

Guaranteed Issue (GI) at Open Enrollment: Year 2 and Beyond

Worksite groups could qualify for our **improved guaranteed issue (GI) offerings** for existing employees! This offer is available for any qualifying group **at open enrollment and off-cycle enrollments**, as long as 12 months have passed since their prior worksite enrollment.

Product Details for GI Offer

Worksite Term Life:

- GI available up to \$25,000; amounts over \$25,000 will require underwriting
- Case Size: Minimum 10 eligible employees
- Participation: 15% with minimum of two lives issued
- GI only available to employees; spouse/child coverage will require underwriting

Worksite Individual Short Term DI:

- GI available up to \$2,500/month
- Case Size: Minimum 10 eligible employees
- Participation: 20% with minimum three lives issued
- Benefit Period: Same as initial enrollment offering
- Elimination Period: Same as initial enrollment offering

Worksite Group Short Term DI:

- GI available up to \$400/week or \$1,600/month
 - The total monthly amount may vary depending on the number of weeks in the month.
- Case Size: Minimum three eligible employees
- Participation: Minimum two lives issued
- Benefit Period: Same as initial enrollment offering
- Elimination Period: Same as initial enrollment offering

A new Case Data Report (CDR) is not required to qualify for this offer. Instead, prior to taking applications, please send an email to Worksite@IllinoisMutual.com with the following information:

- » Agent name
- » Group name/special bill number
- » Number of eligible employees
- » Enrollment window dates

Additional Information:

- This “Year 2 and Beyond” offer applies only to existing employees who were eligible to apply for coverage at the group’s prior enrollment. New employees remain eligible for the group’s initial enrollment offering.
- The initial enrollment offering guidelines remain in effect, as described in the Worksite Agent Guide (A8019) and the group’s Plan Design.
- Eligible employee count is based on current year employee count, not initial employee count.
- The enrollment window is 30 days from the re-enrollment start date.
- This offer is only available once every 12 months.
- If a new employee is hired in year two or beyond, that employee would receive the same offer as year one; this GI offer applies to existing employees only.
- This offer is not available for worksite critical illness insurance. Worksite accident insurance base policy is always guaranteed issue.
- This offering may be revoked at any time at Illinois Mutual’s discretion.

Contact your Worksite sales team with any questions about this exciting offer!

(800) 437-7355, Option 2 | Worksite@IllinoisMutual.com

Policy Form LT17, Term Life Insurance; Policy Form WSD07, Voluntary Short Term Disability Income Policy; Policy Form VSTD11, Group Non-occupational Short Term Disability Income Insurance.

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

For agent use only. Not intended for the public.

HO444 (10/24) HOME OFFICE USE ONLY

