

North American Insurance Trust (NAIT) offers

## Life and Disability Plans from



# Cigna®



**Cigna Group and Voluntary plans are available for groups of 5+ eligible employees with a minimum of 5 enrolled lives or 20% participation, whichever is greater.**

### **Life Insurance**

<b>Group Life/AD&amp;D (5+ life groups)</b>	<ul style="list-style-type: none"><li>• Plans starting at \$10,000 up to 1x salary to \$125,000**</li><li>• All Guaranteed Issue</li></ul>
<b>Voluntary Life (5+ life groups)</b>	<ul style="list-style-type: none"><li>• Plans starting at \$10,000 up to \$250,000 for Employees, \$10,000 – \$100,000 for Spouse, and \$2,500 – \$10,000 for Dependent Children</li><li>• Guarantee Issue \$50,000 or \$100,000***</li></ul>

### **Short Term Disability (group and voluntary\* available)**

<ul style="list-style-type: none"><li>• Weekly Benefit amount: \$100 minimum/\$1,000 maximum**</li><li>• Weekly Benefit not to exceed 66.7% of an employee's weekly pay</li><li>• The Benefit Duration is not to exceed 26 weeks</li><li>• STD must be accompanied with LTD. We cannot write STD standalone.</li></ul>
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### **Long Term Disability (group and voluntary\* available)**

<ul style="list-style-type: none"><li>• The Monthly Benefit amount: \$500 minimum/\$7,500 maximum**</li><li>• The Monthly Benefit not to exceed 66.7% of an employee's basic monthly pay</li><li>• The elimination period: 90 or 180 days. The benefit duration can be 5 years, age 65, or SSNRA.</li></ul>
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\* 20% participation requirement or minimum of 5 lives on the voluntary STD and LTD, depending on the group size. This is subject to underwriting requirements/guidelines.

\*\* Underwriting may approve higher limits depending on the group dynamics.

\*\*\* Voluntary Life GI can go up to \$100,000 with the greater of 20 enrollees or 20% participation.

Offered through

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INSURANCE TRUST ]

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