



## **AlwaysCare To Sell National Guardian Products**

NU Online News Service, Jan. 12, 2009, 3:29 p.m. EST

An ancillary benefits company is expanding into the life and income protection arenas.

AlwaysCare Benefits, a unit of Starmount Life Insurance Company, Baton Rouge, La., says it will be marketing group life insurance, short-term disability insurance and long-term disability insurance products underwritten by National Guardian Life Insurance Company, Madison, Wis.

Both employee-paid plans and employer-paid plans are available, AlwaysCare says.

Both the basic, employer-paid life plans and the voluntary, employee-paid plans include accidental death and dismemberment coverage and 2-year rate guarantees.

The standard LTD plans offer a 2-year rate guarantee, and the life, STD and LTD plans come with automatic access to employee assistance programs, AlwaysCare says.

The EAP programs offer up to 5 face-to-face sessions with financial, grief or legal counselors and 1 year of unlimited telephone access.

AlwaysCare is selling the products in 16 states. In most states, the products are available to groups with 10 or more employees, the company says.