



## Partnering for Excellence

Group Life, Short Term Disability, Long Term Disability,  
and Voluntary Group Products underwritten by  
Companion Life Insurance Company



The insurance your health deserves.

# PHP & Companion Life - Partnering for Excellence!



- PHP is one of Companion Life Insurance Company's largest General Agents with direct access to Companion's Underwriting Team.
- Companion Life is rated A+ (Superior) by A.M. Best and A- by Weiss Rating, Inc.
- Established in 1970, Companion Life is located in Columbia, South Carolina.
- Commissions are paid based on the product sold and the amount of premium.
- PHP handles all agent licensing paperwork, new business quoting and submission processing.
- Trip incentives are available each year.

## Group Plans (2-9 Employees)

### Life Plan

The following two plan choices are available:

#### A. Flat Amount Plan

All employees receive the same flat amount of Life and

AD&D: \$10,000 \$15,000 \$25,000 \$35,000  
\$50,000 \$75,000 \$100,000

#### B. Class Plan

All employees must be placed in a clearly defined class according to job title. The life amount for the highest class can't exceed \$100,000 and can't be more than two and a half times the life amount for the next lower class. Amounts must be in increments of \$10,000. Matching AD&D coverage included.

EXAMPLE		
Class	Description	Life and AD&D Amount
1	Managers	\$30,000
2	Supervisors	\$20,000
3	All Others	\$10,000

The Life Plan has an employee guarantee issue of \$35,000 with a \$5,000 max for spouse and children over six months old. Children 14 days to six months are covered at \$200.

### Short Term Disability Plan

- STD replaces 60% of an employee's weekly earnings up to a maximum benefit of \$750 per week.
- STD benefits begin on the first day if the disability is the result of an accident and on the eighth day following an illness. Benefits continue for 13 or 26 weeks, as chosen by the employer. If the disability recurs more than 30 consecutive days after the employee returns to full-time work, a new benefit period begins.
- Benefits for disability due to maternity are covered as any other illness and begin on the eighth day.
- STD benefits are payable for disabilities resulting from non-occupational accidents or illnesses only.
- To be eligible for STD, no more than 50% of the group may be related by blood or marriage.

Number of Eligible Lives	Life and AD&D GI Amounts	STD GI Amounts
2-4	up to \$35,000	up to \$750/week
5-9	up to \$50,000	up to \$750/week

**Participation:** 2-5 eligible lives is 100%; 6 eligible lives is 5 life minimum; 7 lives is 6 life minimum; 8 lives is 7 life minimum; and 9 lives is 8 life minimum.

### Long Term Disability Plan

The Small Group Long Term Disability plan is offered to groups with as few as two employees. Flexible plan designs pay 60% of an employee's earnings, up to a maximum monthly benefit of \$6,000. The employer offering the plan selects an elimination period, so the

covered employee begins receiving benefits after a 90 or 180 day elimination period. The LTD Plan features a choice of three benefit options: Two Years or Five Years/Reducing Benefit Duration (RBD), and age 65/Reducing Benefit Duration (RBD).

# Requesting a Proposal

Please complete a Request for Proposal Form. Be sure to indicate the products for which you want a proposal. The form is also available online at [www.phpni.com](http://www.phpni.com), in the For Brokers area.

If you're working with a group to replace existing coverage, please provide a complete census of the participating employees.

If a current program is in place, please provide a copy of the booklet or contract. We also request available claims experience on all enrolled groups with 300 or more participants for Life and LTD, and on all enrolled groups with 100 or more participants for STD.

**E-mail, Fax or Mail  
your request to us:**

**PHP**

**8101 W. Jefferson Blvd.  
Fort Wayne, IN 46804**

**sales@phpni.com  
(260) 432-6690  
1-800-982-6257  
FAX: (260) 436-6347**

## Group Plans (10-500 Employees)

### Group Term Life

#### Group Term Life

Comprehensive, 24-hour coverage with competitive guarantee issue limits.

#### Accelerated Benefits

Without extra cost to the insured, Companion Life will advance one-half of the insurance proceeds, up to \$50,000, to insureds with terminal illnesses.

#### Accidental Death & Dismemberment (AD&D)

Offered with our group life programs. Seatbelt rider pays additional benefits. Common carrier coverage included.

#### Dependent Life

Available with all group life programs.

#### Insured Benefit Account

A money-market checking account available to beneficiaries in the amount of the life insurance claim proceeds.

#### Waiver of Premium

If an employee becomes totally and permanently disabled prior to age 60, Companion Life insurance coverage will be continued without payment of premium.

#### Conversion Privilege

Employees may convert to an individual life policy within 31 days of leaving active employment. No evidence of insurability is required.

#### Flexible Plan

Designs to complement any benefit package.

