

**COMPANION LIFE
PROVISIONS / PARTICIPATION REQUIREMENTS
TRADITIONAL PLANS ***

Plan Type	Employer Contributes	Group Size	Minimum Participation	Guaranteed-Issue Values	Spouse Guaranteed-Issue Values, If Any	Pre-Ex Waiting Period	Pre-Ex Waiver Conditions	Benefit Changes	Portability (yes/no)	Covertability (yes/no)	UW Considerations
Dental	100%	ALL	100%	Full Coverage	Full Coverage	Virgtn groups 12 month for type 3 & 4 procedures	Waiting period for type 3&4 procedures is waived when replacing prior coverage	No	Portability is available when COBRA-eligible	No	
	25-99%	2-5	100%					No		No	
	25-99%	6-9	Total minus 1					No		No	
	25-99%	10+	50%					No		No	
	0%	ALL	Greater of 3 lives or 20%					No		No	
Vision	100%	10+	100%	Full Coverage	Full Coverage	No	No	No	Portability is available when COBRA - eligible	No	
	0-99%	10+	10 lives			No	No	No		No	
Vision w/Dental	ALL	ALL	2 lives			No	No	No		No	
Basic Life	100%	ALL	100%	Varies	Up to \$10,000	If EE enrolls after the initial policy effective date, accelerated death benefit is delayed by one year.	N/A	Benefits reduce by 35% at age 65, 50% at age 70, 75% at age 75, and terminate at retirement.	No	Yes-31 Days	
	25-99%	2-5	100%	Up to \$50,000	\$10,000		N/A			Yes-31 Days	
	25-99%	6-9	Total minus 1	Up to \$75,000	\$10,000		N/A			Yes-31 Days	
	25-99%	10+	Greater of 75% or 10 lives	Varies	Up to \$10,000		N/A			Yes-31 Days	
	0%	ALL	Greater of 25% or 10 lives	Varies	Up to \$10,000		N/A			Yes-31 Days	
Voluntary Life	100%	ALL	100%	Varies by Group Size	Yes	N/A	N/A	EE and spouse benefits reduce by 35% at age 65, 50% at age 70, 65% at age 75, 80% at age 80, and terminate at retirement.	Yes, if election and premiums are paid within 31 Days and Master Policy does not terminate.	Yes, if election and premiums are paid within 31 Days.	EE max \$500,000, Spouse max \$150,000 Guaranteed Issue is not available for age 70 or older
	25-99%	2-5	100%	Up to \$50,000	\$10,000	N/A	N/A				
	25-99%	6-9	Total minus 1	Up to \$75,000	\$10,000	N/A	N/A				
	25-99%	10+	75%	Up to \$250,000	50% of EE, up to \$150,000	N/A	N/A				
	0%	10-49	Greater of 25% or 10 lives is required for GI. If participation is not met, EE may elect up to \$100K with EOI and at least 5 enrolled.	7x salary up to \$100,000	50% of EE, up to \$25,000	N/A	N/A				
	0%	50-99		7x salary up to \$125,000	50% of EE, up to \$50,000	N/A	N/A				
	0%	100-199		7x salary up to \$175,000	50% of EE, up to \$50,000	N/A	N/A				
	0%	200-499		7x salary up to \$225,000	50% of EE, up to \$50,000	N/A	N/A				
0%	500+	7x salary up to \$250,000	50% of EE, up to \$50,000	N/A	N/A						
Short-Term Disability	100%	2+	100%	60% up to \$1,000/wk	None	12/12	Pre-ex limitations may be waived if replacing prior coverage.	Enrollment age freeze	No	No	* No EOI required * 50% family rule * 50% commission sales * in business 6+ mo
	0%	3-9	3 lives						No	No	
	0%	10+	5 lives						No	No	
Short-Term Disability w/Life	24-99%	2-5	100%	60% up to \$1,000/wk	None	3/12	Pre-ex limitations may be waived if replacing prior coverage.	Enrollment age freeze	No	No	* No EOI required * 50% family rule * 50% commission sales * in business 6+ mo
	24-99%	6-9	Total minus 1						No	No	
Long-Term Disability	100%	ALL	100%	Varies	None	12/6/24	No	Varies	No	No	
	25-99%	2-5	100%	60% up to \$3,000/mo	None	12/6/24	EOI Required	Varies	No	No	* 50% family rule * 50% age 50 rule * 2+yrs in business
	25-99%	6-9	Total minus 1	60% up to \$6,000/mo	None	12/6/24	No	Varies	No	No	
	25-99%	10+	75%	60% up to \$6,000/mo	None	12/6/24	No	Varies	No	No	* 50% age 50 rule * 60% high risk
	0%	ALL	Greater of 10 lives or 25%	60% up to \$6,000/mo	None	12/6/24	No	Varies	No	No	
Critical Illness	0-100%	5-24	5 lives	\$5,000	\$2,500	N/A	N/A	Benefits reduce by 25% at age 60, 50% at age 65 and terminate at retirement.	Policy is portable for as long as group policy remains in force.	No	
	0-100%	25-99	10 lives	\$10,000	\$5,000	N/A	N/A			No	
	0-100%	100-199	10 lives	\$15,000	\$7,500	N/A	N/A			No	
	0-100%	200+	10 lives	\$20,000	\$10,000	N/A	N/A			No	

* Please note that these are general underwriting guidelines. With underwriting approval, however, Companion can match benefits on almost any similar plan.