

ConnectiCare[®]

Voluntary Supplemental Benefits Underwriting Guidelines¹

1. Life

Issue Age:	Employee/Member - 16 through 80 (Universal Life) Employee/Member - 16 through 70 (Whole Life) Employee/Member - 16 through 65 (Term Life) Spouse - 16 through 65 Child - birth through 25 (Universal Life) Child - 15 days through 25 (Term Life) Child - 15 days through 24 (Whole Life)
Guaranteed Issue²:	Employee/Member: \$150,000 Spouse: \$50,000 not to exceed 50% of employee's/member's coverage Child: \$25,000
Simplified Issue³:	Employee/Member: \$500,000 Spouse: \$100,000 not to exceed 50% of employee's/member's coverage Child: \$25,000

Employee/Member coverage may be increased at any time by up to \$50,000 on a Guaranteed Issue² Basis, but not to exceed the \$150,000 limit

2. Disability

Guaranteed Issue²:	\$3,000 Employee/Member only
Simplified Issue³:	\$5,000 Employee/Member only

3. Accident

Issue Age:	Employee/Member - 18 Spouse - 18 Child - birth through 25
Guaranteed Issue²:	All Coverage for Employees/Members, Spouses, and Children

4. Critical Illness

Issue Age:	Employee/Member - 18 Spouse - 18 Child - birth through 25
Guaranteed Issue²:	\$30,000 Employee/Member (spousal / children's coverage available)
Simplified Issue³:	\$100,000 Employee/Member (spousal / children's coverage available)

¹ Minimum of 3 applications necessary for groups of 100 lives or less. Minimum of 5 applications necessary for groups over 100 lives.

² Proposed insureds must be actively at work performing their normal duties at their regular place of employment at time of enrollment.

³ Proposed insureds must answer Simplified Issue medical questions.