



Globe Life
Liberty National Division



Worksite Advantage

Employee Benefits



Welcome to Globe Life Liberty National Division Worksite Advantage

We Help Protect You While You Work.

Our Worksite Advantage team partners with small to large businesses to provide a Section 125 Cafeteria Plan, designed to complement existing insurance by offering employees a budget-friendly option for voluntary supplemental insurance such as accident, cancer, or life insurance.

Our Worksite products are tailored to help you stay healthy while you work. We won't replace your existing benefits packages, but will complement them with plans that fill in gaps your other providers may not cover, all while reducing overall taxable income to pass tax savings on to you. Plus, our plans are permanent and portable, so when you leave your current job, you can carry your coverage as long as you continue to pay the premiums.

Globe Life Liberty National Division has been a leading provider of supplemental life and health insurance for working families across the United States since our roots began in 1900. Through in-home and workplace sales, we provide local, one-on-one service to help protect the communities in which we live and serve from financial stress.

Visit www.globelifeworksiteadvantage.com for more information.



Protecting American families for 120 years¹



3.7 million policies in force¹



More than 128,000 claims fulfilled every year¹



The Globe Life companies combined have more policyholders than any other life insurance company in the country.²

¹ Per internal records, 2019

² Excluding reinsurance companies, S&P Global Market Intelligence, Policies-In-Force, 2020

We Help Protect Your Family.

At Globe Life Liberty National Division, we know you're concerned about the well-being of your family in the face of adverse circumstances. That's why we offer a full line of products tailored to assist with your financial concerns.



Final Expenses

According to the National Funeral Directors Association, the average funeral costs more than \$8,700¹.

Social Security pays a lump-sum death benefit of just \$255².



Mortgage/Rent Protection

69% of owners would have trouble paying living expenses in two years or less if they were to lose their primary wage earner³.

Households with an income less than \$50,000 expressed the most concern over health coverage³.



Salary/Hourly Wages

67% of Americans say their biggest reason for owning life insurance is to replace lost income³.

30% are concerned with their family's ability to pay monthly bills in the event of a tragedy³.



Medical Expenses

A Harvard University study indicates that medical expenses are the biggest cause of bankruptcy, representing 62% of all personal bankruptcies⁴.

In 2019, employees will pay an average of \$6,015 in out-of-pocket costs, such as copayments, coinsurance, and deductibles⁵.

- ✓ Final Expense coverage may be able to take care of large expenses in the event of your death.
- ✓ Help protect your family's home in the event of a tragedy.
- ✓ Our products may be able to cover the cost of living expenses in the event of lost wages or salary.
- ✓ Supplemental Globe Life Liberty National Division health policies may be able to cover out-of-pocket costs.

Contact your local insurance agent today for more information.

¹ National Funeral Directors Association, 2018 (Source URL: <http://www.nfda.org/news/statistics>)

² Surviving spouse or children can only receive the once-time, lump-sum benefit but only if they meet certain criteria, 2018 (Source URL: <https://www.ssa.gov/planners/survivors/ifyou.html>)

³ Life Happens and LIMRA "2017 Insurance Barometer Study" 2017 (Source URL: <https://lifehappens.org/industry-resources/barometer2017/>)

⁴ Investopedia, 2016. (Source URL: www.investopedia.com/financial-edge/0310/top-5-reasons-people-go-bankrupt.aspx)

⁵ 2019 Employer Health Benefits Survey, Kaiser Family Foundation, <https://www.kff.org/health-costs/report/2019-employer-health-benefits-survey/>

We Promise to Keep Protecting You.

At Globe Life Liberty National Division, we understand you may not stay at the same job forever. That's why we made sure our Worksite Advantage product is both **permanent** and **portable**.



Permanent



Portable

What Does This Mean to You?

- If you ever decide to leave your current job, your policy goes with you.
- Coverage cannot be canceled as long as the premiums are paid on time.
- You'll still get the same great service through your personal licensed insurance agent.

➔ Visit www.globelifeworksiteadvantage.com for more information.

Our Team Helps You *Make Tomorrow Better*

Globe Life Liberty National Division's conservative business practices and strong leadership team helped us survive the Great Depression in the 1920s and every economic crisis since. Globe Life also believes in taking care of your own. These traditions continue today. Our dedicated Home Office staff and licensed insurance agents have the ability to change their lives and the lives of their families for generations to come.

