

Agenda Item 2. Review and consider the Group Disability Income Subgroup recommendations for the definitions of Total Disability and Partial Disability or Residual Disability found in § 3. TERMS AND CONCEPTS of the draft GROUP DISABILITY INCOME INSURANCE POLICY AND CERTIFICATE UNIFORM STANDARDS FOR EMPLOYER GROUPS

IIPRC staff provided an overview of the recommendation from the Group Disability Income Subgroup to amend these terms. The PSC agreed with the Subgroup's recommendation to revise the definitions so the traditional benefit triggers listed under (a) and (b) of the respective definitions are required while (c) through (j) would be optional triggers.

Agenda Item 3. Review and consider the Group Disability Income Subgroup recommendations for revisions to §4 REQUIRED PROVISIONS of the draft GROUP DISABILITY INCOME INSURANCE POLICY AND CERTIFICATE UNIFORM STANDARDS FOR EMPLOYER GROUPS.

IIPRC staff provided a summary of the recommendations from the Group Disability Income Subgroup for amendments to the §4 Required Provisions in the Uniform Standards. The members of the PSC had no further recommendations or amendments. In reference to the Drafting Note under the Incontestability provision, the PSC discussed whether the terms Incontestability and Time Limit on Certain Defenses are used interchangeably in group products. They agreed that the Model referenced in the drafting note appeared to refer to individual coverage. IIPRC staff agreed to conduct further research to see if any Model Law other than Model 100 would be applicable for this provision and to include a notation in the draft with a request for further comment from interested parties.

Action Item:

IIPRC staff will research Model law application related to Incontestability and Time Limit on Certain Defenses and update the redlined draft of proposed changes for public comment.

Agenda Item 4. Next Steps

The Chair asked the PSC members to review § 4 REQUIRED PROVISIONS and discuss with staff in their respective states who handle group disability income filings. She emphasized the review should include the changes discussed on the call and also provisions with no changes recommended. She asked that if there are any additional comments or recommendations that they be emailed to [Anne Marie Narcini](#). The PSC plans on holding a Public Call to receive comment on the updated recommendations for the Scope and Sections 1-4 of the draft GROUP DISABILITY INCOME INSURANCE POLICY AND CERTIFICATE UNIFORM STANDARDS FOR EMPLOYER GROUPS on Tuesday January 13, 2015 at 1:30 pm ET / 12:30 pm CT / 11:30 am MT / 10:30 am PT for up to 90 minutes.

Product Standards Committee
Member Call Summary
December 9, 2014

The Group Disability Income Subgroup will meet next Tuesday December 16, 2014 as well as Tuesday January 6, 2015 and review the next two sections of the Uniform Standard covering Rehabilitation and Optional Provisions.

It was noted that this will be the last call of the full PSC for the calendar year. The PSC and IIPRC staff thanked the Chair for her dedication and service to the Committee.