

# HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

[www.hminsurancergroup.com](http://www.hminsurancergroup.com)

## Disability Income

Product Highlights



### Coverage Pays Benefits for Total and Partial Disability

The HM Worksite Advantage Disability Income product is designed for employers seeking benefits that their employees will value. The plan is a hybrid, incorporating many desirable features of traditional group with Worksite disability products.

The plan allows employees to select a benefit amount in \$50 weekly increments for a covered disability resulting from an accident or sickness. Both total and partial disability benefits and three maximum benefit levels of coverage are available. For injuries and illnesses related to a pre-existing condition, such as pregnancy, benefits are paid for six weeks at 50% of the amount paid for total disability.

Benefit amounts up to \$750 weekly are guaranteed issue when the group meets the greater of 20% participation or 10 enrolled employees.

*It is easy to say, "We make it easy to do business with us." At HM, we say it...and do it.*

#### The Plan Protects Them. We Protect You.

Offering great products isn't enough, so we pair value and service with competitively designed products to help you succeed.

- HM's Worksite model matches a custom approach to each group. Depending on the unique needs of your client, we work with you to design a plan offering and implement a full-service enrollment, administration and billing solution.
- Our team of Worksite experts delivers smarter answers faster, from sales to underwriting, enrollment and account set-up.
- We share market insights, develop customized communications plans and work to create mutual success for you and your clients.
- With HM Enrollment Advantage, you will benefit from our full-service enrollment support featuring a dedicated staff and current technology solutions to manage all aspects of the enrollment process to maximize results. From defining the approach to developing an employee communications plan and marketing materials, we actively oversee and coordinate every aspect of the enrollment.

To learn more, contact your HM Sales Representative or go to [www.smarteranswersfaster.com](http://www.smarteranswersfaster.com)

#### ABOUT HM INSURANCE GROUP

HM Insurance Group, a Highmark Company, offers a product portfolio featuring HM Worksite Advantage — Critical Illness, Accident, Disability Income and Term Life insurance — and HM Care Advantage, a limited benefit medical plan. HM is a recognized leader in excess loss and reinsurance including Employer Stop Loss, Provider Excess and HMO Reinsurance.

**It's our policy to protect.** We stand by that pledge by offering you dependable service and high-value, flexible health risk solutions to achieve the best outcomes for your groups.

Disability Income coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM-DI 308. Certain exclusions and limitations apply. The coverage or service requested may not be available in all states and is subject to all applicable state and federal laws.

#### Highlights

- Coverage is guaranteed issue for all group sizes
- Policy can be issued to a minimum of 10 covered lives
- Participation as low as 20% to receive guaranteed issue
- Weekly benefit amounts up to \$1,750 for 13- or 26-week coverage periods
- Three maximum benefit levels are available based on income
- Simplified underwriting questions will be used to approve amounts in excess of guaranteed issue
- Rates are based on five-year attained age bands
- Eligibility requirement is 15 hours worked per week
- Level commissions
- Non-occupational coverage

