

# GENERAL UNDERWRITING GUIDELINES:

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## Group Eligibility

- ◆ Life, Accidental Death & Dismemberment, STD and LTD are available to groups of 2 or more full time employees. All lines are available on a stand alone or package basis.
- ◆ Group must be in business at least 1 year for Life AD&D and STD and 2 years for LTD. Spin off groups may be considered and must receive prior approval from underwriting.
- ◆ Certain groups are ineligible for participation without prior underwriting approval of The Lincoln National Life Insurance Company. These include:
  - Aviation
  - Building maintenance - hourly or union
  - Clergy
  - Farming and ranching
  - Fishing
  - Hotels, motels and restaurants
  - Junk and scrap dealers
  - Mines and quarries
  - Parking lots
  - Sawmills and logging operations
  - Taxi companies
  - Gas Stations
  - Nurseries with less than 2 years in business
  - Barber shops and beauty shops

This list is intended only as a representative sample. Individual cases will be taken into consideration. Final eligibility of specific groups and specific industries along with rate basis and factors are determined by the Underwriter. Not all benefit options are available in all states. Complete details of availability and complete benefit options are available from the Plan Administrator.

- ◆ Group with: (1) more than 50% of employees over age 50 and/or (2) two or more employees age 60 or over require prior underwriting approval before proposal and case submission. Contact the underwriting department at The Managing Agency Group.
- ◆ STD/LTD not eligible if working out of residence
- ◆ Groups with more than 50% of employees over the age of 50 are not eligible for LTD benefits
- ◆ Group must participate in Social Security and Workers Compensation
- ◆ Not more than 50% of the insureds may be members of the same immediate family
- ◆ This program of insurance is **not available** in the state of **New York**.

## Group Effective Dates

- ◆ Coverage will become effective on the first of the month coincident with or next following approval by The Lincoln National Life Insurance Company. All cases must be effective on the first day of a month and will be billed monthly.

# GENERAL UNDERWRITING GUIDELINES: continued

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## Employee Eligibility

- ◆ Employees working a minimum of **30** hours per week on a permanent full time basis are eligible for Life AD&D, STD and LTD benefits.

Active Work or Actively at Work means an employee's full-time performance of all customary duties of his or her occupation at:

- (1) the GROUP POLICYHOLDER'S place of business; or
- (2) any other business location where the employee is required to travel.

## Employee Coverage

- ◆ For those employed on the effective date of the coverage, insurance will begin on the effective date of the group plan. Those employed subsequent to the effective date of the plan will become effective on the first of the month following the eligibility waiting period established by the employer (1, 2 or 3 months).

## Participation Requirements

- ◆ Non-contributory plans require 100% participation of all full time employees. Contributory participation requirements are:

<u>No. of Employees</u>	<u>Minimum Participation</u>
2-4	100%
5-9	100% minus 1
10 or more	75%