Dergalis ASSOCIATES

Group Enrollment Processing

In order to ensure proper processing of your applications, please read the following instructions carefully.

1) Once you have selected the plan(s) in which you wish to enroll, print and complete the corresponding application(s).

2) Make sure you have signed and completed the application(s) in their entirety. Check them for any errors or missing information.

3) Review, complete and sign the **Automatic Deduction Agreement** form.

4) Make a **photocopy** of your **voided check** for the account from which you would like the premium deduction to take place and include it with your forms. Remember, all bank account deductions will take place on the 1st business day of each month. If we are unable to draft your account on this day, you may be subject to fees as outlined in the Automatic Deduction Agreement.

5) Email your application with the Automatic Deduction Agreement and the voided check to insurance@agentbenefits.net. **We MUST have all applications by the posted due date or coverage cannot become effective!**

Please call us with any questions you have during the enrollment process.

Group Insurance
Benefits Administrator

P: (888) 564-0300, toll free
F: (856) 396-3193
E: insurance@agentbenefits.net

Dergalis ASSOCIATES

Frequently Asked Questions

Q: Must I take all of the benefits?

A: No, each benefit can be purchased individually.

Q: Will I get another opportunity to enroll if I decline to take coverage now?

A: Once a year, the Group Dental and Vision plans will have an Open Enrollment period. However, the Group Disability and Life Insurance will NEVER be offered again on a Guaranteed-Issue basis. While you can apply at a later date, limited medical underwriting will be required and the carrier will have the right to decline you coverage based on the results.

Q: I currently have other coverage for Dental and Vision. If I lose that coverage, could I participate in your program?

A: Yes, you will have the opportunity to enroll in the Dental or Vision plan within 30 days of a qualifying life event such as birth, death, divorce or loss of coverage. For more information on what constitutes a qualifying life event, please contact our office.

Q: Is the Automatic Deduction from my checking account the only way to pay?

A: Please contact our office at (888) 564-0300 for more information. Additionally, you can use a savings account as long as you provide a deposit slip imprinted with your name, bank account number and bank routing number. Please note, we are not set up for individual billing and cannot accept a check as payment.

Q: When and how will I receive confirmation of my coverage?

A: You should receive an email from our office within three weeks. Please make sure to check your junk mail folder if you haven't received the email.

Q: What if I have an emergency before I receive proof of coverage?

A: In the event of an emergency situation, you should contact Group Insurance at (888) 564-0300. Someone will help in the transition period.

Q: Why am I not receiving email communication from the group insurance department?

A: The domain agentbenefits.net may be filtered out by some e-mail providers as "SPAM". Please ensure to update your email address and communication preferences.

Lincoln Financial Group®

Coldwell Banker Bain
The Landover Corporation

Benefits At-A-Glance

Voluntary Term Life Insurance

The Lincoln Term Life Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Coldwell Banker Bain The Landover Corporation employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee	
Newly hired employee guaranteed coverage amount	$150,000 under age 60 $10,000 ages 60 – 69 No Guarantee Issue ages 70 and older
Maximum coverage amount	$500,000 maximum in increments of $5,000
Minimum coverage amount	$5,000
Spouse / Domestic Partner	
Newly hired employee guaranteed coverage amount	$25,000 under age 60 No Guarantee Issue ages 60 and older
Maximum coverage amount	50% of the employee coverage amount ($250,000 maximum in increments of $2,500)
Minimum coverage amount	$2,500
Dependent Children	
6 months to age 19 (to age 25 if full-time student) guaranteed coverage amount	$10,000
Age 14 days to 6 months guaranteed coverage amount	$250

What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to $150,000 without providing evidence of insurability if you are under age 60; $10,000 if you are between the ages of 60 and 69; there is no Guarantee Issue if you are age 70 or older.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to $500,000 with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is $50,000.
- Your coverage amount will reduce by 35% when you reach age 65; an additional 15% of the original amount when you reach age 70; and an additional 20% of the original amount when you reach age 75.

Spouse / Domestic Partner Coverage - You can secure term life insurance for your spouse / domestic partner if you select coverage for yourself.