Since 2012, the Globe Life companies together have donated time and more than \$11.4 million through our Make Tomorrow Better program to benefit the communities where we live, work, and visit.

With our long history of stability and excellent financial reputation, we'll be around for many more tomorrows to come.

- More than 120 years serving our customers and representatives
- A+ (Superior) financial strength rating from A.M. Best Company¹
- Named Ward's® Top 50 Life-Health Insurer¹

Total Donations²
\$11,425,395

2019 Donations
\$126,927

¹ As of July 2019
Ratings for Liberty National
Life Insurance Company, a
Globe Life Company

² As of 12/31/19





Introductory Accidental Death Policy

Accidental Death

\$3,000 Coverage for you

\$3,000 Coverage for your spouse

\$1,000 Coverage for each child

Policy form 7061. Forms and Benefits may vary by state.

- Accidents are the leading cause of death among those 1 to 44 years old and the fifth leading cause overall.⁶
- Every four minutes another American is killed in an accident.⁶
- You can keep your coverage until your 70th birthday for only \$10/year even if you leave your current employer.

No-Cost Discount Card

Our policies can help protect your well-being if the need arises, but we're here for you on a daily basis, too. The **free** Liberty National Discount Card™ offers quality discount health services for families and access to a national network of thousands of local providers. These plans are offered through your employer at NO COST to you and will remain active for one calendar year from your effective date.

Discounts an average of **10% to 85%*** on health services including:



Vision



Hearing



Prescription Drug



Chiropractic

This Discount Card plan is NOT insurance. This is not a Medicare prescription drug plan. This is not a qualified health plan under the Affordable Care Act.

The licensed Discount Card medical plan organization is Coverdell & Company, Inc., at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374. To view a listing of participating providers visit www.findbestbenefits.com and enter promo code 770013.

⁶National Safety Council, Injury Facts 2017 Edition.

*Based on plan organizer data, 2018

Needs Planner

Name: _____

Death Benefits

1. When you pass away, do you have enough permanent life insurance to cover final expenses? **YES** ☐ **NO** ☐

Final Expenses	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

2. When your spouse passes away, do you have enough permanent life insurance to cover their final expenses? ☐ ☐

Final Expenses	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

3. When you pass away, do you have \$_____ of life insurance to pay off your mortgage or continue paying your rent? ☐ ☐

Amount Needed	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

\$ _____ Mortgage	\$ _____ x 24 months = \$ _____ Monthly Rent Rent Protection
----------------------	--

4. When you pass away, do you have \$_____ of life insurance to replace your income? ☐ ☐

Amount Needed	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

_____ x \$ _____ = \$ _____ Year(s) Annual Income

Existing Policies/Notes _____

Living Benefits

5. If cancer were to strike you or a family member, would you have the money to manage a loss of income, high deductibles, copays, and all other out-of-pocket expenses? **YES** ☐ **NO** ☐

6. If you or a family member were to be diagnosed with a critical illness, would you have enough money to continue living the way you do now without your income? ☐ ☐

7. If you or a family member were injured in an accident, would you be protected from loss of income and additional medical expenses? ☐ ☐

The benefits marked 'No' indicate a family need.



Benefits

The descriptions for the policies, certificates, and riders described throughout may vary by state. Policies, certificates and riders may not be available or may not be available for all ages in some states.

An agent representing Globe Life Liberty National Division will provide details specific to your state.

Pre-Tax Savings Products

Group Term to 100 Group Term Paid Up At 65*

Just as it sounds, term life insurance is coverage for a specific amount of time, or 'term' (10, 15, 20 years) and helps your family with expenses after you've passed. Term life insurance can help reduce the financial burden so your family can maintain their same quality of life if they no longer had your income to rely on.

Features of this plan include:

- Up to \$150,000 of insurance protection available through age 40, up to \$100,000 for ages 41 through 55, and up to \$50,000 for age 56 and older
- Pretax savings for the first \$50,000 of employee coverage
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available³
- The policy is portable — if you retire, resign, or are terminated, you can take this plan with you at no additional cost
- Guaranteed rates — once you purchase the plan, your rates will not increase
- Your coverage can never be reduced or canceled as long as premiums are paid
- Coverage for you, your spouse, and dependents
- Death benefit will never decrease as long as your policy stays in force

*Not available in all states

³ May vary by state; not available at all issue ages.

