

A Story is Worth a Thousand Statistics

Who doesn't love a good solid statistic? So lovely, so pretty, so effective. But sometimes telling a story can illustrate a point better than a number. When it comes to disability insurance sales, getting past the blank stare and the inevitable "Eh, it will never happen to me" attitude to the "Sign me up now, please pass the pen" stage may require more dexterity than a number allows.

Numbers, charts, graphs, statistics and arrows lack, shall we say, a human element. And sometimes that element is precisely what you need to make your point.

We all agree. Disability income insurance is a crucial policy for anyone to have, and yet it is a difficult concept to illustrate. People don't think the bad stuff will happen to them.

So when you glance across the table and sense the "it will never happen to me" card about to drop, remind your clients that sometimes it does happen and then tell them a story.

In this month's lineup, Rosemarie Rossetti tells her own story. Her frank perspective illustrates that it can happen to you. She effectively argues that more people need more disability insurance. Rossetti firmly believes Americans are underinsured.

She speaks from experience. Several years ago, Rossetti was paralyzed when a tree crushed her during a bike ride. She credits her helmet for saving her life and she credits disability income insurance for saving her finances. She now travels in a wheelchair.

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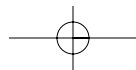
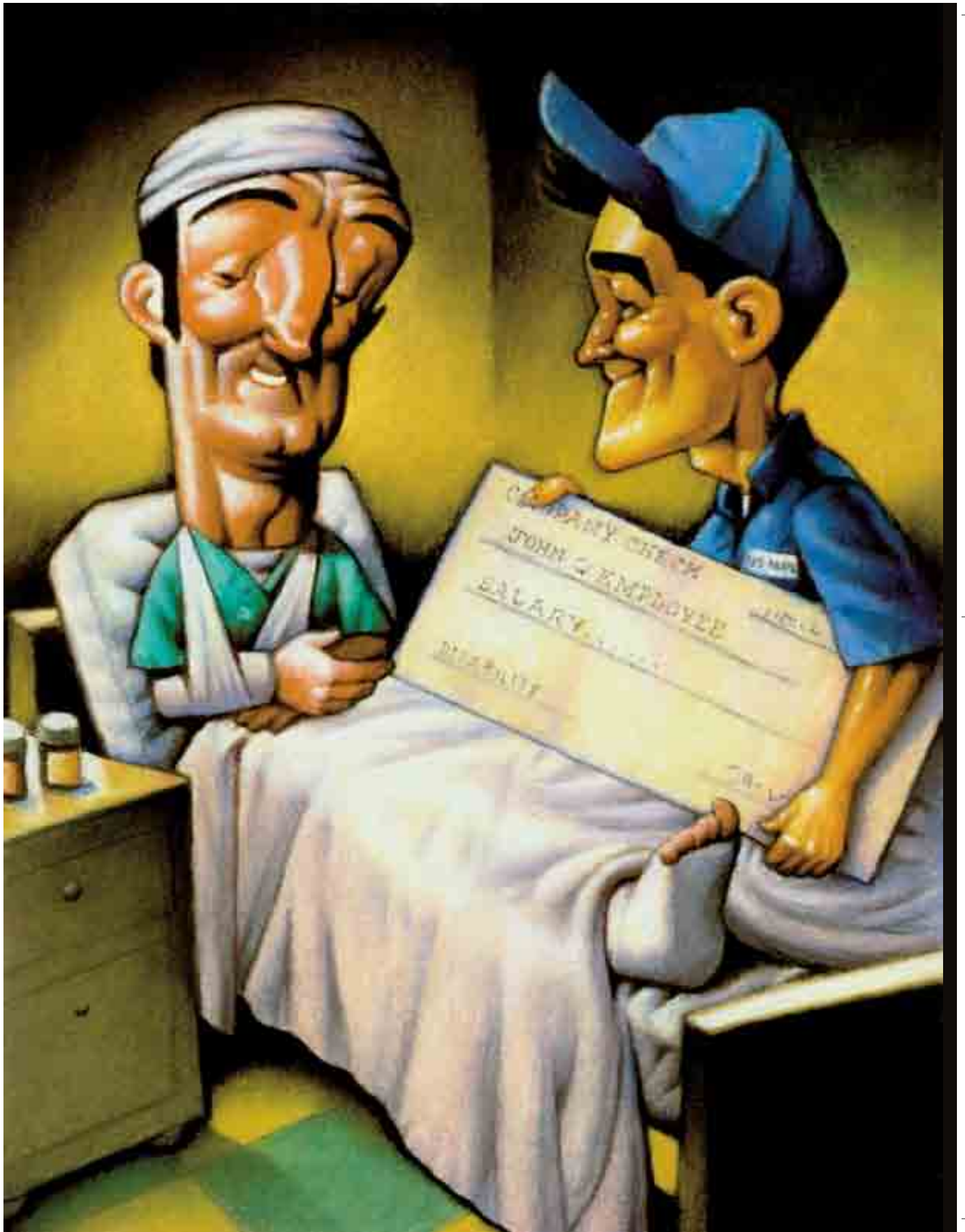
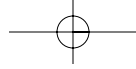
Her experience has made her a passionate speaker, writer and advocate: for disability income insurance.

