

# Life Insurance

To receive a life insurance proposal from HealthTrust, please provide the following information by mail to the address on back on this flyer or e-mail to: [proposals@nhlgc.org](mailto:proposals@nhlgc.org).

## Census data for eligible employees:

- Name
- Date of Birth
- Occupation
- Annual Salary
- Gender
- Class (if requesting separate classes of benefits)
- Minimum number of hours worked per week to be eligible
- Percentage of employee contribution and total participation level

## If you currently offer life insurance coverage, the following information is also needed:

- Name of carrier
- Certificate of coverage
- Rates per thousand
- Level of participation if employee contribution is required
- For groups with more than 300 lives:
  - Past three years of experience (paid claims)
  - Past three years of rate history (paid premiums)
  - List of waived and/or disabled employees, including:
    - Date of birth
    - Date of disability
    - Life benefit amount
    - Detailed diagnosis
    - Prognosis
- For Supplemental Life and/or Dependent Life, please include which employees have each benefit and what their benefit amounts are



## Did You Know?

- Between the ages of 35 and 65, seven out of 10 people will become disabled for three months or longer?
- One out of seven employed people will be disabled for five years or more before age 65?
- The average long-term loss due to disability is more than five years?
- The average American household has only two months' worth of savings in reserve?
- Workers' Compensation only covers injuries that occur on the job?



# Long-Term Disability Insurance

To receive a long-term disability (LTD) insurance proposal from HealthTrust, please provide the following information by mail to the address on back on this flyer or e-mail to: [proposals@nhlgc.org](mailto:proposals@nhlgc.org).

## Census data for eligible employees:

- Name
- Date of Birth
- Occupation
- Annual Salary
- Gender
- Class (if requesting separate classes of benefits)
- Minimum number of hours worked per week to be eligible
- Percentage of employee contribution and total participation level

## If you currently offer LTD insurance coverage, the following information is also needed:

- Name of carrier
- Certificate of coverage
- Rates per hundred
- For groups with more than 300 lives:
  - Past three years of experience (paid claims)
  - Past three years of rate history (paid premiums)
  - List of employees currently receiving LTD benefits, including:
    - Date of birth
    - Date of disability
    - LTD benefit amount
    - Detailed prognosis/diagnosis

## DESIGNED WITH HEALTHTRUST MEMBER NEEDS AND INTERESTS IN MIND

At New Hampshire Local Government Center, our HealthTrust's life and long-term disability programs offer customizable benefit levels with comprehensive coverage.

We know that life insurance means different things to different people. Based on a member's age and lifestyle, life insurance can either be taken for granted or considered a critical provision for the financial security of a family. For employers, it is a valuable and relatively inexpensive benefit for attracting and retaining employees.

**Term life insurance options** available from HealthTrust include:

- Accidental Death & Dismemberment
- Dependent Life Insurance
- Supplemental Life Insurance

All are designed to cost-effectively provide financial protection for employees and their families.

**Long-term disability insurance** provides valuable financial protection to help disabled members pay for day-to-day living expenses that medical insurance does not cover like mortgage, rent, utilities and grocery bills.

Even a relatively short absence from work can be financially devastating without disability income protection. Our comprehensive disability programs benefit encourages and supports recovery, so Member Groups can positively focus on the employee's return to work and a productive lifestyle.



**Local Government Center**

New Hampshire Municipal Association  
Workers' Compensation Trust  
Property-Liability Trust  
HealthTrust

25 Triangle Park Drive  
PO Box 617  
Concord, NH 03302-0617  
Tel: 603.224.7447  
800.852.3358 (NH Toll Free)  
Fax: 603.226.2322  
Web site: [www.nhlgc.org](http://www.nhlgc.org)

*Your Life and  
Disability Insurance*



National Insurance Services  
*Of Wisconsin, Inc.*



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