



6 Tips for Buying Long Term Disability Insurance

1 Understand Why You Need It

While everyone understands the need to buy insurance to protect their health, home, automobiles, and businesses, many people do not insure their ability to earn an income. An average American family has monthly expenditures for food, housing, transportation, and clothing of almost \$5,000. Your employees need long term disability coverage to protect their ability to provide for their families.

Don't make the mistake of thinking "it can't happen to me." A 35 year old worker has a 50 percent chance of becoming disabled for three months or more before turning 65. In the last 20 years, deaths due to the cancer, heart attack, and stroke have all declined, but disabilities due to the same three are up significantly. Disabilities CAN and DO happen.

2 Determine How Much Coverage You Need

As an employer, you can choose the level of protection you want to provide for your employees. NOPA offers a 5 Year plan and a To Age 65 plan, with two different waiting periods. The benefit amount provided is 60% of salary, no matter which plan you choose.

3 Understand Why Group Insurance Coverage Is Affordable

NOPA partners with UNICARE to offer low cost GROUP disability coverage. We are able to obtain very competitive rates due to our group buying power. Rates are guaranteed through December 2010.

4 Buy Long Term Disability Insurance From a Trusted Source

The IOPFDA Insurance Trust has insured OFDA members since 1952 – that's 57 years of protecting members like you.

An insurance policy is only as good as the insurance company that backs it. You need to know the insurance company you choose has excellent ratings from the top rating agencies that monitor insurance companies. UNICARE has consistently received some of the highest ratings, as shown below:

A.M. Best: A- (Excellent)
Standard & Poors: A+ (Strong)
Fitch, Inc: AA- (Excellent)

5 I Have This Coverage, Why Should I Change?

If you currently provide Long Term Disability Insurance to your employees, you need to consider two things – We may be able to save you significant amounts of premium, AND you can change to the NOPA plan with NO EVIDENCE OF INSURABILITY. In less than 24 hours we can provide you with a quote, answer any questions, and move your coverage.

If you are interested in offering this great benefit to your employees or comparing rates, please contact the IOPFDA Trust for a proposal. We can take your information by phone, fax, or e-mail.

6 The Most Important Tip Get a Proposal

Now that you understand the need to provide your valuable employees with Long Term Disability Insurance, let us do the work for you. Contact Kathy Manolas today and she will provide you with all the information you need.

Telephone: 1-800-542-6672 • Fax: 703-683-7552
E-mail: kmanolas@nopanet.org



**IOPFDA is the parent organization of NOPA-the National Office Products Alliance.*