

# B & W Insurance Group

## 2024 Supplemental Benefit Enrollment

**IT'S BETTER!** B&W Insurance Group is proud to present **improved** supplemental benefits for US Postal employees!



**NEW!** Guaranteed Issue Life Insurance & supplemental coverages!

### 4 PORTABLE VOLUNTARY OPTIONS

Life Insurance – Permanent & Term	
Guaranteed Issue	Up to \$200,000 Ages 18-50
	Up to \$75,000 Ages 51-79
Accelerated Death Benefit For LTC rider	Monthly benefits at 6% of death benefit

Disability Insurance
<ul style="list-style-type: none"><li>Guaranteed issue up to 60% of income up to \$4K</li></ul>
<ul style="list-style-type: none"><li>12-month maximum benefit period</li></ul>

Accident Insurance
<ul style="list-style-type: none"><li>Accident- Covers you 24hrs, individual or family.</li></ul>

Critical Illness
<ul style="list-style-type: none"><li>It will pay you a lump sum of up to \$30K upon diagnosis for a heart attack, \$30K for a stroke and \$30K for cancer diagnoses</li></ul>
<ul style="list-style-type: none"><li>Can add spouse and/or family</li></ul>

<u>Optional Employee Riders:</u>
<ul style="list-style-type: none"><li>Accident Disability Rider</li><li>Accident/ Sickness Disability Rider</li><li>Sickness Hospital Confinement Rider</li><li>Sickness Hospital Confinement + Sickness Hospital Admission Rider</li><li>Specified Critical Illness Rider</li></ul>



**Scan QR code to fill out form or visit:**  
<https://bandwinsurancegroup.com/>

**Contact the B&W Insurance Group Office @ 706-833-1449**