



LifeSecure OM™



One-for-Many™ LTC



One plan. Designed to address the unique choices of **M**any individuals.

A multi-life long term care insurance program from LifeSecure Insurance Company

For Agent Use Only. Not for Solicitation Purposes.

LS-17013 ST 01/12

LifeSecure OM™ – Multi-life Program Highlights

- Simplified Issue Eligibility
 - Employees actively-at-work \geq 20 hrs/wk, through age 68
 - Benefit Bank up to \$400,000; Monthly Benefit up to \$12,000
 - Employer Contribution (carve-out): 3+ employees OR 10+ employees & spouses
 - Voluntary: 75+ employees
- Employer-contribution discount of 5%.[†]
- Quote Calculator that illustrates Employer's contribution and individual's contribution amounts
- Split list-billing for breakdown by employee and spouse and Employer contribution versus payroll deductions
- Agent-generated on-line or off-line Employer proposals
- Custom web portals for every group, with on-line applications and quoting tools ^{††}
- No commission reductions

[†] Not available in Florida.

^{††} Not available in Florida or California.

LifeSecure Guidelines for Associations and Other Non-Employer Groups

Associations and other non-employer groups (e.g. credit union member, unions) do NOT qualify for the LifeSecure OM™ Multi-life Program.

- Members of these groups use the LifeSecure individual application and individual rates for long term care insurance.
- A 5% discount is available to members of qualifying associations and other non-employer groups. The discount is applicable to all three rate classes (preferred, standard and select). *Discount not available in Florida.*
- A qualifying association or other group must: 1) exist for purposes other than obtaining insurance; 2) have an active membership of at least 200 members; and 3) have by-laws in place for its organization.
- A commission reduction factor of 0.90 1st year and 0.85 years 2+ will apply to associations and non-employer groups which have the 5% Association Discount.

Note: All Associations and Non-Employer Groups must be reviewed and pre-approved by LifeSecure on a case-by-case basis.

www.YourLifeSecure.com



LifeSecure OM™ – Multi-life Program Qualification Guidelines for Simplified Issue

	Premium Source	Underwriting Standard	Eligibility and Participation Requirement	Rate Class
3 – 74 Employees <small>(Employer Contribution Required)</small>	Employer-paid ¹ <i>(required)</i>	Simplified Issue ²	≥ 3 covered Employees OR For Spouses to also qualify for Simplified Issue: ≥ 10 <i>Employer-paid</i> Employees and Spouses combined must be covered within initial 90 day offer period	Multi-life Rates with 5% Employer-contribution Discount (applicable only to individuals receiving Employer contributions) ⁴
			Remaining Employee and Spouse population may also apply, but with Full Underwriting. Such applicants will qualify for Multi-life Rates <u>without</u> the Employer-contribution Discount.	
Groups with 3 to 74 eligible employees require Employer contribution for at least 3 employees.				

	Premium Source	Underwriting Standard	Eligibility and Participation Requirement	Rate Class
75 or More Employees <small>(No Employer Contribution Required)</small>	Employee-paid	Simplified Issue ²	No required minimum participation ³	Multi-life Rates
	Employer-paid <i>(NOT required)</i>	Simplified Issue ²	No required minimum for Employees only For Spouses to also qualify for Simplified Issue: ≥ 10 <i>Employer-paid</i> Employees and Spouses combined must be covered within initial 90 day offer period	Multi-life Rates with 5% Employer-contribution Discount (applicable only to individuals receiving Employer contributions) ⁴
Groups with 75 or more employees do <i>not</i> require Employer contribution. A 100% voluntary setup <i>is</i> allowed.				

- ¹ For groups with fewer than 75 eligible employees, an employer premium contribution is required. The minimum employer premium contribution is ≥ \$10 per paid employee per month, or at least 10% of premium per paid employee.
- ² Simplified Issue underwriting is available to actively-at-work employees (and employer-paid spouses), through age 68, applying for a Benefit Bank amount of ≤ \$400,000 during the initial 90 day offer period, or within 90 days of an eligible employee's date of hire. Applicants who fall outside of these parameters must complete all sections of the Multi-life application (i.e., full underwriting). Actively-at-work is defined as being at one's usual place of employment for a minimum of 20 hours per week. The actively-at-work requirement does not apply to Spouses; however, the Employee must also apply for the Spouse to be eligible for Simplified Issue underwriting.
- ³ For groups with ≥ 75 eligible employees, a minimum of 10 submitted applications is required during the initial offer period in order for the group to retain Simplified Issue availability. If 10 or more applications are not submitted, the offer of Simplified Issue underwriting will be removed for new hire Employees on an ongoing basis. However, the original applicants will still qualify for Simplified Issue underwriting.
- ⁴ Employer-contribution Discount not available in Florida.

Note: Spouses/domestic partners, family members, retirees and retirees' spouses may also be eligible to apply for coverage within a qualified multi-life case. Multi-life Rates will be applicable. These non-employee eligible individuals must complete all sections of the Multi-life application (i.e., full underwriting), with the exception of Employer-paid spouses of employees who may qualify for Simplified Issue as outlined above.