

CONFIDENT™ Voluntary Life & Disability Insurance



Voluntary Life Insurance

Voluntary Life and Disability plans are available as stand-alone benefits to groups with 10 or more eligible employees and a minimum of the greater of either 10% participation or 5 enrolled lives.

Plan Design:

Employee Coverage (10-49 life groups)

Select \$20,000, \$40,000, \$60,000, \$80,000, \$100,000
Guarantee Issue up to \$100,000

Employee Coverage (50-99 life groups)

Select \$20,000, \$40,000, \$60,000, \$80,000, \$100,000,
\$120,000, \$140,000, \$160,000
Guarantee Issue up to \$160,000

Spouse Coverage

\$10,000, \$20,000, \$30,000, \$40,000, \$50,000
(not to exceed 50% of employee's amount)
Guarantee Issue up to \$20,000 (groups of 10-49 lives)
Guarantee Issue up to \$50,000 (groups of 50+ lives)

Child Coverage

0-14 days no coverage
14 days - 6 mos. \$250
6 months + \$10,000 Guarantee Issue

Voluntary Life is Portable for Employees & Dependents
2 Year Rate Guarantee

Voluntary Short-Term Disability

Plan Design Options:

Weekly Benefit amount: \$100 minimum/\$1000 maximum
- weekly benefit not to exceed 60% of weekly pay
- bought up in increments of \$50

Elimination period: 8 days for accident/8 days for sickness or
15 days for accident/15 days for sickness
Benefit Duration: 11, 12, 24 or 25-weeks

2 Year Rate Guarantee

Voluntary Long-Term Disability

Plan Design Options:

Monthly Benefit amount: \$500 minimum/\$6,000 max.
- monthly benefit not to exceed 60% of basic monthly pay
- bought up in \$100 increments

Elimination Period: 90 or 180 days
Benefit Duration: Later of age 65 or SSNRA

2 Year Rate Guarantee

CONFIDENT's expertly serviced Life & Disability plans give you and your employees the rock-solid financial backing of one of the nation's largest, most dependable insurance carriers, along with the fast, friendly, personal service CONFIDENT is known for.

888.327.8880 t.
612.827.0855 p.
612.825.8389 f.
info@capital-benefits.com

Coverage is subject to satisfactory completion of the risk assessment questionnaire. Minimum monthly premium must total \$100 minus administration fees. Some industries may be excluded or have limited benefit options or reduced benefit amounts. Groups comprised of 50%+ family, related by blood or marriage, are excluded. Insurance products described are subject to exclusions, limitations and reductions. For more details, contact cbg at 888.327.8880 or info@capital-benefits.com.

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CONFIDENT™ Life & DI Core/Buy-Up Plans

empower even small and mid-sized companies to offer
“big company benefits” to their employees.

Here's how:

- 1** For an **affordable cost** per line of coverage, **EMPLOYERS** fund minimum levels of **core benefits** for their employees: Life, Short-Term Disability & Long-Term Disability.
- 2** **EMPLOYEES** then voluntarily “**buy-up**” their benefit amounts to the levels necessary to protect themselves and their families.
- 3** For their minimal investment, employers increase employee participation, appreciation and retention and **significantly reduce the cost** of the plan.



Core/Buy-Up Life Insurance

Core/Buy-Up Life and Disability plans are available for groups of 5 or more eligible lives. When the employer pays for the core benefit, the employees are offered the buy-up options with no minimum buy-up requirement.

Employer-Paid Core Life Amt.: \$20,000

Employee Buy-Up Options (5-49 life groups)

Add \$20,000, \$40,000, \$60,000, \$80,000, \$100,000
Core + Buy-up Guarantee Issue up to \$120,000

Employee Buy-Up Options (50-99 life groups)

Add \$20,000, \$40,000, \$60,000, \$80,000, \$100,000, \$120,000,
\$140,000, \$160,000
Core + Buy-up Guarantee Issue up to \$180,000

Spouse Coverage

Select \$10,000, \$20,000, \$30,000, \$40,000, \$50,000
(not to exceed 50% of employee's amount)
\$20,000 Guarantee Issue (groups of 5-49 lives)
\$50,000 Guarantee Issue (groups of 50+ lives)

Child Coverage

0-14 days	no coverage
14 days - 6 mos.	\$250
6 months +	\$10,000 Guarantee Issue

2 Year Rate Guarantee

Core/Buy-Up Short-Term Disability

Employer-Paid Core STD Amt.: \$100

Weekly Benefit amount: \$100 minimum/\$1000 maximum
- weekly benefit not to exceed 60% of weekly pay
- bought up in increments of \$50

Elimination period: 8 days for accident/8 days for sickness
or 15 days for accident/15 days for sickness
Benefit Duration: 11, 12, 24 or 25-weeks

2 Year Rate Guarantee

Core/Buy-Up Long-Term Disability

Employer-Paid Core LTD Amt.: \$500

Monthly Benefit: \$500 core/\$6,000 maximum
- monthly benefit not to exceed 60% of basic monthly pay
- bought up in \$100 increments

Elimination Period: 90 or 180 days
Benefit Duration: Later of age 65 or SSNRA

2 Year Rate Guarantee

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cbg offers a full line of CONFIDENT ancillary employee benefit plans - 888.327.8880