



WELCOME TO

An Industry Leader in
Voluntary Benefits





GITW BENEFITS HAS SERVED TRIBAL NATIONS SINCE 2008

We proudly partner with over 85 Sovereign Nations, providing employee benefits to tribal governments, enterprises, and federal entities in over 20 states across the country.

Built on a foundation of **Quality, Service, and Care**; Our Mission is simple - Support and protect your employees and tribal members through meaningful voluntary benefits.

Our Tribal Partners Enjoy the GITW Benefits Difference

- Exclusive Life Insurance plans originally designed for federal employees and now available to the sovereign nations through GITW Benefits
- Ability to customize supplemental benefits to meet specific needs using top-tier insurance carriers
- HR Support & Payroll Coordination from an experienced admin team
- Custom Enrollment solutions - onsite or virtual
- Year-Round Access to plan education and support

At GITW Benefits, we specialize in bringing something different. We add value to your existing benefits package through our unique products and service.

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





Protect Your Family

Life insurance is one of the most important ways employees can protect their loved ones.

- Permanent Coverage for Employee, Spouse, Children & Grandchildren**
- Guarantee Issue Options*
- Affordable Level Premiums
- Paid-Up by Age 65 (Ordinary Life to age 76)***
- Cash Value & Portability
- Additional Individual Term Life Available

Protect Your Life

Our health and supplemental benefits provide financial support during life's toughest moments.

- Accident Expense
- Hospital Indemnity
- Critical Illness (25+ conditions)
- Return of Premium on many plans



Protect Your Lifestyle

Your income is your most valuable asset—protecting it means protecting your way of life.

- Short-Term Disability
- Long-Term Care





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

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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.

***Paid-up at age 65 available to age 55. Premiums payable to policy anniversary following 65th birthday.

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.