



# Put a Little More Life in Your Sales!

Our Life coverage incentive has been extended through 2007! New and renewing employer groups (2-50) signing up for medical coverage and \$25,000 or more of life insurance coverage may qualify for up to a 1% savings\* on medical premiums.

When you add it all up – Guaranteed Issue, the 1% savings on your medical premium, and no underwriting or medical questionnaires to complete – getting Life insurance for your employees just doesn't get any easier than this!

See how the 1% savings can make Life Insurance more affordable than ever.

	Employee Age	Area	Medical Premium (\$30 Copay)*	1% Medical Premium Savings	Life Premium (\$25,000 of Term Life)	Net Cost For \$25,000 of Life†
Employee 1	20	2	\$759	\$7.59	\$4.00	<b>-\$3.59</b>
Employee 2	30	2	\$878	\$8.78	\$5.00	<b>-\$3.78</b>
Employee 3	40	2	\$972	\$9.72	\$8.20	<b>-\$1.52</b>

As you can see, Life often pays for itself!

\*The illustration above shows a 1% scenario for a typical three-life group that purchases \$25,000 of Term Life coverage, along with the PPO \$30 Copay Plan (for family coverage) from Blue Cross of California. Based on 1.0 RAF.

†Includes total Life Premium less 1% medical savings.

**Additional Purchasing Power:** Receive an additional 6% savings on your Life premium and 6% savings on your Dental premium when you purchase \$25,000 or more of life coverage and any of the insured BCL&H dental plans at the same time.

## Composite Rates<sup>2</sup> Make Life a Breeze

- Automatic when enrolling 11 or more employees in BCL&H Life insurance
- Group receives a single rate per \$1,000 of Life coverage regardless of age or sex
- Easier administration

## Guaranteed Issue Amounts

There's no underwriting and no medical questionnaires with Guaranteed Issue amounts of:

- \$30,000 (maximum) for 2-9 enrolled
- \$50,000 (maximum) for 10-24 enrolled
- \$100,000 (maximum) for 25-50 enrolled

# Get More—and Give More—with Life

With Basic Group Term Life, employees and their families will gain extra peace of mind and financial support in the event of untimely death or physical loss. Groups can select a Basic Group Term Life coverage amount from \$15,000 to \$250,000. And, with all coverage amounts, Accidental Death & Dismemberment (AD&D) and Accelerated Death benefits are included automatically.

The Life benefit is payable in the event of death at any time, with the automatic AD&D feature providing employees with an additional benefit, equal to the amount of the Life benefit, in case of an accidental death or a qualifying accident.

## Extras included with AD&D Coverage

- An annual \$3,000 college education benefit for eligible dependents
- A seat belt provision that adds the lesser of 10% of the coverage amount or \$25,000 to the AD&D benefit
- A \$5,000 maximum repatriation benefit to transport mortal remains should death occur more than 75 miles from home

## Accelerated Death Benefit

- Enrollees diagnosed with a 12-month life expectancy due to a terminal condition may request up to 50% of their death benefit

## Strength, Stability and Service

- BCL&H is rated “A (Excellent)” for financial strength by A.M. Best Company
- BCL&H is rated “A+ (Superior)” for claims paying ability by Standard & Poor’s
- Together with our affiliated life companies, we are collectively one of the Top 15 group life insurance carriers in the U.S. and the #1 group life insurance carrier in the under-100 employee market<sup>3</sup>

## Ease of Administration

- One enrollment application for Medical and Life
- One consolidated monthly bill
- One point of contact

***Today and every day ...  
make sure your sales are full of Life!  
Contact your Regional Sales Manager.***



.90 RAF is the best possible rate. The availability of Group Life insurance is subject to underwriting, and the rates are subject to change. See your Certificate for Exclusions and Limitations. For a copy of the Certificate, call (800) 627-8797. <sup>2</sup>Composite rates will be recalculated based on demographics at each renewal. <sup>3</sup>The Top 15 is based on a 2004 LIMRA study based on Inforce Premium, and the #1 is based on the combination of Gen Re's 2004 U.S. Group Life Inforce Cases Study and internal company data. Each affiliated Life company is a separate, independent legal entity for financial purposes and is solely responsible for its own contractual obligations and liabilities. BC Life & Health Insurance Company (BCL&H) is an Independent Licensee of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA. Term Life and AD&D products are offered by BCL&H.

12357 5/07