



Solutions Made Simple

At Globe Life Group 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.*

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

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, Accidental Death & Dismemberment (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 	

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr, McKinney, TX 75070. This is limited benefit coverage. This is not a major medical plan.

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). Policy, Certificate and Rider Forms: GBSM, GBSMC, GBSMIR, GBSMOSR. Riders for outpatient services may not be available in all states. Group Life Indemnity Policy, Certificate and Riders Forms: GBLI, GBLIC, GBLITLR, GBLIADR, GBLIABR, GBLIAER, GBLIALR, GBLIASR, GBLIDR, GBLIVR, GBLICIR, GBLITDR.

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 Benefits uses the services of third-party administrators.



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