



## BROKER GUIDE TO GROUP BENEFITS SOLUTIONS



Supporting your clients  
every step of the way.

# Broker Guide to Group Benefits Solutions

## Accident

- Pays a fixed benefit for a covered accident, injury or treatment received
- Available as indemnity or expense-based plan
- Coverage is guaranteed issue; no medical exams or tests
- Optional Boosters for extra financial protection
- 24-Hour or off-the-job coverage
- Flexible plans at a variety of price points
- Employee and family coverage is available
- Benefits are paid directly to employees, regardless of other health insurance
- No coordination required with existing health benefits
- Benefits are portable
- Can be positioned as 'Accident Gap' coverage to help reduce or eliminate deductibles

Benefits may vary by state.

## Critical Illness

- Over eighty-five covered conditions
- Coverage for spouses and children
- Employer-paid or voluntary
- Issue and attained age rates
- Flexible benefit coverage amounts
- No maximum issue age
- Recurrence/Additional Occurrence benefit
- Specialty Boosters and value-added benefits
- Benefits are paid directly to the employee
- HSA-compatible plan designs
- Stand-alone cancer coverage available
- Catastrophic & Gender-Specific Cancer Booster
- Infectious Disease Benefit available
- Benefits are portable

Benefits may vary by state.

## Hospital Indemnity

- Complete flexibility, employer decides who is eligible to enroll, which plan(s) to offer and what additional coverage options to include
- Pays in addition to any other coverage
- HSA-compatible plan covers hospital admission and confinement
- Covers up to thirty additional benefits for non-HSA plans
- Specialty Boosters, including COVID-19 Benefit Booster
- Maternity coverage available
- Observation stays covered
- Customizable pre-ex periods available with UW approval
- Benefits are paid directly to employees
- Benefits are portable

Benefits may vary by state.



**Over the last four years, employee participation in hospital indemnity plans has more than doubled and increased by 13% in 2021 alone. Participation in both critical illness and accident plans has grown by 65% or more since 2018**

<https://www.benefitfocus.com/sites/default/files/resources/2021-soeb-annual-report-v12-updated.pdf>

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## Whole Life

- Provides permanent coverage up to \$100,000, based on group size
- Annual GI available up to \$100,000
- Available plan options for Monthly Chronic Illness Accelerated Death Benefit\*:
  - Pays 4% monthly for 25 months up to 100% of death benefit
  - Pays 4% monthly for 50 months up to 200% of death benefit
  - Pays 4% monthly for 75 months up to 300% of death benefit
- Available Death Benefit Restoration options:
  - 25%
  - 50%
- Funds can help beneficiaries with survivor needs, mortgage payments, wealth transfer
- Cash value can be accessed over the lifetime through a cash value loan to supplement retirement, college tuition, down payment on a home, a business, and emergency funds or to pay the policy itself
- Dependant coverage available as spouse Whole Life certificate and Child Term Rider

Benefits may vary by state.

\*Also available at 6.25% with varying monthly payment periods.

## Short-Term Disability

- Coverage offered from \$300 to \$6,000 per month or up to 67% of income, whichever is less
- Flexible and customizable GI amounts, subject to UW approval
- Benefit duration period options of 3, 6 or 12 months
- Available Accident/Sickness elimination periods: 0/7, 0/14, 7/7, 7/14, 14/14, 30/30 and 60/60
- Off-the-job or 24-hour coverage available
- No offsets during periods of total disability
- Coverage for mental and nervous disorders
- Waiver of Premium included
- Pre-Existing Conditions Exclusions of 12/12. Waiver of Pre-Existing Conditions Exclusions with home office approval
- Partial Disability Benefit
- Family and Medical Leave Act (FMLA) Benefit
- Limited Pre-Existing Condition Benefit

Benefits may vary by state.







## Raising the Bar on Group Benefits Solutions

Atlantic American Employee Benefits' sole focus is voluntary benefits. With a broad portfolio of products and financial protection options, employers of all sizes can afford to offer these valuable coverages. We distinguish ourselves in the benefit space by developing unique products with flexible plan designs and offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

- Built for Technology
- Easy Enrollment
- Dedicated Account Services
- Concierge Broker Support

**Over 68%** of employees said voluntary benefits positively influenced their desire to work for and stay with an employer

<https://bwnnews.pr/3sSgtKW>

**68%**

**For sales, contact a member of our Group Markets team at (404) 266-5651 or email [sales@atlam.com](mailto:sales@atlam.com)**

Group Hospital Indemnity policy form series GHIP21AAEB, Group Accident policy form series GACP21AAEB, Group Critical Illness policy form series GCIP21AAEB, Group Disability Income policy form series ICC16 B 21605 GMP, Group Whole Life policy form series B 21803 GMP, underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations.



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