



WHAT'S WRONG WITH VOLUNTARY BENEFITS UNDERWRITING?

- 1. Employees with health issues cannot qualify for plans they need, unless other employees also buy the same plan.**
- 2. Participation requirements are a hassle to achieve.**
- 3. Guaranteed-issue face amounts for small groups are too small.**
- 4. Plans are too expensive for employer to purchase.**
- 5. Some employers are too small to qualify for good benefits.**

A HOT NEW CONCEPT APPROVED FOR TEXAS OVERCOMES THESE CHALLENGES EMPLOYER'S DEFINED CONTRIBUTION PLANS FOR GROUPS 2 – 99

**GUARANTEED-ISSUE (GI) WITH MINIMAL PARTICIPATION REQUIREMENTS,
EVEN IF ONLY ONE EMPLOYEE PARTICIPATES PER PRODUCT***

VOLUNTARY GROUP PRODUCTS

TERM LIFE / AD&D: UP TO 100K (GI); UP TO 250K (SI)

SPOUSE TERM LIFE / AD&D: UP TO 50K (GI)

SHORT-TERM DISABILITY: 60% UP TO \$1,250/WEEK (GI)

LONG-TERM DISABILITY: 60% UP TO \$5,000 / MONTH (GI)*

DENTAL: HI/LOW OPTION WITH & WITHOUT ORTHO (MEXICO DENTISTS APPROVED)

VISION: \$10 EXAMS / \$10 LENSES & FRAMES

**A+ RATED CARRIER IN BUSINESS SINCE 1971
AGENT / GA / MARKETING CONTRACTS AVAILABLE**

**MARKETED IN TEXAS EXCLUSIVELY BY:
NATIONAL MGA INSURANCE ALLIANCE, INC.
210-340-0470 / 956-982-3998**

*LTD REQUIRES TEN EMPLOYEES AND AT LEAST TWO PARTICIPANTS.
ALL OTHER VOLUNTARY PLANS REQUIRE A MINIMUM TWO EMPLOYEES ON PAYROLL AND ONLY ONE PARTICIPANT.