

# LTD source list

Compiled by Charlene Harris

<b>Abacus</b>   800-643-2212   www.AbacusSeries.com	
Policy Name	Abacus Series VLTD
Availability	All states except NY
Minimum group size	6 enrolled
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	FOMF 90 Days
Portable? / Can be cancelled?	Yes / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Affordable Health Insurance Inc.</b>   847-437-1113   www.affordablehealthinsuranceplan.com	
Policy Name	Short / Long Term Disability
Availability	AZ IL IN TX WI
Minimum group size	2+
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	30 hours
Portable? / Can be cancelled?	Yes / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Allstate Benefits (underwritten by American Heritage Life Insurance Co.)</b>   904-992-3098   www.allstateatwork.com	
Policy Name	Group long-term disability
Availability	All states except NY
Minimum group size	25 eligible employees with the greater of 25% or 10 enrolled, except Florida where 51 eligible is required
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	Full-time (30+ hours a week). Special exceptions made on a case-by-case basis.
Portable? / Can be cancelled?	Yes / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>AlwaysCare Benefits Inc.</b>   888-729-5433   www.AlwaysCareBenefits.com	
Policy Name	Long-term disability
Availability	AL, AZ, AR, CO, GA, IL, IN, IA, KS, KY, LA, MI, MN, MS, NC, OH, OK, PA, SC, TN, TX, VA, WI
Minimum group size	10
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	30 hrs standard (may be reduced to 20 hrs)
Portable? / Can be cancelled?	No / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>American General Life Cos., Employee Benefit Solutions</b>   877-672-1647   www.americangeneral.com/employeebenefits	
Policy Name	Group long-term disability insurance by American General
Availability	All states except HI
Minimum group size	2
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Employees must be actively at work 30 or more hours per week
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>American United Life Insurance Co.</b>   800-553-5318   www.oneamerica.com	
Policy Name	AUltimate LTD1E
Availability	All states except CA HI NY
Minimum group size	10 insured employees.
Voluntary or employer-paid?	Employer-paid
Eligibility requirement	Full-time employee authorized to work and reside in the United States; must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>American United Life Insurance Co.</b>   800-553-5318   www.oneamerica.com	
Policy Name	VD1E
Availability	All states except CA, HI, NY
Minimum group size	Greater of 10 insured employees or 25% of all eligible employees.
Voluntary or employer-paid?	Voluntary
Eligibility requirement	Full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Portable? / Can be cancelled?	Yes / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Assurant Employee Benefits</b>   800-733-7879   www.assurantemployeebenefits.com	
Policy Name	Long-term disability
Availability	All States
Minimum group size	10 lives in general; as few as 3 lives for some plan types
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	Full-time. Employers can determine additional eligibility requirements.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Companion Life</b>   800-753-0404   www.CompanionLife.com	
Policy Name	Group LTD
Availability	All states except CA, CT, HI, NJ, NY
Minimum group size	Employer-Paid: 2 employees Voluntary: greater of 10 employees or 25% participation
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	Employee: full-time, actively at work on effective date, working 30 hours or more per week Employer: non-seasonal, in business for more than two years
Portable? / Can be cancelled?	No / Yes
Renewable? / Waiver of premium?	Yes / Yes

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<b>Dearborn National</b>   800-348-4512   www.dearbornnational.com	
Policy Name	Group Long Term Disability
Availability	All states
Minimum group size	2 to 9 lives trust product 10+ lives true group
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Active, full-time employees working in the U.S. an average 30 or more hours per week. Part-time, seasonal, temporary employees not eligible.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Guardian Life Insurance Co.</b>   212-598-8000   www.guardianlife.com	
Policy Name	AbilityGuard 2009
Availability	All states
Minimum group size	2
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	30 hrs/wk, over 18, no seasonal or temporary workers,
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Harbor Insurance Marketing, Inc.</b>   866-424-2167   www.harborins.com	
Policy Name	Confident Group Life and Disability underwritten by Lincoln National Life Insurance Co.
Availability	All states except CA, HI, NH, NJ, NY, RI, VT
Minimum group size	Employer paid - 5-99 eligible employees/ Voluntary 10-99 eligible employees with a minimum of five
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Minimum of 30 hours per week, Zip code and SIC code
Portable? / Can be cancelled?	No / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Illinois Mutual Life Insurance Co.</b>   800-437-7355   www.IllinoisMutual.com	
Policy Name	Personal Paycheck Protection
Availability	All states except AK, CA, DC, HI, NY
Minimum group size	1
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Issue ages: 18-60
Portable? / Can be cancelled?	Yes / No
Renewable? / Waiver of premium?	Yes / Yes

