



# GUARANTEED ISSUE DISABILITY INSURANCE

High Limit Protection

## CASE STUDY

### Challenge

A California-based hospital system was seeking new options to improve employee benefits and personnel retention. Out of more than 1,500 employees, two-thirds had sufficient income protection. However, the other third of high-income earners did not have access to necessary high-limit income protection.

### Solution

A supplemental Guaranteed Issue Disability plan was layered on top of existing disability benefits to cover the higher earning employees at no cost to the employer.

- 70% of Income up to \$250,000 per Month
- Voluntary Enrollment
- Guaranteed Issue - No Medical Questions
- 30% Premium Discount
- Multiple Benefit Levels to Choose From

### Results

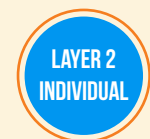
The hospital was able to improve the employee benefits offered without incurring the ancillary costs of implementing a new program. The enrollment was successful with over 20% of the eligible physicians/employees participating in the plan.

## Layered Benefits



### Group LTD

- 60% of Income
- Employer Provided
- \$16,000 Maximum
- Covers Incomes up to \$320,000



### Individual DI

- 60% of Income
- Voluntary
- \$10,000 Maximum
- Covers Incomes up to \$520,000



### High Limit DI

- 70% of Income
- Voluntary
- \$250,000 Maximum
- Covers Incomes up to \$4,806,000