Pre-Tax Savings Products (continued)

Cancer Endurance

Features of this policy include:

- Pays benefits for first occurrence diagnosis, income replacement, hospital confinement, radiation and chemotherapy, prescription chemotherapy drugs, blood, attending physician, private duty nurse, surgery, anesthesia, transportation, prosthesis, government hospital confinement, and new or experimental treatment
- Supplemental policy that pays in addition to any other insurance you may have
- Family, single parent, or individual coverage
- No overall lifetime maximum benefit
- You can continue your coverage after you leave employment

Intensive Care Coverage

Features of this policy include:

- Pays benefits for daily intensive care confinement, extra benefits for intensive care confinement due to automobile and travel accident, regular hospital room following intensive care confinement, blood, and ambulance
- A supplemental policy which pays in addition to any other insurance you may have
- Guaranteed renewable until you are age 65 or eligible for Medicare due to age
- You can continue your coverage after you leave employment

Accident (ACB)

Features of this policy include:

- \$150,000 benefit for death by travel accident
- \$75,000 benefit for death by automobile accident
- \$50,000 benefit for accidental death
- \$30,000 benefit for loss of eyesight
- \$30,000 benefit for loss of two or more limbs
- \$15,000 benefit for loss of one limb

Accident Protector Max

Protection from the unexpected, with coverage you need and benefits you can use. Features of this policy include:

- On- and off-the-job protection
- Accidental death and dismemberment benefits
- Daily hospital benefit
- Intensive care unit benefit
- Emergency treatment benefit
- Coverage for dislocations and fractures
- Ambulance benefit
- Transportation benefit
- Blood and plasma benefit
- Waiver of premiums for disability
- Guaranteed renewable to age 65
- Benefits paid directly to you (unless assigned)
- You can continue your coverage after you leave employment

After-Tax Products

Career Life Plus

- Whole life insurance
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available
- Guaranteed issue policy
- No medical exam required
- Coverage for you, your spouse, and dependents

10-Year Renewable and Convertible Worksite Term Life Insurance

- Up to \$200,000 of insurance protection available
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available
- Level death benefit that does not decrease
- Level premiums during each term period
- You can continue your coverage after you leave employment

Critical Illness Insurance

Critical Illness insurance pays a lump sum benefit, \$10,000 – \$50,000 (up to \$25,000 in GA, \$55,000 in FL) directly to you upon first diagnosis of a critical illness. This policy includes coverage for:

- Heart attack
- Stroke
- Major organ transplant
- Total loss of eyesight
- Total loss of hearing

Cash Cancer

- Choice of lump-sum benefit amount: \$10,000 – \$50,000 (up to \$30,000 in GA, \$55,000 in FL)
- No medical exam required
- Level premiums
- Guaranteed renewable for life
- Pays in addition to other insurance coverage

This is a solicitation for insurance. This brochure only provides a brief overview of the coverage. This brochure is not an insurance contract. The specific benefits of the coverage, limitations and exclusions are described in the policy(ies), certificates, and riders. Eligibility is based on answers to health questions on the application(s). An agent representing Globe Life Liberty National Division will provide additional details about the policies, certificates, and riders including premium rates. Policies, certificates, and riders are underwritten by Liberty National Life Insurance Company, a Globe Life company. Policy forms: Group Life Policies GE2, GE65, Certificates GE2C, GE65C and riders GEAD and GEPC; Cancer 5KM, 5KN, 5KO and LCANLS2; Critical Illness 5MB; Accident HAJ, HAK, HAL and 7063; Intensive Care 5JP, 5JQ, and 5JR; Term Life ICC10T, TRM; Whole Life 8039 and Accidental Death Benefit rider, Form 6566; Premium Waiver rider, Form 5050. Policies, certificates, and riders may vary by state.





Globe Life
Liberty National Division

3700 S Stonebridge Dr
P.O. Box 8080 | McKinney, TX 75070
GlobeLifeLibertyNational.com