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Voluntary Long Term Disability

Now even easier – only 5 employees needed to qualify!

Do you currently offer a Voluntary Disability Plan for your Employees? Should You?

- **Simple** - It is now easier than ever to qualify for a plan. As few as 5 covered employees are needed.
- **Retention** – A key component of a competitive benefits package for employers who need to attract and retain talented employees.
- **Productivity** – helps manage time lost to disability and return your employees back to work sooner.
- **Voluntary** – Employee paid.

Our friends at Assurant Employee Benefits have provided the **Employers Guide to Disability**.

“For most workers, the ability to earn a living is their most significant financial asset. Lengthy periods of disability can be financially devastating to workers and their families. Protection against that risk lies in disability income insurance, a product that can provide income to an employee should he or she become sick or injured and unable to work. It can protect workers and their families against financial catastrophe by helping to meet daily expenses”. [click to read the complete article](#)

Did you know that May is Disability Insurance Awareness Month?

The Council for Disability Awareness is another great source for information about disability and planning ahead. Get the facts: www.disabilitycanhappen.org



To have an Ochs, Inc. representative contact you to learn more about Disability Insurance for your group, [click here](#).

Contact Us

Monday – Friday 8:00-4:30

651-665-3789

1-800-392-7295

ochs@ochsinc.com

Visit Our Website

<http://www.ochsinc.com>

LifeBenefitsExtra

Nearly all of our clients use LifeBenefitsExtra, Minnesota Life's custom website for employers. LifeBenefitsExtra provides online access to plan information, forms and tools, which saves time and improves accuracy.



LifeBenefitsExtra serves as your “front door” to accessing information about employer and employee benefits offered through Minnesota Life.

More information at your fingertips. [click here](#)

Features Include:

- Participant search
- Plan reports
- Forms
- Quick click for plan information
- Exchange files securely
- Administer your users
- Customized contact list
- Simple navigation
- Online education
- Password assistance is available
- Online billing

Formal Requests for Proposal

Ochs, Inc. can assist at no cost to your group!

Did you know that Minnesota State Statute [471.6161](#) requires employer paid coverages to request proposals every 5 years?

If one of your non-contributory coverages is due for a Formal Request For Proposal, Ochs, Inc. can assist you at no cost to your group. In lieu of compensation for this service we only ask that Ochs, Inc. is named Agent of Record for the insurance coverages included in the RFP. Keep in mind that voluntary coverages are not required to solicit formal RFP's.

Let us help you through the RFP process.

If you would like more information on the Minnesota State Statute, or on our free RFP services, please [click here](#) and we will get in touch with you to answer your questions, or feel free to call us to discuss the process.

Important Note: You will obtain the lowest pricing on [The Municipal Pool](#) plans when you request a quote **directly from Ochs, Inc.**

RFP Services Provided:

- Timeline
- Current carrier data requests
- Advertisement language
- Distribution of RFP to multiple carriers
- Respond to carrier questions
- Analysis of proposals submitted
- Council presentation of results (if desired)
- Marketing materials and enrollment assistance



- ☺ *Blueberry juice boosts the memory*
- ☺ *The average hamster, if provided a wheel, will run up to eight hours per night*
- ☺ *Earthworms have five hearts*
- ☺ *The heaviest cat on record was from Australia and weighed 46.9 pounds*
- ☺ *Venus is the only planet that rotates clockwise*
- ☺ *Goat's milk is used more widely throughout the world than cow's milk*

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