

## ELIGIBILITY

**FIRMS** - If your business has 2-9 employees, you are eligible to apply for a variety of Group Term Life, Short Term or Intermediate Disability Plans.

You may also be eligible to apply for a Long Term Disability plan if your firm has been in business for two or more years and is among those industries classified as eligible. Some examples of eligible industries for Long Term Disability are as follows:

Accounting or Auditing	Engineers
Advertising	Geologists
Architects	Insurance Brokers
Attorneys	Medical and Dental Labs
Banks	Optical Services
Computer & Software	Physician Offices
Data Communication	Public Relations
Data Processing	Research & Development
Drafting	Savings & Loan
Drug Stores	Scientific Apparatus

Groups with 80% White Collar employees may also be eligible subject to the approval of Commercial Travelers Mutual Insurance Company.

**EMPLOYEES** - Full-time employees, proprietors, Partners and officers who work thirty or more hours per week.

## PROTECTION FOR SMALL EMPLOYERS

Employers Trust is a Multiple Employer Trust through which employees of participating employers are insured on a national basis. The rates for the trust plans vary by industry classification. Should you decide to purchase one or more of the plans available, your firm would participate in the Trust with hundreds of other small employers. One of the advantages to your participation in the trust is that your company cannot be singled out for a rate increase. Rates can only be increased if they are increased for all other participating employers in the same industry classification. Therefore, as a small employer, you benefit from your participation in a large group.

## GUARANTEED ISSUE TABLE

Guaranteed issue Group Term Life and Disability benefits are available up to the limits shown in the table below.

No. of Participating Employees	Group Term Life	Group Disability Plans		
		Short Term	Intermediate	Long Term
2-5	\$10,000	\$250/wk	\$1,000/mo	\$6,000/mo
6 or more	\$30,000	\$500/wk	\$3,000/mo	\$6,000/mo

## GROUP TERM LIFE

Policy Forms: FSLIC 80242  
MLIC 50242

**Flat Benefit** - A flat Group Term Life benefit for all employees. Employer selects amount - \$10,000 to \$50,000 (in increments of \$10,000).

**Multiple of Earnings** - Plans with benefit equal to 1 or 2 times an employee's Basic Annual Earnings are available. Maximum Benefit \$75,000.

**Occupational Class Schedules - Class A:** Management Employees earning at least \$50,000.  
**Class B:** All other active full-time employees.

	Plan #1	Plan #2
Class A	\$50,000	\$30,000
Class B	\$25,000	\$15,000

Plans include Accidental Death & Dismemberment and Common Carrier Benefits.

## GROUP STD

**Non-Occ Coverage**  
Policy Form 50028

- Pays a benefit for Total and/or Partial Disabilities (in states where approved) as a result of Non-Occupational Accident or Sickness
- Benefit Maximums up to \$750 / week
- Plans can be 50%, 60% or 66<sup>2</sup>/<sub>3</sub>% of earnings
- Benefit Periods of 11, 13, 24, 26 or 52 weeks (depending upon selected plan design)
- Elimination Periods of 1-8 and 15-15 available for accident and sickness (depending on the selected benefit period)
- Maternity—Coverage as any other illness (Optional)
- 3-6 Pre-Existing Conditions Limitation

## GROUP INTERMEDIATE

**24 Hour Coverage**  
Policy Form 50028

- Pays a benefit for Total Disability that occurs on or off the job
- Benefit Maximums up to \$3,000 / month
- Plans can be 50%, 60% or 66<sup>2</sup>/<sub>3</sub>% of earnings
- Maximum Benefit Period—24 months
- First Benefit Day—31st day of Disability
- 3-6 Pre-Existing Conditions Limitation

## GROUP LTD

**24 Hour Coverage**  
Policy Form 50137

- Pays a benefit for Total and/or Partial Disabilities that occur on or off the job
- Benefit Maximums up to \$7,500 / month
- Plans can be 50%, 60% or 66<sup>2</sup>/<sub>3</sub>%\* of earnings
- Maximum Benefit Period—to Age 65
- First Benefit Day—91st or 181st based on plan selected
- Pre-Existing Conditions Limitation 12-24\*\*

\* For LTD plans with a 66<sup>2</sup>/<sub>3</sub> benefit percentage, the Employer must pay at least 50% for the cost of premium.

\*\* 3-12 in PA and WI, 6-12 in MD, NC and NY, 12-12 in AL and SC

## PARTICIPATION REQUIREMENTS

If the employer pays the premium, ALL eligible employees must be enrolled in the plan. If employees pay part of the premium, the following participation requirements apply:

NUMBER OF ELIGIBLE EMPLOYEES:	2	3	4	5	6	7	8	9
NUMBER WHO MUST ENROLL:	2	3	4	5	5	6	6	7

**Find out more about these high-quality employee fringe benefits by filling out the attached card**

I'd like more information about



**EMPLOYERS**  
**TRUST**

Name \_\_\_\_\_

Type Of Business \_\_\_\_\_

Work Telephone \_\_\_\_\_

Home Telephone \_\_\_\_\_

Best time to call is:

A.M.  P.M.

## WHY SHOULD YOU CONSIDER PURCHASING A GROUP TERM LIFE AND DISABILITY PLAN?

- Life Insurance death benefits paid to individuals as beneficiaries are Income Tax Free
- Employer contributions to the cost of Group Term Life and Disability Plans for the benefit of employees are usually Tax Deductible
- The premium cost of a plan can be paid by the employer or shared with employees

**CTGROUP™**

Commercial Travelers Building  
70 Genesee Street  
Utica, NY 13502-3582

# EMPLOYERS™ TRUST

A Product From CTGROUP™



### EMPLOYERS TRUST

A product from **CTGROUP** underwritten and insured by the following:

Disability Insurance: Commercial Travelers (CTMIC)  
Mutual Insurance Company

Life Insurance\*: Monitor Life Insurance (MLIC)  
Company of New York  
- or -

Fidelity Security Life (FSLIC)  
Insurance Company

\*(Based on the state in which the plan is purchased)

The master policy is issued in the state of Missouri to Commerce Bank & Trust, Trustee of the Multiple Employer Group Insurance Trust. Plan provisions may vary from state to state.

50270 Non-Statutory (Rev. 1/06)

## GROUP TERM LIFE AND DISABILITY INCOME INSURANCE

DESIGNED EXCLUSIVELY FOR BUSINESSES  
WITH TWO TO NINE EMPLOYEES