While it's unusual for a business magazine to run a feature story entirely in the first person, we decided that her story was best told in her voice, from her perspective. And we think your clients will appreciate and relate to her experience.

Our hope is that by reading Rossetti's story, you will have a real story to tell that will have a profound impact on your customers. It's a story that will affect your clients in a way statistics won't.

Cheers,

Amy C. Cospers
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Story by **Rosemarie Rosetti**
Illustrations by **Greg Tucker**

the Story Behind the Statistics

**Disability
income
insurance is
an effective
safeguard that
should be sold
with conviction.**

Six years ago

my life changed in an instant. On our third wedding anniversary weekend, my husband and I went on a bicycle ride. The day was custom-made for a ride on the trail — no wind, rain or threat of storm. We were riding for about 10 minutes when, suddenly, my husband heard what sounded like a gunshot. He slowed down, looked ahead to his right and saw a large tree on its way to the ground. »»

“Stop,” he yelled, but there was nothing I could do. A three-and-a-half-ton tree energized by electrical power lines crushed me. I lay there, unconscious, paralyzed from the waist down.

I woke up in the intensive care unit after four-and-a-half hours of surgery. I had a broken back and neck, and a spinal cord injury. I was grateful to be alive.

After five days in intensive care, doctors transported me to the Dodd Hall Rehabilitation Center at Ohio State University, where I would spend the next five weeks. At the center, I learned skills for daily living, such as bathing, dressing and transferring in and out of a wheelchair. I returned home from the hospital six weeks after my injury. My business income ceased, and my personal expenses increased due to my need for personal care assistance, home modification, an adaptive van, adaptive furniture, medicine, therapy, doctor visits and medical supplies. I went to physical and occupational therapy three days a week for the next two years. I learned how to maneuver in my wheelchair, drive a van with hand controls, and function without the use of my legs. Day by day, my strength and skills improved.

THE IMPORTANCE OF DI

Recovery from a disability is faster when finances are available. At the time of my injury, I had disability income (DI) insurance through my state teacher's retirement system. I was a university faculty member for 11 years before my speaking business, and my insurance policy remained in effect.

DI insurance was as valuable that day as my helmet. Three months after my injury, my income was partially replaced and I was able to focus on my physical recovery rather than financial disaster. While the spinal cord injury altered my lifestyle, funds from my monthly DI insurance checks enabled me to pay my

According to the NAIC, the chance of being disabled for 90 days at age 32 is six-and-a-half times greater than the chance of dying.

medical bills and monthly living expenses. My biggest asset — the ability to earn a living — was insured.

Knowing that we had DI insurance lowered my husband's stress. He had enough to grieve and worry about without the added burden of a significant income drop. We were able to stabilize our lives faster, and neither of us had to use our savings to pay our mortgage and utilities.

Our relationship could have been in serious jeopardy had we incurred heavy debt and been unable to meet our monthly expenses. As a couple experiencing trauma, we had one less thing to worry about because of the insurance. We could both focus on helping me recover.

THE FACTS DON'T LIE

I owned two businesses at the time of my injury — a training and consulting company, and a publishing company. As a business owner, my earned income ceased when I became disabled. A long-term disability can force a prolonged interruption of business activities. This can lead to a significant loss of income, huge debt, poor credit standing, a loss of business and an employee exodus. DI insurance is an effective way to safeguard risk and provide an income source to help rebound from a crisis.

