

WHY LIFE & AD&D MATTERS

Peace of mind that outlasts a paycheck.

A life insurance benefit is one of the most meaningful ways to tell your team their families matter.

\$10K–\$50K

flat employer-paid benefit options — with
voluntary coverage up to \$300,000.

When a family loses a loved one, a life insurance benefit can cover final expenses, replace lost income, and give them room to grieve without financial fear. **AD&D** adds an extra benefit if death or a serious injury results from a covered accident — and through the Council program, it's more affordable than most small employers expect.

Protects families

A lump-sum benefit helps with final expenses, debts, and everyday costs when income stops.

Strengthens your team

Employer-paid Life is a standout benefit that helps you attract and keep good people.

Flexible & affordable

Choose a flat employer-paid amount, add voluntary coverage, or offer both at group rates.

BASIC (EMPLOYER-PAID)

\$10K

\$20K

\$50K

A flat benefit for every eligible employee. AD&D matches the Life amount.

VOLUNTARY (EMPLOYEE-PAID)

Up to **\$300,000** in \$1,000 units (max 5× salary), with **\$50,000 guaranteed issue**. Employees add the protection that fits their family — at group rates.

Give your team lasting security

Request a free quote at ohiochamber.com → Health Benefit Programs, or through the Ohio Small Business Council page.



SCAN TO GET STARTED