



COMPLETE YOUR EMPLOYEE BENEFITS WITH SOLUTIONS FROM SOUTHERN NATIONAL LIFE

Solutions from the Cross and Shield

- competitive rates
- flexible benefit designs
- one-stop shopping
- ease of administration
- convenience, value and choice
- financial strength and stability
- among top 10 group life insurance carriers in Louisiana*

* Louisiana Department of Insurance, 2006

For more than 73 years, Louisiana companies have trusted their employee health benefits to the Cross and Shield. But employees are demanding more than health insurance – they want life, disability, dental and more. A competitive benefits package is critical to attracting and retaining quality employees. That’s why we’re proud to complement your healthcare benefits with **SNL solutions** – complete your employee benefits with solutions from Southern National Life.

SNL solutions means quality products from the Cross and Shield: two respected symbols, two quality companies, one complete benefits package.

employer-sponsored benefits



GROUP SHORT-TERM DISABILITY

If an employee is out of work due to a covered sickness or injury, the company's productivity can be affected. Group disability ensures basic salary protection for your employees should an unexpected sickness or off-the-job accident occur. This valuable benefit can be packaged with our Group Term Life product.



GROUP TERM LIFE

Group term life provides employees and their families with a safeguard from financial disasters should untimely death occur. Coverage is available for employees and their dependents. We offer term life insurance to groups with two or more eligible employees.



GROUP LONG-TERM DISABILITY

If your employees get sick or injured, out-of-pocket expenses and lost time on the job can affect their financial well-being. Disability protection can replace a portion of their salary in the event of a covered sickness or off-the-job accident. Long-term disability is available to groups with as few as five employees. LTD benefits can be designed to fit your company's needs and budget.