

Going big for small business.

Delta Dental of Iowa has partnered with a top life insurance company to offer you cost-effective, flexible solutions to help employees during life's most difficult times.

► LIFE OPTIONS

A variety of options to protect an employee's finances and care for loved ones after they're gone.

	Employer-paid Life with Accidental Death and Dismemberment (AD&D)	Voluntary Life with Accidental Death and Dismemberment (AD&D)
Employee Benefit Amount	\$10,000 \$25,000 \$50,000	\$10,000 - \$300,000 (not to exceed 5X base salary) Guaranteed Issue: \$50,000
Dependent Life	N/A	50% of employee election up to \$150,000 Guaranteed Issue: \$25,000
Child Life	N/A	Up to \$10,000 Guaranteed Issue: \$10,000

► DISABILITY OPTIONS (SHORT-TERM AND LONG-TERM)

Coverage to help replace an employee's income due to non-occupational illness or injury.

	Short-Term Disability (STD): Employer-paid or Voluntary	Long-Term Disability (LTD): Employer-paid or Voluntary
Maximum Amount	\$1,500 weekly	\$6,000 monthly
Elimination Period	7-7, 14-14	90 days, 180 days
Benefit Duration	13 weeks, 26 weeks	To SSNRA
Benefit %	60% (Incremental is available for voluntary disability)	60% (Incremental is available for voluntary disability)

VOLUNTARY OR EMPLOYER-PAID LUMP SUM DISABILITY

- Benefit amount: single payment of \$25,000 or \$50,000
- Elimination period: 90 days, 180 days

TAX CHOICE OPTION (2004-55)

- Ability to elect disability premiums on a pre-tax or post-tax basis during the annual benefit election period
- Available on employer-paid STD or LTD

ELIGIBILITY REQUIREMENTS

Minimum of 2 lives must be enrolled with Employer-paid products and 25% of eligible employees required for voluntary offerings.

► Visit deltadentalia.com/life or contact your agent to learn more.