Americans are far better prepared to die than to become disabled. They've paid for life insurance, a casket, funeral plot and headstone. They accept that death is inevitable. They don't realize, however, that they are more likely to become disabled for more than three

months than they are to die, according to the Society of Actuaries. A broad range of research supports this.

According to the Health Insurance Association of America, one third of all people between 30 and 64 will become disabled. One in seven workers will be disabled for five or more years before retirement age. According to the National Association of Insurance Commissioners (NAIC), the chance of being disabled for 90 days at age 32 is six-and-a-half times greater than the chance of dying. Finally, according to a survey published in *Business Digest* (2001), almost 50 percent of Americans between 25 and 55 do not have DI insurance.

Insurance professionals must acknowledge the national statistics and share them with potential clients. The facts about the frequency of disabilities are powerful tools in a sales call. People should take whatever action they can to limit risks and losses, and protect their income. It is even more critical for business owners to have DI insurance.

THE HOW AND THE WHY

DI insurance is tremendously under-sold. The product is unique and universally beneficial to those in the work force. The more a person earns, the more he has at stake.

Insurance professionals should sell DI with conviction. Selling with conviction means selling with an unshakable belief in what you provide. You must be convinced the product you have is important to the potential client's financial, professional and personal stability. There should be no

need for persuasion tactics in order to make the sale. The facts alone about the likelihood of a disability and the calculation of financial risk should be enough for the potential client to approve the policy purchase.

Encourage prospects to tell you what life is like for colleagues, friends, neighbors or family members with a disability. As 20 percent of the U.S. population has a disability, it is likely that they have a personal story to share. Get them to talk about what happened to the family as a result of lost income and increased medical expenses. Ask about those who did not plan for the loss of income and exactly what losses they incurred. Many report that families lost their homes in foreclosure. A 1998 report by the Federal Housing Administration (FHA) indicated that 48 percent of mortgage foreclosures were the result of a disability.

Next, lead a discussion about what life was like for friends and family who had a portion of their income restored because of DI insurance. By comparing the two scenarios, you will help them see the wisdom in purchasing a policy.

People don't like to think that bad things can happen to them, yet they insure against other risks. Ask your prospects when they had their last tetanus shot. The shot needs to be given every 10 years to prevent lockjaw, a serious disease that causes spasms of all the muscles and leads to difficulty swallowing. Patients don't hesitate to get tetanus shots to reduce risk and avoid illness. A shot in the arm is a small price to pay.

Keys to selling DI in the work site market

Larry Hazzard, vice president, marketing, at MassMutual, is responsible for disability income (DI) insurance marketing and Web development, in addition to continued focus on e-Worksite Solutions SM. He knows what it takes to sell DI insurance in the voluntary market.

The key, according to Hazzard, is straightforward. It's getting back to the basics of up-front targeting, preparation and timing. It is a matter of hitting the right prospects with the right messages at the right times. Here, he offers his suggestions for work site marketing success.

- **Identify the untapped market.** Examine an employer's existing plan and look for the gaps. Many DI plans do not offer sufficient coverage.
- **Appeal to the administrator.** Use catch phrases like "ease of application" and "added value." No matter how beneficial your plan may be, an employer will not want to overburden his HR staff. Focus on the simplicity of your idea.

- **Start at the top.** Begin the sales process with the decision maker of the company. Next, with his support, work with the HR contacts and, finally, any department heads.
- **Gather the employee information.** Take a comprehensive employee census to determine age, gender, duties and salary. This information will help you tailor the right DI product and target the right audience. Furthermore, determine if the company has had success with voluntary offerings in the past, how they communicate with employees and if they offer payroll deduction.
- **Solidify employer support.** From the beginning, ensure that the employer believes in the product and will support your enrollment efforts. Set expectations with the employer right away.
- **Promote an informed decision.** Provide adequate resources for your prospects. And follow up to guarantee high participation levels – and high commission.



If people are mindful of getting tetanus shots, then they acknowledge accidents can happen. This leads to a discussion of how injuries, accidents and illnesses occur unexpectedly. Inoculations, like insurance, are strategies to guard against risk.

Too often, DI insurance is viewed as a luxury people can't afford. In the group market, many business owners don't view it as a fundamental expense or a necessary part of their benefits package. State laws require business owners to have insurance on their cars, and mortgage companies require insurance on buildings. Yet, DI gets pushed aside. Insurance professionals and financial planners need to show business owners that they can't afford to not have DI. Adjustments should be made so that funds are available for monthly premiums in the business budget. It is wise to pay an insurance premium and trim a marketing budget.

