

Commonly Asked Questions About Ease & Ethos

Ease & Ethos work together to make it easy 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?

Navigate to the Ethos tile from your broker marketplace and click "enable." 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 & Ethos, effortlessly increase your commission without spending a minute on plan setup or administration. Once you've requested Ethos activation, every employee will see Ethos at the end of their enrollment. Over 10 million Americans buy individual life insurance each year, and Ease & Ethos allow you to bring some of those commissions into your pocket without any additional 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. Policies take into account an employee's life holistically, which often leads to lower costs, easier access, and natural portability. With this add-on, employees only have to answer one question in Ease and then will be redirected to Ethos to apply for coverage.

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)

What percent 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 or less in coverage generally do not need a medical exam.

How long will it take before employees receive coverage?

Once an employee picks a policy in Ethos and enrolls, coverage can begin the same day 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! [This handout](#) covers the benefits of the Ease and Ethos partnership and is ready to be shared with your employer groups.

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 & Ease, please contact your CSM. If you have questions specifically about Ethos products, please email patrick.sullivan@getethos.com.