

Voluntary Benefits Simplified

We carefully packaged a selection of voluntary benefits to meet a variety of employee needs. These include benefits for hospitalization and preventive care with Critical Illness, Accident, and Accidental Death & Dismemberment riders. Pick from over 30 Voluntary Benefits Simplified shelf plans, or let us design a custom plan to meet your employees' specific needs.

All Voluntary Benefits Simplified plans include the following:

Hospital Indemnity insurance

Hospital Confinement, Hospital Admission and Preventive Services benefits

Critical Illness Benefit Rider

Employee benefit amounts range from \$3,000–\$20,000

Accident Benefit Rider

Choose from Accident Lump Sum, Accident Select, or Accident Expense

Accidental Death & Dismemberment Benefit Rider

\$20,000 per employee

Custom Single Cert Solutions

Our Single Cert Solution is a simplified approach to voluntary benefits delivery. Our team of subject matter experts can help you design a customized Single Cert benefit plan tailored to the needs of specific employee populations using the full range of Group Limited Indemnity insurance benefits along with Critical Illness, Accident, AD&D, and other riders.



More than 2/3 of global benefits professionals cite attracting and retaining talent as their top benefits objective.*

Single Cert Solution features include:

- One enrollment guide
- One payroll deduction
- One certificate
- One ID card
- One bill
- No pre-existing condition limitations
- Only 10 enrollees required per plan issued

*Human Resource Executive, "Among the top 2023 benefits trends: affordability and family support," <https://hrexecutive.com/among-the-top-2023-benefits-trends-affordability-and-family-support/> (July 15, 2022)

Hospital Indemnity

Helps cover the cost of day-to-day health expenses by paying a fixed dollar amount for covered services. Amounts shown are payable per insured per day, up to a maximum number of days per calendar year.

Benefits	Definition	Range of plan amounts
Hospital Confinement benefit	For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e. not less than a day)	\$100–\$200 per day 10 days per year
Hospital Admission benefit	Lump-sum benefit for a hospital admission due to sickness or injury (Note: birth of a healthy child covers mother only)	\$500–\$2,000 per day 1 day per year
Preventive Services*	For physician office visits for routine physical examinations, health screenings, well-baby care and routine immunizations for children/adolescents	\$50 per day 1 day per year

Critical Illness Benefit Rider

Pays lump sum benefit upon diagnosis of nine specified conditions: Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Coma, Paralysis, Severe Burns, and Loss of Sight (Includes Additional Occurrence Benefit)

Note: No pre-existing condition limitations. Offered Guaranteed Issue during New Hire and during Open Enrollment Periods. (Higher benefits available for custom quotes.)

Employee Benefit range	Spouse Benefit range	Child(ren) Benefit range
\$3,000–\$20,000	\$2,500–\$10,000	\$1,000–\$6,000

Term Life Insurance Rider

Pays a benefit upon the death of an insured.

Employee Benefit range	Spouse Benefit range	Child(ren) Benefit range
\$5,000–\$20,000	\$5,000–\$20,000	\$2,000–\$20,000

Accidental Death & Dismemberment (AD&D) Benefit Rider

Pays a lump-sum benefit for loss of life, dismemberment, and other disabling conditions, such as paralysis. Benefit payable varies, based on a schedule of benefits for the loss incurred.

Employee Benefit	Spouse Benefit	Child(ren) Benefit
\$20,000	\$20,000	\$10,000

Accident Benefit Rider Options

Pays a benefit for treatment of injuries resulting from a covered accident.

Benefits	Definition	Range of plan amounts
Accident Lump Sum – Plans 1–10A	<p>Pays a percent of maximum benefit amount, based on the facility where treatment is received:</p> <ul style="list-style-type: none"> • 100% for Hospital ICU Confinement • 50% for Hospital Confinement • 15% for Treatment in Emergency Room • 10% for Treatment in Urgent Care/Physician’s Office <p>Only one benefit is payable per accident. If an Insured receives care in more than one facility for the same Accident, we will pay the highest applicable benefit. Treatment of injuries must begin within 72 hours of an accident and be received within an Incurral Period of 14 days of an Accident.</p>	\$2,500–\$7,500 Up to 3 accidents per year
Accident Select – Plans 11–20A	Pays eligible expenses for care received due to covered accident, up to a maximum benefit amount per accident and maximum number of accidents per year. Treatment of injuries must begin within 72 hours of an accident and be received within 52 weeks of an accident	\$2,500–\$7,500 Up to 3 accidents per year
Accident Expense* – Plans 21–30A	Pays benefits for treatment and services incurred due to an accident (benefits payable per accident, up to fixed number of accidents per year)	Per Schedule of Benefits Up to 3 accidents per year

*Higher benefit amounts available; see product enhancement options

Product Enhancements

Benefits	Definition	Range of plan amounts
Preventive Services	For physician office visits for routine physical examinations, health screenings, well-baby care and routine immunizations	\$100 per day 1 day per year
Outpatient Mental Health Therapy	For assessment, diagnosis, and Treatment of a Mental Disorder or Substance Use Disorder in a Physician's office or outpatient clinic	\$45 per day 5 days per year
Mental Disorder Confinement Benefit Substance Use Disorder Confinement Benefit	For confinement and treatment of a mental disorder in a Mental Disorder Treatment Facility or of a substance use disorder in a Substance Use Disorder Treatment Facility	\$150 per day, 10 days per year 1 confinement per year
Outpatient Cancer Treatment	For outpatient Chemotherapy, Radiation Therapy, or Immunotherapy charges for treatment of cancer	\$250–\$1,000 per day 10 days per year
Disability Benefit Rider	Pays a benefit for a total disability that continues beyond the elimination period	Elimination Period: 7 or 14 days Benefit period: 3, 6 or 12 months Maximum Weekly Benefit: \$200 Maximum Covered Percent of Compensation: 60%
Accident Expense - enhanced schedule of benefits	Pays benefits for treatment and services incurred due to an accident	Per Schedule of Benefits Up to 3 accidents per year

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. This is a limited benefit policy. Coverage is not available in all states. Policy, Certificate and Riders Forms: GBLL, GBLLC, GBLLTLR, GBLLADR, GBLLABR, GBLLAER, GBLLALR, GBLLASR, GBLLCIR, GBLLTDR2. Form numbers and benefits may vary by state. Premium will vary based on the plan chosen. A pre-existing condition limitation may apply. 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; may vary by state. Globe Life Group Benefits uses the services of third-party administrators.



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

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