DI should be sold before life insurance. Insurance professionals often approach clients to sell a life policy, but neglect to put forward a plan for DI. In any given year, however, the likelihood of being disabled is greater than dying.

WHAT IT'S WORTH

Obviously, income is essential to pay basic living expenses. Simple luxuries, which many take for granted, are in constant jeopardy without DI coverage. If income ceases, financial plans will collapse. DI insurance is common sense protection of lifestyle against the very real possibility of a devastating accident. It can happen to anyone, anytime.

Business owners, and those in non-hazardous occupations such as management, wrongly assume they are immune to disability. In 1989, 60 percent of disabling injuries by workers occurred off the job, according



to the National Safety Council (1999). People need to realize that life goes on outside of the workplace, and accidents do happen. Simply, people are more likely to become disabled away from their job.

Nobody is immune to tragedy. Finding your footing after life throws you a curve is a daunting task. The goal is to recover as quickly as possible. Life

goes on after a disability and quality of life is certainly related. But, recovery can be easier when money is available. Every sales opportunity is a way to insure comfort and independence. ■

Rosemarie Rossetti is a speaker, trainer, writer and consultant. She is Ms. Wheelchair Ohio 2004 and the author of "Take Back Your Life!"

DI Insurance Providers

Aetna		(860) 273-1802	www.aetna.com
Product name / Availability	Long Term Disability / All states		
Minimum group size / Voluntary or employer paid?	10 lives / Employer paid plans and employee paid plans		
Eligibility requirements / Benefit triggers	Full-time, active employees working a minimum of 20 hours per week / Varies		
Benefit periods / Benefit amounts	Varies / Ranging from 40% to 70% of monthly income		
Maximum benefit period / Maximum monthly benefit	A variety of benefit periods are available; Normal retirement age / Depends on the average income of the high earners		
Is policy portable? / Can policy be cancelled?	Yes / No		
Is policy renewable? / Waiver of premium?	Yes / Yes		
Aetna Life Insurance Company		(860) 273-3815	www.aetna.com
Product name / Availability	Group Long Term Disability / All states except NM		
Minimum group size / Voluntary or employer paid?	2 lives / Both		
Eligibility requirements / Benefit triggers	Full-time employee working in the US, working minimum of 20 hours/week / Qualified disability		
Benefit periods / Benefit amounts	LTD benefits are paid on a monthly basis / 40% to 70% in 5% increments, or 66 2/3% or a flat dollar benefit (minimum of \$500 per month)		
Maximum benefit period / Maximum monthly benefit	Under age 62 the benefit duration is the normal retirement age; variations are available / \$1,000 to \$30,000 in increments of \$500		
Is policy portable? / Can policy be cancelled?	A conversion feature is available as a plan sponsor option / Yes, with 31 days notice		
Is policy renewable? / Waiver of premium?	Automatically renewed unless either the insurer or customer decides to cancel the policy / Yes, LTD premiums are waived if an individual is receiving LTD benefits		
Allstate Workplace Division		(800) 694-3275	www.allstateatwork.com
