



Group Term Life Insurance

73% percent of families recognize they need life insurance and 62% percent say they would be in immediate financial trouble if a primary wage earner died¹. An overall lack of awareness and knowledge around life insurance leaves many people unprepared to make informed decisions with regard to their own financial well-being.

Life insurance helps to increase financial security in the event of a loss of a loved one. Such a situation can be intimidating, as many individuals do not anticipate the consequences for their families. At elipsLife we care about your employees and their families and can help you provide financial protection. This allows you to attract and retain talent through the inclusion of a life insurance product as part of a robust benefit package.

Comprehensive product offering

Our Group Term Life Insurance offering² includes Basic Term Life Insurance, Basic Accidental Death and Dismemberment (AD&D), Optional Employee and Dependent (Spouse/Child) Term Life Insurance, and Optional Employee and Dependent Accidental Death and Dismemberment.

We deliver key product features:

- Accelerated Death Benefit provides immediate access to a percentage of the life insurance benefit if a person is diagnosed with a terminal illness.
- Premium Waiver allows life premiums to be waived as a result of a disability.
- Portability and Conversion give employees the opportunity to continue life insurance coverage after leaving their employer.
- Accidental Death and Dismemberment covers employees in the event of an accidental death or injury and provides benefits in addition to their life coverage.

Every employee insured under an elipsLife Group Term Life Insurance plan will have access to a full suite of services including Travel Assistance Services, comprehensive Beneficiary Companion Services, and an Elder Care Assistance Portal³.

First-class service from a single source

Our Group Term Life Insurance offering is backed by first-class service. A dedicated client team handles all claims so that you and your employees or their beneficiaries get to build a personal relationship and can easily communicate directly. Your employees and their families are assisted and guided through the process by our claims professionals during a difficult and emotional time in their life. Easy claim submission through our portal or by contacting our claim team directly via phone enables efficient, high-touch processing. We bring peace of mind to your employees in helping to safeguard their income and protect their families' financial future.

¹ Industry study: Facts from LIMRA Life Insurance Awareness Month, September 2016

² Terms and conditions of your plan are subject to your policy certificate.

³ Global Assistance Services are provided and administered by Generali Global Assistance (GGA). GGA is an independent organization and not affiliated with elipsLife.

Elips Life Insurance Company is licensed to sell life and health insurance in all States and the District of Columbia except for the State of New York. Group Term Life Insurance, Group Short Term Disability Insurance, and Group Long Term Disability Insurance products are provided by Elips Life Insurance Company.