

Abacus 800-643-2212 www.AbacusSeries.com	
Disability product type	STD/LTD
Policy Name	Abacus Series
Minimum group size	6
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	STD \$1,400 per week LTD \$6,000 per month

Affordable Health Insurance Inc. 847-437-1113 www.affordablehealthinsuranceplan.com	
Disability product type	Short-Term, Long-Term
Policy Name	Short / Long-term Disability
Minimum group size	2
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$11,000

Aflac 800-992-3522 www.aflac.com	
Disability product type	Short-Term
Policy Name	Disability Income Protection Advantage
Minimum group size	3
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	\$5,000

Allstate Benefits (marketing name for American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Disability product type	Short-term
Policy Name	Group Voluntary Disability Income (GVDI)
Minimum group size	25 full-time employees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$6,000

Allstate Benefits (marketing name for American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Disability product type	Short-Term Disability
Policy Name	Individual Disability (DI5W)
Minimum group size	n/a
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$5,000

AlterNet Benefits 303-679-9600 www.AlterNetBenefits.com	
Disability product type	Short-term
Policy Name	Injury Only Guarantee Issue
Minimum group size	One Employee- Individual or Group
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$2,000

AlwaysCare Benefits Inc. 888-729-5433 x5 www.AlwaysCareBenefits.com	
Disability product type	Short-term Disability, Long-term Disability
Policy Name	Short-term Disability, Long-term Disability
Minimum group size	10 enrolled lives
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	LTD: \$15,000 STD: \$10,000

Amalgamated Life Insurance Co. 914-367-5504 www.amalgamatedlife.com	
Disability product type	Short-term
Policy Name	Individual Disability
Minimum group size	5
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	\$6,000 per month

American General Life Cos. 877-672-1647 www.americangeneral.com/employeebenefits	
Disability product type	Short-term
Policy Name	Personal Disability
Minimum group size	25
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$3,000

American General Life Cos., Employee Benefit Solutions 877-672-1647 www.americangeneral.com/employeebenefits	
Disability product type	Group Long-Term Disability
Policy Name	Group Long-Term Disability
Minimum group size	2
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Up to \$10,000 per month (options vary)

American General Life Cos., Employee Benefit Solutions 877-672-1647 www.americangeneral.com/employeebenefits	
Disability product type	Group Short-Term Disability
Policy Name	Group Short-Term Disability
Minimum group size	2
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Up to \$3,000 per week (max. may vary based on the specifics of the group)

American Public Life Insurance Co. 866-980-7483 www.ampublic.com	
Disability product type	Voluntary, group, short-term disability
Policy Name	several
Minimum group size	5
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	\$6,000, not to exceed 60% of income. Higher income replacement percentages are available.

American United Life Insurance Co. 800-553-5318 www.oneamerica.com	
Disability product type	Group traditional long-term disability
Policy Name	AUltimate LTD1E
Minimum group size	10 insured employees
Vol. or employer-paid?	Employer-Paid
Maximum monthly benefit	Up to \$10,000. Higher amounts may be available following qualification and underwriting approval.

American United Life Insurance Co. 800-553-5318 www.oneamerica.com	
Disability product type	Group traditional short-term disability
Policy Name	AUltimate STD1A
Minimum group size	10 insured employees.
Vol. or employer-paid?	Employer-Paid
Maximum monthly benefit	Maximum weekly benefit up to \$1,500. Higher amounts may be available following qualification and underwriting approval.

American United Life Insurance Co. 800-553-5318 www.oneamerica.com	
Disability product type	Group voluntary disability insurance (short-term and long-term benefit periods available)
Policy Name	VD1E
Minimum group size	Greater of 10 insured employees or 25% of all eligible employees. Requirements can be satisfied by combining participation in voluntary short-term and voluntary long-term coverage.
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	Up to \$6,000. Higher amounts may be available following qualification and underwriting approval.

Assurant Employee Benefits 816-474-2345 www.assurantemployeebenefits.com	
Disability product type	Short-Term and Long-Term
Policy Name	Assurant Employee Benefits offers several group disability products.
Minimum group size	10 lives in general; as few as 3 lives for some plan types
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Flexible options are available depending on policy chassis (STD up to \$1,000 weekly or LTD \$5,000 monthly).

