

Agenda Item 2. Review definitions originally in §10. INCIDENTAL BENEFIT PROVISIONS and moved to §3 TERMS AND CONCEPTS of the draft GROUP DISABILITY INCOME INSURANCE POLICY AND CERTIFICATE UNIFORM STANDARDS FOR EMPLOYER GROUPS.

The Product Standards Committee (“PSC”) agreed with the Group Disability Income Subgroup’s (“Subgroup”) recommendation that for consistency, all terms and definitions in § 10 should be moved to § 3. They also agreed with the Subgroup’s revisions to the Industry suggested definitions listed under Activities of Daily Living (ADL) Deficiency or Cognitive Impairment Benefit for *Covered Persons* to conform to the Long Term Care Uniform Standards.

Agenda Item 3. Review revisions to §10. INCIDENTAL BENEFIT PROVISIONS and Industry responses to Subgroup questions

- a) **Preamble.** The PSC agreed to the recommended changes.
- b) **Activities of Daily Living (ADL) Deficiency or Cognitive Impairment Benefit for *Covered Persons*.** The PSC agreed to the recommended changes.
- c) **Activities of Daily Living (ADL) Deficiency or Cognitive Impairment Benefit for Spouses of *Covered Persons*.** The PSC agreed to the recommended changes.
- d) **Catastrophic Disability Benefit.** The PSC agreed to the recommended changes.
- e) **Consolidated Omnibus Budget Reconciliation Act (COBRA) Insurance Premium Benefit.** The PSC agreed to the recommended changes.
- f) **Contagious Disease Benefit.** The PSC agreed to the recommended changes.
- g) **Critical Illness Benefit.** The Committee agreed to the recommended changes suggested by Industry explaining when benefits end.
- h) **Disability Expense Account Benefit.** Based on updated Industry comments, the PSC agreed to delete this provision in its entirety.
- i) **Eligible Survivor Benefit.** The PSC decided to solicit comment from Industry for the Public Call explaining how this benefit and the Terminal Illness Benefit are coordinated. They specifically wish to confirm whether if both benefits are selected by the *Covered Person*, does the insurer provide the same lump sum benefit for both, so that the same benefit is payable whether it is as a Terminal Illness Benefit or an Eligible Survivor Benefit.
- j) **Family Member Care Benefit.** Upon reviewing Industry’s response regarding difference between this benefit and the Child Care Benefit and IIPRC staff research

- findings on who may be eligible to be claimed as a dependent for tax purposes, the Committee had no further revisions to this provision.
- k) **Medical Insurance Premium Benefit.** The PSC agreed to the changes recommended by the Subgroup.
 - l) **Preexisting Condition Benefit.** The Committee agreed to the recommended changes suggested by Industry explaining when benefits end.
 - m) **Progressive Disease or Disorder Benefit.** The Committee agreed to recommended clarifications based on the response from Industry confirming that benefit adjustments only increase annually and do not decrease. They also agreed to delete the provision referencing the method for calculating the premium due since industry indicates that it is administrative in nature and did not need to be in the Uniform Standards.
 - n) **Retirement Benefit.** The PSC agreed to the Subgroup's recommended changes.
 - o) **Revenue Protection Benefit for the Policyholder.** The PSC agreed with the Subgroup's recommendation to add a sentence stating that the benefit is only available for noncontributory plans.
 - p) **Right to Purchase Individual Life Insurance Benefit without Evidence of Medical Insurability.** The PSC reviewed this new provision requested by the Industry and had no recommended revisions.
 - q) **Terminal Illness Benefit.** The PSC noted that the same question it raised under Eligible Survivor Benefit applies to this benefit. The PSC revised the language regarding the example of benefit payable to be consistent with the language in the Eligible Survivor Benefit.
 - r) **Worksite Modification Benefit for the Policyholder Benefit.** The PSC agreed with the Subgroup's recommendation to add a sentence stating that the benefit is only available for noncontributory plans.

Agenda Item 4. Any Other Matters

The Chair reminded members that the PSC would hold a Public Call on Tuesday May 12, 2015 to hear comments on these proposed revisions.