



dental

vision

life

# Quick Match translates to quicker underwriting for new and existing small business groups

Our **life insurance Quick Match Program<sup>SM</sup>** provides streamlined underwriting by matching renewal rates from the group's current life insurance company. This program is available to new and existing small business groups adding life insurance with 10 to 100 eligible employees. Take advantage of this special limited-time opportunity.

## Basic life insurance Quick Match Program guidelines

Groups with effective dates of December 1, 2018 through December 31, 2019.

### Program criteria:

- Group has 10 to 100 eligible employees.
- Group must enroll in a Blue Shield of California small group medical plan.
- Group is a single employer group (e.g., group is not a trust, labor union, MET, association; moratorium industries are not eligible).
- Life insurance amount is between **\$15,000** and **\$200,000** for all employees based on guaranteed-issue guidelines. Life insurance amount must correspond with one of our portfolio plans. Please check with your Blue Shield representative or general agent for more details.
- Group uses composite rates.
- Group does not offer retiree coverage.
- Board members and shareholders are not eligible for coverage.
- If dependent life coverage is requested, the dependent benefit amount is \$5,000 or less.
- Group's life/AD&D renewal rates are between **\$.08** (minimum) and **\$.30** (maximum) per \$1,000.
- Rate to be matched is the renewal rate for the policy period.
- Age reduction schedule of 65% of benefit starting at age 65, and 50% of benefit starting at age 70.
- Contributory plans must have 65% participation from all eligible employees.
- Life effective date is December 1, 2018 through December 31, 2019.
- Standard underwriting guidelines apply.
- Standard commissions schedule applies.
- The Quick Match promotion cannot be combined with the relaxed participation promotion currently available.

### Assumptions:

- Quick Match life insurance plans must be approved prior to installation.
- Copy of prior carrier life insurance renewal offering illustrating renewal rates must be submitted with the new group submission.
- All qualification conditions must apply for the group to be eligible for the life insurance Quick Match Program.

Blue Shield life insurance plans are underwritten by Blue Shield of California Life & Health Insurance Company.