



VOLUNTARY BENEFITS PROGRAM

Permanent Life Insurance

- Provides additional financial security for you and your family.
- Premiums do not increase and benefits do not reduce even as you grow older.
- Coverage available for employee, spouse, and eligible dependents.

Short Term Disability Insurance

- Provides much-needed dollars for an illness or injury.
- Dollars are paid directly to you to use however you wish (mortgage, food, bills, etc.).
- Benefits are paid tax-free under the current tax law.

Critical Illness Insurance

- Lump sum dollars paid upon confirmed diagnosis for covered conditions like heart attack, end-stage kidney (renal) failure, major organ transplant, stroke, and coronary artery disease.
- Employee and spouse may be covered.
- Paid in addition to medical and disability plans.

Did You Know?

Today, 1 in 3 insured adults have only group life insurance obtained at work. Adults with only group coverage carry the lowest amounts of life insurance.¹

A female U.S. worker has a 33% chance of facing a disability lasting at least 90 days during her career.²

A 35-year-old worker with an annual salary of \$50,000 and suffers permanent disability stands to lose \$1.5 million in future earnings.²

During 2007, about 1.2 million Americans were expected to have a first or recurrent coronary attack.³

¹ LIMRA International, "Facts About Life 2006: America's 'Love-Hate' Relationship with Life Insurance."

² America's Health Insurance Plans, *Guide to Individual Disability Income Insurance*, 2005.

³ American Heart Association, *Know the Facts, Get the Stats 2007*.

ADMINISTERED BY

*The Farmington
Company*[®]

"people helping people"

For more information, please contact The Farmington Company

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