Globe Life
Group Benefits

Solutions Made Simple

At Globe Life Group Benefits, we provide subject-matter knowledge to help develop creative solutions for your group's insurance needs.

Our products can help fill gaps, cover out-of-pocket expenses, and complement core benefits. We tailor plans for a variety of employee populations, including full-time, part-time, seasonal, and hourly employees. We pair our solutions with administrative services to make implementation and administration easy.

Our Group Products

- Group Supplemental Medical Expense (Gap)
- Group Limited Indemnity (GLI)
- Voluntary Benefits Simplified
- Critical Illness
- Group Term Life (GTL)
- Accident
- Accidental Death & Dismemberment (AD&D)
- Group Disability Income

We Offer

- Guaranteed Issue underwriting available for all products.
- Benefit maximums and features fully customizable to help meet group needs.
- Clear, customizable employee communication materials to help explain how benefits work.

BEN1322251 **0526**

Product Highlights

Group Supplemental Medical Expense (Gap)

Reimburses eligible out-of-pocket medical expenses incurred under the Group Health Benefit Plan, such as deductibles, copays, and coinsurance. Choose from three types of treatment plans.

Select Outpatient	Expanded Outpatient	Combined IP/OP	Optional Riders
Separate benefit year maximums apply to inpatient and outpatient services. Outpatient coverage is limited to specific services selected by the policyholder.	Separate benefit year maximums apply to outpatient and inpatient services. Covers all outpatient services under the Group Health Benefit Plan unless specifically excluded.[1]	A single benefit year maximum applies to inpatient and outpatient services. Covers all outpatient services under the Group Health Benefit Plan unless specifically excluded.[1]	• Ambulance benefit • Indemnity rider benefits: – OP physician indemnity – Chiropractic care – OP mental health therapy – Prescription drug indemnity

[1]The outpatient portions of these plans exclude preventive care, physician exams, and prescription drugs. Coverage for some services may be added via the optional indemnity rider.

Group Limited Indemnity (GLI)

Pays a fixed benefit amount for a specified number of days when an insured incurs certain expenses for treatment of a covered accident or injury.

Available Benefit Categories:	Optional Benefit Riders[2]:
• Hospital Indemnity • Surgery • Ambulance • Emergency room and physician's office • Diagnostic lab, X-ray, and testing • Mental disorder and substance use disorder • Other (including outpatient therapy, outpatient cancer treatment, skilled nursing care facility, prescription drug, durable medical equipment, and transplant travel) **Hospital confinement benefit included in all plans.**	• Accident • Accidental Death & Dismemberment • Critical Illness • Dental • Disability Income • Term Life • Vision [2]Rider availability varies by state.

Product Highlights Continued

Voluntary Benefits Simplified

Select from over 30 packages that bundle GLI hospital and preventive care benefits with GLI Critical Illness, Accident, and Accidental Death & Dismemberment riders into a single certificate. Additional GLI benefits and riders may be included as optional buy-ups.

All Plans Include:	Optional Buy-Ups:
• Hospital confinement, hospital admission, and preventive services benefits • Critical Illness rider • Accident rider • Accidental Death & Dismemberment rider	• Outpatient mental health therapy • Mental disorder and substance use disorder confinement • Outpatient cancer treatment • Disability rider

Group Critical Illness

Provides a lump-sum benefit to help ease the financial burden that may result from a covered critical condition.

Available Covered Critical Illnesses Categories[3]:

- Cardiovascular
- Cerebrovascular
- Cancer and tumor
- Severe burns
- Coma and functional loss
- Major organ failure and transplant
- Workplace hazard
- Severe mental health
- Other vascular disease
- Infectious and viral disease
- Progressive disease
- Childhood conditions

[3]Category availability varies by state.

Group Term Life (GTL)

Helps provide financial protection in the event of death. Coverage is available for spouses and dependent children.

Guaranteed Issue:	Simplified Issue:
• Up to $100,000 for groups with 10–50 employees • Up to $200,000 for groups with more than 50 employees	• Up to $250,000 for groups with 10–50 employees • Up to $500,000 for groups with more than 50 employees

Product Highlights Continued

Group Accident

Helps provide financial protection by paying benefits for a covered accident. May be offered with or without Accidental Death & Dismemberment (AD&D) benefits.

Available Benefit Categories:	AD&D Covered Losses:	Optional Benefits:
• Injury treatment • Hospital or rehabilitation facility confinement • Common injuries • Surgery benefits • Follow-up treatment and medical supplies • Additional benefits (including organized sports, gunshot wounds, PTSD, transportation, and lodging)	• Brain death • Paralysis • Dismemberment (limbs, hand, foot, fingers, or toes) • Loss of sight • Loss of hearing • Loss of speech	• Common carrier • Seat belt/helmet • Transportation of remains • Childcare center • Home and auto modification

Group Disability Income

Helps replace income when an employee is unable to work for a specific period of time due to a Total Disability that continues beyond the elimination period.

Benefit Features:	Optional Benefits:
• Offered Guaranteed Issue • May be issued as non-occupational or 24-hour coverage • Flexible benefit amounts, benefit periods, elimination periods, and salary replacement percentages	• Partial disability benefit • Residual disability benefit • Survivor benefit • Vocational rehabilitation benefit

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company, 7677 Henneman Way, McKinney, TX 75070. This is limited benefit coverage. This is not major medical insurance.

Group Supplemental Medical Expense (Gap) insurance is designed to reimburse certain covered expenses, and it is only available if an employer has a group health benefit plan in place. Out-of-pocket expenses submitted for reimbursement must be eligible under the group health benefit plan and must meet the coverage definitions under the Certificate (may not include full reimbursement, if benefit year maximums have been met). Riders for outpatient services may not be available in all states. Group Supplemental Medical Expense Policy, Certificate and Rider Forms: GBSM, GBSMC, GBSMIR, GBSMOSR. Group Limited Indemnity Policy, Certificate and Riders Forms: GBLI, GBLIC, GBLITLR, GBLIADR, GBLIABR, GBLIAER, GBLIALR, GBLIASR, GBLIDR, GBLIVR, GBLICIR, GBLITDR. Group Critical Illness Policy and Certificate Forms: GBCI, GBCIC. Group Accident Policy and Certificate forms: GBAC; GBACC. Group Short Term Disability Policy and Certificate Forms: GBDI, GBDI2, GBDIC, GBDIC2. Group Term Life Policy and Certificate forms: ICC25-P-GBTL, ICC25-C-GBTL; in FL, GBTL-FL, GBTLC-FL; in SC, GBTL-SC, GBTLC-SC.

Form numbers and benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. 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.

Globe Life
Group Benefits

7677 Henneman Way
PO Box 8080 | McKinney, TX 75070
GlobeLifeGroupBenefits.com | GLGBSales@Globe.Life