

Common Questions About Ease & Ethos

Ease and Ethos are working together to make it easy for you to offer term life insurance to all of your groups. Take a look below to find answers to common questions about Ease & Ethos.

How do I get my groups started?

[Click here](#) to start earning more commission. Just one click and no set up necessary.

Who is Ethos?

Ethos, the life insurance company that has overtaken the country with TV and radio ads, is using machine learning to analyze customer data and ensure employees are never paying more than necessary for coverage. With Ethos, the application process takes minutes instead of weeks and provides employees with insurance plans that are personalized, affordable, and portable.

How does offering Ethos benefit me?

With Ease and Ethos, effortlessly increase your commission without spending a minute on plan setup or administration. Once you've requested Ethos activation, every employee can enroll in Ethos year-round—even if it's not during open enrollment period. Over 10 million Americans buy individual life insurance each year. Ease and Ethos enables you to turn on those commissions without any extra work.

Why should I use Ease & Ethos?

Ethos is leveraging technology, custom analytics, and enrollment data that's already in Ease to examine each employee's individual needs. Employees are introduced to Ethos either during benefits enrollment or year-round from their Ease employee dashboard, upon login. Then, employees only have to answer one question in Ease before they can see their personalized quote.

How does offering Ethos benefit my groups?

With Ease & Ethos, employers can expand their benefits offerings to stay competitive in the workforce marketplace. Additionally, each policy is underwritten and priced individually, resulting in higher amounts of coverage when compared to a plan with standard Guaranteed Issue amounts.

What data does Ease send to Ethos?

Once an employee opts in, Ease will send Ethos the following information:

- Date of birth
 - ZIP Code
 - Gender
 - Smoking/Non-smoking
 - Health class (selected by the employee)
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What percentage of employees will require doctor's visits?

A minority of employees will require doctor's visits. Employees that are generally healthy and/or are looking for \$1 million and under in coverage generally do not need a medical exam.

How long will it take before employees receive coverage?

Affordable coverage can begin in as few as seven days after an application is submitted.

What's a typical first-year premium?

Typical annual premium is \$900*.

How much can I earn by offering Ethos to my groups?

Total Lives	Estimated Commission
500	\$2,250
1,000	\$4,500
5,000	\$22,500
10,000	\$45,000
20,000	\$90,000

Commission Rate on First-Year Premium = 25%

*Average Ethos Term Life Policy = \$900

*Source: Ethos

How do I get paid?

Ease will send you a check within one month of the quarter ending.

If an employee doesn't buy Ethos during open enrollment, will I still get paid?

If an employee clicks through from Ease to Ethos but does not buy immediately your commission is protected for 90 days, even if the employee buys Ethos via another advertising offer. Ethos policy purchases outside of Ease and Ethos which are made after 90 days do not qualify.

How do employees pay the premium?

Employees will pay the premium via credit card, through Ethos.

Can Ease help me notify my groups about Ethos?

Yes! Upon activation, you can opt-in your groups and Ease will email your HR Admins with information about Ethos.

What is the employee experience like?

For more information on what the employee experience looks like, please view our quick video [here](#).

Who do I go to if I have questions?

If you have any questions about getting started with Ethos, please email getethos@ease.com.