



Group Life and Disability Insurance

Benefits for international employees



TUWAN Global
Solutions
A Division of Trawick International

Group and Voluntary Life Insurance

- Available to employers with 10 or more international employees
 - Additional coverage for local nationals
- Annual renewal policy limits up to \$1,000,000 for each employee
- Flat benefit amount or up to five times the salary
- Employer-paid with an option for voluntary/employee-paid coverage
- Life coverage is available for the employee's spouse and children
- Spouses \$50,000 Life and \$50,000 AD&D
- Dependent children (12-26) \$15,000 for Life
- Dependent children (under 12) \$10,000 for Life
- Employee Coverage can include:
 - AD&D up to the Life sum assured
 - Permanent Total Disability
 - Accelerated death benefit
 - Funeral benefit

Group Long-Term Disability (LTD)

- Available to employers with 10 or more international employees
- Employee enrollment for ages 18 to 64
- Long-term disability (LTD) benefits could initiate following a 13, 26 or 52 week period and persist until the employee resumes work or attains the age of 70
- Coverage is employer-paid
- Plan benefits are paid due to a covered disability (accident or illness)
- Monthly disability benefits can be 50%, 60%, 66 2/3%, or 70% of the employee's monthly salary
- Maximum monthly benefit of \$15,000
- Waiver of Premium while receiving disability benefits
- Optional:
 - Survivor Benefit Partial Disability Work Incentive
 - Partial Disability
 - Work Incentive



Who We Are

Tuman Global Solutions

Founded by Dan Tuman and Daryl Trawick, Tuman Global Solutions is a part of the Trawick International family of companies that operates worldwide. Tuman Global Solutions is an international brokerage focused on providing innovative solutions for organizations and individuals operating and living outside their home country. Tuman Global Solutions is a multi-line global insurance specialist with over 20 years of experience creating Property & Casualty and Life, Accident & Health programs for our clients. Tuman's global reach of international insurers and reinsurers allows us to design bespoke programs that are not available in the standard insurance market.



Tuman Global Solutions



Known worldwide as an insurance provider who creates unique and niche programs for the globally mobile

20+
YEARS

20+ years of international program development



Superior customer service no matter where in the world you reside



Only works with the best insurance partners to provide you with the best possible plans and service



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