



Group Products

- Life and AD&D
- Dependent Life
- Supplemental Life and AD&D
- Short Term Disability
- Long Term Disability
- Limited Medical Benefit Plans

Voluntary Products

(Employee paid through payroll deductions)

- Term Life and AD&D
- Short Term Disability
- Long Term Disability
- Long Term Care
- Cancer
- Accident
- Critical Illness
- Hospital Indemnity
- Dental
- Vision
- Limited Medical Benefit Plans
- GAP

Individual Products

- Universal Life
- Disability Insurance
- Long Term Care
- Annuities

Data Needed to Get BEST Life Quote

- Census: Date of birth, sex, occupation, salary, date of hire (age band census cannot be used for underwriting Life). The underwriting process can be quicker if census data is provided on diskette or electronically.
- Copy of current benefit booklet or contract
- Current and proposed employer contribution.
- Premium and rate history for last three years. (required for cases >500 lives)
- Are we expected to pick up anyone not actively at work? If yes, provide details (for example, no waiver of premium to cover disabled employees, not covered under previous carrier, "grandfathered" retirees, etc.).
- Claim history by year, for last three years. Show information for AD&D separately:
 - Number of deaths.
 - Dollar amount of each death.
 - How many open waiver claims.
- Any pertinent account information GIS should know?

Data Needed to Get BEST LTD/STD Quote

- Census: Date of birth, sex, occupation, salary, date of hire (age band census cannot be used for underwriting LTD/STD). The underwriting process can be quicker if census data is provided on diskette or electronically.
- Copy of current benefit booklet or contract
- Current and proposed employer contribution.
- Premium and rate history for last three years. (required for cases >200 lives).
- Claim history by year, for the last three years.
 - Must have details of open claims to quote LTD: Date of disability, nature of disability, age of claimant, monthly benefit, prognosis (if known).
- Any other pertinent account information GIS should know?
Please note: Business must be in existence a minimum of two years before a quote can be issued and have a minimum of two (2) lives.

Group Life Underwriting Guarantee Issue Amounts

<u>Group Size</u>	<u>Guarantee Issue</u>
2-5	\$ 35,000
6-9	\$ 50,000
10-24	\$100,000
25-150	\$150,000
Over 150	Case by case consideration

Stand alone Life/AD&D available for groups with 2+ lives.

No stand alone STD or LTD on groups under 25 employees. Must have life coverage.

No stand alone STD/LTD combined sales less than 10 employees. Must have life coverage.

100% participation required on all groups less than six employees.

STD Underwriting Guarantee Issue Amounts

<u>Group Size</u>	<u>Guarantee Issue</u>	<u>Maximum Benefit</u>
2-9	\$300	\$300
10-24	\$350	\$500
25-150	\$400	\$500
Over 150	Case by case consideration	

Field rating 2 to 150 lives, up to \$300 maximum benefit.

Maximum Flat Benefit - \$150

LTD Underwriting

Benefit percentage: 50%, 60%, or 66 2/3%. Not to exceed \$10,000.

Elimination Periods: 90 days or 180 days.

On groups less than 10 lives, census information should include name of employees.

EOI Required on groups less than six employees.

Stop Loss Administration

Stop Loss Administration is available to self funded employer groups with 150 plus employees. Specific and Aggregate quotes are available through GIS Preferred Stop Loss Vendors. Administration for Non Preferred Vendors is available for a fee. Please contact your Sales or Account Manager for details.

Need Ancillary Product Help?

Nashville/Memphis/Jackson	Darwin Holt	615-386-8518 (O)/615-476-0508 (C)
Chattanooga/Knoxville/Johnson City	Ray Hayes	423-854-6011 (O)/423-612-1000 (C)

Proposal Turnaround Times

Standard/SLX generated	24 hours
Life/AD&D/STD	3 to 5 business days
LTD	5 to 7 business days
Reinsurance/Stop Loss	8 to 10 business days
Flexible Benefits	1 to 3 business days

Need Sales Support or Customer Support Assistance?

Toll-Free:	1-888-350-GISI (4474)
Internal Ext:	5221
Email Address:	GISProposalRequests @GISBenefits.com



GROUP INSURANCE
SERVICES

Making sure your benefits measure up