



Solutions Made Simple

At Globe Life Benefits, we focus on providing subject-matter expertise to develop unique solutions to a group's insurance needs. Our products can help fill gaps, cover out-of-pocket expenses and complement core benefits. We pair our cutting-edge solutions with administrative services to make implementation and administration easy.



of employers **believe voluntary benefits will be a key component of their benefits strategy** over the next 3-5 years.¹

Your Needs:

- Recruit and retain employees
- Serve all classes of employees
- Manage health care costs
- Make plans easier to administer
- Address regulatory environment

Our Solutions:

- Guaranteed issue
- Suitable for full-time and non-benefits eligible employees (part-time, seasonal, hourly)
- Plan designs with flexible benefit options and amounts
- Simplified voluntary benefits administration with a single cert
- Customizable employee communications that clearly explain the plan and how it works
- Plans to meet living wage obligations

¹Willis Towers Watson's Emerging Trends, 2021, <https://www.willistowerswatson.com/en-US/Insights/2021/05/2021-emerging-trends-in-health-care-survey>

Our product suite helps employers provide valuable benefits to employees. Each product is offered guaranteed issue, with flexible benefit options and funding arrangements.

Voluntary Benefits Simplified		
A unified package that bundles Hospital Indemnity policy with Critical Illness, AD&D and Accident riders, to simplify delivery (one certificate, one rate, one bill, one payroll deduction, one ID card).		
Flexible Benefits		Optional Riders
<ul style="list-style-type: none"> • Hospital Indemnity with Wellness benefits • Critical Illness rider 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment rider • Accident riders (3 options) 	<ul style="list-style-type: none"> • Outpatient Cancer rider • Short Term Disability rider
Group Limited Indemnity		
Coverage is based on a fixed payment for a specified number of days. *Indicates HSA-compatible benefit		
Flexible Benefits		Optional Riders
<ul style="list-style-type: none"> • Hospital confinement benefit* • Hospital admission benefit* • Hospital ICU benefit* • Inpatient surgery benefit* • Outpatient major surgery benefit • Outpatient minor surgery benefit • Anesthesia benefit* • ER for injury benefit* • ER for sickness benefit • Physician's office/urgent care visit benefit • Wellness visit benefit 	<ul style="list-style-type: none"> • Outpatient lab benefit • Outpatient x-ray benefit • Outpatient major diagnostic benefit • Prescription drug benefit • Durable medical equipment benefit • Mental/nervous disorders confinement benefit • Substance abuse confinement benefit • Mental/nervous & substance abuse admission • Ground or water ambulance benefit • Air ambulance benefit • Skilled nursing facility benefit • Transplant travel benefit 	<ul style="list-style-type: none"> • Dental rider • Vision rider • Accident riders • AD&D rider • Critical Illness rider • Short Term Disability rider • Outpatient Cancer rider
Supplemental Medical Expense ("Gap")		
Reimburses eligible out-of-pocket medical expenses incurred under the major medical plan. (Does NOT replace health insurance. Only available if an employer has a major medical plan in place.)		
Flexible Benefits Options		
<ul style="list-style-type: none"> • Inpatient hospital benefit 	<ul style="list-style-type: none"> • Outpatient Hospital Benefit (may include): <ul style="list-style-type: none"> - Treatment in hospital ER - Surgery & other Surgical Procedures - Radiological Diagnostic Testing - Chemotherapy/Radiation Therapy 	<ul style="list-style-type: none"> • Ambulance transportation indemnity benefit • Physician's office/urgent care indemnity benefit • Prescription drug indemnity benefit
Critical Illness		
Provides a lump sum benefit to help ease the financial burden that may result from a serious disease.		
Critical Conditions		Flexible Options
<ul style="list-style-type: none"> • Cancer • Heart attack • Stroke • Coma • Organ transplant 	<ul style="list-style-type: none"> • Coronary artery bypass (25%) • Loss of sight • Paralysis • Renal failure • Severe burns 	<ul style="list-style-type: none"> • Additional occurrence benefit • Recurrence benefit • Health screening benefit
Other policies		
<ul style="list-style-type: none"> • Short Term Disability 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment 	

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators.

Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.



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