Product name / Availability	GVD-4000 / All states except NY and NJ		
Minimum group size / Voluntary or employer paid?	10 lives or 25% of eligible employees / Voluntary		
Eligibility requirements / Benefit triggers	Active, full-time; guaranteed issue within 31 days of eligibility / Qualified disability		
Benefit periods / Benefit amounts	2 or 5 years or normal retirement age / 60% of income up to \$6,000/month most states; minimum \$400/month		
Maximum benefit period / Maximum monthly benefit	Normal retirement age / 60% of income or \$6,000/month		
Is policy portable? / Can policy be cancelled?	Continued up to 24 months if group policy remains in force / Yes, with written notice as defined by state		
Is policy renewable? / Waiver of premium?	Yes, subject to change in premium based on group experience / Yes		
American United Life Insurance Company		(800) 553-5318 Ext. 4	www.aul.com
Product name / Availability	G 3100 (LTD) & G 3200 (Vol Dis) / All states except HI and NY		
Minimum group size / Voluntary or employer paid?	2 lives / Employer paid		
Eligibility requirements / Benefit triggers	Contributory - 75%; non-contributory - 100% / Total or partial disability		
Benefit periods / Benefit amounts	To normal retirement age / \$10,000 (up to \$25,000 with home office approval)		
Maximum benefit period / Maximum monthly benefit	Same as benefit periods / Same as benefit amounts above.		
Is policy portable? / Can policy be cancelled?	Conversion option available / Yes		
Is policy renewable? / Waiver of premium?	Yes / From beginning of claim payment		
Assurant Employee Benefits		(816) 881-8459	www.assurantemployeebenefits.com
Product name / Availability	Long Term Disability / All states		
Minimum group size / Voluntary or employer paid?	10 lives / Both		
Eligibility requirements / Benefit triggers	Active, full or part-time employees working in the US on a permanent basis / Claimant must be disabled		
Benefit periods / Benefit amounts	2 year, 5 year to Age 65 and normal retirement age; Voluntary - options of 2 year, 5 year and normal retirement age / 40%, 50%, 60%, 66 2/3% and 70%; voluntary: sold in increments of \$100 (minimum \$500) can't exceed 60% of monthly earnings.		
Maximum benefit period / Maximum monthly benefit	Many options available / \$6,000/month but lower and higher maximums available up to \$10,000. Voluntary - maximum to lesser of 60% of pre-disability income or \$5,000.		
Is policy portable? / Can policy be cancelled?	No, conversion policy available / No, if premiums are not paid or material risk changes. Voluntary: Yes.		
Is policy renewable? / Waiver of premium?	Yes, policies are guaranteed renewable / Yes		
Educators Mutual Life		(800) 233-0303 ext. 3472	www.emlife.com
Product name / Availability	GP2001 / Available in AZ, DC, DE, GA, MD, MI, NJ, NC, OH, PA, SC, TN, TX, VA, WV		
Minimum group size / Voluntary or employer paid?	2 lives / Contributory and non-contributory		
Eligibility requirements / Benefit triggers	Employer Groups / 90 or 180 days		
Benefit periods / Benefit amounts	2 years, 5 years or to age 65 / 60%, 66 2/3%, 70% of basic monthly salary		
Maximum benefit period / Maximum monthly benefit	Normal retirement age / \$10,000		
Is policy portable? / Can policy be cancelled?	No / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		

