



GROUP INSURANCE MANUAL

MetLife

Security Mutual

First Rehab

Guardian

AIG/U S Life

Prudential

Sun Life

Hartford

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GROUP INSURANCE

Overview:

Group Insurance is issued to a group, such as an employer, credit union, or trade association, and which provides coverage for individuals and sometimes their dependents. Available products are group life & AD&D, The following notes will be useful in helping understand these products:

Business Entity ~ an eligible group must be a true business entity and not formed solely for the purpose of acquiring insurance and need to be in existence for min of 2 years

Voluntary Coverage ~ coverage an employee can apply for which is in addition to the basic group benefits covered on the group contract, the premiums for voluntary coverage are the employees responsibility

Evidence of Insurability ~ In general, a group of less than 10 lives is required to complete a non medical statement on each employee and be underwritten for this coverage

Contributory Plans ~ eligible employees who wish to apply for coverage are required to pay some portion of the premium by payroll deduction

Non Contributory Plans ~ the group/employer is responsible for payment of all premiums for their coverage

Participation Rate ~ In general, for non contributory plans a company requires 100% of employees to apply for and participate in the coverage. For contributory plans a company requires 75% participation from the eligible employees.

Employment Eligibility ~ Full time employees must generally work a minimum of 25 – 30 hours per week to be eligible for coverage. Part time employees are not eligible to participate. The hourly requirement may be different with the various carriers.

Mandatory Waiting Period ~ the company/employer can select a period in which new employees must wait before they are eligible for coverage.

Take Over Plans ~ it is considered take over coverage if the group/employer has current group insurance they will be cancelling in lieu of new coverage

Elimination Period ~ there usually is a waiting period, known as an elimination period before benefits kick in for Long Term Disability. It's typically 90 days or 180 days. You can select the waiting period when you apply for the coverage. Opting for a longer elimination period reduces the premium cost.

Group Life and AD&D Proposal Requests:

If an agent has a client interested in group life insurance, they will contact us for a quote.

The following information is necessary to run/request a quote:

- Complete employee census (to include: gender, DOB, smoking status, employment date, annual income & job title).
- Complete name, address, industry and length of existence for the company/employer
- If there is current group coverage inforce, will need a copy of the last paid bill and plan design
- Details on what benefits they are looking for. Most common choices are multiple of salary, flat amount for all employees.

Quotes can be obtained from the following sources:

MetLife ~ Quotes can be obtained by email at bostonbc@metlife.com. Pre sale assistance is available through James Kane at 585-899-3305 or jekane@metlife.com.

Hartford ~ Quotes and pre sale assistance can be obtained by Ryan Burkard (acct exec) at ryan.burkard@hartfordlife.com or 716-276-2152 (p), 716-912-8575 (c) or Diane Ventresca (admin) at diane.ventresca1@hartfordlife.com or 860-392-1593.

First Rehab Life ~ online quotes, forms and brochures are available online at www.firstrehab.com. Our producer code, necessary for signing in, is 0000-6972. You may also call the Sales/Underwriting Division at 1-800-750-3754. Pre sale assistance is available through Eric Hammerle 315-468-1172 or ehammerle@firstrehab.com.

AIG/US Life ~ Quotes can be obtained online at www.aigeb.com (great for if you're in a time crunch) or by emailing quote.tsc@aigeb.com. Pre sale and post sale assistance is available through Joanne Souther (administrative) joanne.souther@americangeneral.com or Greg Stevens (acct exec) greg.stevens@americangeneral.com or 800-290-6096

Security Mutual ~ Pre sale assistance can be obtained from Alicia Springett (administrative) at aspringe@smlny.com or 1-800-927-8846, x705 or Stan Grabowski at sgrabows@smlny.com or 607-760-1596. Quotes requests should be emailed to: groupquote@smlny.com

Guardian ~ Pre sale assistance or quotes can be obtained from Sharon Gmitter at Sharon_A_Gmitter@glic.com or 1-585-899-8213 and/or Perry Saraceno at Perry_Saraceno@glic.com or 1-585-899-8218

Prudential ~ Quotes and pre sale assistance can be obtained from Willie Norwich (315) 446-1515 or william.norwich@prudential.com.

Sun Life ~ Quotes can be obtained from rfp.rochester@sunlife.com, our contact for pre sale assistance is Bobby Ghostlaw at Robert.ghostlaw@sunlife.com or 585-383-8330 X234.

Group STD & LTD Proposal Requests:

If an agent has a client interested in group disability insurance, they will contact us for a quote.

The following information is necessary to run/request a quote:

- Complete employee census (to include: gender, DOB, smoking status, employment date, annual income & job title).
- Complete name, address, industry and length of existence for the company/employer
- If there is current group coverage inforce, will need a copy of the last paid bill and plan design
- Details on what benefits they are looking for. Most common is 60% of salary upto a maximum of \$5,000 monthly with a waiting period of 90 or 180 days for LTD and 7 or 14 days for STD.

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First Rehab Life ~ online quotes, forms and brochures are available online at www.firstrehab.com. Our producer code, necessary for signing in, is 0000-6972. You may also call the Sales/Underwriting Division at 1-800-750-3754. Pre sale assistance is available through Eric Hammerle 315-468-1172 or ehammerle@firstrehab.com.

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Sun Life ~ Quotes can be obtained from rfp.rochester@sunlife.com, our contact for pre sale assistance is Bobby Ghostlaw at Robert.ghostlaw@sunlife.com or 585-383-8330 X234.

Group Dental/Vision Proposal Requests:

If an agent has a client interested in group dental or vision insurance, they will contact us for a quote.

The following information is necessary to run/request a quote:

- Complete employee census (to include: gender, DOB, employment date, job title, dependent status (choices: employee, employee/spouse, employee/child(ren), family).
- Complete name, address, industry and length of existence for the company/employer
- If there is current group coverage inforce, will need a copy of the last paid bill and plan design
- Details on what deductible they are interested in

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MetLife ~ Quotes can be obtained by email at bostonbc@metlife.com. Pre sale assistance is available through James Kane at 585-899-3305 or jekane@metlife.com.

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Rochester, New York 14623
info@e-upstate.net
(585)273-8530/(800)828-4415

Application Processing:

The agent will advise when a group case has been sold. You may obtain the necessary application forms from the carriers quote contact. You may rely on the paperwork the carriers provide as each group is unique. Do not mass produce the forms for a different group as they may not be accurate.

All carriers require a binder check equal to the first month's premium amount. This amount is indicated on the group proposal.

Group proposals do expire generally 60 days from the date printed. A valid proposal is needed to be submitted with the application paperwork. If you have a quote which has expired, it will need to be requoted prior to submitting the application.

If there are extenuating circumstances for occupation, income, etc. a cover letter is extremely useful for proper underwriting review.

For most carriers we do not have an agency code for group business. If there is not a place provided for our information then our name, address, phone, fax and email should be written in or stamped under the agent's name.

For inputting Group Insurance applications into SmartOffice, the following carriers are to be used:

MetLife – Met Life Investors-NY

Hartford – Hartford/CNA

First Rehab - First Rehabilitation Ins. Co.

AIG/U S Life – United States Life Ins. Company Group

Security Mutual – Security Mutual Life

Guardian – Guardian Life Insurance Co.(group)

Prudential – Prudential Select Brokerage

Sun Life - Sun Life Group