

Eligibility: For Group Universal Life, actively at work W-2 employees working at least 20 hours (part-time) per week, 35 hours per week (full-time) and working spouses for GI. Non working spouses enroll as SI (additional health questions).

Underwriting Guidelines: For Group Universal Life coverage will be considered as follows: Eligible employees and Working Spouses will be underwritten on a Guaranteed Issue basis during the initial enrollment. Non working spouses enroll as SI.

Coverage Options:

Employee, GI- ages 18-65, SI- over age 65.

Working Spouse, GI- ages 18-65, SI- ages 65+.

Guaranteed Issue(GI): GI is dependent on actively at work and tobacco use question.

Underwriting Levels:

Employee:

GI: ages 18-65 \$25,000 - \$150,000 options

Working Spouse:

GI: ages 18-65 The lesser of:

- The employee's coverage amount;
- The Face Amount purchased by target premium of \$8.00/week (without regard to riders); and \$75,000
- If the lesser of (a), (b) and (c) is less than \$10,000, the working spouse will be eligible for \$10,000 GI.
- - This offer is extended assuming the employee will be offered up to 5 choices \$50k/\$75k/\$100k/\$125k/\$150k) subject to the \$5/wk min premium requirement, and that the working spouse will be offered benefit choices from 10k to 75k (in 5k increments) subject to the \$5k/wk min premium requirement and GI maximum detailed above.
- If beyond the GI parameters listed above, enrollment will be underwritten as simplified issue.

GI – guaranteed issue

SI – simplified issue. Over age 65 requires a paramed exam.