

The smart choice for large business.

There's no place for one-size-fits-all when it comes to life and disability insurance. That's why Delta Dental of Iowa partnered with a top life insurance company to offer you a choice of products to fit your employees' needs and help you gain and retain talent.



Employer-paid options.

Provide financial flexibility with several employer-funded options:

▶ TRADITIONAL GROUP TERM LIFE WITH ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

- Optional dependent life coverage
- Accelerated life benefit, which allows you to access your policy's death benefit if you're diagnosed with a qualifying serious illness
- Coverage amount flexibility

▶ SHORT-TERM DISABILITY

- Robust plan designs
- Partial disability benefit provisions available
- Benefits can be paid in a lump sum (when associated with a maternity leave)

▶ LONG-TERM DISABILITY

- Flexible elimination and benefit periods

▶ ONE LUMP SUM DISABILITY OPTION

- Bundles easily with short-term and long-term disability insurance coverages
- Guaranteed issue amounts



Employee-paid options.

Choose from three 100% employee-funded options:

▶ VOLUNTARY GROUP TERM LIFE WITH AD&D

- Variable amounts of coverage
- Guaranteed issue amounts
- Portability
- Optional dependent coverage

▶ VOLUNTARY GROUP DISABILITY

- Flexible coverage design options for short-term and long-term disability benefit durations
- Guaranteed issue amounts
- Portability
- 24-hour coverage
- Percent of salary or incremental plans available

▶ ONE LUMP SUM DISABILITY

- Bundles easily with short-term and long-term disability insurance coverages
- When paired with long-term disability, the benefits will not offset one another, and both benefits will be payable upon claim
- Guaranteed issue amounts



Built-in benefits.

No matter which DeltaLife plan you choose, you will benefit from value-added programs that help you provide employees even more peace of mind.

▶ EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Counseling
- Rehabilitative services
- Referral services
- Legal Consultations
- Financial and credit counseling
- No cost for the standard program when two qualifying group coverages are requested and approved

▶ TRAVEL ASSISTANCE PROGRAM

- Pre-trip assistance with required documentation and immunizations
- Emergency assistance when traveling 100+ miles away from home
- Emergency evacuation
- Medical transportation
- Program accessible at no additional cost to individuals covered under group life insurance contracts

▶ FAMILY AND MEDICAL LEAVE ACT (FMLA) ADMINISTRATION AVAILABLE

- Available for additional charge
- Integrated disability and FMLA services
- No minimum employee count requirement
- No implementation or set-up fee
- Dedicated Leave Specialist and Nurse Case Manager
- Consistent, objective application of federal and state FMLA regulations and company policies



▶ Visit deltadentalia.com/life or contact your agent to learn more.



DeltaLife™

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