

# HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

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

## Term Life Insurance Product Highlights



### Our Term Life Insurance Includes Accidental Death and Dismemberment with an Additional Seat Belt Benefit

The HM Worksite Advantage Term Life Insurance product provides life insurance with a matching accidental death and dismemberment (AD&D) benefit to the insured employee and covered dependents. The AD&D benefit includes a seat belt benefit that pays \$50,000 to the beneficiary should the covered person die as a result of an automobile accident while wearing a seat belt. Certificates are guaranteed issue based on group size, up to a maximum of \$100,000 when the 20% participation requirement is met.

There is no pre-existing condition limitation for Term Life coverage. Rates are based on five-year attained age bands. Uni-gender and male/female rates are available, as are uni-tobacco and tobacco/non-tobacco rates. Composite rates are available when the employer contributes 100% of the premium amount.

*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.

#### Highlights

- Employee coverage is guaranteed issue for all group sizes when the participation requirement is met
- Spouse\* and dependent children are guaranteed issue – up to \$50,000 for the spouse and up to \$10,000 for each dependent child – when the employee elects coverage
- Employee coverage amounts from \$5,000 to \$250,000 in \$1,000 increments and a matching AD&D benefit are available
- If the employee is disabled before age 60, the premium is waived for the duration of the disability, up to age 70 (optional)
- Policy can be issued to a minimum of 10 covered lives
- Eligibility requirement is 15 hours worked per week
- Full-service enrollment, administration and billing support
- Level commissions

*\*Spouse may include domestic partner*

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 plans — 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 this pledge by offering you dependable service and high-value, flexible health risk solutions to achieve the best outcomes for your groups.

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