This list represents those companies that chose to participate and has been edited for space.

DI Insurance Providers

Illinois Mutual Life Insurance Co.		(800) 437-7355	www.illinoismutual.com
Product name / Availability	Voluntary Income Protection Plan PD21 / All states except AK, CA, DC, HI, MT, NY		
Minimum group size / Voluntary or employer paid?	10 lives / Voluntary		
Eligibility requirements / Benefit triggers	10 or more issuable application / Inability to perform all of the substantial and material duties of regular occupation		
Benefit periods / Benefit amounts	1 year, 2 year, 5 year / Minimum: \$200; maximum: \$2,000		
Maximum benefit period / Maximum monthly benefit	5 year / \$2,000		
Is policy portable? / Can policy be cancelled?	Yes / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		
Jefferson Pilot Financial		(800) 423-2765	www.jpfinancial.com
Product name / Availability	Long Term Disability Premier or Long Term Disability Value / Available in all states		
Minimum group size / Voluntary or employer paid?	10 lives / Both		
Eligibility requirements / Benefit triggers	Varies by plan design / Total or partial disability		
Benefit periods / Benefit amounts	Varies by plan design / Varies by plan design		
Maximum benefit period / Maximum monthly benefit	Varies by plan design / Varies by plan design		
Is policy portable? / Can policy be cancelled?	Voluntary product is portable / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		
MassMutual Financial Group		(800) 767-1000 ex. 113	www.halfapaycheck.com
Product name / Availability	FlexElect Multi-Life / All states except CA, FL, MD, NJ, NY		
Minimum group size / Voluntary or employer paid?	3 lives / Both		
Eligibility requirements / Benefit triggers	Total disability / Total disability		
Benefit periods / Benefit amounts	2, 5 & 10 years; to age 65-67 / \$300 - \$15,000/month		
Maximum benefit period / Maximum monthly benefit	To age 67 / \$15,000		
Is policy portable? / Can policy be cancelled?	Yes / Yes		
Is policy renewable? / Waiver of premium?	Conditionally, 65+ / Yes		
MassMutual Financial Group		(800) 767-1000 ex. 113	www.halfapaycheck.com
Product name / Availability	Radius / Available in all states		
Minimum group size / Voluntary or employer paid?/Eligibility requirements / Benefit triggers	3 lives / Both Total disability / Total disability		
Benefit periods / Benefit amounts	2, 5 & 10 years; to age 65-67 / \$500 - \$15 000/month		
Maximum benefit period / Maximum monthly benefit	To age 67 / \$15,000		
Is policy portable? / Can policy be cancelled?	Yes / Yes		
Is policy renewable? / Waiver of premium?	Conditionally, continuable 65+ / Yes		
Metropolitan Life Insurance Co.		(877) MET-BtoB	www.metlife.com
Product name / Availability	GCERT 2000 / All states except OK		
Minimum group size / Voluntary or employer paid?	2 lives / Noncontributory: 100% of eligible employees covered; Contributory: 75% of eligible employees elect coverage, employer pays 25% of the premium		
Eligibility requirements / Benefit triggers	Usually full-time employees, options may vary / Qualified disability		
Benefit periods / Benefit amounts	To age 65 if disability occurs before age 60 or reducing benefit duration / Up to \$6,000 monthly maximum benefit		
Maximum benefit period / Maximum monthly benefit	To age 65 if disability occurs before age 60 or reducing benefit duration / Up to \$6,000 monthly maximum benefit is standard; higher monthly maximums are available for some groups.		
Is policy portable? / Can policy be cancelled?	Yes / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		
Mutual of Omaha Insurance Co.		(402) 351-8464	www.mutualofomaha.com
Product name / Availability	Group Long Term Disability / Available in all states		
Minimum group size / Voluntary or employer paid?	10 lives / Both		
Eligibility requirements / Benefit triggers	Active at work, 30 hour work week. Qualifying period determined by employer / Occupation and earnings test		
Benefit periods / Benefit amounts	180 days / 60% or 66 2/3%		
Maximum benefit period / Maximum monthly benefit	Normal retirement age / Employer selected		
Is policy portable? / Can policy be cancelled?	No / Group product - yes		
Is policy renewable? / Waiver of premium?	Master renewable / Yes		
Pan-American Life Insurance Co		(877) 228-0146	www.panamericanlife.com
Product name / Availability	Work LTD Form #LTDDSR-01-1 / All states except AK, CO, KA, KY, ME, MD, MN, NH, NV, ND, RI, VT, WA, WV, WY		
Minimum group size / Voluntary or employer paid?	10 lives / Both		
Eligibility requirements / Benefit triggers	10 lives or 25% of eligible employees / Elimination Periods are: 60, 90, 180, 365 days		
Benefit periods / Benefit amounts	2 years, 5 years and to age 65, normal retirement age / 40% to 70% of income based on group availability		
Maximum benefit period / Maximum monthly benefit	To 65 normal retirement age / \$1,000 to \$15,000 depending on qualification of the group		
Is policy portable? / Can policy be cancelled?	Yes / Yes, for non-payment of premium, employer's decision to terminate		
Is policy renewable? / Waiver of premium?	Yes, but not guaranteed renewal / Yes		

