

## WAICU Life, Disability & Long-Term Care Program

### Program Features and Benefits

- The WAICU Life and Disability Program was implemented in 1993.
- CNA, our supplier/vendor since December 1998, was purchased by The Hartford Insurance Companies on January 1, 2004.
- WAICU formed an advisory task force to monitor The Hartford's performance and recommended extending the contract with The Hartford.
- The contract provides guaranteed rates and improved benefits such as higher guaranteed-issue limits and contributions to retirement plans during disability.
- In addition to standard life and long-term disability insurance, WAICU also provides voluntary life, voluntary accidental death and dismemberment, and long-term care insurance for employees and family members (guaranteed issue for employees).
- Participating WAICU members also enjoy numerous value-added enhancements including "Worldwide Travel Assistance" when encountering an accident or illness while traveling; "Beneficiary Assist," providing grief, legal, and financial counseling after the death of a loved one; and "Ability Assist," which offers counseling, legal, and financial services for families affected by a disability.

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**Vendor for  
Group Life and Disability:** The Hartford Life

**Vendor for  
Group Long-term Care:** CNA Group Benefits

**Broker:** The Zimdars Company

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