



DATE: October 17, 2023

TO: Interested Parties

FROM: Product Standards Committee

RE: Draft Amendments to the Uniform Standards for Group Term Life Insurance to Allow for Other than Employer Groups

The amended standard will apply to both employer and non-employer groups. The nine Group Term Life Insurance for Employer Group Uniform Standards were used as the source for the Group Term Life Standards listed below.

1. Group Term Life Insurance Policy and Certificate Standards
2. Uniform Standards for Group Term Life Insurance Enrollment Forms and Statement of Insurability Forms
3. Uniform Standards for Group Term Life Insurance Statement of Insurability Change Form
4. Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Term Insurance Certificate Changes
5. Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Term Life Insurance Policy Changes
6. Group Term Life Insurance Uniform Standards for Accelerated Death Benefits
7. Group Term Life Insurance Uniform Standards for Accidental Death Benefits
8. Group Term Life Insurance Uniform Standards for Accidental Death and Dismemberment Benefits
9. Group Term Life Insurance Uniform Standards for Waiver of Premium While the Certificateholder is Totally Disabled

The changes are highlighted in red and are as follows:

- “Employer” replaced with “Policyholder” throughout the draft
- “Employee” replaced with “Certificateholder” except as follows:
 - Accidental Death Benefits: §2 A. Benefits (3)(f)(g)(h)(j)(k)(s) and (t)
 - Accidental Death and Dismemberment Benefits: §2 A. Benefits (5) (g)(h) (i) (j)(m)(n)(cc) and (dd)
- References to Employees amended to add “or Members”
- Reference to the Group Term Life Insurance Policy and Certificate Standards for Employer Groups replaced with Group Term Life Insurance Policy and Certificate Standards

- A sentence added to the Statutory Authority Section to reference the Operating Procedure for the Use of Compact-Approved Products for Other than Employer Groups
- A paragraph added to the Scope section that non-employer groups must be approved or permitted by the Compacting State before a policy may be issued in the state.