



# Worksite Advantage

Big or small business, we've got you covered.





# Welcome to Globe Life Liberty National Division

# Worksite Advantage

Our Worksite Advantage team partners with small to large business owners to provide a Section 125 Cafeteria Plan, designed to complement existing insurance by offering employees a budget-friendly option for voluntary supplemental insurance such as accident, cancer, or life insurance. Globe Life Liberty National Division has been a leading provider of supplemental life and health insurance for working families across the United States since our roots began in 1900. Through in-home and workplace sales, we provide local, one-on-one service to help protect the communities in which we live and serve from financial stress.



Protecting American families for more than 120 years<sup>1</sup>



The Globe Life family of companies has more than 16.8 million policies in force<sup>1</sup>



More than 129,000 claims fulfilled every year<sup>1</sup>



The Globe Life companies combined have more policyholders than any other life insurance company in the country.<sup>2</sup>

<sup>1</sup> Per internal records, 2022

<sup>2</sup> Excluding reinsurance companies, S&P Global Market Intelligence, Policies-In-Force, 2021



## Why Globe Life Liberty National Division

# Worksite Advantage?

As a business owner, we know you value giving your employees opportunity and choices, but we also know those benefits come at a cost — we're here to help with that.

## Supplemental Packages

- Coverage that can be used to help pay for everyday living expenses like groceries, rent, utilities, etc.
- Income replacement — salary and wages
- Coverage that can be used to help pay for out-of-pocket medical expenses

## Business Benefits

- Worksite Section 125 Cafeteria plans allow purchases using pre-tax dollars
- Reducing overall taxable income provides potential tax savings for the business
- Provide employees with additional benefit options and increase employee satisfaction
- Permanent and portable coverage
- Dependent and spouse coverage available

## No Cost

- No cost to the business owner
- Policy premiums are 100% employee-paid
- Offers employees pre-tax savings on products that can help lower their out-of-pocket expenses
- Introductory offers available to every employee

## Payroll Administrative Services

- Trained professionals help payroll administrators through setup process and beyond
- Simple payroll deduction and billing process for easy implementation
- Online billing system for payments, invoice history, and so much more

# We do the heavy lifting.

## Our agents are licensed and trained professionals who will:

- Develop a product menu that enhances your current benefit package
- Set up an enrollment event that meets the needs of your business and employees
- Educate your employees on the solutions we offer

## Enrollment made easy with our step-by-step process:

1

### Step 1:

Our trained professionals will meet with each employee for a few minutes.

2

### Step 2:

The agent will present the introductory offers to each employee.

3

### Step 3:

Our licensed agents will complete a Needs Analysis with each employee to determine the areas where they most need coverage.

4

### Step 4:

Employees will be offered insurance protection that best meets their needs.

## Together we can provide ...



Enrollment events designed to work for your business



Benefit education for you and your employees



One-on-one sessions with each employee



Fast and easy enrollment

# We help protect your most valuable asset: your employees.

We know you're concerned about the well-being of your employees in the face of adverse circumstances. That's why we offer a full line of insurance products tailored to assist with their financial concerns. Our supplemental life and health insurance policies are designed to help cover the gap between primary insurance and out-of-pocket expenses. With a variety of coverage options, we can help protect your employees and their families' financial future.

**Our Worksite Advantage plans are 100% voluntary** and your employees have the option to select as much or as little coverage as they want.

