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## Life and Disability Insurance



<sup>[1]</sup>VLCT's **Life and Disability Insurance** program allows VERB Trust members to enhance their employee benefits. Members benefit from group rates for life, short-term disability, and long-term disability insurance plans. Their employees benefit by being guaranteed issue, which means they do not have to show proof of insurability by completing a medical questionnaire. In addition, the policy covers employees both on and off the job, giving them 24/7 coverage. [Lincoln Financial Group](#) <sup>[2]</sup> administers the program for VLCT.

For more information or to obtain a quote, please use our online [Request Coverage Information](#) <sup>[3]</sup> form. If you prefer, you may call 1-800-649-7915 and speak with Larry Smith, Manager, Member Relations (or email him at [lsmith@vlct.org](mailto:lsmith@vlct.org) <sup>[4]</sup>), or Kelley Avery, Health Benefit Programs Administrator (or email her at [kavery@vlct.org](mailto:kavery@vlct.org) <sup>[5]</sup>). Members who already have VERB's Life or Disability coverage can also use this handy [Lincoln Financial Group contact information page](#) <sup>[6]</sup>.

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### Links

[1] <http://www.lfg.com>

[2] <http://www.lfg.com>

[3] <https://www.vlct.org/node/669>

[4] <mailto:lsmith@vlct.org>

[5] <mailto:kavery@vlct.org>

[6] <https://www.vlct.org/sites/default/files/LifeDisLFGpeople.pdf>