



DISABILITY UNDERWRITING GUIDELINES

SHORT TERM DISABILITY

	AETNA	ANTHEM	PRINCIPAL
PRODUCT OFFERINGS			
Benefit Percentage	50%, 60% or 66 2/3% of earnings	Employer Sponsored: 50%, 60%, or 67% of earnings Voluntary: 50% or 60% of earnings	40%, 50%, 60, 66 2/3% or 70%. Voluntary: 40%, 50% or 60%
Maximum Weekly Benefits	\$2,000 (must qualify based on top 3 salaries)	Employer Sponsored: \$2,500 (must qualify based on top 3 salaries) Voluntary: \$1,500 (must qualify based on top 3 salaries)	\$1,500 quoted as standard. Options available from \$100 to \$2,500.
Minimum Weekly Benefit	\$0	\$200	\$15. Voluntary: \$25
Elimination Period	1/8, 8/8, 15/15, 30/30	1st, 8th, or 15th day of disability	8 days. Options available from 1-90 days
Definition of Disability	Own occupation 20% earnings loss	Own occupation	Zero-Day Residual. Options available include Partial or total definitions of disability. Voluntary: Zero-Day Residual only.
Maximum Benefit Period	9 weeks, 11 weeks, 13 weeks or 26 weeks	13 or 26 weeks. May also choose option to coordinate with Anthem LTD elimination: 11, 12, 24 or 25 weeks.	26 weeks. Options available from 4 to 104 weeks.
Benefit Integration	Yes	Standard integration with Anthem Condition Care and Future Moms included for members with Anthem health care plan and Anthem Life STD coverage through the same employer.	Direct - Full Family
Pre-Existing Conditions	3/12 for late applicants and Voluntary plans	3/12 or 12/12 for Voluntary plans	Standard: None Voluntary: 3/12; Benefits payable for up to 6 weeks after date of disability for claims subject to pre-existing limitation. Other options include: 3/6/12, 6/12, 6/24, 12/12, 3/3/12, 7/12/24, 24/24
ELIGIBILITY			
Group Size	51-100 employees	10-100 employees	5+ employees May offer down to 3 enrolled if sold with another coverage. Must be in business at least 2 years.
Stand-Alone	Yes	Yes	Yes
Admin Fee	None	None	None
Rate Guarantee	2 years	2 years	1 year. 2 or 3 year options available.
Contribution	Minimum 50%. Voluntary: 100% employee paid.	Employer Sponsored: Minimum 25%. 100% required for non-contributory plans. Voluntary: 100% employee paid.	Options for 100% employer paid, contributory and voluntary available.
Participation	Minimum 50%. If employer contributes 100% then 100% participation is required.	Minimum 75%. If employer contributes 100% then 100% participation is required.	Employer paid: 100% of eligible employees. Contributory: 75% participation.
Voluntary Participation	The greater of 25% or 20 eligible employees	The greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.	The greater of 20% of eligible or 5 enrolled. Options available.
Out-of-State	No restrictions.	No restrictions.	No restrictions.



	RELIANCE STANDARD	UNUM
PRODUCT OFFERINGS		
Benefit Percentage	20%	50%, 60%, 66.667%
Maximum Weekly Benefits	\$1,500	Up to \$2500 per week
Minimum Weekly Benefit	\$50	\$25 per week
Elimination Period	Zero days injury/seven days sickness	7/7, 14/14, 30/30
Definition of Disability	Unable to perform the material duties of his/her job, is under the regular care of a physician, and is not performing any work for payment.	Partial and Residual available
Maximum Benefit Period	13 or 26 weeks	9, 10, 11, 12, 13, 22, 23, 24,25, 26, 52 weeks
Benefit Integration	Benefit paid in addition to state	SSI, SSDI. Does not integrate with Salary Continuation
Pre-Existing Conditions	Three months prior/six months after	None.
ELIGIBILITY		
Group Size	SmartChoice 2-19. Must be in business at least 6 months. Firms not participating in Social Security, and firms with employees residing on employer's premises are ineligible Some industries are ineligible.	10+
Stand-Alone	Yes	Yes
Admin Fee	36 months.	None
Rate Guarantee	Admin Fee of \$5/month electronic billing, or \$12/month paper billing. (Groups enrolling in dental must elect paper billing)	1 year standard, 2 years available
Contribution	Employer may contribute from 0-100% of the premium.	Employer funded and employee funded available
Participation	2 eligible: 100% of eligible. 3-5 eligible: All but one must enroll. 6-9 eligible: All but two must enroll. 10-19 eligible: 75% must enroll. Part-time EEs working 20-30 hours/week may be included if less than 25% of total eligible. If employer contributes 100% then 100% participation is required. Carve-outs permitted, must have 2 employees enrolled within a class.	100%. Carve-out options available. Carveouts cannot be discriminatory.
Voluntary Participation	All plans may be 100% employee paid, full participation requirements must still be met.	Greater of 20% or 10 lives
Out-of-State	No restrictions.	No restrictions.

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