Term Life

Essential for a solid financial future

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Your loved ones count on you,

so it's important to look out for their well-being. Term life protection helps pay bills and lessens the financial burden on your family should something happen to you. You can take advantage of competitive group rates by enrolling at work with just a few simple questions.

Why do I need term life coverage?

If someone depends on you financially, it is wise to have life insurance, whether you're married, single, a single parent, a small-business owner, or retired. With life insurance, you can help relieve additional economic stress for your loved ones, preserving their quality of life even after your death.

Only 6 of 10 Americans say they own life insurance and half of American households say they need more.

– LIMRA International

Here's how it works:

- Term life gives you protection for a defined period of 10 or 20 years. Premiums stay the same over the life of the policy, and it pays a death benefit to beneficiaries if the covered employee dies within the covered time period. Term life coverage can supplement any other life plan you may have.
- You have the advantage of lower rates available through your business and paid through payroll deductions.
- The policy has portability so if you change employers you can take your plan with you.
- An optional disability waiver of premium, when selected by your employer, enables you to pay no premiums on this coverage if you become totally disabled before age 60.
- Coverage for your spouse and children is available if you're the primary insured. Supplemental AD&D is an optional benefit that can include payments for paralysis, seat belt/air bag injury, coma, educational training, and day care.

Be sure to enroll when your employer holds open enrollment.