

Liberty National Life Insurance Company

We offer coverage for Life, Cancer, Intensive Care, Accident, and Critical Illness, etc.

GROUP TERM

Unique to Liberty National is the paid up at 65 policy. This policy allows the employee to have a level death benefit paid up, without having to make any further payments after age 65. We also offer the term to 100 option that provides a level death benefit until age 100. Unlike a regular term policy, this term policy allows you to have a locked in rate that will never increase, and the coverage will never decrease.

CAREERLIFE PLUS

This whole life insurance policy is available for employees and their qualified dependents. This policy builds an accumulated cash value. Medical examinations are not required, and Liberty National has agreed to issue a policy on the life of any employee who applies, regardless of health. Even those who are not insurable can be covered for a reduced benefit amount.

CANCER ENDURANCE

This affordable cancer policy helps offset the high cost of treatment should the employee or a family member be diagnosed with cancer. This policy pays \$3500 upon the first written diagnosis, and many benefit provisions in this policy have no lifetime limits.

HOSPITAL INTENSIVE CARE

This policy is specifically designed to help cover the considerable higher cost for intensive care stays. It will pay directly to the employee, \$600 per day for up to 30 days for each ICU confinement that is caused by illness, or accident (other than automobile or travel accidents). It will pay \$1200 per day for up to 30 days for each ICU confinement for treatment of an accident resulting from an automobile or travel accident. It also has provisions for regular hospital room, blood and ambulance.

ACCIDENT PROTECTOR MAX

This policy provides coverage for the unexpected - from a broken arm to death, dismemberment, and a host of hospital related expenses. The policy is available to an individual for **\$16 per month, individual and children for \$26 per month, or whole family for \$38 per month**. This benefit pays directly to the employee no matter if the accident occurred on the job or at home.

CRITICAL ILLNESS AND CASH CANCER

This policy provides a lump sum benefit for the diagnosis of a heart attack, stroke, or cancer. The employee may choose amounts from \$10,000 to \$50,000.

VISION, DENTAL and SHORT TERM DISABILITY

All policies pay directly to the employee in addition to any other coverage they have - even worker's compensation. If the employee leaves your employment, they take this coverage with them, with no increase in premiums, and no decrease in benefits. They simply start making payments directly to Liberty National.

Participation is strictly voluntary.

All employees will be offered a FREE \$3000 Accidental Death policy and a FREE Prescription Discount Card that helps reduce the cost of prescription drugs, vision, hearing, and chiropractic services just as a thank you for allowing us to speak with them.