Term Life: Essential for a solid financial future

HUMANA

HUMANA

The products and services referenced may not be available in all jurisdictions and may vary by state. The information and descriptions are not intended to be complete descriptions of all terms, exclusions, and conditions applicable to the products and services. Insurance products are underwritten by Kanawha Insurance Company.

GCA09ZCHH

You'll value the peace of mind

that voluntary term life provides, and your loved ones will value a benefit that can help guarantee a secure future if anything should happen to you. You'll also appreciate the advantage of competitive group rates by enrolling at work with just a few simple questions. 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. Term life coverage can supplement any other life plan you may have.

The average person with life insurance owns less (3.6 times income) than they believe they should own (5.7 times income).

– LIMRA International

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.

Here's how it works:

- 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.

Consider term life

Term life is an essential benefit you can provide for your loved ones. It not only gives you peace of mind knowing your family is protected, it also helps guarantee your beneficiaries a secure financial future.

Be sure to enroll when your employer holds open enrollment.