



LIFEMAP CAN HELP MAKE YOUR LIFE EASIER.

● *Insurance. Everybody needs it. But few people understand it.*

In fact, wading through coverage options and trying to explain them to employees can be downright frustrating and confusing. Kind of like landing in a foreign country without a guidebook or translator. Well, LifeMap is determined to change all that. Take a journey with us and see how LifeMap can make your life easier.

LIGHTBULB MOMENTS

It starts with education. In simple language that people can understand. LifeMap turns learning about coverage into an eye-opening experience.

BUDGET-STRETCHING OPTIONS

It continues with options that protect your employees and your bank account. If you're afraid you can't afford to provide all the bells and whistles, try sharing costs with your employees. Simply choose the types and amount of coverage that will be company-paid. Then let employees round out their insurance portfolios with voluntary coverage. With convenient payroll deductions using pre-tax dollars, employees get company-endorsed protection at affordable rates. And you get to be a hero without busting your budget!

Just look for these symbols to see which type of coverage is available:

C Company-paid coverage **V** Voluntary, or employee-paid coverage



LIFE INSURANCE **C V**

Helps employees live in the moment and plan for the future.

This is the biggie, what every employee expects you to provide. So we have plenty of options to fit every budget. Whether you've got young singles just starting out or employees with growing families, LifeMap has their future covered.

RLH ID LIFEP 3/10, LMA ID VOL LIFE, AD&DP 10, LMA ID VOL LIFEP 10 (Rev 5-12)



ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) COVERAGE **C V**

Is for the unthinkable of life.

Okay, this is the coverage no one wants to think about, much less talk about. But as the saying goes, accidents happen. And since many accidents can occur off the job—a car wreck, risky home repair or vacation gone wrong—this plan provides round-the-clock coverage. You can buy the plan separately or combine it with Life Insurance.

RLH ID LIFEP 3/10, LMA ID VOL AD&DP 11, LMA ID VOL LIFE, AD&DP 10



DISABILITY COVERAGE **C V**

Can help employees pay the bills if they can't work.

Whether a new baby or something less joyful keeps an employee away from work, it's comforting to know their finances won't be sidelined too, thanks to Short Term and Long Term Disability Coverage. To reduce your operational costs and liability risks, add FMLA Administration to your Short Term Disability offering. Leave the complexity of state laws and absence coordination to us.

RLH ID STDP10, RLH ID VSTDP10, RLH ID LTD-P10-ED. 01/10, LMA ID VLTDP10



EMPLOYEE ASSISTANCE PROGRAM (EAP) **C**

Helps with life's ups and downs.

Let's face it, an employee's home life can have a positive or negative effect on their work life. With EAP, they'll have a bundle of support to help them cope with whatever life throws their way. Lawyers, counselors, eldercare resources, crisis management, you name it. A basic EAP plan is included in our Long Term Disability Coverage. You can also pay a little more for an enhanced EAP plan or even purchase it solo.



ACCIDENT COVERAGE **C V**

Puts cash in employees' hands in case they get hurt.

When an employee gets hurt, their health plan won't pay the rent, grocery bills and other everyday expenses. That's where Accident Coverage comes in. With fewer money worries, injured employees can put their energy into healing and getting back to work.

RLH ID VGAOP 05/10



CRITICAL ILLNESS COVERAGE **C V**

Puts the focus on recovery, not finances.

When an employee gets a dreaded diagnosis, they don't want money worries to add to their woes. Critical Illness Coverage helps make up for lost wages so employees can focus on their health.

LMA ID GCI P V10/12



DENTAL COVERAGE **C V**

Encourages employees to flaunt the floss.

Making that semi-annual trek to the dentist isn't just good for employees' pearly whites, it's essential for their good health. Why? Because researchers think there may be a link between cavities and gum disease and serious health problems like heart disease.* Armed with a LifeMap dental plan and our network of dentists, employees and their families will be motivated to get regular check-ups, brush, floss, rinse and repeat.

LMA ID GD P V3-14, LMA ID AGD P V3-14, LMA ID DBGD P V4-14, LMA ID ADBGD P V4-14



VISION COVERAGE **C V**

Is about more than good eyesight.

Did you know the eyes are like a window into a person's overall health? Regular eye exams can help detect diabetes, high blood pressure, high cholesterol and sight-related problems that often have no warning signs.** That's why even people with 20/20 vision need to make a yearly pilgrimage to the eye doc.

LMA ID GSVIS P V8/12, LMA ID GCEPVIS P V8/12, LMA ID GCVIS P V8/12

*American Dental Association

**Centers for Disease Control and Prevention

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LifeMap Assurance Company® today!**

● **LifeMapCo.com**
1 (800) 794-5390



Insurance for every step of life.