

## Help Protect Your Most Valuable Asset: *Your Employees*



Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance from Renaissance can help provide peace-of-mind knowing your employees have protection should the unexpected happen. Our Voluntary Life and AD&D plans offer employee choice, plan portability or continuation, and minimal employer administration with no employer contribution required. Plus, you can bundle your plan with our quality dental and vision plans.

### *Did You Know?*

68% of Employees Would Purchase a Group Life Insurance Plan If Offered to Them<sup>1</sup>

### **VOLUNTARY LIFE & AD&D PLAN FEATURES:**

- Generous employee maximums. Higher maximums are available for groups of 100+ (up to \$500,000).<sup>2</sup>
- Guarantee issue available up to \$50,000. A higher guarantee issue limit may be considered for groups of 100+.
- Child coverage available.
- Rates are unisex in five year age-bands.
- Portability or continuation of coverage is available to an employee whose employment is terminated for any reason (including retirement).
- Participation Requirements: The greater of 20% of eligible employees or 10 enrolled employees.\*
- Annual incremental increases without Evidence of Insurability is an option available to groups.
- Waiver of premium is included for employees who are totally disabled for a period of time prior to age 60. If premium is waived for an employee, it is also waived for his/her spouse/children.

### **WHAT MAKES LIFE INSURANCE COVERAGE SO IMPORTANT:**

Many people think it can't happen to them, but when the primary income provider passes away unexpectedly, the stress and financial burdens on the family happen quickly. Renaissance provides Voluntary Life plans with exceptional coverage and customer support. In addition, our affordable AD&D coverage doubles the coverage provided under our Voluntary Life plan if the death is from an accident, and may also provide coverage for other life-changing injuries.

## **LEARN MORE ABOUT RENAISSANCE LIFE AND AD&D PLANS**

Contact Your Broker or a Local Renaissance Sales Representative at **800-963-4596**

\* Participation requirements may vary by employer size and products offered. Products may not be available in all states.

<sup>1</sup> <https://smallbiztrends.com/2018/09/voluntary-group-life-insurance-statistics.html>, visited August, 2020

<sup>2</sup> Underwriting Guidelines govern by case size and industry.

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