

## What are the plan options

- Coverage is offered on a guaranteed issue basis.
- Eligible for individuals under age 71 and actively at work.
- Issue limits up to \$250,000 per month, per person.
- Elimination periods of 30, 60, 90, 180, or 365 days.
- Benefit periods 12, 24, 36, 48, 60, and 84 months.
- An optional lump sum benefit up to a maximum of 5 times annual income can be added to follow the last monthly benefit.
- Term of insurance up to 5 years, based upon the size of the group.
- “Own Occupation” definition including specialty.
- 3/12 pre-existing condition exclusion. Anything that occurred or was treated within the three months immediately preceding the effective date will not be covered until the policy has been in force for 12 months.

## Additional features

- Optional Residual Benefit Rider
- Optional COLA Rider
- Presumptive Disability
- Survivor Benefit
- Transplant Benefit
- Recurrent Disability
- Automatic Benefit Increases
- Waiver of Premium
- Rehabilitation Benefit

## Style of plans

**Mandatory:** Coverage is offered to a select group of individuals such as the board of directors, a specific department or anyone who makes over a certain income.

**Voluntary:** Benefits are offered to a specific eligible group and requires minimum participation based on the size of the eligible group. Individual enrollment forms are one page and simply require a check-box and a signature to apply for coverage.

**Hybrid:** Mandatory Base plan with a Voluntary policy on top of it. The mandatory base plan provides a minimum amount of insurance and allows individuals to acquire additional coverage without worrying about the group meeting a certain minimum participation percentage.