

A Range of Options

NO COOKIE CUTTER solution ever made anyone jump for joy in the world of voluntary insurance benefits. What does make people happy is having a choice, and knowing that their specific needs will be met. OptiMed products offer a variety of voluntary insurance benefits you can customize that provide employers with a range of options to fit their employees' needs. These products combine the best features of both individual and group plans, with a design that is flexible enough to complement any existing benefits an employer provides currently.

FEATURE	DETAILS
Benefit Percentage	Up to 65% (60% option available) (30% in Statutory states - CA, HI, NJ, NY, RI)
Minimum Participation Requirement	5 Enrolled (Insured) Lives (state exceptions apply)
Minimum Purchase Amount	\$50 per Week (in Statutory states) \$75 per Week (in Non-Statutory states) (not to exceed Benefit Percentage)
Available Purchase Amounts	\$75 to \$1,400 per Week in \$25 increments (from \$50 in Statutory states)
Maximum Guarantee Issue Amount (without Evidence of Insurability)	\$700 per Week
Elimination Period	0/7, 7/7, 0/14, 14/14, 30/30
First Day Hospital	Option Available - Benefits begin on first day of Hospitalization (24 hour occupancy)
Minimum Hours	Standard is 20 hours (based on minimum income qualifications)
Benefit Duration	13 Weeks, 26 Weeks, 52 Weeks, 104 Weeks
Integration	Pays in addition to all other sources of income for the first 10 days after Elimination Period Pays benefits up to 100% of income for the first calendar year

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SHORT TERM DISABILITY

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FEATURE	DETAILS
Pre-existing Condition Limitation	12/12 (or state approved limitation) Shorter Options Available
Disabled and Working (Partial Benefits)	After Elimination Period is satisfied with Partial or Total Disability 50% of Gross Disability Benefit for 12 Months
Pre-existing Condition Benefit	Option Available - 25% or 100% of Benefit for up to 4 Weeks
Definition of Disability	2 year Own Occupation
Disabled and Working (Partial Benefits)	After Elimination Period is satisfied with Total Disability 50% of Gross Disability Benefit for up to 13 Weeks
Mental Illness Limitation Drug/Alcohol Limitation Special Conditions Limitation	12 Months
Survivor Benefit	13 Weeks Option Available for 52 or 104 week Benefit Durations
Eligibility Waiting Period	First of the month following... (Date of Hire, 30 days, 60 days, 90 days)
Portability	Option Available
Rate Guarantee	2 Years
Annual Open Enrollments	Guarantee Issue up to Underwriting Limits
Replacement	Yes, with Continuity of Coverage
Waiver of Premium	After Elimination Period
Rate Structure	Issue Age Rates for Initial Policy and Increases Attained Age Option Available
Age Bands	<40, 40-49, 50-59, 60+
Coverage	24 Hour or Non-Occupation
Underwriting Guidelines	Up to 1,000 Eligible Lives, No Census or Participation Requirements
Custom Quotes	For Groups over 1,000 lives, 1099s, Associations, PEOs, Unions

2500 N. Military Trail, Suite 450, Boca Raton, FL 33431
www.UGPinc.com • www.OptiMedHealth.com
sales@OptiMedHealth.com

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800-482-8770