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 50% of your coverage amount ($25,000 maximum) for your spouse / domestic partner without providing evidence of insurability if you are under age 60; there is no Guarantee Issue if you are age 60 or older.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount ($250,000 maximum) for your spouse / domestic partner with evidence of insurability.
- Coverage amounts are reduced by 35% when an employee reaches age 65.

Dependent Children Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Guaranteed Life Insurance Coverage Options: $5,000 and $10,000.

Additional Plan Benefits

Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included

Benefit Exclusions

Like any insurance, this term life insurance policy does have exclusions. A suicide exclusion may apply. A complete list of benefit exclusions is included in the policy. State variations apply.

Questions? Call 800-423-2765 and mention Group ID: CBWAOR.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group®

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Long-Term Disability Insurance Information

Coverage Underwritten by Lincoln Financial Group, 8801 Indian Hills Drive, Omaha, NE 68114

Realtor Benefit Amount

Excellent opportunity to purchase group long-term disability insurance on an automatic deduction basis.
Coverage may be elected in $100 increments, minimum $500.
Up to 60% of your monthly earnings (rounded down to the next lower $100 increment) to a maximum of $5,000
$5,000 guaranteed issue

Elimination Period

This is the number of days you must be disabled due to the same or related sickness or injury before benefit payments start:
180 Days

Maximum Benefit Duration

This is the maximum period of time that benefits will continue to be paid to you during a period of disability:
2 Years
(Note: After age 70, the benefit period is reduced by 50%)

Pre-Existing Exclusion

"Pre-existing condition" means any sickness or injury for which you have received medical treatment, consultation, care or services (including diagnostic measures or the taking of prescribed drugs or medicines) during the 12 months prior to the coverage effective date. A disability arising from any "pre-existing condition" will not be covered for 24 months after your effective date, if you continue to be treated for the condition during the first 12 months after your coverage begins. If you receive **NO** treatment for that condition during the first 12 months, coverage will begin after 12 months.

Other Benefits Included

Pregnancy and Mental and Nervous conditions are covered
Partial Disability Benefits
Family Income Benefit
Waiver of Premium
Portability coverage is available for up to 12 months after your employment ends, provided the policy has been in effect for 12 months
(For reasons other than disability, leave, or retirement)

Program Eligibility

All Sales Associates.* Sales Associates must be actively at work on the day coverage takes effect.
*See Eligibility wording on definitions page

Program Effective Date

See your company open enrollment information for your effective date.

All Late Entrants are required to complete satisfactory Evidence of Insurability information.

ELIGIBILITY

All Sales Associates. You must be a licensed Real Estate Associate with your affiliated realty company who:

1. Is currently in the business of listing and selling real estate for your realty company or through an affiliated real estate company;
2. Has met the minimum eligibility requirements set by your realty company;
3. Has a real estate license current with the sate;
4. Is a member in good standing with the local Board of Realtors; and
5. Is currently on the Release of Liability Plan with the policyholder

Sales Associates must be actively at work on the day coverage takes effect. A delayed effective date will apply if the Realtor is not actively at work on the date that the insurance would otherwise take effect.

DEFINITION OF TOTAL DISABILITY

Total Disability is defined as the inability to perform each of the main duties of a Realtor due to injury or sickness, and supported by medical information from your physician. Your "own" occupation is covered for 24 months.

ELIMINATION PERIOD

Elimination Period is the number of days you must be totally disabled before benefit payments start. The Elimination Period is waived on Recurrent Disabilities. You can return to your regular occupation for up to six months without having to satisfy a new Elimination Period if there is a recurrence of the prior disability.

BENEFIT DURATION

Maximum Benefit Duration is the longest period of time that benefits will continue to be paid to you during a period of disability.

PARTIAL DISABILITY BENEFITS

Partial Disability means that you are unable to perform one or more of the main duties of a Realtor or are unable to perform such duties on a full-time basis. Lincoln Financial does not require that the Realtor be totally disabled prior to receiving partial benefits. To qualify for the benefit you must satisfy the elimination period. Partial disability benefits are reduced by earnings from any form of employment and end on the earliest of the date you cease to be partially disabled, the date your earnings exceed 85% of your pre-disability income or the date the maximum benefit duration ends.

