



Insurance Plan

Aetna Life Insurance Company

Program Information

Life, AD&D, Short Term Disability and Long Term Disability

An Employer's Guide for the Manufacturer & Business Association Group Life, AD&D Short Term Disability and Long Term Disability

- Premium Rates – May 1, 2017 through April 30, 2019
- Underwriting Regulations
- Life and AD&D Administrative Procedures
- Short Term Disability Administrative Procedures
- Long Term Disability Administrative Procedures
- Billing and Administrative Fees and Procedures
- Life, AD&D, Short Term Disability and Long Term Disability Options
- Reference Page

I PREMIUM RATES – May 1, 2017 through April 30, 2019

A. Life / Accidental Death and Dismemberment

Since rates are based on specific insurance amounts at each employee's insurance age, it is necessary to submit a listing of employees to MBA, including requested amounts of insurance and date of birth. MBA will supply a cost quotation to you. Rate changes based on changes of insurance age for existing members as of January 1st will be made as of May 1, 2017

PLEASE NOTE: Dependent Life will continue to be provided to employees of member companies that participate in one of the Association-sponsored Life Insurance Plans. For this purpose, a dependent means the lawful spouse of an eligible employee and/or each child of such employee who is at least 14 days old and has not reached his/her 19th birthday. The amount of dependent life insurance will be \$4,000 for spouse and \$2,000 for each child.

B. Short Term Disability (Weekly Indemnity)

Rates for new members will be furnished upon request by contacting Manufacturer & Business Association at 1-800/815-2660

Benefit Duration - For all plans, benefits begin on the first day of an accident, the eighth day of a sickness and are payable for a maximum of thirteen (13) or twenty six (26) weeks for a disability.

Short term disability plans provide benefits up to a maximum of 70% of the employee's salary

C. Long Term Disability

Rates for new members will be furnished upon request by contacting Manufacturer & Business Association at 1-800/815-2660

Benefit Duration - For all plans, benefits begin on the 90th day or the 180th day. All plans initially pay 60% per month. Rates are then paid based upon occupation going forward.

D. Life Count for Premium Rate Purposes

Rates for group life coverage will be based upon the number of lives of a member firm enrolled for coverage as of the date coverage first becomes effective or as of the date of change in premium rates (May 1, 2017) and will remain in effect until the following contract anniversary.

II UNDERWRITING REGULATIONS

A. Initial Enrollment Procedures

1. New Members – New members may enroll for the Aetna Life, AD&D, Short Term Disability and Long Term Disability programs on the first day of the month following membership approval by the Board of Governors.
2. Employee salary updates are processed effective May 1st for groups with Life plans 3, 4, 10 and 11

B. Enrollment / Late Enrollment Procedures

1. Aetna does not have an open enrollment period for coverage other than when the employee is first eligible.
2. The standard eligibility waiting period is the first of the month following 30 days of employment. In order to accommodate employers with eligibility waiting periods that are longer than the standard, Aetna has extended the eligibility waiting period to the first of the month following 90 days of employment. Employees who enrolled beyond the extended time frame will be considered late enrollees and subject to late enrollment requirements.
3. If an employee would like to request insurance coverage, complete an enrollment form, sign the form, and return with the monthly premium to:

**Manufacturer & Business Association Insurance Plan
PO Box 26908
San Francisco, CA 94126**

Late Enrollment Requirements – After reviewing the request, if it is determined that the employee or their dependent did not enroll when they were first eligible, the employee will be subject to evidence of insurability guidelines for Life, AD&D, Short Term Disability and Long Term Disability coverage.

C. Eligibility

Association member firm with two or more full time employees

D. Change of Option Procedures

Existing members currently enrolled should direct their inquiries to Manufacturer & Business Association if a change in benefits is desired, members may contact their agent or broker as well.

E. Contributions

1. Plans may be contributory, however, the employee contribution may not exceed 50% of actual cost to a maximum of \$0.60 per month for each \$1,000 of Group Life Insurance, as required by law.
2. If employees are required to contribute toward the premium, only those who enroll for coverage are to be insured. Insurance on employees is subject to (a) 85% or more of those eligible being insured if the number of eligible employees is less than 10; or (b) 75% or more of those eligible being insured if the number of eligible employees is 10 or more.

III MANUFACTURER & BUSINESS ASSOCIATION INSURANCE PROGRAM BILLING, ADMINISTRATIVE FEES AND PROCEDURES

Billing and administrative services for Manufacturer & Business Association Insurance Plan are provided through Allied Administrators. The schedule of fees applied to the monthly premium billings are as follows

A. Service Charge

1. A basic charge per group of \$4.00
2. \$0.35 per participating employee.

The maximum monthly total per employee charge (items 1&2 above) will be \$60

B. Premium Delinquency Charge

Premium Payments are due and payable by the **25th day of the month of billing.**

**Manufacturer & Business Association Insurance Plan
PO Box 45108
San Francisco, CA 94104-0001**

Checks are made payable to:

Manufacturer & Business Association Insurance Plan

A \$35.00 charge for returned checks will be applied.

