Globe Life
Liberty National Division

What Comes Next?

Globe Life Liberty National Division values our relationship with the Payroll and Human Resource professionals we serve. Your company now benefits from the pretax savings of a Section 125 Plan and our goal is to make the process from enrollment to deduction of premiums to paying your bill as smooth as possible.

Deductions begin with the first pay period in: _____

Your first bill will be due: _____

Your company's plan year ends: _____
(One year after first bill date)

Here's what you can expect from us:

1. Our agency's Quality Manager _____ will reach out to you over the course of the coming weeks to see what questions you have and what we can do to help.

2. Our representatives have discussed and each employee has initialed the Salary Redirection and Payroll Authorization Agreement acknowledging they understand that they benefit from these policies for the entire plan year. They have been informed that they can make changes to their policies during the plan year **only if they have a Qualified Status Change as defined by the Internal Revenue Service** which sets the rules for Section 125. Those status changes are:

   Marriage; Divorce, legal separation, or annulment of marriage; Death of spouse or dependent; Birth or adoption or placement for adoption of a child; Change in employee's/spouse's/dependent's employment status (recently hired, recently terminated, begins unpaid leave of absence, ends unpaid leave of absence, participates in a strike, participates in a lockout); Change in employee's/spouse's/dependent's employment status that changes the employee's/spouse's/dependent's eligibility for employer-provided coverage (e.g., goes from part-time to full-time or from hourly to salaried); Dependent is no longer eligible for coverage because of age, student status, or similar change; Court order connected to a domestic relations case (e.g., a divorce or custody change) requiring coverage for a dependent child under your plan or another person's plan, and the child is actually enrolled in your plan or the other plan as a result of the order; Employee/spouse/dependent becomes entitled to coverage under Medicare or Medicaid, or loses coverage under Medicare or Medicaid, and increases or decreases the premium paid under employee's health plan; Spouse or dependent, if employed, makes a change in coverage under his or her cafeteria plan and Employee makes a corresponding change under this plan that is on account of the change under spouse's or dependent's cafeteria plan; Employee revokes existing group health coverage while on leave under the Family and Medical Leave Act of 1993 (FMLA).

3. Should an employee request a change in their policies during the plan year, please contact _____ at _____ or our office at _____. Your representative will verify that your employee has a **Qualified Status Change**. If so, your representative will contact you to make changes to the employee's policies. If the employee does not have a **Qualified Status Change**, your representative will explain the process for making changes to the employee's policies at the next annual enrollment period.

Referring requests to your representative benefits you in three ways:

1. Less Stress: Our licensed professional can assess whether the employee has a **Qualified Status Change** and guide the employee through the process.

2. Time: We know you have a busy schedule. Each time an employee makes changes during the plan year, it costs you time to research if a change is qualified and make changes to the bill.

3. Compliance: Our goal is to make sure your Section 125 Plan remains in compliance with Internal Revenue Service guidelines to avoid fines, penalties, or auditing. Allowing employees to make changes during the plan year only when they have a **Qualified Status Change** ensures your compliance with federal law.

Liberty National Division Representative	Account Number	Date
Payroll Administrator Signature	Company Name	Phone Number

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