

Leaders Life Worksite Benefits Field Bulletin

Leaders Life Keeps Expanding!!

We are excited to announce the additions of two new states to offer our family of Lifestyle Worksite Benefit products! We are now in business in Alabama and South Dakota, bringing our total geographic market to eight states (AL, AR, KS, LA, MO, OK, SD and TX).

Keep your eyes and ears open as we continue to assess new opportunities and states where we can market our products!!

New Look Apps and Brochures Effective January 1, 2014!

Due to our continuing expansion efforts we have re-filed all of our applications and forms to be current with the laws of the states we are approved to offer our products. More importantly, this effort will provide you a generic application that can be used in as many states as possible.

Starting immediately, when you request new supplies for upcoming enrollments, you will receive the new applications and related sales brochures. When you receive them we will include an explanation of the differences from our older versions. Here are some of the major differences:

Lifestyle Application

The app is no longer a single page, legal sized yellow form. All states now require that the Accelerated Benefit Disclosure be left with the applicant much like the MIB disclosure tear off on the old application. To make this easier for you we have built the new form in a tear-off, pamphlet format. You and the applicant simply sign the first sheet, tear it off and leave it with the applicant. Also you'll notice that the application is now white to make it easier for you to send to us by our secure EApp Fax line: **(866) 621-3269**

(NOTE: We have separate Accelerated Benefit Disclosure forms available for those of you who use Benebridge® to enroll your groups.)

Lifestyle Brochure

Due to increasing demand for more affordable coverage, we have opened up the \$25,000 offering to all ages! A family can now purchase a policy for their family for as low as \$1.55 per week (\$6.72 per month)!

Grace Period – February 28, 2014

Because we know that many of you have a supply of existing applications we will continue to accept the older version of the applications through February 28, 2014. **NO EXCEPTIONS!**

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Policy for Incomplete Applications, Revised Effective January 1, 2014!

A slight change has been made to The Policy for Incomplete Applications document effective January 2014. Section C requiring the applicant/employee phone number has been removed. It has become clear that many applicants either do not have a telephone or do not want to disclose their phone number. Going forward, rather than holding up the application in underwriting, we feel it makes more sense to waive the phone number requirement.

New Policy to shut home office phones down

Beginning January 2014, Leaders Life will shut the home office phones down at noon on Friday's. This will allow our staff time to focus on staying current with operational functions (issuing policies, imaging documents, etc.) If you have a need in the field during these hours, please contact your regional sales manager.