## Solutions

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### ✓ FINAL EXPENSE LIFE INSURANCE

A lump sum payout that can help with funeral costs, debt, or other expenses that may come after death

### ✓ LIFE INSURANCE

A simple, flexible, and affordable solution that helps leave the family with extra financial cushion if the primary breadwinner passed away

### ✓ ACCIDENT

Ongoing coverage that can help lessen out-of-pocket expenses due to an unexpected accident. Liberty National Quick Claims® is our way of making sure eligible Accident claims are processed quickly, usually within one day\*

### ✓ CANCER

From treatment to childcare, these benefits can help with the direct and indirect costs of cancer

### ✓ CRITICAL ILLNESS

Coverage that can help pay for out-of-pocket expenses from heart attacks, strokes, or other diseases

### ✓ DISCOUNT HEALTH SERVICES PLAN

The discount card plan provides savings of 10% to 85% on health services such as: Hearing, Vision, Chiropractic, and Prescription Drugs

\*Liberty National Quick Claims is available for most properly documented accident claims with an emergency room (ER) benefit. The claim must be submitted online through our eService portal Monday through Friday and the required documentation must be uploaded by 2 pm Central time zone in order to be reviewed in one business day. Processing time is based on business days and after all required documentation needed to render a decision is received and no further validation and/or research is required. The claims payment must be \$5,000 or less to qualify for Direct Deposit. If you are submitting multiple accident claims on the same day then the sum of payments must be \$5,000 or less to qualify for Direct Deposit.

# We promise to keep protecting your employees.

We understand your employees may not stay at the same job forever. That's why we made sure our Worksite Advantage product is both permanent and portable.

## What Does This Mean to the Employee?

- If your employee ever decides to leave their current job or retires, their policy goes with them
- Coverage cannot be canceled as long as the premiums are paid on time
- The employee will still get the same great service through their personal licensed agent

➔ Visit [www.globelifeworksiteadvantage.com](http://www.globelifeworksiteadvantage.com) for more information.



# Hear what our customers say.

"As an employer, pretax saves me money and allows me to keep quality employees longer by offering them an additional benefit. Also, the advantages we found with Globe Life payroll deductions for our employees were numerous. It's very convenient to have employees' insurance premiums payroll deducted — no forms to complete and mail in — Globe Life does everything for us regarding any claims or changes."

**Daniel Ingram** | Alex City Grading, LLC

"Letting Globe Life in was a win-win for us. It was definitely a win-win for an employee who benefited from this insurance. It turned into a very big asset to be able to offer that (Worksite Advantage) to our employees."

**Treva Branscum** | VP of Operations, Home Bank of Arkansas

"Part of taking care of your employees is offering the best benefits they can possibly receive. Globe Life has made a significant difference in my own employees' lives — I've seen it firsthand."

**Tasi Wyatt** | Partner, McMaster Therapy Clinic



## Our Team Helps You *Make Tomorrow Better*

Globe Life Liberty National Division's conservative business practices and strong leadership team helped us survive the Great Depression in the 1920s and every economic crisis since. We also believe in taking care of your own. These traditions continue today. Our dedicated home office staff and licensed insurance agents have the ability to change their lives and the lives of their families for generations to come.

We've donated time and money benefiting nonprofit organizations where we live, work, and visit through our Make Tomorrow Better program.

With our long history of stability and excellent financial reputation, we'll be around for many more tomorrows to come.

### 120+ Years

More than **120 years** serving our customers and representatives



**A (Excellent) or higher** Financial Strength Rating from A.M. Best Company (as of August 2022)\*



Named Ward's®  
**Top 50 Life-Health insurer**  
(as of July 2022)\*

\*Ratings for Liberty National Life Insurance Company, a Globe Life company

# Benefits

The descriptions for the policies, certificates, and riders described throughout may vary by state. Policies, certificates and riders may not be available or may not be available for all ages in some states.

An agent representing Globe Life Liberty National Division will provide details specific to your state.

## Pre-Tax Savings Products

### Group Term to 100 Group Term Paid Up At 65\*

Just as it sounds, term life insurance is coverage for a specific amount of time, or 'term' (10, 15, 20 years) and helps your employees' families with expenses if the employee passes on. Term life insurance can help reduce the financial burden so those families can maintain their quality of life if they no longer had your employee's income to rely on.