EXCLUSIONS

Lincoln Financial does not pay Long Term Disability benefits for any period of disability:

- Which is the result of self-inflicted injury or attempted suicide;
- During which you are not under the regular care of a doctor;
- Due to active participation in a riot or in the commission of a felony;
- Due to war, declared or undeclared, or any act of armed aggression; or

When a disability is due to mental illness, Lincoln Financial's standard contract considers benefits payable for up to a maximum period of 24 months. However, if the insured Realtor is confined to a hospital at the end of the 24-month period, benefits will continue up to the specified maximum benefit duration.

GUARANTEE ISSUE

This coverage is extended to you without requiring evidence of insurability as long as you meet eligibility requirements and enroll during your eligibility period. If you do not apply for this coverage when you are initially eligible and you choose to apply at a later date, you will be responsible for any expenses associated with obtaining further medical information.

MAXIMUM BENEFIT DURATION	The Maximum Benefit Period is the longest period of time that benefits will continue to be paid as long as you are disabled in accordance with the contract. The Maximum Benefit Period is 2 Years.
PREGNANCY	Pregnancy is treated as an illness. The definition of disability must be satisfied and the elimination period completed before benefits would begin.
BENEFIT INTEGRATION	The Long Term Disability benefits are reduced by any other income you are eligible for under: Primary & Family Social Security Disability or Retirement or any similar plan or act; Worker's Compensation Law, occupational disease law or any similar law; State Disability Plans or any compulsory benefit act or law; Other group disability plans Disability or retirement benefits through your employer; and Any form of employment (full or part-time).
PORTABILITY	You may be able to extend your current coverage at the same rates for up to 12 months after leaving your realty company, if coverage has been in-force for at least 12 months prior to termination and you are not disabled, on leave of absence, or retired.
FAMILY INCOME BENEFIT	A family Income Benefit is paid in the event of your untimely death. A lump sum benefit equal to 3 times your last monthly long term disability benefit is paid to your surviving spouse or children if you should die. To qualify, you must have been disabled for 180 days and have been receiving long-term disability benefits under terms of the policy.
WAIVER OF PREMIUM	Premiums due during a total or partial disability period are waived after benefits become payable and for as long as they continue.

This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you, which describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

Coverage Underwritten by Lincoln Financial Group
8801 Indian Hills Drive, Omaha, NE 68114

Short-Term Disability Insurance Information

Coverage Underwritten by Lincoln Financial Group, 8801 Indian Hills Drive, Omaha, NE 68114

Sales Associate

- Excellent opportunity to purchase group short term disability insurance on an automatic deduction basis.
- 60% of your salary, rounded to the nearest dollar, up to $500.
- $500 Guarantee Issue

Elimination Period

- This is the number of continuous days you must be totally disabled before benefit payments start.
- 31st Day Accident / 31st Day Sickness

Maximum Benefit Duration

- This is the longest period of time that benefits will continue to be paid to you during a period of disability.
- 26 Weeks (Benefit is reduced by 50% at age 70, and terminates at retirement)

Pre-Existing Exclusion

- "Pre-existing condition" means any sickness or injury for which you have received medical treatment, consultation, care or services (including diagnostic measures or the taking of prescribed drugs or medicines) during the 12 months prior to the coverage effective date. A disability arising from any such sickness or injury will be covered only if it begins after you have performed your duties as a realtor for 12 months following the coverage effective date.

Other Benefits Included

- Pregnancy, Alcoholism, Drug Addiction and Mental and Nervous conditions are treated the same as any other sickness.
- Partial Disability Benefits

Program Eligibility

- All Sales Associates.* Sales Associates must be actively at work on the day coverage takes effect.

*see definitions page.

- All Late Entrants are required to complete satisfactory Evidence of Insurability information.

