

Worksite Voluntary Benefits Quick Guide

This quick guide provides basic information about Illinois Mutual's worksite products. Not all products are available in all states. Please review our Product Overview (A8018) or Agent Guide (A8019) for more details.

Term Life Insurance

- **Term Periods:** 10-Year, 20-Year, or To Age 65 available, as well as coverage for spouses and children through optional riders
- **Benefit Amount:** Employee Min. \$25,000, Max \$150,000 (Spouse lesser of \$150,000 or the Employee's benefit amount; children \$5,000 or \$10,000)

Accident Insurance

- **Provides a fixed monetary benefit** if the insured experiences a covered accident and receives medical treatment
- **Plan Options:** Employer's Choice—Four Policy Benefit Levels; 24-Hour or Off-the-Job Only

Group Short Term Disability Insurance

- **Benefit Periods:** 13 or 26 weeks; Off-the-Job Only
- **Benefit Amount:** Max \$600/weekly—Earnings impact benefit amount available to individual employees

Individual Short Term Disability Insurance

- **Benefit Periods:** Options range from 3-60 months; 24-Hour or Off-the-Job Only
- **Benefit Amount:** Max \$5,000/monthly—Earnings impact benefit amount available to individual employees

Critical Illness Insurance

- **Benefit Amount:** Employee Min. \$5,000, Max \$50,000 (Spouse 50% of the Employee's benefit amount; children 25%)
- **Plan Options:** Employer's Choice—Base Plan only or Base Plan Plus Cancer

Learn more at: IllinoisMutual.com/Worksite

Policy Form LT17, Term Life Insurance Policy; Policy Form VSTD11, Group Non-occupational Short Term Disability Income Insurance; Policy Form WSD07, Voluntary Short Term Disability Income Policy (Policy Form WD13 in GA, MD and SC); Policy Form WSA07, Voluntary Accident Policy; Policy Form WC14, Voluntary Critical Illness Policy

Not available in AK, DC, HI or NY. Coverage and availability may vary in other states.

For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.

A8168 (2/26) Agent Use Only