<b>ING Employee Benefits</b>   612-342-3148   http://ing.us/	
Policy Name	Group long term disability
Availability	All states
Minimum group size	50
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Actively at work
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Kansas City Life Group Benefits</b>   877-266-6767   www.kclgroupbenefits.com	
Policy Name	Select Trust Plus, Group Long-Term Disability or Voluntary Long-Term Disability
Availability	All states except CT, FL, HI, ME, MD, NJ, NY, ND, VT
Minimum group size	2
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Group must be in business for one year. Employees must be working a minimum of 30 hours per week.
Portable? / Can be cancelled?	No / No
Renewable? / Waiver of premium?	Yes / Yes

<b>Liberty Mutual Group Benefits</b>   617-357-9500   www.libertymutualgroup.com	
Policy Name	Group Long-Term Disability
Availability	All states except AK
Minimum group size	300
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Employer-defined
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / No

<b>Lincoln Financial Group</b>   402-361-7662   www.lfg.com	
Policy Name	Long term disability
Availability	All states
Minimum group size	2
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Actively at work; 20+ hours
Portable? / Can be cancelled?	Yes / Yes
Renewable? / Waiver of premium?	Yes / No

<b>Massachusetts Mutual Life Insurance Co.</b>   800-767-1000   www.massmutual.com	
Policy Name	MaxElect
Availability	All states
Minimum group size	3 lives (ER Paid) 10 lives (Voluntary)
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Total disability or partial w/rider.
Portable? / Can be cancelled?	Yes / No
Renewable? / Waiver of premium?	Yes / Yes

<b>MetLife</b>   800-MET-LIFE   www.metlife.com	
Policy Name	GCERT2000
Availability	All states
Minimum group size	10
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Active employees working a minimum of 30 hours/week, excluding temporary, seasonal and part-time workers. Employee must have worked a minimum of 30 continuous days in an eligible class.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

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<b>MGIS Inc.</b>   800-969-6447   www.mgis.com	
Policy Name	Medical Group LTD, underwritten by Sun Life Financial
Availability	All States
Minimum group size	3, including at least one doctor or dentist.
Voluntary or employer-paid?	Both Voluntary & employer-paid
Eligibility requirement	• Groups under 5 lives — no guarantee issue (5-9 lives 5K GI) • Grandfathering inforce benefit levels determined on a case-by-case basis • GI amount above 8K based on average of top 5 and may be limited to prior carrier amount • 10 - 24 employees — up to \$10,000 • More than 25 lives — up to \$15,000 (may be higher with reinsurance approval) • Anesthesia groups are limited to a 10K GI
Portable? / Can be cancelled?	No / Yes
Renewable? / Waiver of premium?	Yes / Yes
<b>Mutual of Omaha</b>   800-775-6000   www.mutualofomaha.com	
Policy Name	Disability Income Choice at Work
Availability	All states except CA, CT, FL, GA, HI, IN, NJ, NY, NC, ND, OH, RI, VT, VA
Minimum group size	Minimum of 3 based on characteristics of the group and of participation rates
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Full time employees working at least 30 hours per week, age 18 - 70, annual income of at least \$15,000, US citizen or permanent resident visa
Portable? / Can be cancelled?	Yes / No
Renewable? / Waiver of premium?	Yes / Yes
<b>Mutual of Omaha</b>   800-228-7104   mutualofomaha.com	
Policy Name	Group Long Term Disability
Availability	All states
Minimum group size	10
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	Work in the United States, seasonal and temporary employees not eligible.
Portable? / Can be cancelled?	No. Conversion is available. / No
Renewable? / Waiver of premium?	Yes / Yes
<b>Petersen International Underwriters</b>   800-345-8816   www.piu.org	
Policy Name	High Limit Disability
Availability	All states
Minimum group size	2
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Varies by group size
Portable? / Can be cancelled?	Yes / No
Renewable? / Waiver of premium?	Yes / Yes
<b>Principal Financial Group</b>   800-986-3343   www.principal.com	
Policy Name	Long Term Disability
Availability	All states
Minimum group size	5 employees for standalone coverage and 3 employees for multiple coverages
Voluntary or employer-paid?	Both voluntary & employer-pPaid
Eligibility requirement	Actively at work on a full-time basis for at least 30 hours per week, residing in the US, a US citizen or legally working in the US
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