Short-Term Disability Insurance Information

continued

ELIGIBILITY

All Sales Associates. You must be a licensed Real Estate Sales Associate with your realty company who:

1) is currently in business of listing and selling real estate for your realty company or through one of its affiliated real estate companies;
2) has met the minimum eligibility requirements set by your realty company;
3) has a Real Estate license current with the State;
4) is a member in good standing with the Local Board of Realtors, and;
5) is current on the Release of Liability Plan with the Policyholder.

Sales Associates must be actively at work on the day coverage takes effect. Dependents must not be in a period of limited activity on the day coverage takes effect. A delayed effective date will apply if the Realtor is not actively at work on the date that the insurance would otherwise take effect, or for a dependent who is confined to a health care facility or in a period of limited activity.

WEEKLY BENEFIT

If you are Totally Disabled beyond the elimination period due to a covered injury or sickness, you will be eligible to receive a weekly benefit of 60% of your basic weekly income to a maximum benefit of $500. This coverage is optional.

DEFINITION OF TOTAL DISABILITY

Total Disability means you are unable to perform each of the main duties of a realtor on a full-time or part-time basis due to an injury or sickness.

ELIMINATION PERIOD

Elimination Period is the number of continuous days you must be totally disabled before benefit payments start.

BENEFIT DURATION

Maximum Benefit Duration is the longest period of time that benefits will continue to be paid to you during a period of disability**.**

GUARANTEE ISSUE

This coverage is extended to you without requiring evidence of insurability as long as you meet eligibility requirements and enroll during your eligibility period. If you do no apply for this coverage when you are initially eligible and you choose to apply at a later date, you will be responsible for any expenses associated with obtaining further medical information.

PARTIAL DISABILITY BENEFITS

Partial Disability means that due to a non-work-related sickness or injury, you are unable to perform one or more of the main duties of your regular occupation or are unable to perform such duties on a full-time basis. You must be totally disabled prior to receiving partial benefits. To qualify for the benefit you must satisfy the elimination period and be earning less than 80% of your pre-disability salary. Partial disability benefits are reduced by earnings from any form of employment and end on the earliest of the date you cease to be partially disabled, the date your earnings exceed 85% of your pre-disability income or the date the maximum benefit duration ends.

PRE-EXISTING CONDITION

Pre-Existing Condition means any sickness or injury for which you have received medical treatment, consultation, care or services (including diagnostic measures or the taking of prescribed drugs or medicines) during the 12 months prior to the coverage effective date. A disability arising from any such injury or sickness will be covered only if it begins after you have been insured for 12 consecutive months.

PREGNANCY

Pregnancy is treated as an illness. The definition of disability must be satisfied and the elimination period completed before benefits would begin. The pre-existing condition exclusion applies as for any illness.

EXCLUSIONS

Benefits are not payable while you are not under the regular care of a physician; if disability is due to intentional, self-inflicted injury; if disability is due to an injury or sickness covered by Workers' Compensation or resulting from employment for wage and profit; or while you receive payment under a salary continuance or retirement plan sponsored by your employer.

BENEFIT REDUCTION The Short-Term Disability benefit duration will reduce by 50% at age 70 and will terminate at retirement.

This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

Coverage Underwritten by Lincoln Financial Group
8801 Indian Hills Drive, Omaha, NE 68114

Coldwell Banker Bain
Group Insurance Rates

Lincoln Dental

Monthly Rates*	
Agent	$49.87
Agent/Spouse	$119.00
Agent/Child	$125.33
Agent/Children	$125.33
Family	$153.83
Effective 5/1/2021 to 4/30/2022	

Davis Vision

Monthly Rates*	
Agent	$7.02
Agent/Spouse	$12.50
Agent & Child	$12.50
Agent & Children	$19.43
Agent/Family	$19.43
Effective 4/1/2017 to 4/30/2022	

Lincoln Financial Group Life Insurance

Monthly Rates*	
$150,000 Benefit Amount	
Age	Rate
0-29	$10.92
30-34	$14.04
35-39	$18.72
40-44	$26.52
45-49	$45.24
50-54	$78.00
55-59	$117.00
Dependent Child Life $5,000	$1.04
Amounts over $150,000	
Require Evidence of Insurability Paperwork	
Are subject to underwriting requirements and you may be denied.	
Spousal rates are based on the agent's date of birth.	

