

**Southern National Life Insurance
Company, Inc.**
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A subsidiary of Blue Cross and Blue Shield of Louisiana,
independent licensees of the Blue Cross and Blue Shield Association.

With Louisiana for

LIFE



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CHOICE

Southern National Life Insurance Company, Inc. is a subsidiary of Blue Cross and Blue Shield of Louisiana,* and was established in 1994 to serve the life insurance needs of Blue Cross customers. In keeping with the tradition of choice, Southern National Life offers a variety of life insurance and disability plans as well as administration of benefits through its third-party administrator, Benefit Management Services.



UNIVERSAL LIFE

This program provides permanent life insurance coverage at substantial savings, with the added amenity of portability. The plan supplements, rather than replaces, group term insurance. It offers low-cost, quality protection that is well worth consideration of employees in planning a financial future for themselves and their families.

CAFETERIA PLANS

Cafeteria plans are an innovative way for an employee to save tax dollars while receiving the best in fringe benefits. A cafeteria plan, as described in Section 125 of the Internal Revenue Code, is a flexible benefits plan offering employees a choice between one or more non-taxable benefits or cash.

By participating in a cafeteria plan, an employee may:

- choose the benefits most needed and wanted from a “menu” of benefits.
- pay for certain expenses with “before-tax” dollars, which in turn can increase the net take-home pay and save substantial tax dollars. Benefits that qualify for inclusion in a cafeteria plan include:
 - medical, dental, disability and group term life insurance premiums
 - certain medical expenses
 - adult and child dependent care

LIFE INSURANCE PROGRAM

Life Insurance/Accidental Death & Dismemberment (AD&D)

Whether your company has two employees or 10,000, Southern National Life has a term life plan for you. Our competitive rates and flexible benefit designs make Southern National Life your one-stop shop for **all** your group life insurance needs. Southern National Life offers term life insurance to groups with two or more eligible employees. When life coverage is selected, AD&D is automatically included at the same benefit amount. Dependent life coverage is also available. Groups may choose to insure all employees at the same benefit amount or differentiate benefit amounts based on job levels. Plans may be customized depending on group size and type.

Dependent Life

Dependent life coverage is also available for eligible dependents of eligible employees. Eligible employees include all full-time, active employees working 30 hours or more per week.

Long-Term Disability (LTD)

Group LTD is available to groups with as few as five employees. Coverage is available for most disabilities, including mental and nervous disorders. LTD benefits can be designed to fit the needs of the employer in both costs and coverage. Eligible employees include all full-time, active employees working 30 hours or more per week.

Short-Term Disability (STD)

Self-funded insurance plans and fully insured plans can offer short-term disability coverage, with employers able to design coverage options. This plan offers coverage to employees beginning the first day for accidents or the eighth day for sickness. Benefits are payable for non-occupational disabilities up to a maximum of 13 or 26 weeks. Pregnancy coverage is optional.

* An independent licensee of the Blue Cross and Blue Shield Association.