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## Long-Term Disability Insurance

Nearly 40% of American adults indicate they can't pay an unexpected \$400 without having to take out a loan or sell something to do so<sup>1</sup>. This means that a high percentage of the working population couldn't handle a long-term disability. elipsLife helps employers take care of their employees.

The ability to earn income is an individual's greatest asset. Long-term disability insurance protects the income of employees who are unable to work due to an injury or sickness, and elipsLife helps employees maintain a good quality of life during those difficult times, giving you the confidence of knowing your employees are taken care of.

### Flexible return-to-work options and accommodating service

At elipsLife, we handle claims efficiently, and make consistent and timely decisions. We assess an employee's functional capacity early on during their claim, and identify opportunities to help employees return to work as soon as they're ready.

#### Key features include\*:

- **Rehabilitation Benefit:** Employees may be eligible to receive vocational rehabilitation services to assist in returning to work.
- **Workplace Modification Benefit:** elipsLife will help to identify an appropriate workplace modification. We may reimburse an employer for up to 100% of the reasonable costs an employer incurs through modifications to the workplace to accommodate an individual's return to work.

- **Terminal Illness Benefits:** In the event an employee may have been diagnosed with a terminal illness, they may have access to a lump-sum amount equal to three times their gross monthly payment.
- **Survivor Benefit:** Employees' loved ones have access to a lump-sum benefit equal to three times a gross monthly payment in the event of the loss of a covered employee.

\* Not all features are available in all states. Certain exclusions and restrictions may apply; contact your sales representative for additional details.

### A reliable partner by your side

elipsLife's holistic approach to long-term disability and our personal contact with employees, ensure we provide the appropriate support to employees when they need it most. We triage with clinical interventions to improve an individual's ability to return to work, and if necessary, facilitate the Social Security process by providing assistance throughout the application. A dedicated claims manager ensures expedited decisions, better call resolution and help with our online portal. Employees will appreciate easy claims handling with one single point of contact throughout the entire process. And through the financial protection from our affiliate, Swiss Re Life Capital Reinsurance Ltd, we're here to support your employees for the long term.

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<sup>1</sup> Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2018 (PDF), page 10

Group Long-Term Disability Insurance products are provided by Elips Life Insurance Company, PO Box 59073, Schaumburg, IL 60159.