

The National MGA DC-Plan

Employers may choose any combination of:

- Basic Life with Accidental Death and Dismemberment (AD&D)
- Voluntary Life with AD&D
- Short Term Disability (STD)
- Long Term Disability (LTD)
- Dental
- Vision

Employers select a defined contribution amount of \$15, \$30 or \$50 per employee per month; this becomes the employers – defined contribution amount. Also, the Employer chooses the plans, one or all, giving the employees the freedom to choose only the benefits they want, and the amount.

Plan Highlights:

Groups 5 – 99 (except LTD: 10-99)

Basic Life Options: \$25,000 / \$50,000 / \$100,000

100 % Participation *When Offered*

Voluntary Life: \$25,000 up to \$250,000

Single Participant Required

STD: Seven or 14-day Elimination Period

11- or 25-Week Duration Benefit

30 or 60 Percent Weekly Benefit up to a Maximum of \$1,500

Single Participant Required

LTD: 60% of Monthly Salary

90- or 180-Day Elimination Periods

10+ Groups – 2 Participants Required

Groups 10 – 20 \$3,000 Maximum Benefit

Groups 20+ Employees Choose Either \$3,000 or \$5,000

Dental: Six Plans to Choose From

Choose Any Dentist / Single Participant Required

Annual Maximums from \$500 - \$2,500

Vision: \$10 Co-pays / Single Participant Required

Frames & Frequency Options of 12 or 24 Months