

# More than another perk. An essential executive benefit.

*A new benefit strategy for your top executives!*

## CHALLENGE:

Group Long-Term Disability (LTD) insurance is critical to any benefits program. However, these plans are often designed to meet the needs of your broader organization and may fall short in securing enough income protection for your top executives.

Because of replacement rates and benefit caps, group LTD plans often replace a lower percentage of income for highly compensated employees. Plus, whatever is replaced may be further reduced by taxes. Since many LTD plans do not cover incentive income, typically a substantial percentage of employee compensation programs, the exposure increases. As a benefits professional, you may be looking for an easy, meaningful way to address the specialized needs of both your top-paid employees and the rest of your organization.

## OPPORTUNITY:

Fortunately, there's DI@Work. Through this supplemental disability insurance program, you can easily fill a critical need for your highly valued employees at no cost to the organization—and even provide a recruiting and retention advantage.

A DI@Work program can enhance a group LTD plan in the following ways:

- Covers more of your key employees' income, including bonuses and incentive compensation
- Offers multiple definitions of total disability
- Offers an option that will help replace retirement plan contributions plus any applicable employer match in the event of a disability\*
- Coverage paid with after-tax income means tax-free benefits at claim time\*\*



Assumes: Group LTD Plan is 60% income replacement benefit.

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## DI@WORK offers these advantages:

### ADVANTAGES FOR EMPLOYERS

#### *Tailored offerings*

The DI@Work program can be structured to address your specific objectives, for example:

- Supplement your organization's Group LTD plan
- Upgrade your benefits portfolio at no cost to the company
- Help protect employees from the financial risk of disability

#### *Streamlined, turnkey administration*

- Your choice of funding arrangements
- Your choice of billing methods, including payroll deduction, direct bill and e-billing
- Timely, efficient claims services delivered by our responsive and caring representatives

#### *Customized enrollment*

To maximize appreciation of this new benefit, we will:

- Tailor materials to reflect your company's branding, your plan's design and each employee's situation
- Create a comprehensive outreach plan that integrates with your company's culture
- Offer a dynamic, state-of-the-art online enrollment solution (traditional paper proposals also available)

### ADVANTAGES FOR EMPLOYEES

#### *Accessible and affordable coverage*

For eligible employees, disability insurance through the DI@Work program offers:

- No cumbersome underwriting (just a few questions)
- Discounted rates for guaranteed standard issue

#### *Protection for current and future income*

- Unique feature\* that helps to protect pension plan contributions
- Annual cost-of-living increases
- Flexible definitions of "disability"
- Opportunity for new employees, existing participants and those who previously declined this benefit to buy coverage each year at discounted rates

#### *Portable benefits*

Unlike many traditional group long-term disability plans, this program gives employees the option to take their coverage with them if they leave the company.

#### *Easy, flexible enrollment process*

Your employees will find it easier to elect this benefit and choose the coverage amount that's right for them, thanks to our confidence-building education approach and our action-oriented enrollment experience.

\* Retirement Protection Plus is not a pension plan or a substitute for one.

\*\* This information is offered for the purpose of education only and is not intended to constitute tax or legal advice. For more information on your specific situation, consult your tax or legal advisor.

**Talk to your plan advisor or call us today at 1-866-590-8847**

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