

## Coverage and Eligibility

### **Employee**

- Guaranteed Issue Eligibility: Issue Ages 18 – 64; Maximum amount allowed is \$150,000.
- Simplified Issue Eligibility: Issue Ages 65 - 75; Maximum amount allowed is \$150,000.
- Actively-at-work, working at least 36 hours per week full-time or at least 20 hours per week part-time benefit eligible.

### **Spouse or Domestic Partner**

- Simplified Issue Eligibility: Spouse Coverage: Issue Ages 18 – 70; Maximum amount allowed is \$150,000.

### **Dependents**

- Modified Guaranteed Issue: Amount purchased by \$3.25 through \$4.50 per week. Under the age of 23, including natural, stepchildren, legally adopted or under legal guardianship (full-time student/dependent 18 to 22). Grandchildren - Simplified Issue: amount purchased by \$3.25 through \$4.50 per week. Under the age of 19.

Simplified Issue requires that the proposed insured provide height and weight plus answers to three additional questions. Questions vary slightly in some states.

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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 issue limit indicated above, regardless of state rules.

This offer includes the Terminal Illness Benefit, Long Term Care (LTC) Benefit, Extension of Benefits, Restoration of Benefit, EZ Value – Employee & Spouse Built-in/Opt Out (EZV) \$1 for 5 years. Dependent coverage includes a death benefit only. Exceptions apply in AR, GA, OH & WA. Underwriting conditions, including minimum participation requirements, may vary, and determine eligibility for the offer of Insurance.