



A subsidiary of Blue Cross and Blue Shield of Louisiana,
independent licensees of the Blue Cross and Blue Shield Association.

Employee Benefit Solutions from the Cross and Shield
St. John the Baptist Parish Office of Fire Service

Benefit Illustration and Provisions

Group Term Life

Agency: TATJE INSURANCE AND FINANCIAL

Effective Date: 3/1/2015

Sales Representative: DEBORAH STAGNI

Regional Director: MITCH MEYNARD

Benefit Class 1	Eligible Employees
	Class 1
Benefit Option	Flat \$ 25,000
Guarantee Issue Amount	\$25,000
Benefit Maximum Amount	\$25,000
AD&D Benefit Amount	Included
Dependent Benefits	
Spouse	\$5,000
• 0 to 14 days old	\$0
• 14 days old to age 26	\$2,500
Employee Contribution	Non Contributory
Required Participation	100% Participation
Benefit Reduction Schedule	By 35% at 65; 50% at 70; term at retirement
Conversion	Included
Waiver of Premium	Included
Accelerated Death Benefit	Included with 12 months or less life expectancy benefit.
AD&D	Includes Seat-Belt, Air-Bag, Exposure and Disappearance and 24 hour coverages.



**Group Insurance Proposal For
St. John the Baptist Parish Office of Fire Service**

Rates (per \$1000)

GTL Rate	\$0.136
ADD Rate	\$0.040
DL Rate	\$0.166
Number Eligible	42
Volume	\$1,050,000.00
Monthly Premium (GTL/ADD)	\$219.66
Annual Premium (GTL/ADD)	\$2,635.92

Notes

- **Rate Guarantee: 2 Years**
- **Assumes SIC 9224 Police & Fire**

Plan Features

Accelerated Death Benefit (ADB)

Benefits allow the employee to receive an accelerated payment or a portion of the life insurance benefit when diagnosed as terminally ill with a 12 month or less life expectancy.

We will pay up to 50% of the terminally ill employees Group Term Life benefit up to \$125,000 as long as he or she has a minimum life amount of \$10,000. There are no restrictions on how the money may be used. The remaining death benefits are payable at time of death.

Accidental Death and Dismemberment (AD&D)

Benefits are payable if loss occurs within 365 days of the Accident.

The following benefits are included:

1. **Loss of Life:** 100% of principle sum
2. **Benefits for loss of hands, feet, sight, speech and hearing** shall be shown in the policy.
3. **Seat Belt and Air Bag**
Seat Belt benefit pays 10% of the life amount to a maximum of \$10,000 if the injured person was wearing a seat belt at the time of the accident. Air Bag Benefit pays an additional 5% of the life amount to a maximum of \$5,000, if seat belt is used and the injured person was positioned in a seat with a factory-installed air bag.
4. **Exposure and Disappearance**
Exposure to the elements will be presumed to be injury if the injury results from the forced landing, stranding, sinking or wrecking of a conveyance in which the employee was an occupant at the time of the accident; and the policy would have covered an injury resulting from the accident.



**Group Insurance Proposal For
St. John the Baptist Parish Office of Fire Service**

Qualifications and Assumptions

The following are qualifications and assumptions upon which this proposal is based:

1. Assumes employees must be **actively at work** on the effective date.
2. Part-time, seasonal, temporary or contract employees are not eligible employees. COBRA beneficiaries, retirees or disabled employees are not eligible.
3. Assumes all eligible employees are U.S. Citizens or U.S. residents working in U.S. locations who have met full-time eligibility requirements.
4. Assumes situs state of Louisiana.
5. Assumes a fully insured, non-participation, non-dividend eligible funding arrangement, unless otherwise specified.
6. Southern National Life Insurance Company, Inc. reserves the right to re-price for the following reasons:
 - i. if the sold plan design differs from the proposed/quoted plan design
 - ii. for change in State or Federal Insurance regulations
 - iii. if a material misstatement of the information provided in the request for proposal, claim experience or plan of benefits is discovered post-sale.
 - iv. if the quoted minimum enrollment threshold is not met or
 - v. if the enrolled census information does not include coverage election amounts, and is not within 10% of the census data used to develop this quote.
7. Assumes claims incurred prior to the effective date of the contract will be the liability of the prior carrier.
8. Evidence of Insurability is required for benefit amounts up to the benefit maximum which are greater than the guarantee issue amount.
9. Non-contributory: Employee does not contribute towards cost of coverage.
10. Contributory: Employee contributes a portion of the cost of coverage.
11. Late entrants are required to provide Evidence of Insurability to enter into the plan at any coverage level/amount.
12. Assumes plan of benefits is subject to ERISA regulations.
13. Producer commissions applicable to this case are **Flat 10 %** unless otherwise noted in producer agreement.
14. Quote expires 60 days from effective date.

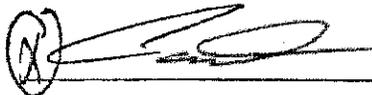
I am authorized by the Group to accept the benefits outlined in this proposal and do apply for Group Coverage based on the information in this signed proposal. This proposal can be revised or withdrawn before acceptance by Southern National Life Insurance Company, Inc (SNL). Upon acceptance, benefits will be set forth in a group insurance policy, which is issued by SNL. No coverage will be in effect until approved in writing by SNL.

"This is not a certificate of insurance. It is a brief description only. The Group Policy alone determines all rights and benefits. SNL reserves the right to withdraw this offer at any time. No coverage will be in effect until approved in writing by SNL. Upon approval by SNL the applicable rates will be valid for the number of years agreed upon in this proposal."

Accepted by group representative

Title

Date



CHIEF

2/16/15

Accepted by underwriter: _____

Date: _____

