

**Agenda Item 2. Discuss Public Comments on additional revisions to § 7. PERMISSIBLE LIMITATIONS OR EXCLUSIONS of the draft GROUP DISABILITY INCOME INSURANCE POLICY AND CERTIFICATE UNIFORM STANDARDS FOR EMPLOYER GROUPS.**

- a) **“Caused or contributed to by.”** The Product Standards Committee (PSC) discussed the Industry Advisory Committee (IAC) comments urging the Committee to change “results from” back to “caused or contributed to by.” Illinois stated that they do not allow the language “caused or contributed to by” and noted that the Individual Disability Income standards contain the words “results from” because the Committee at the time the standards were drafted found “caused or contributed to by” to be ambiguous. The Committee decided that the issue was previously fully vetted and no further changes were recommended.
- b) **Disability Not Verifiable by Objective Medical Means.** The Committee agreed to the IAC’s recommendation to add a sentence stating “A diagnosis based solely on a *Covered Person’s* statement of symptoms will not be considered *Objective Medical Means*’ of verifying an *Injury* or *Sickness*.”
- c) **Mental or Nervous Disorders.** The PSC reviewed the comments submitted by the Vermont Department of Insurance and the IAC and chose to make no amendments to this provision. The Committee noted that this appears to be a single state issue and expressed concerns that including variable language for a single state was not in accordance with the goal of establishing uniform national standards.

**Agenda Item 3. Discuss Public Comments on additional revisions to § 9. BENEFIT PROVISIONS.**

- a) **Disability Benefits Reduced On Account of Other Benefits or Income Item (B) (1) (g).** The PSC agreed to keep the language as recommended by the Subgroup, “lost income benefits through no-fault vehicle insurance.”
- b) **Disability Benefits Reduced On Account of Other Benefits or Income Item (B) (1) (m).** The PSC agreed with the IAC’s suggestion to delete (m) since with the revisions, it had the same meaning as (l).
- c) **Disability Benefits Reduced On Account of Other Benefits or Income Item (B) (1) (n).** The PSC reviewed and accepted the IAC’s request to add (n) back, noting that it is for benefits paid related to disability income and not estimated benefits. They also agreed to revise (B)(3) to prohibit estimation for third party settlements. The language was previously stricken when (n) was deleted.

**Agenda Item 4. Discuss Public Comments on new definitions in § 3 TERMS AND CONCEPTS**

- a) **“Cognitive Impairment” and “Hands-on Assistance.”** The PSC agreed with the IAC’s recommendation to change “an individual’s” to “a *Covered Person’s* or *Spouse’s*” in both definitions.
- b) **“Disability” and Benefit Triggers for (ADL) Deficiency or Cognitive Impairment Benefits.** The PSC agreed to amend the language to be consistent with other Uniform Standards, stating “The insurance company shall not require this benefit trigger to require the inability to perform more than two *Activities of daily living.*”
- c) **“Elimination Period.”** The PSC agreed that it would be less confusing to separate the definitions of “*elimination period*” in §10 Incidental Benefits for items (3), (4) and (9), rather than to try to explain different *elimination periods* in one definition under §3.

**Agenda Item 5. Discuss Public Comments on §10 INCIDENTAL BENEFIT PROVISIONS.**

- a) **COBRA Insurance Premium Benefit.** The PSC discussed the IAC’s request to reinstate the Notice requirement and the amended language. They agreed to seek input from the Consumer Advisory Committee (CAC) regarding whether they believe the notice would provide a benefit to *Policyholders* and *Covered Persons*.
- b) **Medical Insurance Premium Benefit.** The Committee agreed to delete the word “different” in the phrase “the date the *Covered Person* becomes covered under a different group medical insurance plan.”
- c) **Progressive Disease or Disorder.** The PSC agreed with the IAC suggestion to modify “benefit adjustments” with the word “pre-disability” to avoid confusion with another provision titled Benefit Adjustments.
- d) **Revenue Protection Benefit and Worksite Modification Benefit.** The Committee agreed that since *Noncontributory Insurance* is a defined term, there is no need for “100%” in either provision.
- e) **Terminal Illness Benefit and Eligible Survivor Benefit.** The PSC agree to change the example of the amount of benefit payable to be “the three most recent months” instead of “three months” or “the last/previous three months.”

**Agenda Item 6. Discuss Continuation/Transfer.**

The Chair asked members to review the new provision drafted by the IAC that they propose to add to §4 Required Provisions, called CONTINUATION OF GROUP DISABILITY INSURANCE PROVISIONS APPLICABLE WHEN SUCH INSURANCE IS TRANSFERRED FROM ONE GROUP DISABILITY INSURANCE COMPANY TO ANOTHER, and to email

Anne Marie with any questions members may have for the IAC. The PSC will finalize its review of this provision on its next call.

**Agenda Item 7. Discuss Mix and Match for GROUP DISABILITY INCOME INSURANCE POLICY AND CERTIFICATE UNIFORM STANDARDS FOR EMPLOYER GROUPS.**

The PSC agreed to amend the Mix and Match provision to be similar to the Long Term Care Uniform Standards in that it would not allow components of a group disability income product to be submitted on a Mix and Match basis, but would allow group disability income riders that are sold with state approved group life insurance policies and/or annuity contracts to be filed for review and approval with the IIPRC. The following language was approved:

**Mix and Match:** These standards are not available to be used in combination with State Product Components as described in Section 1101(b) of the Operating Procedure for the Filing and Approval of Product Filings ~~These standards are available to be used in combination with IIPRC approved or state approved group disability income insurance forms.~~ except that these standards are available to be used in combination with state-approved group life insurance policies and annuity contracts, provided that the disability income rider and all the components associated with the disability income rider, e.g. application and rates, are filed and approved in accordance with the applicable uniform standards.

**Agenda Item 8. Any other matters**

The Chair noted that the Group Disability Income Subgroup will meet on Tuesday, May 26th to start discussing the draft standards for RIDERS, ENDORSEMENTS OR AMENDMENTS USED TO EFFECT GROUP DISABILITY INCOME INSURANCE POLICY CHANGES as well as the draft standards for RIDERS, ENDORSEMENTS OR AMENDMENTS USED TO EFFECT GROUP DISABILITY INCOME INSURANCE CERTIFICATE CHANGES.