



Franchisee Owners and Additional Drivers Insurance Program

Benefits, Coverage and Information

JLP & Associates offers Short Term Disability, Long Term Disability, Basic Life, Accidental Death & Dismemberment (AD&D), and Cancer & Specified Disease products. We are your settlement deduction insurance provider for these products on behalf of the Franchisee Owners and Additional Drivers that contract with subsidiaries of Flowers Foods, Inc.

If you wish to enroll, need information regarding this notification or products offered, please call: (844) 573-8089

Speak with: Mary Jakeway at Ext. 1002 Email: Mary@jlpint.com or Erica Skog at Ext.1003 Email: Erica@jlpint.com

Business hours: Monday through Friday 8:00 am – 5:00 pm EST

"JLP is not affiliated with Flowers Foods, Inc. or any of its subsidiaries. We are your designated Disability, Life and Cancer plan insurance agency."

DISABILITY, LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS OVERVIEW

- ❖ **Newly Contracted** - If enroll within 31 days of your contract effective date, coverage will be effective the same date.
- ❖ **Termination Date** - Your coverage is cancelled the date that you terminate as a Franchisee Owner and Additional Driver.
- ❖ **Pre-Existing Limitations** – There is a 12 month Pre-Existing Condition Exclusion with a 6 month look back. Covered illness or injury, other than Pre-Existing Conditions, will be covered immediately. Hartford defines their Pre-Existing Condition limitation in the certificate booklet. Please contact JLP & Associates for a copy of the booklet.

PACKAGE - SHORT AND LONG TERM DISABILITY INCOME

CARRIER: HARTFORD INSURANCE COMPANY

SHORT TERM DISABILITY INCOME - Policy #675421

- **\$600** per week benefit
- 24-hour coverage (on or off the job)
- Benefit waiting period for disability:
 - Accidental Injury – 7 days
 - Physical Disease/Illness – 13 days
- Benefit period - 1 year

LONG TERM DISABILITY INCOME - Policy #675421

- **\$2,400** per month benefit
- Benefit waiting period – 52 weeks satisfied by Short Term policy
- Benefit period - 2 years

Disability Claim Reporting – Contact Hartford Ins. Co. directly at: 866.945.4558

PACKAGE ABOVE INCLUDES:

BASIC LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

CARRIER: HARTFORD INSURANCE COMPANY

Basic Life and AD&D Insurance Benefits Amount: \$50,000 each

You will qualify for AD&D due to accidental death or if you suffer any of the following:

- 100% of benefit for loss of Life; Both Hands **or** Both Feet **or** Sight in Both Eyes; One Hand and Foot; One Hand **or** One Foot and Sight of One Eye Speech and Hearing in Both Ears; Quadriplegia
- 75% of benefit for Paraplegia
- 50% of benefit for loss of One Hand **or** One Foot or Sight of One Eye; Speech **or** Hearing in Both Ears; Hemiplegia
- 25% of benefit for loss of Thumb & Index Finger of Same Hand

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* The benefit overview is provided as a summary only. It does not include all of the benefits and limitations of the plan which are contained in the proposal / policy. In the event of a discrepancy, the proposal / policy prevails.

CANCER AND SPECIFIED DISEASE BENEFITS OVERVIEW

This plan, offered through Humana Insurance Company, which is not a Major Medical insurance plan for Cancer coverage, but rather an Indemnity/ Income plan. This means that any benefits will be paid directly to you and are paid in addition to any other coverage. Insuring yourself and or your spouse and/or children with this policy can help to manage the high expenses of medical treatment and protect your family from financial hardship. Coverage is provided through Humana Insurance Company.

In addition to Cancer, this policy covers **32 Specified Diseases covered:** Adrenal Hypofunction (Addison's Disease), Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Cystic Fibrosis, Diptheria, Encephalitis, Epilepsy, Hansen's Disease, Legionnaires' Disease, Lupus Erythematosus, Lyme Disease, Malaria, Meningitis (epidemic cerebrospinal), Multiple Sclerosis, Muscular Dystrophy, Myasthenia Gravis, Niemann-Pick Disease, Osteiomyelitis, Poliomeyelitis, Rabies, Reye's Syndrome, Rheumatic Fever, Rocky Mountain Spotted Fever, Scarlet Fever, Sickle Cell Anemia, Tay-Sachs Disease, Tetanus, Toxic Epidermal Necrolysis, Tuberculosis, Tularemia, Tyhpoid Fever, Undulant Fever, Whipple's Disease.

