

Wednesday, February 25, 2026

SBAM Life & Disability

Agent Webinar

Small Business Association of Michigan



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Your Life & Disability Team

SBAM

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Variety of plan options

View our OneAmerica Financial® Brochure and administration forms online at sbam.org for all plan options and details including:

- Group Life/AD&D
- Voluntary Life/AD&D
- Group Short-Term Disability
- Voluntary Short-Term Disability
- Group Long-Term Disability
- Voluntary Long-Term Disability
- Employee Assistance Program
- Travel Resource Services
- Beneficiary Resource Services

What's New?

- Commission increased to **14%** on all inforce and new business.
- New plan designs for Basic Life/AD&D, Voluntary Short-Term Disability and Voluntary Long-Term Disability
- All member groups, even those with just one (1) line of coverage (not just LTD), will receive the Employee Assistance Program (EAP) at no additional cost.

New Plan Designs

Basic Life/AD&D Amounts

- **\$10,000**
- \$15,000
- \$25,000
- **\$30,000**
- \$50,000
- 1x Basic Annual Earnings to \$100,000

Basic Life Rate

\$0.371 per \$1,000

AD&D Rate

\$0.021 per \$1,000

Dependent Life/AD&D Amounts

Spouse \$5,000

Child(ren) \$2,000 – ages 6 months to 26 years

Child(ren) \$500 – birth to age 6 months

Dependent Life/AD&D Rate

Per family unit is \$1.717

- All options are guaranteed issue to full amount elected.
- Rates are guaranteed until 12/31/2028
- Spouse and Dependent coverage can only be purchased in conjunction with Basic Life/AD&D
- Limitations for 1 life groups (30k, 50k or 1x on Basic Life/AD&D is not available)

New Plan Designs

Group Short-Term Disability with 66.7% coverage

- Option 1: STD 66.7% coverage 0/7/13 = \$.477/\$10
- Option 2: STD 66.7% coverage 0/7/26 = \$.604/\$10
- Option 3: STD 66.7% coverage 14/14/11 = \$.339/\$10
- Option 4: STD 66.7% coverage 14/14/24 = \$.488 /\$10

Four new additional Group Short-Term Disability options with 60% coverage

- Option 1: STD 60% coverage 0/7/13 = .453/\$10
- Option 2: STD 60% coverage 0/7/26 = .574/\$10
- Option 3: STD 60% coverage 14/14/13 = .322/\$10
- Option 4: STD 60% coverage 14/14/26 = .464/\$10

Benefits are payable on: 1st day accident or 7th day illness; 14th day accident or 14th day illness

Benefit duration options: 13 weeks or 26 weeks

Percentage of Salary: 60%

Weekly Benefit Maximum: \$1,000

New Plan Designs

Four new options for **Voluntary Short-Term Disability** with **60%** coverage.

- **Option 1: Voluntary STD 0/7/13**
- **Option 2: Voluntary STD 0/7/26**
- **Option 3: Voluntary STD 14/14/11**
- **Option 4: Voluntary STD 14/14/24**

Rates are guaranteed until 12/31/2028

This voluntary coverage is available with 60% of salary and is age-rated depending on which plan they choose.

Participation requirements include greater of 2 insureds or 25%.

60% Voluntary STD Rates				
Age Band	0/7/13	0/7/26	14/14/11	14/14/24
0 - 24	0.77	0.9	0.57	0.75
25-29	0.82	0.95	0.63	0.84
30-34	0.82	0.94	0.61	0.84
35-39	0.69	0.81	0.5	0.72
40-44	0.65	0.79	0.48	0.71
45-49	0.72	0.88	0.53	0.78
50-54	0.87	1.05	0.63	0.94
55-59	1.15	1.4	0.84	1.25
60-64	1.32	1.61	0.96	1.45
65-69	1.41	1.72	1.03	1.55
70+	1.53	1.86	1.12	1.67

