

**Group Term Life/AD&D - 2-50 Eligible Lives**

	2-9 Lives GI/Max	2-9 LABI GI Max	10-50 Lives	
<b>Guarantee Issue</b>	2 = \$10K	\$15K	Based on group size and total volume	
	3 = \$15K	\$20K		
	4 = \$20K	\$25K		
	5 = \$25K	\$30K		
	6 = \$30K	\$35K		
	7 = \$35K	\$40K		
	8 = \$40K	\$45K		
	9 = \$45K	\$50K		
	<b>Rates</b>	Age Bands		
<b>EOI</b>	GI Matches Max		Required for Amounts Exceeding Guarantee Issue	
<b>Benefit Minimum</b>	\$10,000		\$10,000	
<b>Benefit Maximum</b>	Up to \$45,000 Up to \$50,000 <b>LABI</b>		\$250,000	
<b>Quote Where</b>	eQuoting or Regional Office (submit to SNLQuotes@bcbsla.com for non-standard requests or exceptions)			
<b>Census/Quoting Requirements</b>	<ul style="list-style-type: none"> <li>DOB</li> <li>Gender</li> <li>SIC</li> </ul>	<ul style="list-style-type: none"> <li>DOB</li> <li>Gender</li> <li>SIC</li> </ul>	<b>If applicable:</b> Class Breakout Salaries/Volumes Benefit booklets/SOBs Invoice Renewal Info	
<b>Participation</b>	100% Non-Contributory		100% Non-Contributory 75% Contributory	
<b>Reduction Schedule</b>	35% at age 65; \$2K at 70 35% at 65; 50% at 70 (LABI) Terminates at retirement		35% at 65; 50% at 70 Terminates at retirement	
<b>Dependent Life</b>	<b>LABI</b> Spouse      14 days-age 26      Spouse      14 days-age 26 \$5,000      \$2,500      \$5,000      \$5,000 \$10,000      \$5,000      \$10,000      \$10,000			
<b>Waiver of Premium</b>	Included			
<b>Conversion</b>	Included for Employees & Dependents within 31 days of termination			
<b>Accelerated Death Benefit</b>	Terminal within 12 months Must be Actively at Work Max 50% of life up to \$125K Continuous Coverage Period Not Required		EE Only Coverage Minimum \$5K	
<b>Portability</b>	Not Available			

**Voluntary Group Term Life/Voluntary AD&D 10-50 Eligible Lives**

<b>Group Size</b>	10-50 Eligible Lives	
<b>Guarantee Issue</b>	\$30,000 to \$100,000 based on enrolled lives	
<b>Benefit Minimum</b>	\$10,000	
<b>Benefit Maximum</b>	3x to \$300,000	
<b>Quoted Where</b>	eQuoting or Regional Office	
<b>Quoting Requirements</b>	SIC Code , Effective Date, enrolled census and SOB for cases with in-force coverage	
<b>Participation</b>	Greater of 25% of Eligible or 10 Enrolled (LABI 6 Enrolled)	
<b>Reduction Schedule</b>	35% at age 70, 50% at age 75, 70% at age 80, terminates at retirement.	
<b>Dependent Life</b>	Spouse: Up to 50% of the EE Benefit; \$50K GI Child(ren) 14 days – age 26: \$10K	
<b>Portability</b>	Included for Employee only	
<b>Conversion</b>	Included for Employees & Dependents within 31 days of termination	
<b>Waiver of Premium</b>	Included	
<b>Accelerated Death Benefit</b>	Terminal within 12 months Must be Actively at Work Max 50% of life up to \$125K	EE Only Coverage Minimum \$5K