ELIGIBILITY: You are eligible for coverage if you are an active Franchisee Owner and Additional Driver over the age of 18. You can choose to cover yourself only or you and your family at any time. The Family Plan includes you, your spouse and/or dependent children. Coverage for dependent children terminates on the policy anniversary following when child turns age 26. Coverage for your spouse would end on the date of a valid decree of divorce. Coverage will be effective the 1st of the month following the date the application is received. If enrolling after 31 days or more of your contract date, you will need to provide Evidence of Insurability for this coverage and may be declined coverage due to previous medical history. Coverage or cancellation is always effective the 1st of the following month. If cancelling coverage, you have the option to continue the policy on a direct bill basis with Humana Insurance company.

OPTIONAL ADDITIONAL BENEFIT: CANCER & SPECIFIED DISEASE (HUMANA INSURANCE COMPANY)

- **Prosthesis** - For Breast – Actual Charge; per amputation \$1,500 lifetime max.; Hair up to lifetime max. \$150
- **Ambulance** - Actual Charge
- **Hospital Confinement** - \$300 (1-60 Days); \$900 (61+ Days)
- **Govt./Charity Hospital** - \$200/Day
- **Impatient Drugs and Medicine** - \$25/Day; Max \$600/12 months
- **Physician's Attendance** - \$35/Day
- **Anesthesia** - 25% of surgery paid
- **Ambulatory Surgical Center** - \$250/Day
- **Surgery** - \$3,000 Maximum (Varies according to surgery)
- **Skin Cancer** - Covered by surgical benefits
- **Second & Third Surgical Opinion** - Actual Charge
- **New or Experimental Treatment** - Up to \$7,500/12 months
- **Radiation Therapy, Chemotherapy, Radio-Active Isotopes Therapy or Immunotherapy (Cancer & Specified Diseases)**- Actual charge up to \$2,500 per month
- **Blood, Plasma and Platelets** - Actual Charge up to \$200/Day
- **Private Duty Nursing Services** - \$100/Day
- **At Home Nursing** - \$100/Day, within 14 days of Hospitalization, limited to # of days of prior Hospitalization
- **Extended Care Facility** - \$50/Day, within 14 days of Hospitalization, limited to # of days of prior Hospitalization
- **Hospice Care** - \$50/Day
- **Bone Marrow Transplant or Stem Cell Transplant** – Actual charge up to \$15,000 lifetime max.
- **Physical or Speech Therapy** - \$35/Day
- **Outpatient Lodging, Family Member Lodging & Transportation** - \$75/ Day (not payable for 24 before or after treatment); Actual Airfare or \$.50 mile (>60 miles and <700 miles)
- **Non-Local Transportation** - Actual Airfare or \$.50 mile (>60 miles and <700 miles)
- **Cancer Initial Diagnosis Level Benefit Rider** - One Time \$2,500/ Covered Person for First Diagnosis of Cancer (excluding skin cancer) Payable only once for each covered person.
- **Wellness Benefit Rider** - \$50 per year for each covered person.
- **Waiver of Premium** -Yes

For Cancer claim forms, please contact Mary Jakeway or Erica Skog at JLP & Associates (844) 573-8089

WEEKLY SETTLEMENT DEDUCTIONS (Effective 12-01-2016)

Package - Disability, Basic Life and Accidental Death & Dismemberment - Franchisee Owner and Additional Drivers Only	\$27.02 per week
<u>ADD - Individual Cancer Benefit (Code 5)</u>	\$32.15 per week
<u>ADD- Family Cancer Benefit (Code 6)</u>	\$35.95 per week

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JLP & Associates is the insurance broker for your voluntary programs and will receive a premium for facilitating the program.