Supplemental Life and Disability

Life Insurance is a cost-effective way to protect your family and your finances. It help ensure your short- and long-term financial needs if something unforeseen happens to you.

Versiti provides two times your salary in basic life insurance to you at no cost (limited to $50,000 for part-time employees). Is that enough for your family situation?

Supplemental Life Insurance Opportunity

THE HARTFORD

This year Versiti is offering a true "Open Enrollment" for Supplemental Life Insurance. What does this mean? It means that, regardless of the coverage you have elected in past year, you can now elect up to the guaranteed issue amount with no required Evidence of Insurability (EOI)! Please take advantage of this great offer!

The offer applies not only to Employee Supplemental Life Insurance, but to Spousal Supplemental Life Insurance as well

Long-Term Disability Benefits

Long Term Disability provides partial pay for full-time employees if you are sick or injured and out of work for longer than 6 months.

LTD Core Coverage

- Provides 60% of the first $75,000 in covered salary at no cost for all full-time employees
- This is **a better benefit** as currently only the first $50,000 in salary is covered by the LTD Core Benefit.
- If you become disabled, benefits are taxable due to premiums being paid by Versiti

LTD Full Coverage

- If you make more than $75,000 per year, you opt out of the Core LTD coverage and elect this Voluntary Plan
- This plan provides 60% benefit up to a maximum $300,000 of covered salary
- You will pay the premiums for this plan with after-tax dollars, but if you become disabled, benefits are tax free

If you elect the Full Coverage Plan, you are opting out of the Core Coverage. In exchange, Versiti will contribute to your earnings every pay period to make your premium more affordable. Please visit the versitibenefits.com for more information.

versiti