New Plan Designs

Four new options for **Voluntary Long-Term Disability**

- Benefit Duration Options - 5 years or to age 70, whichever occurs first
- Social Security Normal Retirement Age (SSNRA)
- LTD Rates per \$100 of monthly covered payroll

90 day elimination period

5 year = \$.445

SSNRA = \$.689

180 day elimination period

5 year = \$.371

SSNRA = \$.583

Rates are guaranteed until 12/31/2028

Limitations for 1 life groups (SSNRA is not available)

60% Voluntary LTD Rates				
Age Band	90d 5YR	90d SSNRA	180d 5 YR	180d SSNRA
0 - 24	0.13	0.23	0.08	0.19
25-29	0.18	0.34	0.12	0.25
30-34	0.29	0.57	0.21	0.44
35-39	0.39	0.79	0.28	0.61
40-44	0.58	1.18	0.44	0.93
45-49	0.87	1.73	0.67	1.4
50-54	1.24	2.16	0.96	1.66
55-59	1.68	2.3	1.28	1.7
70+	0.78	0.88	0.58	0.68

This voluntary coverage is available with 60% of salary with the following options and is age-rated depending on which plan they choose.

Participation requirements include greater of 2 insureds or 25%.

Can product lines be added?

If your current customers are interested in making changes to enroll in one of the new offerings - such as an increase, decrease, or converting — those changes will be accommodated with Apr. 1, 2026 effective dates.

Are you appointed with OneAmerica Financial[®]?

If you are not appointed with OneAmerica Financial[®], you've been contacted directly via email with a secure link for you to go through the appointment process.

Need confirmation? Contact OneAmerica Financial[®] at Licensing.RSEB@oneamerica.com or (844) 614-3167.

How to enroll your customers.

You customer must be an SBAM \$139 Basic level member or higher to enroll. They get a **free upgrade to Premium** level member when they enroll in an insurance plan!

[Online Application](#) | [Fillable PDF Application](#)

[SBAM OneAmerica Quoting Tool](#)

Submit the following paperwork through [Online Service Portal](#) or membercare@sbam.org

- [OneAmerica Group Application](#)
- [OneAmerica Group Enrollment Form](#)
- [OneAmerica Employee Enrollment Form](#)
- [OneAmerica Employee Assistance Program Enrollment Form](#)

Sending information or inquiries directly to OneAmerica Financial® may cause delays in processing.

Member Care Team

The SBAM Member Care team offers you an [Online Service Portal](#) that provides our members and their insurance agents with helpdesk support that includes smart automations to help to get things done faster!

- New business paperwork submission
- Employee enrollment changes
- Plan changes
- Billing questions
- Claims

SBAM Member Care
(800) 362-5461
membercare@sbam.org

Custom Billing

SBAM will send an invoice to your customer with their BCBSM, BCN and OneAmerica premiums.
Premium checks should be made payable to SBIS and mailed to our secure lockbox.

SBIS (Small Business Insurance Services)
PO Box 437
Oshtemo, MI 49077-0437

Questions about your monthly premium invoice? [Online Service Portal](#) or membercare@sbam.org

Your customers have the option to pay their monthly insurance premiums via ACH payments. Simply complete the ACH form posted on our website and send to us for processing.

[ACH Recurring Insurance Premium Payments](#)

Agent Contest

Earn points by submitting OneAmerica Financial® Basic Life/AD&D, Short-Term and Long-Term Disability new business with SBAM from **February 15th through May 15th** effective dates.

Grand Prize: **Two Detroit Lions Game Tickets**

Second place prize: **\$100 VISA Gift Card**

Third place: **\$50 VISA Gift Card**

HOW TO EARN POINTS

1. Agent Webinar Registration = **1 point**
2. Each new Group Application submitted = **3 points**
3. Each line of coverage Group enrolls in:
 - Basic Life/AD&D = **2 points**
 - STD = **2 points**
 - LTD = **2 points**

Details online at sbam.org/sbamagent



Questions?

Visit sbam.org/sbamagent for more information.

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