





Enhanced employee coverage.


Basic Life and AD&D / Voluntary Group Term Life Insurance*


An important building block to a comprehensive employee benefit program, basic life and AD&D insurance, provides protection for your employees should the unexpected happen. Adding voluntary life insurance as part of your benefit strategy – either our Voluntary Group Term Life or Family Protection Plan – allows employees to enhance their coverage with additional benefits and spouse and children coverage. Carefully crafting the right plan design matters, and 5Star Life Insurance Company works with you to ensure we provide the right benefits for you and your employees.

 **Guaranteed issue** - For **basic life**, we offer true guaranteed issue (GI) down to 10 enrolled employees/members up to the maximum benefit available under your desired plan design.


Voluntary group life also offers GI with as few as 10 enrolled employees/members, based on a minimum participation requirement. Underwritten amounts that exceed the GI offer have a simplified enrollment form for jet-issue processing.

 **Emergency death benefit payment** - Up to \$15,000 is mailed to the beneficiary within one business day of notification to help family members with immediate costs.

 **Portable coverage** - An employee can continue coverage without evidence of insurability after he/she leaves your organization and as long as premiums are paid. Coverage can continue up to the maximum age as designated in the master contract, subject to any age reduction schedules.

 **Spouse and child coverage** - Under the voluntary programs, employee has the option to easily purchase coverage for spouse and child(ren) if they elect coverage on themselves.

 **Flexible, customizable plan designs** - Diverse rate design, employer-driven additional benefits.

 **Advanced administrative capabilities** - We are your partner and are always looking for ways to make it easy to work with us. We offer:


- Dedicated case managers for one point of contact for all your questions.
- Easy and flexible billing modes with up to 15 different modes including direct billing for ported policies.
- Tailored reporting and billing reconciliation to fit your needs.
- Online enrollment and billing tools for speed and efficiency.
- Flexible acceptance of census files that enable upload to our online enrollment system and creates pre-populated electronic applications.

Nearly 50% of employees prefer to buy life insurance through work



with the ability to pay through payroll deduction



 through an employer vetted carrier they can trust.**

* Life insurance products underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company) with an administrative office at 909 N. Washington Street, Alexandria, VA 22314. Products not available in all states.

** Source: www.kkf.org - The Kaiser Family Foundation
Policy Series: GERBASICPOLICY R1.208 / GERVOLPOLICY R1.208