



*Baltimore Life*  
**Benefit Solutions**

Workplace Benefit Solutions  
for you and your employees.



## The cost of doing business keeps rising

As a business owner, you've been 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 voluntary Benefit Solutions from Baltimore Life*

Your employees want affordable insurance coverage to protect themselves and their families. You want quality benefits suitable for your employees provided with the expert service of an insurance professional.

Baltimore Life can work with you to create the best solution for your business's benefit needs. We can help you control the rising cost of benefits by offering your employees supplemental products that complement your existing benefit plan. Our products will not change your current benefits.

### What benefits are available?

The Baltimore Life Companies offer a full array of products that address the personal insurance needs of your employees and their families.

- Whole Life Insurance provides permanent life insurance coverage and tax-deferred cash value accumulation. Coverage is also available for spouses, children and grandchildren.
- Critical Illness Insurance pays benefits upon diagnosis of one of several critical illnesses or conditions, including cancer, heart attack and stroke.

Through Baltimore Financial Brokerage, our fully owned subsidiary, we represent a group of respected companies that offer additional products, to satisfy your needs and the needs of your employees.

### How does Benefit Solutions work?

Our agents will meet individually with your employees at your business and explain the available options, allowing them to make educated decisions about the valuable benefits you are offering.

- An agent will visit every year to meet with new and existing employees.
- We free you from paperwork by handling most administrative tasks.
- There's no out-of-pocket cost to your business. All premiums are paid by employees conveniently through payroll deduction.
- Our benefits are portable. If an employee changes jobs, they take the benefits with them.



You choose the voluntary benefits to offer to your employees through a convenient payroll deduction process. We will work with you to complete these steps:

- Schedule employee meetings.
- Schedule the implementation date for coverage and payroll deductions.
- Review the billing and administration processes with you and the appropriate person in your office.
- Complete an Employer Agreement that authorizes us to start the process.

We will promote Benefit Solutions to your employees in a variety of ways, including:

- Sending meeting notices and personalized letters to employees to learn about the coverage.
- Providing payroll stuffers and posters to alert employees of the enrollment meeting.
- Conducting informational meetings with employees.
- Holding individual meetings to assist employees with their applications.
- Collecting employee applications.
- Delivering policies to employees and collecting the first month's premium from you.



After the enrollment:

- Payroll deductions should begin on the date specified in the authorization signed prior to the enrollment.
- The policy issue date will be determined by a formula. Policies will become effective on the first of the month following the initial payroll deduction date.
- Future bills will be mailed directly to you, detailing premium amounts for each insured.
- Your agent is always available for service when needed.

## Do your business and employees qualify for Benefit Solutions?

Benefit Solutions is available for businesses that meet these requirements:

- A minimum of five applications from employees and their families
- Local payroll processing
- Year-round employment and low employee turnover

Full-time 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.

## How is Benefit Solutions administered?

### Billing

Once approved, all policies are set up on a billing cycle to fit your payroll needs. You can choose to set up your bill for monthly or every four weeks billing. For each billing cycle, you'll receive a billing statement listing the name, policy number and premium for each policy. Simply return a copy of the billing statement along with a check for payment.

If you have questions regarding administration and billing, call your agent or contact our home office Benefit Solutions liaison at 1-866-263-9333 or [workplace@baltlife.com](mailto:workplace@baltlife.com).

## 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. The company will remove that employee from future statements and bill the employee directly. An adjustment is shown on your monthly invoice.

## Policy Changes or Service

Employees may call your agent or Baltimore Life's Benefit Solutions liaison at 1-866-263-9333 to make changes to existing policies.

## 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.

## The Baltimore Life Insurance Company

Established in 1882, The Baltimore Life Insurance Company insures individuals, families and businesses, providing financial protection to middle income consumers in 49 states and the District of Columbia.

Baltimore Life conducts business with openness and integrity. We strive to make a positive difference in the lives of our policyholders, associates, and in the communities we serve. Above all, we are committed to a conservative, disciplined financial strategy, recognizing that "it's the policyholders' money."

For more information, please visit [www.baltlife.com](http://www.baltlife.com) or call (800) 628-5433.



The Baltimore Life®  
COMPANIES

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*This is not a contract or an offer to contract. See your Baltimore Life Benefit Solutions agent for more information.*