



## 2023 NAIFA Chapter Leaders Meeting

# Member Group Insurance Benefits Available through Ryan Insurance Strategy Consultants/A Gallagher Company

Effective 1/1/24, the following group insurance plans will be available to NAIFA members and their employees:

- **Short-Term Disability Insurance:** Two plans are available providing a weekly benefit up to \$2,500 per week due to a covered disability.
- **Long-Term Disability Insurance:** Two plans are available with up to a \$12,000 monthly maximum benefit. This plan provides benefits after a 90-day benefit waiting period or the end of any STD benefits.
- **Business Overhead Expense Benefit:** Keep the business up and running should you become disabled and unable to work.
- **Term Life / AD&D:** Members can elect coverage up to \$500,000. Coverage for spouses, \$250,000; child(ren), \$10,000.
- **Dental:** There are two National PPO plans and a DHMO plan offered in Texas, California, New York, and Florida.
- **Vision:** A national vision plan with competitive rates.
- **Medical:** A variety of individual and group medical plans and options. The availability of products is determined by the state the individual or group resides in.
- **Auto & Home:** Association premiums for group auto and home insurance. An easy way to get a quote and research the market.

All benefits can be reviewed at: [www.FSPDI.com](http://www.FSPDI.com), including product information, premium and benefit calculators, FAQs, and applications.

Questions can be directed to Clay at: [Clay\\_Kretsinger@AJG.com](mailto:Clay_Kretsinger@AJG.com).

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### OPEN ENROLLMENT for STD, LTD, BOE and LIFE Insurance is February 1st to 28th, 2024.

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Below are some benefits provided during the open enrollment period. More information and details about the open enrollment will be provided in the near future.

- **Group Short-term and Long-Term Disability Insurance.** Guaranteed Issue with no medical questions.\*
- **Group Term Life and AD&D Insurance.** Simplified underwriting on the first \$50,000 of elected coverage with one health question.\*
- **Business Overhead Expense Insurance.** Simplified underwriting on the first \$6,000 of elected coverage with one health question. Coverage available up to \$20,000\*\* per month.

**Members or employees currently enrolled in a product do NOT need to enroll during the open enrollment period. A new application should only be submitted if electing a new product.** You must be actively at work for coverage to become effective.

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\* Guaranteed Issue only applies if you have not been previously declined for medical underwriting by Standard Insurance Company, Metropolitan Life Insurance Company, or Hartford Insurance Company for any coverage. Disability coverage is subject to preexisting condition limitations. Members or employees currently enrolled in the group term Life / AD&D coverage who elect to increase their coverage are subject to medical underwriting on the increased coverage.

\*\* Coverage elected over \$6,000 up to \$20,000 is subject to medical underwriting.