<b>Prudential Insurance Co. of America, The</b>   800-FIND-PRU   www.prudential.com	
Policy Name	Disability Absence & Productivity
Availability	All states
Minimum group size	25
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Standard eligibility wording is provided below however the number of hours worked per week is flexible to meet individual employer's needs."Employee means a person who is in active employment with the Employer for the minimum hours requirement. Active employment means working for an Employer for earnings that are paid regularly and the employee is performing the material and substantial duties of their regular occupation. The employee must be working at least 30 hours per week.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes
<b>Reliance Standard Life Insurance Co.</b>   800-351-7500   www.reliancestandard.com	
Policy Name	Long Term Disability
Availability	All states
Minimum group size	2
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Each active, full-time salaried employee working 30 or more hours per week. except any person working on a temporary or seasonal basis.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / No
<b>Risk Insurance and Reinsurance Solutions</b>   866-747-5434   www.nonstandarddi.com	
Policy Name	eZ-DI
Availability	All states except AL, ME, MT, SD, VT
Minimum group size	Individual DI Products
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	Working full time / minimum 30 hrs per week
Portable? / Can be cancelled?	Yes / No
Renewable? / Waiver of premium?	Yes / Yes
<b>Small Group Solutions</b>   800-280-7044   www.sgscenter.com	
Policy Name	Guaranteed Issue \$7,500/m at 2 employees
Availability	All states
Minimum group size	2 employees or a class carve-out of 2 within a larger group working 30 or more hours per week. You can write 98% of the industries including family members.
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Must be an employee of the company working 30 hours or more a week..
Portable? / Can be cancelled?	No / No
Renewable? / Waiver of premium?	No / Yes
<b>Standard Insurance Co.</b>   800-633-8575   www.standard.com	
Policy Name	Group Long Term Disability Insurance
Availability	All states except NY
Minimum group size	2 employees
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	An employee must work at least 30 hours per week and meet the eligibility waiting period.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

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Standard Insurance Co. of New York   800-633-8575   www.standard.com	
Policy Name	Group Long Term Disability Insurance
Availability	NY
Minimum group size	10
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	An employee must work at least 30 hours per week and meet the eligibility waiting period.
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

Sun Life Financial   800-SUN-LIFE   www.sunlife.com/us	
Policy Name	Group Long-Term Disability
Availability	All states
Minimum group size	2 employees
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirement	Employees must be actively at work for the minimum hourly requirement (standard is 30 hours per week, with other options available)
Portable? / Can be cancelled?	No. Conversion is available. / Yes
Renewable? / Waiver of premium?	Yes / Yes

Symetra Life Insurance Co.   800-426-7784   www.symetra.com	
Policy Name	Symetra Group Long-Term Disability Income Insurance
Availability	All states except NY
Minimum group size	10 enrolled employees
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	Full-time employees working 30 or more hours per week; part-time employees working 16 or more hours per week. Noncontributory - 100% Contributory/Voluntary - 25% of eligible lives
Portable? / Can be cancelled?	No. Conversion is available. / Yes, subject to certain conditions
Renewable? / Waiver of premium?	Yes / Yes

Unum Life Insurance Co. of America   423-294-1011   www.unum.com	
Policy Name	Group Long Term Disability Insurance
Availability	All states
Minimum group size	minimum of 2 employees
Voluntary or employer-paid?	Both voluntary & employer-paid
Eligibility requirement	must be an Employee with the Employer/ Policyholder and working the minimum number of hours as defined in the policy by the policyholder
Portable? / Can be cancelled?	Yes / Yes
Renewable? / Waiver of premium?	Yes / Yes

## Next month in *Benefits Selling*

May's source list: Disability income insurance. For additional information or to be contacted for inclusion in the source list list, please e-mail Charlene Harris at [charris@benefitssellingmag.com](mailto:charris@benefitssellingmag.com).

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