Lincoln Financial Group Short-Term Disability

Monthly Rates Per*	
$500 Weekly Benefit Amount	
Age	Rate
0-29	$16.12
30-34	$15.08
35-39	$14.04
40-44	$14.04
45-49	$15.60
50-54	$17.68
55-59	$21.32
60-64	$25.48
65-69	$28.60
70-74	$32.24
75-99	$34.84

Lincoln Financial Group Life Insurance Over Age 60

Monthly Rates*	
$10,000 Guarantee Issue Amount	
Age	Rates
60-64[1]	$11.96
Monthly Rates*	
$6,500 Guarantee Issue Amount	
65-69[2]	$15.22
Amounts over $10,000	
Require Evidence of Insurability Paperwork	
Are subject to underwriting requirements and you may be denied.	
Spousal rates are based on the agent's date of birth	
[1]Max benefit of $250,000 [2]Max benefit of $162,500	

Lincoln Financial Group Long-Term Disability

Monthly Rates Per*	
$1,000 Monthly Benefit Amount	
Age	Rate
0-29	$2.81
30-34	$3.64
35-39	$4.58
40-44	$5.62
45-49	$10.19
50-54	$14.98
55-59	$26.21
60-64	$38.69
65-69	$40.56
70-74	$24.23
75-99	$26.10

***These rates include a 6% administrative fee.**

****These rates include a 4% administrative fee.**
These rates are for illustrative purposes and are subject to change without notice. For more specific information refer to the highlight sheets.

Revised 3/1/2021

The Lincoln National Life Insurance Company
P.O. Box 2616, Omaha, NE 68103-2616
Phone: 800-423-2765 Fax: 877-573-6177

Here is your Enrollment Form.

Follow these steps to complete the form.
Print clearly in ink.
Step 1: Fill in or confirm your personal information.
Step 2: Fill in dependent information, if any.
Step 3: Select your benefits.
Step 4: Assign beneficiaries.
Step 5: Confirm enrollment.
Step 6: Sign, date & return the form.

Group ID: CBWAOR

1. Your Personal Information

Group/Employer/Participating Organization Name: Coldwell Banker Bain | County | Zip | State

Your First Name | Middle Name/MI | Last Name | Social Security No. ___-___-___ | Employee ID No. | Date of Birth ___/___/___

Street Address (Include Apt. or Suite No.) | City | State | Zip

Home Phone ( ) - | Cell Phone ( ) - | Work Phone ( ) - | Email Address

Gender: ☐ Male ☐ Female Marital Status: ☐ Married ☐ Single

2. Personal Information on Dependents — Complete if you are enrolling dependents.

☐ **Spouse**

First Name | Middle Name/MI | Last Name | Social Security No. ___-___-___ | Date of Birth ___/___/___

Provide contact information if different than Your information above.

Home Phone ( ) - | Cell Phone ( ) - | Work Phone ( ) - | Email Address

Dependent Children – List all children you are enrolling (attach a separate sheet, if needed).

First Name	Middle Name/MI	Last Name	SSN (Optional)	Gender	DOB	Full-time Student
			___-___-___	☐ Male ☐ Female	___/___/___	☐ Yes ☐ No
			___-___-___	☐ Male ☐ Female	___/___/___	☐ Yes ☐ No
			___-___-___	☐ Male ☐ Female	___/___/___	☐ Yes ☐ No

Employer Completes this Section.

Billing Division or Location: _____

Sort Group/Code: _____ Payroll Cycle: _____

Policy #(s): _____

Average Hours Worked Per Week: _____ ☐ Full-time ☐ Part-time Occupation: _____

Earnings: ☐ Hourly ☐ Weekly ☐ Monthly ☐ Yearly $_____ Date of Employment: ___/___/___

Actively at Work? ☐ Yes ☐ No Date of Rehire: ___/___/___

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Continue on Next Page. . .

