

Coverage and Eligibility

Employee

- Guaranteed Issue Eligibility: Issue Ages 19 – 70; Maximum amount allowed is \$150,000.
- Simplified Issue Eligibility: Issue Ages 71 - 80; Maximum amount allowed is \$50,000.

Spouse or Domestic Partner

- Conditional Guaranteed Issue Eligibility: Issue Ages 19 – 70; Maximum amount allowed is \$75,000.
- Simplified Issue Eligibility: Spouse Coverage: Issue Ages 19 – 70; Maximum amount allowed is \$75,000. If a Spouse or Domestic Partners answers “yes” to a Conditional Guaranteed Issue Eligibility question, then Simplified Issue Eligibility will apply.

Dependents

Employees may apply for coverage on a Dependent Child in one of the following two ways, but not both:

- Child Term Rider Coverage:
 - One premium covers all eligible children – natural, step, adopted or any under legal guardianship.
 - Issue ages 15 days to 25 years; up to 25 units or \$25,000.
 - Coverage lasts to age 26 and may be converted up to 5 times the term amount.
 - Available on a Guarantee Issue basis.
 - Exception: when a child rider is added to an existing employee or spouse LBT contract and the child is not newly eligible, the child is added on a Simplified Issue basis – see below*.
- Child Individual Certificate Coverage:
 - One premium for each eligible child - natural, step, adopted or any under legal guardianship.
 - Issue ages 15 days to 18 years: \$25,000.
 - Issue ages 19 years to 25 years: Amount \$3/wk will purchase.
 - Coverage lasts as long as premiums are paid. Premiums are payable to age 100. At that time coverage would become paid up and last through age 120.
 - Available on a Guarantee Issue basis only at the Employee’s initial eligibility period.
 - Employees applying for coverage on a child AFTER their initial eligibility period, may apply for coverage on a Simplified Issue basis – see below*.
 - Exception: when an Employee adds a newborn child (new step child or newly adopted child) after their initial eligibility period, they may apply for coverage on a Guarantee Issue basis.

Restrictions on Spouse or Domestic Partner & Dependent Child coverage: Some state laws limit the amount of coverage an employee can purchase on a Spouse or Domestic Partner or Dependent Child. Some states also require the employee to participate in order to apply for Spouse or Domestic Partner or Dependent Child coverage.

Contact your LTC enrollment team for additional information or questions on limitations/restrictions.

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 or Dependent Child dependent coverage cannot exceed published maximum simplified issue limit indicated above, regardless of state rules.

This offer includes the Accelerated Death Benefit for Long-Term Care with Extension of Benefits. The maximum amount payable with Long-Term Care and Extension of Benefits is \$450,000 for the Employee, \$225,000 for the Spouse or Domestic Partner. Dependent coverage includes a death benefit only.

Employees with Issue Ages 71 –80 are eligible for Accelerated Death Benefit for Long-Term Care only and are NOT eligible for Extension of Benefits.

**The Employee must answer all the required health questions on the child proposed for coverage on page one and two of the enrollment form which Chubb’s Administrative Office will review to determine if the coverage applied for can be issued.*