C. Administrative Changes

Member Firms must submit, in writing, all requests for administrative changes regarding company name, address, telephone number, ownership and billing correspondence to:

**The Manufacturer & Business Association
2171 West 38th Street
Erie, Pa. 16508**

D. Premium Invoices

Invoices will be mailed to member companies **only.**

Any problems or questions related to billing should be directed to Allied Administrators at (877) 496-3505

E. Enrollment / Change Procedures

1. To add a new employee, complete an enrollment form (supplies can be obtained by contacting the Manufacturer & Business Association at 814/ 833-3200. Have the employee sign the form and return it to the billing office.
2. To delete an employee, cross the name from the billing invoice and provide a termination date.
3. To change dependent status, complete a revised enrollment form and return it with your next billing

IV PLAN OPTIONS

Basic Life Plan Options

Plan I	Flat \$10,000 for all employees
Plan II	Flat \$20,000 for all employees
Plan III	1X basic annual earnings, \$50,000 maximum
Plan IV	2X basic annual earnings, \$100,000 maximum
Plan V	1X basic annual earnings, \$100,000 maximum
Plan VI	2X basic annual earnings, \$200,000 maximum

An age reduction factor applies to the group life and AD&D benefit. Age reduction in the group life benefit will begin at age 70 when the original benefit will be reduced by 25 percent. For example, an original benefit amount of \$100,000 will become \$75,000 at age 70. The benefit will be further reduced at age 75 to 50 percent of the original benefit.

It is important to note that the group life plans are available to active employees only.

Short Term Disability Plan Options

Plan I	1-8-26 plan*, \$100 flat per week for all employees
Plan II	1-8-26 plan*, 66 2/3% salary for officers, partners and owners, \$150 maximum per week 1-8-26 plan*, 66 2/3% salary for all other employees, \$100 maximum per week
Plan III	1-8-26 plan*, 66 2/3% salary for all employees, \$400 maximum per week
Plan VII	1-8-26 plan*, 66 2/3% salary for all employees, \$800 maximum per week
Plan IX	1-8-26 plan*, 66 2/3% salary for all employees, \$1,200 maximum per week
Plan XI	1-8-26 plan*, \$300 flat per week for all employees
Plan XIII	1-8-26 plan*, \$600 flat per week for all employees

**** 13 week maximum duration options may also be available on some plans***

Long Term Disability Plan Options

- Plan I Officers/Partners/Owners
60% up to \$5000/month starting on the 90th day
80% or less of predisability earnings – own occupation
Other Employees
60% up to \$3000/month starting on the 90th day
80% or less of predisability earnings – own occupation
60% or less of predisability earnings after 24 mos. – any occupation
- Plan II Officers/Partners/Owners
60% up to \$5000/month starting on the 180th day
80% or less of predisability earnings – own occupation
Other Employees
60% up to \$3000/month starting on the 180th day
80% or less of predisability earnings – own occupation
60% or less of predisability earnings after 24 mos. – any occupation
- Plan III All Employees
60% up to \$5000/month starting on the 90th day
80% or less of predisability earnings – own occupation
80% or less of predisability earnings after 24 mos – any occupation
- Plan IV All Employees
60% up to \$5000/month starting on the 180th day
80% or less of predisability earnings – own occupation
80% or less of predisability earnings after 24 mos – any occupation
- Plan V All Employees
60% up to \$5000/month starting on the 90th day
80% or less of predisability earnings – own occupation
60% or less of predisability earnings after 24 mos – any occupation
- Plan VI All Employees
60% up to \$5000/month starting on the 180th day
80% or less of predisability earnings – own occupation
60% or less of predisability earnings after 24 mos – any occupation

V LIFE AND AD&D

- Supplies can be obtained by contacting Manufacturer & Business Association at 814/ 833-3200 or 800/ 815-2660
- To file a death or AD&D claim, complete a claim form, have the death certificate, original enrollment card and Beneficiary designation (if any) attached and send to:

Aetna Life Claims
P.O. Box 14549
Lexington, KY 40512-4549

- Inquiries concerning benefits and claims on Life and AD&D plans must be directed to Aetna Group Life Claims office at 800/523-5065

VI SHORT TERM DISABILITY/LONG TERM DISABILITY

- Supplies can be obtained by contacting Manufacturers' Association at 814/ 833-3200 or 800/ 815-2660
- To file a Short Term Disability claim, complete a claim form and send to:

Aetna Disability Claims
PO Box 14560
Lexington, KY 40512-4560

Inquiries concerning benefits and claims for disability plans must be directed to Aetna Disability Claims office at 800/ 326-1380

REFERENCE PAGE

Company Name/Address Changes

Manufacturer & Business Association
2171 West 38th Street
Erie, Pa. 16508

Premium Payment Address

Manufacturer & Business Assoc. Insurance Plan
PO Box 45108
San Francisco, CA 94104-0001

New Group Submission Address

Manufacturer & Business Association
2171 West 38th Street
Erie, Pa. 16508

Enrollments and Changes

Manufacturer & Business Assoc. Insurance Plan
PO Box 26908
San Francisco, CA 94126

Life Claim Address

Aetna Group Life Claim
PO Box 14549
Lexington, KY 40512-4549
Fax: (800) 238-6239

STD and LTD Claim Address

Aetna Disability Claims
PO Box 14560
Lexington, KY 40512-4560

Phone Numbers

Forms	1-800/815-2660
Rate Information.....	1-800/815-2660
Billing Questions	1-877/496-3505
Life Claim Questions	1-800/523-5065
Disability Claim Questions.....	1-866/326-1380
Membership Issues.....	1-800/815-2660