



# CONFIDENT

Life and DI Core/Buy-Up Plans



## Here's How it Works:

- 1** For an affordable cost per line of coverage, **employers** fund minimum levels of core employee benefits: Life, Short-Term Disability & Long-Term Disability.
- 2** **Employees** then voluntarily "**buy-up**" their benefit amounts to the levels necessary to protect themselves and their families.
- 3** For their minimal investment, employers increase employee participation, appreciation and retention.

Core/Buy-Up Life and Disability plans are available for groups of 5-99 eligible employee lives. When the employer pays for the core benefit, the employees are offered the buy-up options with no minimum participation requirement. Rates guaranteed for 2 years.

### Employer-Paid Core Life Amount: \$20,000

Employee Buy-Up Options ( 5 - 49 life groups )	Add \$20,000, \$40,000, \$60,000, \$80,000, \$100,000. Core plus Buy-Up Guarantee Issue \$120,000
Employee Buy-Up Options ( 50 - 99 life groups )	Add \$20,000, \$40,000, \$60,000, \$80,000, \$100,000, \$120,000, \$140,000, \$160,000. Core plus Buy-Up Guarantee Issue \$180,000
Spouse & Child Coverage	Coverage available, see plan provisions for details.

### Employer-Paid Core Short-Term Disability Amount: \$100

- Weekly Benefit amount: \$100 minimum/\$1000 maximum.
- Weekly Benefit not to exceed 60% of an employee's weekly pay.
- The elimination period: 8 days for accident/sickness or 15 days for accident/sickness.
- The benefit duration: 11, 12, 24, or 25 weeks.

### Employer-Paid Core Long-Term Disability Amount: \$500

- The Monthly Benefit amount ranges from the \$500 minimum/\$6,000 maximum.
- The Monthly Benefit not to exceed 60% of an employee's basic monthly pay.
- The elimination period: 90 or 180 days. The benefit duration the later of age 65 or SSNRA.

cbg offers a full line of CONFIDENT ancillary employee benefit plans.

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*All plans have a two year rate guarantee. Coverage is subject to satisfactory completion of the group risk assessment questionnaire. Minimum monthly premium must total \$100 not including administration fees. Some industries may be excluded or have limited benefit options. Groups comprised of 50%+ family, related by blood or marriage, are excluded. Insurance products described are subject to exclusions, limitations and reductions. For more details, contact cbg at 888-327-8880 or [info@capital-benefits.com](mailto:info@capital-benefits.com).*