

GROUP CRITICAL CARE (GCC)

Employer Optional Benefits:

- Option for critical illness or cancer coverage separately or together
- Basic or Full Critical Illness coverage
- Cancer Treatment and Care Benefit
- Health Screening Benefit (\$50 or \$100)

Employee Optional Benefits:

- First Diagnosis Building Benefit Rider

Maximum GI options based on account size:

- 15-199 lives: \$10,000 face amount with greater of 15 lives or 15% participation
- 200-499 lives: \$15,000 face amount with 15% participation
- 500+ lives: \$20,000 face amount with 15% participation
- Cancer Treatment and Care Benefit: \$500 for 12 months (all GI accounts)

Eligibility = 15 hours

GROUP CANCER (GCAN)

Available options:

- Base Plan Only
- Base Plan + Additional Benefits

Optional riders:

- Specified Disease
- Initial Diagnosis of Cancer

Can offer two plans with two riders

GI options available based on account size and participation level:

- 50-99 lives: 100% participation
- 100-199 lives: 50% participation
- 200-999 lives: 20% participation
- 1,000+ lives: 15% participation

Eligibility = 20 hours

GROUP MEDICAL BRIDGE (GMB)

Five base plan options:

- Ten hospital confinement levels
- Two levels in each account, separated by no more than \$1,000
- Age-banded, composite, or discounted composite rating options based on employer contribution level

Employer Optional Benefits:

- Health Screening
- Second and Subsequent Day Hospital Confinement (available on the \$5,000 hospital confinement level)

All plans are guaranteed issue

Minimum case size of 10 enrolled lives, but participation varies with account size, type of underwriting, and rate structure

Waiver of pre-ex available with achievement of employer contribution and/or participation met

Eligibility = 20 hours

GROUP DISABILITY (GDIS)

Available options:

- On/Off-job or Off-job only coverage
- Credit for Time Insured (CFTI)
- Two benefit periods in one account (example: 6-month and 12-month)
- All elimination periods associated with chosen benefit periods are available

Employer Optional Benefits:

- Psychiatric or Psychological Conditions
- Waiver of Elimination Period for First Day of Hospital Confinement

STANDARD GROUP PRODUCT UNDERWRITING GUIDELINES

GROUP ACCIDENT (GACC)

Four available plans:

- Two sold plans per group
- On/Off-job or Off-job only coverage

Employer Optional Benefits:

- Health Screening
- Hospital Confinement

Always guaranteed issue

Only require 10 enrolled

Eligibility = 15 hours

GROUP TERM LIFE (GTL)

Basic, Basic with Supplemental, and Voluntary Plans

Employer Options:

- GTL only
- GTL with Waiver of Premium
- GTL with Accidental Death & Dismemberment
- GTL with Waiver of Premium and AD&D
- Spouse can have the same amount of coverage as employee

Participation requirements:

- Basic: 75% participation for 50%-95% ER funding; 100% participation for 100% ER funding
- Supplemental and Voluntary: the greater of 20% participation or 10 enrolled lives

Maximum GI face amounts with UW approval:

- Case size: Employee Basic / Supplemental / Voluntary
- 10-49 lives: \$50,000 / \$50,000 / \$50,000
- 50-149 lives: \$100,000 / \$100,000 / \$100,000
- 150-299 lives: \$100,000 / \$100,000 / \$100,000
- 300-499 lives: \$100,000 / \$100,000 / \$100,000
- 500-999 lives: \$150,000 / \$150,000 / \$150,000
- 1,000+ lives: \$150,000 / \$200,000 / \$200,000
- Spouse GI amount varies by case size
- \$10,000 for dependent children

Eligibility = 20 hours

GROUP GUIDELINES

Group Underwriting will need to review and provide a quote for the following accounts:

- GTL takeover requests
- Voluntary GTL accounts with 500+ lives
- Basic/Supplemental GTL accounts with 100+ lives
- All accounts with 1,000+ lives (contact Premier Client Services first)
- All other accounts can use shelf rates in Online Ordering, QuickQuote, or the GTL Quote tool on Propr

Please provide the following to obtain a quote:

- Census, including dates of birth and genders for all products
- Salaries should be provided for GTL and GDIS products
- All quotes should be submitted to GRPUW@ColonialLife.com

Proposal Turnaround Times:

- Standard quote: 2-3 business days
- Premier Client quote: 5 business days
- Formal RFP: 15 business days

Account Requirements:

- Must be employer/employee relationship; unions, associations, PEOs, etc. must be reviewed
- All products will have a first-of-the-month effective date
- Payroll deduction capability

Sold Case Process:

- Account Information Form and Welcome Call should be completed with new accounts, if applicable.
- All licensing and appointment paperwork must be completed and on file with the home office prior to getting Master Application completed and signed.
- Master Applications must be submitted prior to the start of the enrollment. You can submit a Simplified Master Application on Propr using the Fast Forms tool. Paper Master Applications should be submitted to the Group Underwriting mailbox.
- Master Application Turnaround Times:
 - Fast Forms for standard plan design / rates: 1 business day
 - Fast Forms for custom-rated / custom plan design: 3 business days
 - Paper Master Applications: 3 business days
- Harmony Enrollment Design Form (located on Propr in the Coordinator Toolbox) should be submitted to the Group Underwriting mailbox at least three days prior to the enrollment start date for any custom-rated / custom plans or underwriting variations for the Harmony® shell to be built.
- All Basic/Supplemental GTL accounts have to be set up by Group Underwriting prior to the start of enrollment.
- Enrollments should last between 21-30 days and can be enrolled via Harmony®, paper applications, census enrollment, or auto enrollment.
- Enrollment end date should be at least 5-10 days prior to the effective date, which provides time for applications to begin processing prior to the effective date.
- Contact Group Underwriting if enrollment dates need to be changed for any reason once enrollment starts.

Submission of Business Process:

- Applications will be held until enrollment end date for participation purposes.
- Group products have a five-day grace period added to the end of the enrollment period to allow additional time for the group to meet participation and/or send any late enrollment forms to Underwriting. Group business will not begin processing until the end of the grace period.
- Completed sales summary must be provided with applications.

Contact Group Underwriting:

- Phone: 1-800-845-7330; ext. 83808, option 3
- Fax: 1-803-678-5908
- Email: GRPUW@ColonialLife.com

Note: Please refer to the Group Product FAQ located in the Underwriting section of the Group Product pages on Propr for more information on group product setup in Harmony®.