



ASSURANT

Employee
Benefits

At last, a disability insurance plan for the trucking industry!

Everyone needs disability insurance— the statistics speak for themselves:

- 46% of all foreclosures on conventional mortgages are brought about by a disability.¹
- 30% of all Americans between the ages of 35 and 65 will become disabled before age 65.²
- Almost 90% of disabilities are due to illnesses, and of these, the majority are related to heart disease, back problems and cancers.³

Yet many high-risk industries, including the trucking industry, have had limited access to disability coverage at a price within reach of their employees.

That's about to change.

We are pleased to announce a new long-term disability benefit for our members, negotiated through a unique partnership with Assurant Employee Benefits, a leading provider of group disability insurance.⁴

This group long-term disability plan for serious disabilities covers your employees 24/7. And it won't add to your overhead because the benefit is 100% employee paid through payroll deduction. Highlights of the plan include:

- Flexibility - Your employees choose the amount of coverage they want in units of \$100, up to 80% of their monthly earnings (minimum election \$500, maximum election \$5,000)
- Coverage on and off the job, 24 hours a day
- First day coverage for qualifying sicknesses and injuries (no qualifying period)
- Benefits payable to age 65 or a minimum of 2 years if longer
- No health questions
- No pre-existing conditions limitations
- Benefits paid semi-monthly
- Only 10 eligible employees need to enroll

Products and services marketed by Assurant Employee Benefits are underwritten by Union Security Insurance Company.



¹U.S. Department of Housing and Urban Development

²American Council of Life Insurers

³John Hewitt and Associates U.S. Group Disability Rate and Risk Management Study, 2002

⁴Employee Benefit Plan Review, July 2005



The cost? Would you believe just \$6.00 a month pays for \$1,000 of monthly benefit? Priced at only 60 cents per \$100 of monthly benefit selected, your employees can choose the amount of coverage that they want and can afford. For your convenience, we've illustrated some other amounts your employees may choose and the associated monthly premium:

Monthly Benefit	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000
Monthly Premium	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$24.00	\$30.00

And, when premiums for this plan are paid on an after-tax basis, the benefit payable isn't subject to federal income tax!

Clear, objective qualification for benefits

Initial qualification for the first 6 months of benefits requires:

- continuous hospital confinement of 72 hours or more; or
- being diagnosed as terminal (12 months or less life expectancy).

Qualification for continued benefits after the first 6 months requires:

- the condition must result in a 51% whole person impairment rating (or extreme impairment for psychiatric conditions); or
- being diagnosed as terminal (12 months or less life expectancy).

Claimants meeting the above qualifications must also be unable to do one of the material duties of any gainful occupation for which they are qualified.

What types of conditions or events can keep your employees in the hospital for 72 hours straight?

- Injuries
- Fractures
- Heart disease
- Cancer
- Diabetes-related conditions

Of course, there are many other events or conditions that can trigger a 72-hour stay – you can probably recall others within your own employee population.

Gain a competitive edge

The trucking industry is facing an unprecedented challenge in the competition for labor and losing too many prospective workers to the construction and manufacturing industry.⁵ One way to bring more of these workers your way is by providing better benefits.

Give yourself a competitive edge – get disability insurance for your company today!

⁵Truckinginfo.com, 11/17/05

The Serious Disability policy does have limitations and exclusions, including war; self-inflicted injury; disability resulting from the commission of a felony; participating in professional sports or racing; disability while under the influence of a controlled substance, or commission of an illegal act while intoxicated. Drug/chemical disabilities are excluded for certain industries. In addition, If an employee is offered the opportunity to return to limited work, and is functionally capable, but does not return to work, his or her benefits may be terminated.