



Need Help with Life and Disability Insurance?

Blue Cross Blue Shield of North Dakota is pleased to partner with Lincoln Mutual Life & Casualty Insurance Company. Through Lincoln Mutual, you can offer group life and disability insurance to your employees with a competitive, high-value plan. You can help your employees and their families navigate through life's unexpected events. As the employer, you set the maximum benefits. Rates are based on the demographics of the group.

Life and Accidental Death and Dismemberment (AD&D)

This policy includes term life insurance and accidental death and dismemberment insurance. Lincoln Mutual will pay the benefit selected in the event of an employee's death or dismemberment as defined in the policy.

Short-Term Disability

Insured employees who are unable to work due to a non-occupational accident, sickness or pregnancy will receive a weekly benefit.

Long-Term Disability

Most employees are financially unprepared for a prolonged sickness or accident. Disability insurance replaces a reasonable portion of earnings that are lost as a result of disability and encourages employees to return to work as soon as possible.

Voluntary Group Term Life (VGTL)

Employees receive an opportunity to buy life insurance at a group rate, which is often more affordable than an individual rate. As the employer, you just need to provide that premium payments by employees can be made through payroll deduction. VGTL is a simple and inexpensive way to help your employees take care of what matters most.

For more information on any of these products, contact your local Blue Cross Blue Shield of North Dakota Group Benefits Consultant.



BlueCross BlueShield
of North Dakota

An independent licensee of the Blue Cross & Blue Shield Association



Lincoln Mutual

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