



Why Supplemental **Benefits?**

Help Reduce Your Out-of-Pocket Costs



PROBLEM

When illness or accidents happen, there are always two types of costs:

- **DIRECT**—Doctor bills, hospital charges, medical expenses
- **INDIRECT**—Lost wages, deductibles, co-payments, travel, in-home care



FACTS

The **indirect costs** (those not covered by health insurance) associated with battling these critical illnesses and injuries can sometimes be **greater than the direct costs** (those covered by health insurance).



SOLUTION

Our products are designed to help with some of the out-of-pocket expenses that can arise when battling serious medical illness and accidents.



INFORMATION

Globe Life Family Heritage Division provides supplemental health insurance that helps cover serious illnesses and accidents. We provide coverage you can count on in your family's time of need. Our policies can help you to focus on getting well instead of financial worries.

Underwritten by Family Heritage Life Insurance, a Globe Life company.

A Reliable Company

Globe Life Family Heritage Division, a Globe Life company, is a leading supplemental health and life insurance provider for middle-income American families. We have an A+ (Superior) financial strength rating from A.M. Best Company (as of 7/19) and we are rated A+ by the Better Business Bureau (as of 7/19).

Why Offering Supplemental Benefits Makes Sense for Your **Company:**

Employees Will Benefit

- Cancer affects 3 out of 4 American families.¹
- Every 40 seconds someone in the U.S. has a heart attack.²
- 90% of injuries happen OFF THE JOB.³

No Costs to the Business

Supplemental plans are employee-funded. If they want it, they pay for it.

Easy to Administer

We meet each employee individually to assess their needs and enroll privately without payroll deduction.

Affordable

Customized premiums that can fit any budget.

No Minimums

You do not need to reach a minimum for employees to enroll.

Policies Are Impactful

Employers are often amazed at how many of their employees apply for coverage with us.



¹American Cancer Society, "Cancer Facts & Figures" 2019

²American Heart Association, "Heart Disease and Stroke Statistics—2019 Update: A Report From the American Heart Association" 2019

³National Safety Council, "Injury Facts" 2017

Why Offering Supplemental Benefits Makes Sense for Your **Employees:**

Benefits...

- Are paid **directly to the employee**, unless they instruct otherwise.
- Are paid **in addition** to any other insurance they may have.

Coverage...

- Is **guaranteed renewable** for life as long as premiums are paid on time. Only the employee can cancel.

Premiums...

- **Do NOT** increase with age.
- If the employee qualifies, **we will return premiums**, less any claims paid to the employee, after the policy has been in force for the specified time period.*



Benefits offered by:

Licensed Agent

Regional office:
645 32nd Ave SW Suite D
Cedar Rapids, IA 52404

Representing Globe Life Family Heritage Division

*Varies by product and by state. See policy for details.

Supplemental health products are underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.

What We Do

We are dedicated to the people we serve — our clients — by providing top-quality products with award winning service. We provide supplemental health insurance that can help protect American families against the financial impact of cancer, catastrophic illnesses, serious accidents, and accidental death.

These hardships can threaten the physical, emotional, and financial well being of American families. Our products help provide the financial protection the American family needs and wants. We have never raised a rate on an existing policyholder. We are there when your employees face the unexpected — and we walk with them every step of the way.

This is a solicitation for insurance. The benefits described in this brochure are contained in policies C15POLR, C17POL, C19POL, H7POLR, H9POL, H11POL, A8POLR, A9POL and A10POL. Policy forms and benefits may vary by state. Limitations and exclusions apply. It is important to read your policy carefully. The policy explains the details and rights and obligations of both Family Heritage Life and the insured. Please see your Family Heritage Life Representative for cost and complete details including any exclusions and limitations that may affect your benefits.



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A+ (Superior)
Financial Strength Rating
(as of 7/19)*

*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company.



A+ Rating
(as of 7/19)*

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