\*Not available in all states

#### Group Term Life Plan Versus An Individual Whole Life Policy — Potential Savings<sup>4</sup>

	Weekly Cost		Annual Group Term Savings
	Whole Life	Group Term	
25-year-old Male \$25,000	\$6.90	\$5.31	<b>\$82.68</b>
45-year-old Male \$25,000	\$18.37	\$12.62	<b>\$299.00</b>

<sup>3</sup> May vary by state; not available at all issue ages

<sup>4</sup> A pretax program would provide even greater savings to the group term costs above because the term life policy can be placed under the Section 125 plan. Whole life insurance cannot be put under the program due to the cash value component.

#### Features of this plan include:

- Up to \$150,000 of insurance protection available through age 40, up to \$100,000 for ages 41 through 55, and up to \$50,000 for age 56 and older
- Pretax savings for the first \$50,000 of employee coverage
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available<sup>3</sup>
- The policy is portable — if your employee retires, resigns, or is terminated, they can take this plan with them at no additional cost.
- Guaranteed rates — once your employee purchases the plan, their rates will not increase.
- Your employee's coverage can never be reduced or canceled as long as premiums are paid.
- Coverage for your employee, their spouse, and dependents.
- Death benefit will never decrease as long as your employee's policy stays in force.

## Cancer Endurance

### Features of this policy include:

- Pays benefits for first occurrence diagnosis, income replacement, hospital confinement, radiation and chemotherapy, prescription chemotherapy drugs, blood, attending physician, private duty nurse, surgery, anesthesia, transportation, prosthesis, government hospital confinement, and new or experimental treatment
- Supplemental policy that pays in addition to any other insurance you may have
- Family, single parent, or individual coverage
- No overall lifetime maximum benefit
- You can continue your coverage after you leave employment

## Intensive Care Coverage

### Features of this policy include:

- Pays benefits for daily intensive care confinement, extra benefits for intensive care confinement due to automobile and travel accident, regular hospital room following intensive care confinement, blood, and ambulance
- A supplemental policy which pays in addition to any other insurance you may have
- Guaranteed renewable until you are age 65 or eligible for Medicare due to age
- You can continue your coverage after you leave employment

## Accident (ACB)

### Features of this policy include:

- \$150,000 benefit for death by travel accident
- \$75,000 benefit for death by automobile accident
- \$50,000 benefit for accidental death
- \$30,000 benefit for loss of eyesight
- \$30,000 benefit for loss of two or more limbs
- \$15,000 benefit for loss of one limb

## Accident Protector Max

### Protection from the unexpected, with coverage you need and benefits you can use. Features of this policy include:

- On- and off-the-job protection
- Accidental death and dismemberment benefits
- Daily hospital benefit
- Intensive care unit benefit
- Emergency treatment benefit
- Coverage for dislocations and fractures
- Ambulance benefit
- Transportation benefit
- Blood and plasma benefit
- Waiver of premiums for disability
- Guaranteed renewable to age 65
- Benefits paid directly to you (unless assigned)
- You can continue your coverage after you leave employment

# After-Tax Products

## Career Life Plus

- Whole life insurance
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available
- Guaranteed issue policy
- No medical exam required
- Coverage for you, your spouse, and dependents

## 10-Year Renewable and Convertible Worksite Term Life Insurance

- Up to \$200,000 of insurance protection available
- Accidental Death Benefit (ADB) and disability Premium Waiver (PW) available
- Level death benefit that does not decrease
- Level premiums during each term period
- You can continue your coverage after you leave employment