DI Insurance Providers

Prudential Insurance Co. of America		(888) 598-5671	www.prudential.com
Product name / Availability	Disability Absence & Productivity / Available in all states		
Minimum group size / Voluntary or employer paid?	25 lives / Prudential's LTD plan may be voluntary (100% employee paid), 100% employer paid or shared contributions between the employer and employee		
Eligibility requirements / Benefit triggers	Active employment, working 30 hours/week. The number of hours worked per week is flexible / Qualified disability		
Benefit periods / Benefit amounts	2 year, 5 year, and to normal retirement age / 40%, 50%, 60%, 66 2/3% of monthly, benefits are flexible		
Maximum benefit period / Maximum monthly benefit	Depends on disability onset age / Maximum monthly benefit amount may be flexible depending on each employer's needs. The overall maximum available is \$25,000/month.		
Is policy portable? / Can policy be cancelled?	No, conversion option is available / Yes, non-payment of premium or failure to maintain insuring conditions		
Is policy renewable? / Waiver of premium?	Yes / No contributions are required for coverage while receiving payments		
Sun Life Financial		(800) 247-6875	www.sunlife-usa.com
Product name / Availability	Group Long Term Disability / Available in all states		
Minimum group size / Voluntary or employer paid?	10 lives / Employer paid full contributory and core buy-up		
Eligibility requirements / Benefit triggers	Active full-time employees / Total/partial disability		
Benefit periods / Benefit amounts	60-365 day elimination period / Up to 70%		
Maximum benefit period / Maximum monthly benefit	To 65 or normal retirement age / Up to \$25,000/month depending on group size and salaries		
Is policy portable? / Can policy be cancelled?	No / Employer can cancel		
Is policy renewable? / Waiver of premium?	Yes / Yes		
The Guardian Life Insurance Co. of America		(610) 807-8689	www.guardianlife.com
Product name / Availability	AbilityGuard / Available in all states		
Minimum group size / Voluntary or employer paid?	2 lives / Both		
Eligibility requirements / Benefit triggers	Vary by the industry, group size, and other underwriting risks / Qualified disability		
Benefit periods / Benefit amounts	See Maximum Benefit Period / See Maximum Monthly Benefit		
Maximum benefit period / Maximum monthly benefit	To age 65: 2 years, 5 years, to age 70, normal retirement age / \$500 up to \$15,000/month depending on the salary range		
Is policy portable? / Can policy be cancelled?	No / Yes, for non-payment of premium		
Is policy renewable? / Waiver of premium?	Yes / Included		
The Hartford		(866) FOR-HART (1-866-367-4278)	www.groupbenefits.thehartford.com
Product name / Availability	Long-term disability / Available in all states		
Minimum group size / Voluntary or employer paid?	10 lives, minimum 4 lives with The Hartford's small business solutions products / Available on an employer or employee-pay basis. Voluntary and Core Buy-up plans are also available		
Eligibility requirements / Benefit triggers	Active full-time employees / Payable while under the plan, under the regular care of a physician and submits satisfactory proof of loss		
Benefit periods / Benefit amounts	Normal retirement age duration of benefits. / Monthly benefit amounts from 50% to 66 2/3% of the employee's lost income		
Maximum benefit period / Maximum monthly benefit	Normal retirement age duration of benefits / Up to 10,000 with additional options available		
Is policy portable? / Can policy be cancelled?	No, conversion policy available / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		
Trustmark Disability Advisors		(877) 201-9373 ext. 5711	www.trustmarkdisabilityadvisors.com
Product name / Availability	Disability claim management and administrative services for self insured employers and insurance carriers / ALL		
Minimum group size / Voluntary or employer paid?	2,500 lives / Both		
Eligibility requirements / Benefit triggers	None / Any		
Benefit periods / Benefit amounts	Any / Any		
Maximum benefit period / Maximum monthly benefit	Any / Any		
Is policy portable? / Can policy be cancelled?	Not applicable / Not applicable		
Is policy renewable? / Waiver of premium?	Not applicable / Not applicable		
Unum Life Insurance Co. of America, First Unum Insurance Co. of America in New York		(877) 322-7222	www.unumprovident.com
Product name / Availability	Long Term Disability / Available in all states		
Minimum group size / Voluntary or employer paid?	2 lives / Voluntary		
Eligibility requirements / Benefit triggers	Varies for employers. Employees working 30 hours/week / Inability to perform regular occupation and at least 20% loss of earnings		
Benefit periods / Benefit amounts	Varies, typically to natural retirement age / 40%, 50%, 60%, 66 2/3%		
Maximum benefit period / Maximum monthly benefit	Varies, typically normal retirement age / Varies, but available to \$35,000 per month		
Is policy portable? / Can policy be cancelled?	No / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		
Worksite Specialty Partners		(207) 591-3501	www.worksitesp.com
Product name / Availability	Educator Benefits Solutions / ALL states except AK, HI, MD, NY		
Minimum group size / Voluntary or employer paid?	25 lives / Voluntary		
Eligibility requirements / Benefit triggers	Full-time, active employees working at least 17.5 hours a week. / Total or partial disability		
Benefit periods / Benefit amounts	2year, 3 year, 5 year; to age 65 / \$300 to \$7,500/month available in increments of \$100; amounts over \$5,000 are subject to proof of good health		
Maximum benefit period / Maximum monthly benefit	To age 65 / 66 2/3% of gross monthly salary up to a maximum of \$7,500		
Is policy portable? / Can policy be cancelled?	Yes, if selected by the employer / Yes		
Is policy renewable? / Waiver of premium?	Yes / Yes		