

Eligibility/ Underwriting Guidelines: Actively-at-work W-2 employees working at least 20 hours per week and working spouses/partners for Guaranteed Issue (GI) during an approved enrollment period. Non-working spouses/partners enroll as Simplified Issue (SI). SI requires additional health questions; other underwriting requirements may apply based on answers provided. A paramed exam is required for any enrollee over age 65. Maximum enrollment age is 70 to include the Long-Term Care Benefit.

Employees:

- GI: age 18-65 (GI is dependent on being actively-at-work)
- SI: over age 65

Working Spouses/Partners:

- GI: age 18-65 (GI is dependent on being actively-at-work)
- SI: over age 65

Non-Working Spouses/Partners

- GI: not applicable
- SI: over age 18

Coverage Options:

Employees:

- GI: age 18-65, \$25,000 - \$150,000 in 25k increments
- SI: age 66+, \$25,000 - \$150,000 in 25k increments

Working Spouses/Partners:

- GI: age 18-65, up to \$75,000 in 15k increments, up to 100% of Employee Benefit Amount
- SI: age 66+, up to \$75,000 in 15k increments, up to 100% of Employee Benefit Amount

Non-Working Spouses/Partners:

- SI: age 18+, up to \$75,000 in 15k increments, up to 50% of Employee Benefit Amount

General guidelines are listed above. Underwriting eligibility determined by the carrier. The maximum amount of coverage for any one life is limited to the maximum limits above even when multiple offers are made available. Spouse or Domestic Partner coverage cannot exceed published maximum simplified issue limit indicated above, regardless of state rules.