## Critical Illness Insurance

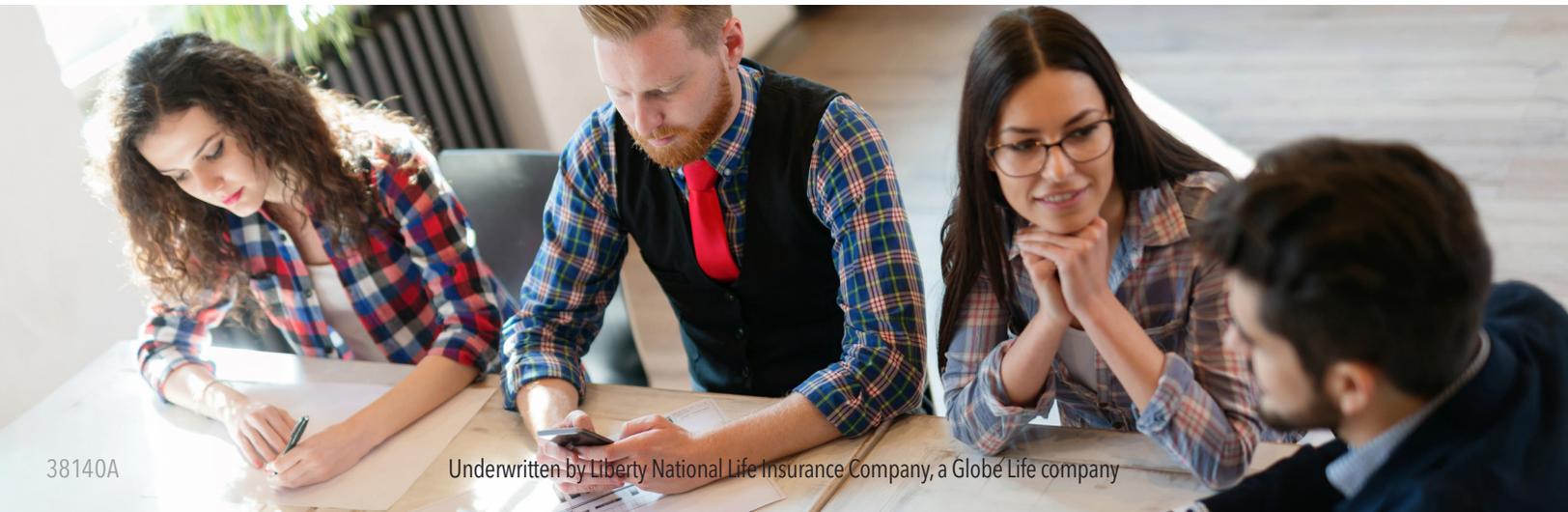
**Critical Illness insurance pays a lump sum benefit, \$10,000 – \$50,000 (up to \$25,000 in GA, \$55,000 in FL) directly to you upon first diagnosis of a critical illness. This policy includes coverage for:**

- Heart attack
- Stroke
- Major organ transplant
- Total loss of eyesight
- Total loss of hearing

## Cash Cancer

- Choice of lump-sum benefit amount: \$10,000 – \$50,000 (up to \$30,000 in GA)
- No medical exam required
- Level premiums
- Guaranteed renewable for life
- Pays in addition to other insurance coverage

This is a solicitation for insurance. This brochure only provides a brief overview of the coverage. This brochure is not an insurance contract. The specific benefits of the coverage, limitations and exclusions are described in the policy(ies), certificates, and riders. Eligibility is based on answers to health questions on the application(s). An agent representing Globe Life Liberty National Division will provide additional details about the policies, certificates, and riders including premium rates. Policies, certificates, and riders are underwritten by Liberty National Life Insurance Company, a Globe Life company. Policy forms: Group Life Policies GE2, GE65, Certificates GE2C, GE65C and riders GEAD and GEPW; Cancer 5KM, 5KN, 5KO and LKANLS2; Critical Illness 5MB; Accident HAJ, HAK, HAL and 7063; Intensive Care 5JP, 5JQ, and 5JR; Term Life ICC10T, TRM; Whole Life 8039 and Accidental Death Benefit rider, Form 6566; Premium Waiver rider, Form 5050. Policies, certificates, and riders may vary by state.





**Globe Life**  
Liberty National Division

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