

Benefit Solutions

Voluntary Workplace Benefits
for You and Your Employees



The cost of doing business keeps rising.

As a business owner, you are faced with significant increases in health insurance premiums, workers' compensation, and other costs of doing business.

- *How can you provide important benefits to your employees without hurting your bottom line?*
- *What can you do to attract and retain the best and brightest employees, and enhance the morale of your existing staff?*

Offer *Benefit Solutions* from Baltimore Life!

- You choose the voluntary benefits to offer to your employees with no out-of-pocket cost to your business!
- Premiums are paid by employees conveniently through payroll deduction, and we'll work with you to complete the steps.
- The benefits are portable. If an employee changes jobs, they take the benefits with them.
- We'll promote *Benefit Solutions* to your employees in a variety of ways, which includes an informational meeting.
- We free you from paperwork by handling most administrative tasks.

We can help you control the rising cost of benefits by offering your employees supplemental products that complement your existing benefit plan without changing current benefits.

- Employees get affordable insurance to protect themselves and their families.

- Employers get quality benefits suitable for their employees with expert service of an insurance professional.

An array of products to meet your employees' personal insurance needs:*

- Whole Life Insurance
- Critical Illness Insurance
- Flexible Premium Annuities

Additional products are offered through our fully-owned subsidiary, Baltimore Financial Brokerage:*

- Dental, Vision and Disability Insurance
- Medicare Supplement
- Property and Casualty Insurance

We'll meet with you and your employees at your business to explain available options, allowing them to make educated decisions about the valuable benefits you are offering to them.



The Baltimore Life[®]
COMPANIES

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, MD, 21117-4871
(410) 581-6600 | (800) 628-5433
baltlife.com



Requirements

- A minimum of three (3) applications from employees and their families
- Local payroll processing
- Year-round employment and low employee turnover

Employees who are actively at work for at least 90 days and their spouses are eligible. Employees' children, stepchildren, legally adopted children and grandchildren who are dependent on the employee for support are also eligible.

Billing

Once approved, all policies are set up on a billing cycle to fit your payroll needs.

- You can choose how to set up your bill: monthly or every four weeks billing.
- Once a list bill is established, any of our products can be added to it.

Employee Participation Changes

- When new employees are hired and become eligible, you can contact your agent who will review the products available with your new employee and complete an application if they would like to apply for coverage.
- Your monthly billing will be adjusted to reflect the addition of the new employee and the coverage and premium they have selected for payroll deduction.
- If an employee terminates employment for any reason, you can indicate the termination on your next billing statement. We will remove that employee from future statements and bill the employee directly. An adjustment is shown on your monthly invoice.

Comments here reflect our understanding of the current tax law treatment of this product. The laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about your personal situation before making decisions about this product.

This brochure is not a contract and descriptions are only partial. See your Baltimore Life Benefit Solutions agent for more information.

*Products may not be available in all states.

ERISA Issues

Workplace policies are normally paid through individual payroll deduction and historically are protected within the Group Safe Harbor provision. However, any of the following activities can change your safe harbor status under the Employment Retirement Income Security Act of 1974 (ERISA):

- Contributions made by you, the employer, towards the premium.
- Replacement of group life insurance with individual policies by the employer.
- Revisions to the ERISA rules.

Please note that the above list is not all inclusive. Neither Baltimore Life nor our representatives can provide any legal advice with respect to ERISA status. To determine ERISA status, please consult your tax and legal advisors.