Assurity at Work - Assurity Life Insurance Co. 800-276-7619 www.assurity.com	
Disability product type	Short-Term
Policy Name	Disability Income+
Minimum group size	5 applications
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$5,000/month (max. 60% of income)

Boston Mutual Life Insurance Co. 800-669-2668 x253 www.bostonmutual.com	
Disability product type	Short-Term & Long-Term Disability
Policy Name	The Employee Disability Option (EDO)
Minimum group size	50 Lives
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	60% of their covered monthly compensation up to \$6,000.

Combined Insurance Worksite Solutions 847-953-8095 www.combinedworksite.com	
Disability product type	Short-term with long-term (add'l 4 years) rider
Policy Name	Income Protector
Minimum group size	1
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	\$5,000/month (not to exceed 60% of income)

Companion Life 800-753-0404 www.companionlife.com	
Disability product type	Short-term, LTD
Policy Name	Short-term Disability, LTD, Voluntary STD, Voluntary LTD
Minimum group size	2 or more for employer paid STD and LTD. Minimum of 3 participating for Voluntary STD (for groups of 2-9). Minimum of 5 participating for Voluntary STD (for groups of 10+). Greater of 10 or 25% participation for Voluntary LTD.
Vol. or employer-paid?	Employer-Paid
Maximum monthly benefit	STD - \$1250/week VSTD - \$750 +/week LTD - \$10k + /month VLTD - \$10k/month

Dearborn National, brand name of Fort Dearborn Life Insurance Co. 800-348-4512 www.dearbornnational.com	
Disability product type	Long-term disability
Policy Name	Group Long-term Disability
Minimum group size	2 to 9 lives trust product 10+ lives true group
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$6,000 standard; with top 3 average up to \$15,000 with underwriting approval

Dearborn National, brand name of Fort Dearborn Life Insurance Co. 800-348-4512 www.dearbornnational.com	
Disability product type	STD, LTD, DBL
Policy Name	NA
Minimum group size	2 to 9 lives for trust product, 10 lives for true group
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	STD - \$2,500 per week LTD - \$15,000 per month Maximum benefit dependent on average salary of top 3 or 5 salaries and whether coverage is employer paid or voluntary.

Guardian Life Insurance Co. 212-598-8000 www.guardianlife.com	
Disability product type	STD, LTD
Policy Name	Abilityguard and AG09
Minimum group size	2 lives
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Many options available

Harbor Insurance Marketing Inc. 866-424-2167 www.harborins.com	
Disability product type	LTD
Policy Name	Confident Group Life and Disability underwritten by Lincoln National Life Insurance Co. (Fort Wayne, IN)
Minimum group size	Employer Paid, 5-99 eligible employees; Voluntary, 10-99 eligible employees with a minimum of 5 enrollees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Maximum of \$6,000 or 60 & based on income and employee election.

Illinois Mutual Life Insurance Co. 800-437-7355 www.IllinoisMutual.com	
Disability product type	Short-term
Policy Name	Short-term Disability Policy
Minimum group size	3
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	\$5,000

Kansas City Life Insurance Group Benefits 877-266-6767 www.kclgroupbenefits.com	
Disability product type	Short-term and Long-term
Policy Name	Short-term Disability and Long-term Disability
Minimum group size	2
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	STD - \$750 / LTD - \$6,000

Liberty Mutual 617-357-9500 www.libertymutualgroup.com	
Disability product type	Short-term disability, Long-term disability
Policy Name	Group Disability Income Policy
Minimum group size	250
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Varies according to policyholder's plan.

Lincoln Financial Group 402-361-7662 www.lfg.com	
Disability product type	Short-Term Disability, Long-Term Disability, Statutory Disability
Policy Name	Short-Term Disability, Long-Term Disability, Statutory Disability
Minimum group size	2 lives
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	STD: \$250 - 1,500 most common LTD: \$1,000 - 15,000 most common

MGIS Inc. 800-969-6447 www.mgis.com	
Disability product type	Long-term
Policy Name	Medical Group LTD, underwritten by Sun Life Financial
Minimum group size	Three, including at least one doctor or dentist.
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$20,000 (potentially more, dependent upon underwriting)

MGIS Inc. 800-969-6447 www.mgis.com	
Disability product type	Short-term
Policy Name	Medical Group STD, underwritten by Sun Life Financial
Minimum group size	Must have 10 lives (25 lives if stand-alone product)
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Varies

MorningStar Health Inc. 800-546-9492 www.morningstarhealth.biz	
Disability product type	Short-term
Policy Name	MorningStar Health Short-Term Disability
Minimum group size	100 or above
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Self-funded plans, customized to meet employer's needs.

