

Protection That Provides a Sense of Security



United Heritage Life and Disability Insurance

Provide your employees with the peace of mind that comes from having Life Insurance

As an insured medical group of PacificSource Health Plans you have the opportunity to provide your employees one of the Employee Group Life plans listed below. Employers must provide medical coverage through PacificSource in order to offer one of the Group Life Plan packages.

Schedule of Benefits and Cost Summary

Group Life	Plan Options*	Life Rate	AD&D Rate	Employer Monthly Cost per Employee
Employee Life and AD&D	\$10,000	\$0.15/\$1,000	\$0.03/\$1,000	\$1.80
Employee Life and AD&D	\$20,000	\$0.15/\$1,000	\$0.03/\$1,000	\$3.60
Employee Life and AD&D	\$30,000	\$0.15/\$1,000	\$0.03/\$1,000	\$5.40
Employee Life and AD&D	\$40,000	\$0.15/\$1,000	\$0.03/\$1,000	\$7.20
Employee Life and AD&D	\$50,000	\$0.15/\$1,000	\$0.03/\$1,000	\$9.00
Dependent Life	\$2,000/\$100/\$1,000	Dependent Rate \$0.50/Family Unit		\$0.50

*Please choose only one Employee Life and AD&D option for the entire group

continued on reverse



Proposal Conditions

- The Employer pays the entire premium for all eligible employees employed on a full-time basis that regularly work the minimum hour requirement (not to go below 17.5 hours per week) required by the Employer including those who waive the PacificSource medical coverage.
- All employees must have a minimum weekly salary equal to 17.5 hours multiplied by minimum wage.
- Dependent children are eligible from 15 days to age 26.
- The group must be made up of at least five employees and no more than 299. For groups with more than 300 employees, contact your PacificSource Sales Representative.
- This proposal is intended to explain certain portions of the group Life plan. It does not constitute the contract. Any discrepancies between this proposal and the contract will be resolved by the wording in the contract.
- Any contract issued will contain our standard “actively at work” provision. This means that if an employee is not actively at work on the day coverage would normally become effective, coverage for that employee will not go into effect until the day the employee returns to active full-time employment for the Policyholder.
- The following industries are excluded from Life coverage— Forestry, Fishing, Mining, Logging, Explosives, Chemicals and allied products, occupations in the air, on water, or underground, and Police/ Firefighter only groups, without prior approval in writing.

Oregon Policy—GP (08-2009)
Oregon Certificate—GCLIFE (08-2009)OR

***United Heritage Group Questions?
If you need more information about
United Heritage products or services,
please contact the United Heritage
Group Department at 800.657.6351.***



Direct: 208.493.6100

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