### Group Short Term Disability

Offering flexible plan designs with benefit pay-out periods ranging from 13 to 52 weeks and benefit levels up to 70% of salary. Requires 25% employer contribution and a minimum of 75% employee participation. Partial disability rehabilitation benefits also available to most groups.

### Group Long Term Disability

Competitive rates, with a full range of benefit designs. Options include cost-of-living increase, "own occupation to age 65," residual benefits and benefit indexing. Among the preferred, and most heavily discounted industries, are education, accounting, engineering, computer-related industries, financial institutions and some light manufacturing.

Underwriting discounts may be applied to new cases, groups which are being insured for multiple lines, groups under 200 lives, and groups with plan designs in which all of the following features are present:

- Benefit percentages from 50% to 60%
- Elimination periods of 90 to 365 days
- Definition of disability (Own Occ) less than or equal to 24 months
- Mental/Nervous & Substance Abuse limitations less than or equal to 24 months
- 75% or greater employee participation

## Competitive rates, with a full range of benefit designs.

*See proposal or policy for a complete benefit description and policy exclusions.*

# Voluntary Group Plans

*Companion Life & PHP have opened the door for you to close the sale!*

Voluntary products let you cross-sell to existing customers as well as reach new ones. Employees choose exactly which products they want or need!

## Voluntary Dental

Companion Life's Voluntary Dental Plans offer the freedom to choose any dentist, and are available to groups with three enrollees or 20% of eligible group, whichever is greater.

### *The Advantage Plan*

#### **Deductible**

**\$100 combined lifetime:** Applies to all covered services.

#### **Coverage for Preventive Services**

**\$100% of allowable charges:** Services include: routine exams and cleanings-one every 12 months; bitewing x-rays-one every 12 months; fluoride treatment for children under age 19-one every 12 months; and emergency treatment for dental pain.

#### **Coverage for Basic Services**

**80% of allowable charges:** Six month waiting period; Services include: simple restorative services (fillings), and sealants for children ages 6 - 15 (one per tooth every 36 months).

#### **Coverage for Major Services**

**50% coverage for certain services:** Twelve month waiting period; Services include: Endodontics, periodontics, space maintainers, medically appropriate anesthesia related to covered surgery, teeth removal and other oral surgery, x-rays for the roots of teeth, and full-mouth or panorex x-rays (one every 36 months).

### *The Premier Plan*

**The Premier Plan covers everything included in the Advantage Plan, plus the following additional services:**

**Preventive Services:** A second routine exam and cleaning every 12 months; a second bitewing x-ray.

**Basic Services:** No waiting period. Additional services include simple teeth removal; x-rays of the roots of teeth; and full mouth or panorex x-rays (one every 36 months).

**Major Services:** Major restorative services (crowns and inlays); prosthodontics (bridges and dentures); denture relines (at least six months after installation); and recementation and repair of crowns, inlays, bridges, and dentures.

**Optional Orthodontia Services:** Twelve month waiting period; no deductible; 50% coverage; \$1,000 lifetime maximum; for children under 19 only.

**Contract Year Maximum Benefit for both plans is \$1,000 per person for all services.**

## Voluntary Group Term Life

Term Life can be selected in increments of \$25,000, up to 7x salary (\$500,000 maximum). Spouse, dependent child, and AD&D benefits are available. Additional benefits include accelerated benefits, waiver of premium for disability and portability provisions. Conversion privileges are also available. Standard benefit reductions take effect at age 65. Requires participation of 10 enrollees, or 25% of eligibles, whichever is greater, for guaranteed issue schedule to apply. If participation is not met, up to \$100,000 is available to enrollees (minimum of 5 enrollees), subject to evidence of insurability.

## Voluntary STD

Flexible plan designs that allow employees to protect their most valuable asset-their paycheck. Plans can be fully voluntary or on a buy-up basis when the employer purchases a "floor" of protection and employees may "buy-up" to a total of 66 2/3 % of salary up to a maximum of \$750 per week. Available plan designs range from elimination periods of 1st to 30th day of accidents, 8th to 30th day of illness, with benefit payout periods of 13, 26 or 52 weeks. This non-occupational coverage provides benefits for maternity, alcoholism or drug addiction, and mental or nervous conditions the same as any other illness. No evidence of insurability is required if the employee is at work on the effective date of coverage (a 12/12 pre-ex applies). Only five eligible employees (*three if the group has fewer than 10 eligible employees*) must enroll for coverage. Includes pre-existing conditions exclusion. Insured employees receive \$10,000 Accidental Death & Dismemberment benefits at no extra cost.

## Voluntary LTD

Companion Life's Cornerstone Plan pays a disabled employee 60% of pre-disability income, up to a \$6,000 monthly benefit. Choose from programs that pay a two year, a five year, or an Age 65/RBD benefit duration with elimination periods of either 90 or 180 days. The plan is available for full-time employees with at least 90 days of service. The required participation is 10 enrollees or 25% of the eligible group, whichever is greater.