



# Individual Disability Income Insurance

## Underwriting Updates & Enhancements

April 6, 2020

Get ready to boost your block of business for medical and professional clients! We are increasing our Maximum Issue Limit to \$30,000 to match our Maximum Participation Limit for these occupations. This Maximum Issue Limit increase combined with our newly enhanced Issue & Participation Tables allows eligible, high-income clients to help meet all their disability coverage needs with one carrier. We are making it easier to do business with one application, one policy, one Guardian!

### Increased Maximum Issue Limits!

Our Maximum Issue Limit has increased from \$20,000 to \$30,000 for occupation classes 6/6M, 5/5M, 4M and 3M for ages 18-60. This increased Maximum Issue Limit is not available in California.

Occupation Class	Issue Age	Old Maximum Issue Limit	New Maximum Issue Limit	Maximum Participation with Other Company's Individual Coverage
6/6M, 5/5M, 4M & 3M	18-60	20,000	30,000	30,000

### Enhanced Individual Paid Issue & Participation Limits!

We have adjusted our Individual Paid IDI Issue & Participation Table limits to be even more competitive - especially higher income levels.

Annual Earned Income	Old Issue Limits	Old Participation Limits	New I&P Limits
100,000	5,000	5,000	5,200
200,000	9,200	9,200	9,520
300,000	13,500	13,500	13,700
400,000	15,900	15,900	16,150
500,000	17,480	17,480	18,150
600,000	19,060	19,060	20,150
700,000	19,820	19,820	22,150
800,000	20,000	21,430	24,150
900,000	20,000	23,305	26,150
1,000,000	20,000	25,000	28,350
1,100,000	20,000	26,600	30,000
1,200,000	20,000	27,900	30,000
1,300,000	20,000	29,100	30,000

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2020-97399 (Exp. 04/22)



## New Professionals Program – Increased CAT Rider Amounts!

We have substantially increased the amount of CAT/Severe Disability available under our Special Limits for New Professionals. We will now allow CAT coverage amounts that exceed the Base coverage amount for New Professionals. All non-dental occupations are now eligible for up to \$8,000 of CAT or two times the base special limit, whichever is less. This increased CAT coverage is not available to the dental market.

Occupation	Current CAT Rider Issue Limit	New CAT Rider Issue Limit
First Year Physicians	6,000 - 7,500	8,000
Medical Residents	5,000	8,000
Medical Students	2,500	5,000
First Year Attorney, Engineer (Degreed), Optometrist, Pharmacist	3,500	7,000
First Year Accountant/CPA, Architect, Nurse Practitioner (NP Certified), Physician Assistant (PA Certified), PhD Psychologist, Veterinarian	3,000	6,000
First Year Computer Science	2,500	5,000
First Year MBA Professional, Podiatrist	2,000	4,000
Pharmacy Resident	2,500	5,000
Podiatry Resident	1,000	2,000
2nd and 3rd Year New Professionals (non-dental)	2,000	4,000

## Student and Resident Discount Eligibility Period Extended!

Effective immediately, Students and Residents that are eligible to participate in Student and Resident programs now have up to 180 days following graduation or program completion (up from 90).

## Occupation Class Changes

We continually monitor the experience of our occupation classes to ensure that our products are priced appropriately and that we remain competitive. The following changes are effective immediately\*:

### Cardiologists & Neurosurgeons – Upgrades:

- 4M Cardiologists are now eligible for the Preferred Occupation Discount
- Neurosurgeons are upgraded from a 3M with POD to a 4M

### Administrators and Rheumatologists – Occ Class Changes:

- Administrators\*\* are downgraded from 4 to 3
- Rheumatologists are downgraded from 5M to 4M

### Oral Surgeons – Upgrades for MDs and DOs:

- Oral Surgeons (MD, DO) will be considered as an Occ Class 4M
- Oral Surgeons (DDS, DMD) will remain as an Occ Class 4D

\*All applications for Administrators and Rheumatologists received on or after April 15, 2020 will be considered for the new, lower classes 3 and 4M, respectively.

\*\*Administrators include Administrative Assistants and Secretaries



## Smooth Transition Process

All enhancements are effective immediately. Pending applications can be considered for the new enhancements. Reissue requests can be submitted up to six months after the policy is issued, but no more than three months after the policy goes into force. To request a policy reissue, e-mail New Business ([disabilitynewbusiness@glic.com](mailto:disabilitynewbusiness@glic.com)). Normal reissue and dating rules apply.

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