

Employee Benefit Solutions



Supplemental Insurance Program

Welcome From GITW Benefits

Proudly serving the Sovereign Nations since 2008

GITW Benefits currently partners with over 85 Sovereign Nations across the country, specializing in employee benefits for Tribal governments and enterprises, as well as federal government employees.

*Our company is built on a strong foundation of Integrity driven family and business values, with a focus on the principles of **Quality, Service and Care.***

We look forward to building long-lasting partnerships.

GITW Benefits partners with you...

GITW brings the highest **Quality** supplemental benefits. Our **Unique Life Insurance** program was originally designed for federal employees and is available to the Sovereign Nations from GITW Benefits, along with our other benefit offerings.

The **Service** you receive from our back office Administrative Staff is second to none. They are skilled at helping with HR questions, payroll issues, client requests and will find the answers you need to keep our partnership strong.

The GITW Leadership and Agents **Care** deeply about our partnership.

We take time to customize your voluntary benefits program around your base benefits. Employees receive a brief overview, **emphasizing the importance of their benefits**, while explaining the supplemental benefit options being offered.

We strive to take the confusion out of the benefits selection process. Our team is readily available to answer your benefits questions or help with strategic benefit planning.

“By helping employees understand what they have, they can better understand what they need.”

The Right Company & The Right Benefits

Protect Your Family

Life Insurance Plan - Permanent Coverage **

- **Guarantee Issue*** for Employee, Spouse, children and grandchildren
- **Level Premiums & Affordable Rates**
- **Paid up by age 65** (ages 0-55) Ordinary Life coverage is available to age 76
- **Built in Cash Value and Policies are Portable**



Cash Benefit Cancer Plan

- Pays up to \$50,000 on first time diagnosis (policy terms and conditions apply)

Protect Your Life

Accident Expense Insurance

- Pays per accident for visits to physician, urgent care, emergency room or chiropractor.
- Pays a fixed cash benefit for injuries resulting from a covered accident.

Hospital Indemnity Insurance

- Pays Initial Confinement (Lump Sum) benefit. (May vary based on plan design)
- Pays a Daily Benefit in addition to Lump Sum, per hospitalization.

Critical Illness Insurance

- Covers 25+ Conditions & Illnesses, including Heart Attack, Stroke, & Cancer!



Wellness Benefit Rider (State specific guidelines apply)

Protect Your Lifestyle (Your most valuable asset – Your Income)

Disability Income Insurance

- Benefit will pay for 6 months
- Max benefit of up to 60% of their gross monthly income

Life Events - Long Term Care

- Universal Life Insurance and Long Term Care at one low price



Plan options are subject to State availability, guidelines and restrictions. Consult your GITW representative to select the program that will best supplement your Base Benefits.



" Building long lasting Relationships through a unique and interactive approach to Fringe Benefit Solutions "



Life... Worth Protecting

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Life Insurance

*For those still actively employed subject to certain limitations. Not available to individuals who are HIV positive or terminally ill. If applicant has certain pre-existing medical conditions, policy will be issued with graded benefits. Excess amounts over the Guaranteed Face Amount subject to regular underwriting.

*Graded Benefit: initial policy benefit is 25%, second year – 50%, third year – 75%, fourth year and thereafter – 100%.

**Permanent Coverage: Ordinary (Whole Life) Group/Individual and /or Group Term Life.

Accident, Hospital Indemnity, Critical Illness, Disability

Policy and rider availability, features and rates may vary by state. This description of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. There may be other reductions of benefits, limitations and exclusions. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. For costs and complete details of the coverage, please contact your agent, or ask to review the policy/certificate for more information.

Revised 9/13/18