



HEALTH HISTORY AND  
PRE-EXISTING  
CONDITIONS  
DO NOT MATTER

NO MEDICAL EXAMS  
OR HEALTH QUESTIONS

“A” RATED INSURANCE  
COMPANY

WHOLESALE RATES



ENDORSED  
BENEFITS

*Exclusive Cash  
Benefits for Local  
600 Members and  
their Families*

- Guaranteed Issue Application  
(during your open enrollment window only)
- Benefits beyond GI (guaranteed issued) coverage  
available
- Cash benefits get paid directly to the client –  
regardless of any other insurance
- Can enroll over the phone or in person
- Auto payment

### Accident Plan

- 24/7 Coverage
- High benefit limits
- Affordable
- Spouse and children coverage available
- Wellness Benefit \$50  
(once per insured per calendar year)

### Hospital Plan

- Sickness and accident
- Low rates
- Hospital/ICU admission: \$1,500
- Hospital confinement: \$100 (60 days)
- Spouse and child(ren) coverage available
- Pre-Existing exclusion 12 months

### Critical Illness Plan

- Guaranteed issue up to \$10,000 (\$5,000 Spouse)
- Higher limits available through health questions
- Many covered conditions including Cancer, Heart  
Attack, Blindness
- Children covered at no additional premium and 50%  
of member's benefit
- No application age restriction
- Pre-existing exclusion 12 months
- Wellness Benefit: \$50 (once per insured per  
calendar year)

### Short Term Disability Plan

- Benefits pay up to 40% of income (\$400-\$5,000  
monthly benefit)
- Off-the-job coverage
- 6 month or 12 month benefit period
- Multiple elimination period options
- Issue age 17-64 (Renewable to age 72)
- Pre-existing exclusion 12 months
- Mental illness covered through rider
- Waiver of premium included

### Life with Long Term Care Plan

- Permanent Whole Life Plan
- Long Term Care Rider included
- Guaranteed Issue is death benefit available at \$12  
weekly premium
- Death Benefit amounts available:
  - Employee - \$2,000 - \$300,000
  - Spouse - \$2,000 - \$75,000
  - Child - \$5,000 - \$50,000
- Cash account at 4.5% interest rate
- Renewable to age 120

NOTES: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Call to schedule your in-person or phone consultation  
Phone: **(323) 207-8115 (English)**  
Email: [cm@endorsedbenefits.com](mailto:cm@endorsedbenefits.com)

  
Coverage Provided by  
Unum Life Insurance Company of America