3. Benefit Selection — Choose your benefits.

Mark the box or boxes for each type of group insurance you are applying for. All insurance amounts are subject to the limitations and exclusions stated in the policy and certificate.

Basic Group Insurance

Employer Completes this section.		Type of Insurance	Amount of Insurance	Total Premium
Class	Effective Date			
_____	_____/_____/_____	Dental ☐ Yes ☐ No *By selecting No, you may be subject to late entrant or benefit waiting periods on certain services if you enroll at a later date.*	☐ Employee ☐ Employee/ Spouse ☐ Employee/ Children ☐ Employee/ Spouse/ Children	$_____

Voluntary/Optional Group Insurance

Mark the box or boxes for each type of group insurance you are applying for. All insurance amounts are subject to the limitations and exclusions as stated in the policy and certificate.

Employer Completes this section.		Type of Insurance	Amount of Insurance	Total Premium
Class	Effective Date			
_____	_____/_____/_____	Voluntary Life Only ☐ Yes ☐ No*	$_____	$_____
_____	_____/_____/_____	Voluntary Dependent (Spouse Only) Life Only ☐ Yes ☐ No* *You must be enrolled for Life insurance in order to add spouse and/or child insurance.*	$_____	$_____
_____	_____/_____/_____	Voluntary Dependent (Child Only) Life Only ☐ Yes ☐ No* *You must be enrolled for Life insurance in order to add spouse and/or child insurance.*	$_____	$_____
_____	_____/_____/_____	Voluntary Short Term Disability (STD) ☐ Yes ☐ No*	Weekly Benefit Amount: $_____	$_____
_____	_____/_____/_____	Voluntary Long Term Disability (LTD) ☐ Yes ☐ No*	Monthly Benefit Amount: $_____	$_____

*By selecting "No," application for insurance at a later date may require further medical information and/or a physical exam, which will be at my own expense.

--Actual deductions may vary slightly from above illustrations due to rounding--

Continue on Next Page. . .

3. Benefit Selection — Continued. Complete if you are enrolling for Dental insurance.

Are you or any of your eligible dependents covered by another dental plan? ☐ Yes (If Yes, please list) ☐ No

Name of Insured	Insurance Company Name, Phone and Policy No.	Employer

4. Select Your Beneficiaries — Choose who receives your insurance benefits.

Primary Beneficiary(ies)
The Primary Beneficiary is the person(s) you identify to receive insurance benefits upon your death.

If more than three Primary Beneficiaries, please attach a separate sheet of paper.
If multiple Primary Beneficiaries, total percentage of all combined must equal 100%.

First Name _____ Middle Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Social Security Number ___-___-___ Date of Birth ___/___/___ Relationship to You _____ Percentage _____% Phone Number (___) ___-___

First Name _____ Middle Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Social Security Number ___-___-___ Date of Birth ___/___/___ Relationship to You _____ Percentage _____% Phone Number (___) ___-___

First Name _____ Middle Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Social Security Number ___-___-___ Date of Birth ___/___/___ Relationship to You _____ Percentage _____% Phone Number (___) ___-___

Contingent Beneficiary(ies) and Other Beneficiary Designations

A Contingent Beneficiary will receive benefits only if the Primary Beneficiary(ies) does not survive you. Please attach a separate sheet to identify a Contingent Beneficiary. If multiple Contingent Beneficiaries, total percentage of all combined must equal 100%. To name a Beneficiary(ies) by product, attach a separate sheet identifying product and beneficiary.

Continue on Next Page. . .

5. Confirm Enrollment

This group insurance has been offered to me and after careful consideration of the benefits, I have decided to:

☐ **ENROLL FOR INSURANCE for which I am or may become eligible** under the group policies issued by The Lincoln National Life Insurance Company, or its insurance partners. If contributions are required, I authorize my Employer to deduct premium from my pay.

☐ **NOT ENROLL myself in the group insurance offered.** I understand if I enroll for insurance at a later date, and if a physical examination or further medical information is required, it will be at my own expense.

