replacement percentages
- Offered Guaranteed Issue
- 24-Hour or Non-Occupational coverage options available

Plan Features

Benefit Eligibility: Employees or Union members who are in Active Service

Conditions of Coverage: 24-Hour Coverage or Non-Occupational Coverage

Underwriting: Guaranteed Issue



Total Disability Benefit*

When an insured is totally disabled as defined under the policy and certificate

Benefit Maximums:

Up to \$1,500 per week or
\$6,000 per month



Benefit Period

The duration for which an insured is eligible to receive disability payments

13, 26, 52, or 104 weeks
– OR –
3, 6, 12, or 24 months



Maximum Covered % of Compensation

The portion of the insured's income payable under the policy if totally disabled

Pre-Disability Compensation



Elimination Period

The period, while coverage is in force, between when a disability begins and when benefits start

Sickness: Up to 90 days
Accident: Up to 90 days



Partial Disability Benefit

Pays up to 90% of the Total Disability benefit amount when the insured is partially disabled as defined under the policy and certificate

Benefit Duration:
Up to 104 weeks or 24 months



Additional Plan Options

- Residual Disability Benefit
- Survivor Benefit
- Vocational Rehabilitation Benefit

Plan Limitations

Pre-existing Condition Exclusionary Period: 0–12 months

The period of time during which no benefits are payable for the treatment of a pre-existing condition (a condition for which advice, diagnosis or treatment from a physician was received within a certain period prior to the effective date of coverage).

Recurrent Disability Period: 13–52 weeks or 3–12 months

The period of time that must occur between periods of disability for a disability for which benefits have previously been paid to be considered a new period of disability.

*Custom plans are available. Limits are approved by Underwriting based on assessment of individual groups.

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best (as of 11/25). Coverage is not available in all states. Policy and Certificate forms: GBDI, GBDI2, GBDIC, GBDIC2. Form numbers and benefits may vary by state. Pre-existing condition limitations may apply. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are renewable at the option of Globe Life Group Benefits. Refer to the Master Policy and Certificate for all terms, conditions, exclusions, and limitations. Globe Life Group Benefits uses the services of third party administrators.

A (Excellent) is A.M. Best's third highest rating. For the latest Best's Credit Rating, access www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company.



3700 S Stonebridge Dr
PO Box 8080 | McKinney, TX 75070
GlobeLifeGroupBenefits.com | GLGBSales@Globe.Life