

GUARANTEED ISSUE DISABILITY Case Summary

Client

A 45-year-old successful business owner with a chronic back ailment and no Long Term Disability insurance.

Challenges

The business owner has discovered that Long Term Disability insurance has stringent medical underwriting and that applicants with back conditions are often declined coverage.

Assessment

The business owner needs a Guaranteed Issue Long Term Disability plan available through an employer sponsored, multi-policy program.

Action

Using one of the select Insurance carriers that offers Guaranteed Issue Long Term Disability to eliminate health underwriting, the business owner purchased coverage on herself and two employees. The three policies qualified for a 20% multi-policy premium discount.

Outcome

With the premium discount the business owner paid only slightly more for three policies than she would have paid for her own coverage, which would have been declined without this creative solution. Ancillary Specialists will continue to assist the business owner protect her Human Capital.

Call 717-796-1565 or email info@ancillaryspecialists.com for more information.