

Secure Tomorrow

To plan for a solid future, it has to be more than just a dream. You need to have an action plan, which requires the right tools and the right support. At Global, we give you the tools and support you need to make your dreams for the future a reality.



The statistics regarding the likelihood of disabilities are staggering. One out of three of us can expect to have a disability lasting at least 90 days at some time during our career. Financially, a disability can be crippling, since living expenses can increase dramatically due to the need for specialized care.

To protect you from the effects of disabilities, Global offers Short Term and Long Term Disability Insurance and Long Term Care coverage.

Short Term Disability (STD)

- Coverage is a percentage of income
- Premium is paid by the Company
- Coverage includes illness or injury that is not job related

Long Term Disability (LTD)

- Coverage is a percentage of income and applies to injury or sickness whether or not job related
- Premium based on annual salary and benefit

Long Term Care (LTC)

- Eight coverage options available
- Premium based on age at enrollment
- Coverage applies to expenses for home health care, assisted living facility, or nursing home care

Life Insurance

There are many reasons for buying life insurance. If you are the primary wage earner in the family, life insurance is a good way to help provide your family a stable financial future. If you aren't the primary wage earner in your family, it is important to have insurance to help cover the financial burden of childcare expenses and other unforeseen costs, such as funeral expenses.

While it's difficult to face our own mortality, planning for it can ease the burden our love ones will face later. Global offers the following plans to meet these needs:

Basic Life and Accidental Death & Dismemberment

- Basic life benefit is one times annual base salary
- Double death benefit if killed in accident, including those related to job
- Pays a benefit while living if loss of hand, foot or sight occurs
- Premium is paid by the Company

Supplemental Life and Dependent Life

- Coverage amounts range from \$25,000 to \$250,000 in \$25,000 increments
- Double death benefit if killed in accident, including those related to job
- Pays a benefit while living if loss of hand, foot or sight occurs
- Dependent life offers four options to cover spouse and children but does not include an accidental death & dismemberment benefit

