



(Group products require a minimum of 3 eligible employees.)

As a client of Risty Benefits Inc., the South Dakota Biotech Association members and their employees are eligible for enhanced underwriting (including waiver of pre-existing conditions and guaranteed issue) as well as reduced minimum enrollment for group products.

- ✓ Individual Whole Life
- ✓ Individual Cancer Assist
- ✓ Individual Accident or Group Accident
- ✓ Individual Disability or Group Disability
- ✓ Individual Critical Illness or Group Critical Illness

- ✓ Individual Medical Bridge or Group Medical Bridge