Mutual of Omaha 800-775-6000 www.mutualofomaha.com	
Disability product type	Accident only, short-term disability income insurance
Policy Name	Disability Income Choice at Work
Minimum group size	Minimum of 3 based on characteristics of the group and of participation rates
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$5,000

Mutual of Omaha 800-775-6000 www.mutualofomaha.com	
Disability product type	Short-term Disability Income Insurance
Policy Name	Disability Income Choice at Work
Minimum group size	Minimum of 3 based on characteristics of the group, participation rates and underwriting program
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$5,000

Mutual of Omaha 800-775-6000 www.mutualofomaha.com	
Disability product type	Long-Term
Policy Name	Disability Income Choice at Work
Minimum group size	Minimum of 3 based on characteristics of the group and of participation rates
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$10,000 (\$12,300 with social insurance supplemental benefits rider)

Petersen International Underwriters 800-345-8816 www.piu.org	
Disability product type	IDI, STD, LTD
Policy Name	High Limit Disability
Minimum group size	2
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$50,000 per month or more

Principal Financial Group 800-986-3343 www.principal.com	
Disability product type	Short-term, Long-term
Policy Name	Short-Term Disability, Long-Term Disability
Minimum group size	5 employees for standalone coverage and 3 employees for multiple coverages
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	STD - Maximum benefits up to \$3,750 per week are available LTD - Maximum benefits up to \$15,000 per month are available

Prudential Insurance Co. of America, The 800-FIND-PRU www.prudential.com	
Disability product type	Long-term Disability
Policy Name	Disability Absence & Productivity
Minimum group size	25
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Average monthly benefit amount may be flexible depending on each employer's needs. The overall maximum available is \$25,000 per month.

Reliance Standard Life Insurance Co. 800-351-7500 www.reliancestandard.com	
Disability product type	Long-Term
Policy Name	Long-term Disability
Minimum group size	2
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$24,000

Standard Insurance Co. 800-633-8575 www.standard.com	
Disability product type	Long-Term
Policy Name	Group Long-term Disability Insurance
Minimum group size	2 employees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$25,000

Standard Insurance Co. of New York 800-633-8575 www.standard.com	
Disability product type	Long-Term
Policy Name	Group Long-term Disability Insurance
Minimum group size	10
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$25,000

Sun Life Financial 800-SUN-LIFE www.sunlife.com/us	
Disability product type	Long-Term
Policy Name	Group Long-Term Disability
Minimum group size	2 employees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	Maximum monthly benefit is typically \$20,000, but other options are available

Sun Life Financial 800-SUN-LIFE www.sunlife.com/us	
Disability product type	Short-Term
Policy Name	Group Short-Term Disability
Minimum group size	2 employees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$5,000 per week, based on underwriting guidelines, with other options available

Symetra Life Insurance Co. 800-426-7784 www.symetra.com	
Disability product type	Long-Term
Policy Name	Symetra Group Long-Term Disability Income Insurance
Minimum group size	10 enrolled employees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$20,000 per month, subject to underwriting and reduced by other income benefits.

Symetra Life Insurance Co. 800-426-7784 www.symetra.com	
Disability product type	Group Short-Term Disability
Policy Name	Symetra Group Short-Term Disability Income Insurance
Minimum group size	10 enrolled employees.
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$2,500 per week, subject to underwriting and reduced by other income benefits.

Transamerica Worksite Marketing 501-227-1151 www.transamericaworksite.com	
Disability product type	Short-Term
Policy Name	TransDI Plus
Minimum group size	2 lives
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	\$5,000 per month or 60% of income.

Unum 207-575-2211 www.unum.com	
Disability product type	Group Short-term and Group Long-term Disability
Policy Name	Unum Group Insurance Policy
Minimum group size	Minimum of 2 employees
Vol. or employer-paid?	Both Voluntary & Employer-Paid
Maximum monthly benefit	LTD the standard maximum is based on plan and industry segments but usually can go as high as \$10000 per month, sometimes it is higher and there is protocol to go as high as \$25000. For STD, the standard maximum is approximately \$2000 per week but higher maximum are allowed

Washington National Insurance Co. 888-266-6002 www.partnerwith.com	
Disability product type	Short-term disability
Policy Name	Wage Guard
Minimum group size	6 lives
Vol. or employer-paid?	Voluntary
Maximum monthly benefit	\$1,700 per week