



Louisiana

**LABI** Louisiana Association  
OF BUSINESS AND INDUSTRY



## Life Plans That Keep Members Covered

Blue Cross and Blue Shield of Louisiana offers the convenience of one company with complete benefit solutions.



# Louisiana



## SOUTHERN NATIONAL LIFE INSURANCE COMPANY, INC.

### LABI

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## Basic Term Life /AD&D

Employee and dependent life coverage paid for by the employer or shared contributions.

- We offer this high-value benefit at a great price and employer-funded plans are generally treated as a business deduction for employers.



## Voluntary Term Life /AD&D

Optional employee and dependent life coverage paid for by the employee through the convenience of payroll deduction.

- We offer Voluntary Term Life coverage with any Basic Life plan or as a stand-alone plan.

### \*Life Benefits (2-9 Eligible)

- 100% employer funded
- 100% participation required
- 100% guaranteed issue
- Carve-outs permitted
- Higher GI/Max for LABI member groups
- Reduction schedule 35% at 70, 50% at 75

### \*Life Benefits (10-50 Eligible)

- Group—100% participation required
- Contributory—75% participation required
- Voluntary—greater of 25% or 6 eligible enrolled

### Standard Features

- Accelerated death benefit (living benefit): Employees who are given a terminal diagnosis can receive 50% while they are still living.
- Premium waiver: Coverage may continue without premium payment if the employee becomes disabled prior to age 60.
- Conversion privilege: Employees/Dependents may apply to convert all or part of their group life insurance to an individual policy, if they terminate employment or are no longer eligible for coverage.
- Portability (voluntary product): The option to continue a portion or all of their life insurance coverage when employees leave employment.
- Employers can offer Basic and/or Voluntary Term Life coverage as a stand-alone plan or as an addition to another Blue Cross plan.
- Dependent Life benefits: \$5,000 spouse/\$5,000 child or \$10,000 spouse/\$10,000 child.

\*Life coverage is offered through Southern National Life, a subsidiary of Blue Cross and Blue Shield of Louisiana and an independent licensee of the Blue Cross Blue Shield Association.

# GeoBlue International Travel Health Plans

GeoBlue® is Blue Cross Blue Shield's international health insurance partner. Part of the Blue Cross® Blue Shield® family, GeoBlue provides unparalleled worldwide access and reliability with protection for employees, academic institutions, students, faculty, individuals and families for all types of international travel and global living. Products for employer groups are offered under the Blue Cross Blue Shield Global® brand.

## **Blue Cross Blue Shield Global solutions for employer groups of 2+**

- Short-term plans for international business travel of up to 180 days
- Long-term plans for global expats on assignment of six months or more
- Plans for third-country nationals who do not require U.S.-style benefits

## **GeoBlue international health plans for individuals and families**

- Single trip plans for up to 182 days with comprehensive coverage up to age 95 and \$1,000,000
- Multi-trip plans covering unlimited trips (up to 70 days per trip) in a 364-day period
- Long-term plans designed for working and living abroad -- expats, crew, missionaries, students, and more

## **GeoBlue international health plans for academic institutions, students, faculty, and staff**

- Inbound plans for international students studying in the U.S.
- Outbound plans for study abroad programs

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross Blue Shield Association. Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association. Group coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. For student and individual products GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

## Blue365®

As a Blue Cross and Blue Shield of Louisiana customer, your employees get access to Blue365, an exclusive program that offers discounts on health services—365 days a year. Best of all, Blue365 is provided at no additional cost to your employees. Check out our Blue365 program online at [blue365deals.com/BCBSLA](https://blue365deals.com/BCBSLA) to learn more about year-round discounts on fitness memberships (in-person and virtual) and workout gear, wearable devices, meal delivery and nutrition deals, eye care, athletic footwear, hearing aids and more.

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1-800-495-BLUE (2583)

[www.bcbsla.com](http://www.bcbsla.com)  
For help online 24 hours a day

5525 Reitz Ave.  
Baton Rouge, LA 70809

We have multiple regional offices around the state. Find us at any of the following locations.

### Alexandria

(318) 448-1660  
4508 Coliseum Blvd., Suite A  
Alexandria, LA 71303

### Lafayette

(337) 232-7527  
5501 Johnston St.  
Lafayette, LA 70503

### New Orleans

(504) 832-5800  
3235 North Causeway  
Metairie, LA 70002  
  
(504) 518-7364  
Orleans Tower  
1340 Poydras St., Suite 100  
New Orleans, LA 70112

### Baton Rouge

(225) 295-2556  
5525 Reitz Ave.  
Baton Rouge, LA 70809

### Lake Charles

(337) 562-0595  
219 West Prien Lake Rd.  
Lake Charles, LA 70601

### Shreveport

(318) 795-0573  
411 Ashley Ridge Blvd.  
Shreveport, LA 71106

### Houma

(985) 223-3499  
1437 St. Charles St. Suite 135  
Houma, LA 70360

### Monroe

(318) 323-1479  
2360 Tower Dr., Suite 102  
Monroe, LA 71201

## Creating a Healthier Louisiana

Founded in New Orleans in 1934, [Blue Cross and Blue Shield of Louisiana](#) is the oldest and largest Louisiana health insurer. Together with our subsidiaries, HMO Louisiana and Southern National Life, we cover more than 1.9 million members, providing group and individual health insurance plans, life insurance, group voluntary products and administrative services for self-funded groups. We also provide Medicare supplement and Medicare Advantage plans, and partner with Healthy Blue to offer a Medicaid managed care plan.

We are committed to our mission to improve the health and lives of Louisianians. We invest both time and money in the health and well-being of Louisiana communities by supporting more than 200 charitable organizations and volunteering thousands of hours of service. We have been recognized for the past five years as an honoree of The Civic 50, named by Points of Light as one of the 50 most community-minded companies in the United States.

Operating solely in Louisiana, Blue Cross is a nonprofit, fully taxed mutual company, owned by policyholders—not shareholders. We are an independent licensee of the [Blue Cross Blue Shield Association](#). Because we are Louisiana-owned and operated, our focus is local—on our home.

Visit our website at [www.bcbsla.com](http://www.bcbsla.com) or talk to us on [social media](#).