

PRODUCT

UNDERWRITING GUIDELINES

EMPLOYEE  
LIFE OPTION  
ELO

**1. ELIGIBILITY:**

- a. Employee – actively at work, working 20 hours/week, ages 18-70.
- b. Spouse – ages 18-70.
- c. Dependent Children – unmarried, dependent up to age 21 or 23 if student.
- d. Grandchildren – unmarried, ages 0-15.

**2. PLANS:**

- a. Unismoke or Non tobacco/tobacco.

**3. RATES:**

- a. Weekly rates based upon age.

**4. UNDERWRITING GUIDELINES:**

- a. Guaranteed/Modified Issue
  - \* Groups of 25-50 \$5/0/2/1
  - \* Groups of 50-99 \$8/3/2/1
  - \* Groups of 100-999 \$11/3/2/1
  - \* Groups of 1000-2499 \$13/3/2/1
  - \* Groups of 2500+ \$15/3/2/1

EMPLOYEE  
DISABILITY  
OPTION  
EDO

**1. ELIGIBILITY:**

- a. Employee – actively at work, working 20 hours/week, ages 18-70.

**2. RATES:**

- a. 3 issue bands = 18-54, 55-59, 60+.

**3. UNDERWRITING GUIDELINES:**

- a. Guaranteed Issue, employee only.
  - \* Groups of 50-249 GI with 25% participation
  - \* Groups of 250 + GI with 20% participation

EMPLOYEE  
ACCIDENT  
OPTION  
EAOP

**1. ELIGIBILITY:**

- a. Employee – actively at work, working 20 hours/week, ages 18-70.
- b. Spouse – ages 18-70.
- c. Dependent Children – unmarried, dependent, under age 25, varies by state.

**2. RATES:**

- a. Weekly amounts based upon plan design, same rate for all ages.

**3. UNDERWRITING GUIDELINES:**

- a. Guaranteed Issue, employee, spouse and children for base plan.

EMPLOYEE  
CRITICAL  
ILLNESS  
OPTION  
ECIO

**1. ELIGIBILITY:**

- a. Employee – actively at work, working 20 hours/week, ages 18-69, in CA age 64, in PA age 68.
- b. Spouse – not currently hospitalized or unable to perform normal activities, ages 18-69, in CA age 64, in PA 68.
- c. Dependent Children – unmarried, dependent, under age 25, varies by state.

**2. PLANS:**

- a. Unismoke or Non tobacco/tobacco with or without cancer and/or ADL benefit.

**3. RATES:**

- a. 5 issue bands = 18-29, 30-39, 40-49, 50-59, 60-69.

**4. UNDERWRITING GUIDELINES:**

- a. Guaranteed Issue, employee only
  - \* Groups of 500-999 GI is \$5,000 with 20% participation
  - \* Groups of 1,000 + GI is \$5,000 with 10% participation
  - \* Groups of 1,000 + GI is \$10,000 with 20% participation

*State variations may apply to benefits and features available.  
Some products may not be available in all states.*