

# Financial Independence Co. Insurance Services

## National Hospitality Employer Group Benefit Program



Available in  
all 50 States

No Census  
Required  
for Quote



No Employee  
Paperwork

### Voluntary Benefit Plans Available:

- Voluntary Life
- Short & Long-Term Disability
- Accident Coverage

### Program Highlights – Employee Group Life Insurance Program:

- Available in all 50 states;
  - Enrollment requirements:
    - Minimum 10 Full/Part-Time employees;
    - Maximum 250 Full Time employees;
  - No census required for a quote;
  - No employee paperwork required for enrollment;
  - Monthly list bill or Internet billing;
  - Includes:
    - \*Employee Assistance Plan (EAP) – 3 face-to-face visits;
  - 2-Year Rate Guarantee;
- Underwritten by a national carrier rated A- by A.M. Best

### Plans Available

#### Employer Paid Group Life/AD&D:

- \$10,000 or \$15,000 per employee;
- Higher amounts are available upon approval;
- Guarantee Issue maximum: \$150,000

<b>Rates</b>	Life:	\$0.14/\$1,000
	AD&D:	\$0.02/\$1,000
	Total:	\$0.16/\$1,000

**Example** Minimum of 10 full/part-time employees  
\$10,000 life and AD&D. For all 10 employees  
would cost \$16.00 per month.

**For Enrollment Call at (800) 722-3081 Ext. 62536  
or E-mail at Howardh@f-i-c.com**

\* For Voluntary Term Life and EAP details, see the back of this flyer.

# Voluntary Term Life and Employee Assistance Program (EAP)

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## Voluntary Term Life Insurance

- Available to employees in increments of \$10,000 to a maximum of 5x's salary or \$500,000
- Guarantee Issue of \$100,000 for employees and \$25,000 for spouses
- Convenient enrollment options
- Portable benefits
- Discounted rates
- Payroll deduction billing

## The Employee Assistance Program (EAP):

- A comprehensive resource program for everyday living
- Available 24 hours a day, 7 days a week
- Allows 3 face-to-face consultations per employee issue
- Provides fast, convenient answers and advice on a wide range of topics such as:
  - Stress
  - Depression
  - Grief
  - Parenting
  - Relationship issues
  - Balancing work and home
  - Mental Health
  - Financial Issues
  - Drug/alcohol abuse
  - Gambling and other addictive behavior

To Find Solutions and Bring Balance to Your Life, Call Toll Free for Immediate Assistance