

## Customization is Key

IT COMES DOWN TO PEOPLE ... on our end, an experienced team of insurance professionals working to craft better solutions. On your end, people of all walks of life and ages who basically need the same things: great insurance benefits and financial security. But as you know, not all individuals require the exact same benefits and services.



This is how we excel – providing customized plans that offer quality benefits in many ways. If we didn't take this approach, we'd be the same as every other benefits provider.

FEATURE	DETAILS
<b>Benefit Percentage</b>	Up to 60%
<b>Participation Requirements</b>	2 year Benefit Period: No percentage participation requirement, Minimum 5 enrolled lives 3 year, 5 year, and Age 65 / SSNRA Benefit Periods: Greater of 5 enrolled lives or 25% participation
<b>Available Purchase Amounts</b>	\$300 to \$6,000 per Month in Increments of \$50
<b>Maximum Guarantee Issue Amount</b>	\$3,000 Per Month (\$1,500 per Month - Class E industries)
<b>Available Benefit Duration</b>	2 yr., 3 yr., 5 yr., Age 65 / SSNRA
<b>Elimination Period</b>	90, 180, 365 Days
<b>Minimum Hours</b>	Standard is 30 hours (Other amounts require Underwriting approval)
<b>Own Occupation</b>	1 or 2 Year

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LONG TERM DISABILITY

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FEATURE	DETAILS
<b>Pre-existing Condition Limitation</b>	12/24 (or state approved limitation) Shorter Options Available
<b>Integration</b>	Direct Full Family
<b>Definition of Disability</b>	Residual
<b>Disabled and Working (Partial Benefits)</b>	After Elimination Period is satisfied with Partial or Total Disability 50% of Gross Disability Benefit for 12 Months
<b>Mental Illness Limitation Drug/Alcohol Limitation Special Conditions Limitation</b>	12 Months
<b>Survivor Benefit</b>	3 Months - Option Available
<b>Accidental Dismemberment &amp; Loss of Sight</b>	Option Available
<b>Portability</b>	Option Available
<b>Eligibility Waiting Period</b>	First of the month following... (Date of Hire, 30 days, 60 days, 90 days)
<b>Rate Guarantee</b>	2 Years
<b>Annual Open Enrollments</b>	Guarantee Issue up to Underwriting Limits
<b>Replacement</b>	Yes, with Continuity of Coverage
<b>Waiver of Premium</b>	After Elimination Period (or when STD Plan is waived, when purchased together)
<b>Rate Structure</b>	Issue Age Rates for Initial Policies and Increases Attained Age Option Available
<b>Age Bands</b>	<40, 40-49, 50-59, 60+
<b>Coverage</b>	24 Hour
<b>Underwriting Guidelines</b>	Up to 1,000 Eligible Lives, No Census Required
<b>Custom Quotes</b>	For Groups over 1,000 lives, 1099s, Associations, PEOs, Unions

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