

A major disability is something that happens to someone else... Until it doesn't. Most Americans are better prepared to die than deal with a disability!

For Years, Joe Groh's vision was for employee security for everyone in the construction trades.

Now, That Is Possible – Even For Small Business Owners

- **Short Term and Long Term Disability Insurance**
 - **Life Insurance**

Just over 1 in 4 of today's 20-year-olds will become disabled for at least three months before they retire. What's worse, 77% of the workforce are living paycheck to paycheck.



JOE GROH'S VISION for small business owners was for them to be able to:

- attract the Best with incentives to work for your company that other contractors can't offer.
- give all their employees and their families peace of mind and security that other contractors can't offer.
- create employee loyalty that goes beyond a paycheck

Believers in Joes vision persuaded UNUM to independently develop an exclusive benefit package, offered through a licensed insurance agency, ONLY for owners of Residential Repair and Replacement Industry companies and UNUM added:

24/7 Employee Assistance Program (EAP) for employees and their families World Wide travel Assistance

With NO Underwriting and guaranteed rates for two years

Option 1 - Long Term, Short Term Disability and 20K Life Insurance
*** Cost to Employer per Employee \$0.38 per Hour / \$65.87 per Month**

Option 2 - Long Term, Short Term Disability and 50K Life Insurance
*** Cost to Employer per Employee \$0.43 per Hour / \$74.40 per Month**

Additional options - ¹ Buy Up on Life Insurance ² Voluntary Dental and Vision

***Costs to Employer above is based on an employee with an estimated income of \$52,000 annually.**

To find out more, email joesvision@josephgrohfoundation.org or contact John Bouche at (702) 984-3747. John is not affiliated with the foundation, but is an avid supporter of Joe's Vision. Unum provides affordable access to disability and life insurance for 36 million people, and is #267 on the Fortune 500 list!

50 cents an hour will not change an employee's lifestyle, but it can maintain their lifestyle if the Unimaginable Happens.