



Illinois Mutual Case Study

Empowering Agents to Cross-Sell Simplified Issue
DI to Working Spouses of Worksite Clients



Overview

When agents talk with a business owner about voluntary benefits, they open the door to every employee of that business, and their family, as potential clients. This is how agents often use the worksite channel to offer benefits that meet the insurance needs of hardworking families, including important income protection solutions.

These agents encounter a common challenge:

When they talk with employees about voluntary short-term disability insurance (DI), the employees realize their **working spouse's income** needs protection too!

The Challenge

- Only the employee is eligible for DI through their employer, not their working spouse.
- Traditional DI requires a lengthy application.
- Full medical underwriting can be a roadblock, which may discourage clients and delay the sale.

Illinois Mutual's Solution: SIDI

To address these challenges in the market, Illinois Mutual introduced Simplified Issue Disability Income Insurance (SIDI), a **game-changing DI solution** designed with both agents and consumers in mind. With a **simple, electronic application** and **fast underwriting decisions**, SIDI makes it easier than ever to secure critical income protection for working spouses of employees purchasing DI through their employer.



Key Features of SIDI

- **Simple, Electronic Application Process:** Straightforward questions to streamline the underwriting process.
- **Fast Underwriting Decisions:** Quicker underwriting allows the client to receive their policy sooner than traditional underwriting.
- **Disability Due to Childbirth:** Disability due to childbirth as the result of normal pregnancy is covered as any other sickness after the policy has been in force for 9 months.*
- **Unisex & Uni-Tobacco Premium Rates:** Rates do not vary based on gender and tobacco use.
- **Short Elimination Periods:** Elimination periods as short as 0 days for accident, and 7 days for sickness, are available in many states.

To learn more about SIDI, visit
www.IllinoisMutual.com/SIDI

The Result

SIDI allows agents to **meet the market need for working spouses of employee clients** to get simplified issue DI coverage. With SIDI, it's easier than ever to start more conversations—and close more sales. SIDI enables more consumers to enjoy an **easier application process, faster approval and affordable premiums.**



**In NC, giving birth as the result of normal pregnancy will be covered as of the policy's effective date.*

Policy Form WSD07, Voluntary Short Term Disability Income Policy; Policy Form WD13 in GA, MD and SC

Not available in AK, CA, CO, DC, HI, ME, MT, NH, NJ, NM, NY, OR, RI and VT.

Coverage and availability may vary in other states.

For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.

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