☐ **NOT ENROLL my dependents in the group insurance offered.** I understand if I enroll my dependents for insurance at a later date, and if a physical examination or further medical information is required, it will be at my own expense.

Fraud Warning/State Disclosure(s)

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

6. Sign and Return

I understand the group insurance requested will not be effective until approved by the Group Insurance Service Office of The Lincoln National Life Insurance Company, or its insurance partners. A delayed effective date will apply if you are not Actively at Work/an Active Member. A delayed effective date may apply to your dependent, if he or she is confined in a hospital or health care facility or is in a period of limited activity on the date insurance would otherwise take effect.

I understand the information provided is for enrollment in group insurance as offered by my Employer and will not be used for underwriting purposes.

The information provided is complete, true, and accurate to the best of my knowledge.

Your Full Name (Print): _____

Your Signature: X_____ **Date** _____/_____/_____

Complete and return this form.

(Be sure to sign and date the form to start your insurance.)

Questions? Call 800-423-2765

Automatic Deduction and Notification Agreement

PLEASE READ CAREFULLY. BY SIGNING BELOW, YOU AGREE TO HAVING READ AND UNDERSTOOD THE FOLLOWING:

I hereby authorize **Realty Benefit Services**, **an affiliate of Dergalis Associates**, to access my account for the purpose of paying premiums for the insurance benefits that I select. The deductions could include health, dental, vision, life, and / or disability insurance premiums. I understand that these deductions will be made periodically and I realize that changes in premiums may result in higher or lower deductions. I further understand that I shall incur additional charges in the event this debit is returned for any reason. In the event that **Realty Benefits Services** is unable to collect my premiums on the first business day of the month, I will be charged $25.00. I understand there is no monthly paper billing from **Realty Benefit Services**, **an affiliate of Dergalis Associates** and I cannot pay by check.

Notifications

I agree to provide signed written notice at least two weeks in advance in the event I wish to cancel, change or amend my current policies. I further agree to indemnify and hold harmless **Realty Benefit Services**, **an affiliate of Dergalis Associates**, for charges assessed on my account from my lending institution due to debits for services rendered. I agree to notify **Realty Benefit Services**, **an affiliate of Dergalis Associates**, in writing of any changes to my bank account. This notice will be at least two weeks in advance of any scheduled payment debits. (**You can email your notice to Dergalis Associates at insurance@agentbenefits.net**.)

I understand that these services are being provided solely through arrangements with **Realty Benefit Services**, **an affiliate of Dergalis Associates**, my real estate firm and the insurance carrier. I am aware that I must notify **Dergalis Associates** in writing if I no longer work as a licensed Realtor or become a referral realtor with my current Real Estate firm. This notification is my responsibility. If I do NOT notify **Dergalis Associates** within 30 days of my termination, I realize I may continue to get billed for services and benefits that I am no longer eligible to receive and I may forfeit any benefits received or premiums I paid for these benefits beyond my termination date. **NO REFUNDS WILL BE PROVIDED FOR MY FAILURE TO NOTIFY DERGALIS ASSOCIATES OF TERMINATION OR SEPARATION FROM MY REAL ESTATE COMPANY**. I understand that any changes to or termination of my coverage will also affect the coverage I have elected for my dependents.

By signing, I acknowledge that I have read and accept the terms of the above notification agreement.

SIGNATURE REQUIRED

SIGNATURE *of insured* _____ DATE _____

WERE YOU HELPED BY A DERGALIS REPRESENTATIVE? (please check) ☐ YES ☐ NO

IF YES, WHO: _____

NAME OF INSURED _____

REALTY COMPANY _____ OFFICE LOCATION _____

SOCIAL SECURITY # _____ EMAIL _____

HOME PHONE _____ CELL PHONE _____

HOME ADDRESS _____

CITY *STATE* *ZIP*

SIGNATURE REQUIRED

SIGNATURE *of account owner** _____ DATE _____

*Note: Signature should be that of the owner of the checking account whose name appears on the check used for deductions.

Revised 4/04/2016

Dergalis ASSOCIATES

Attach Voided Check

Attach Your Business Card