

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.



LONG TERM DISABILITY

FEATURE	DETAILS
Benefit Percentage	Up to 60%
Participation Requirements	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
Available Purchase Amounts	\$300 to \$6,000 per Month in Increments of \$50
Maximum Guarantee Issue Amount	\$3,000 Per Month (\$1,500 per Month - Class E industries)
Available Benefit Duration	2 yr., 3 yr., 5 yr., Age 65 / SSNRA
Elimination Period	90, 180, 365 Days
Minimum Hours	Standard is 30 hours (Other amounts require Underwriting approval)
Own Occupation	1 or 2 Year

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

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