



What's the One Thing Employers and Employees Agree On?

Both Recognize the Value of Voluntary/Worksite Benefits

- *Demand for voluntary/worksite benefits continues to climb with annual sales approaching \$7 billion. (Eastbridge Consulting Group)*
- *82% of American workers now place a higher premium on voluntary/worksite benefits following the last recession. (Gallup Poll)*
- *Employers view voluntary/worksite benefits as a tool for increasing employee morale, productivity and retention.*



For Over 70 Years, Amalgamated Life Insurance Company has made protecting American workers a top priority. As healthcare reform took hold, Amalgamated Life sought new and improved ways to help employers continue to meet their employees' insurance coverage needs without the organization having to incur even higher benefit costs. Amalgamated Life has a long history of serving American workers and their employers. The Company has a proven track record for industry excellence as evidenced by its consecutive "A" (Excellent) Ratings from A.M. Best since 1975 attesting to Amalgamated Life's strong fiscal position and excellent claims-paying history.

Amalgamated Life Insurance *Meeting the Need for Voluntary/Worksite Benefits*

Amalgamated Life's Robust Portfolio of Full-Featured, Competitively-Priced Benefits

Amalgamated Life's Worksite Products Offer Many Competitive Features

- Guaranteed issue amounts for all eligible employees
- Employees select the amount of coverage
- Coverage available for employee, spouse and dependents
- Individual portable coverage

Employee Life Option Insurance

(ICC13END-95 (ESO)3/13 and END-95**)

- Interest sensitive whole life insurance
- Generous guarantee issue amounts with no participation
- Coverage available for insured, spouse, dependents and grandchildren
- Individual portable coverage

Accidental Death & Dismemberment Insurance

(Policy Form ALGADDP-10*)

- Supplemental coverage for employee, spouse and children
- Optional riders available for extra protection
- Group rate
- Coverage for accidents on and off the job, as well as traveling



*Features and form numbers may vary by state.

**Underwritten by Boston Mutual Life Insurance Company.

Disability Insurance (Policy Form AMINDDI-10*)

- Flexible elimination and benefit periods up to 5 years
- Non-occupational and 24-hour coverage
- Guaranteed issue available with minimum participation
- Individual portable coverage

Accident Insurance (Policy Form AMIACCP-14*)

- 24-hour, off-the-job, high and low coverage options
- Benefits cover initial care through follow-up care—paid directly to the insured
- Guaranteed renewable for life
- Individual portable coverage

Critical Illness Insurance (Policy Form AMICIP-13*)

- Face amount—up to \$50,000 for the insured
- Coverage available for spouse and dependents
- Cash benefits—paid directly to the insured upon diagnosis
- Guaranteed issue available with minimum participation
- Individual portable coverage

Dental Insurance (Issued by Guardian Life ***)

- PPO and DMO plan options
- 100% coverage for preventive services
- Strong expansive provider network
- Maximum rollover feature

Legal Insurance (Underwritten by Virginia Surety Company)

- Preparation of wills, living wills, powers of attorney
- Real estate closings

Savings for Hearing Benefit (Provided by HearUSA)

- Deep discounts on hearing aids for employees and their family members
- Free hearing test
- Dedicated patient support

ID Theft/Credit Monitoring (Provided by CyberScout)

- 24/7 access to highly experienced Fraud Specialists & Investigators
- Two monitoring plan options to meet your individual needs
- Dashboard view of up to three credit bureau scores

Create Your Voluntary/Worksite Benefit Program *Here's How.*

Key Components of Implementing an “Employer of Choice” Voluntary/Worksite Benefit Program:

- A reliable insurance resource with a full suite of the worksite benefits
- A customer-focused insurance carrier with leading-edge, secure IT systems and high quality customer service representatives
- Effective, easy-to-understand benefit literature
- Scheduled on-site educational and enrollment sessions with knowledgeable benefits consultants



*Features and form numbers may vary by state.

***Insured by Guardian and covered through Guardian's National Dental Guard Preferred Network.



Amalgamated Life Insurance Company
333 Westchester Avenue
White Plains, NY 10604

Tel: 866-975-4089
www.amalgamatedlife.com