



DATE: July 9, 2024

TO: Interested Parties

FROM: Product Standards Committee

RE: Draft Amendments to the Uniform Standards for Group Disability Income
Uniform Standards to allow for other than employer groups
Draft Amendments to the Group Application Standards to allow for other than
employer groups

The amended standards will apply to both employer and nonemployer groups. The Group Whole Life Insurance Uniform Standards were used as the starting point as many of the same amendments apply. There was also an amendment to the Group Application Standards to allow an application to be used by more than one insurer. Attached are the amended draft standards to allow other than employer groups for group disability income and the amended standard for the group application.

The changes are highlighted in red and are as follows:

Group Disability Income Policy and Certificate Uniform Standard

- Deleted the reference to employer groups in the title of the standard
- Added Nonemployer language in Scope
- Added Employer group and nonemployer group definitions and drafting note on page 2
- Modify definition of Covered person on §3. Terms and Concepts (15) to delete examples of employees and reference to associations
- Amend definition of “employee” in §3. Terms and Concepts (23) to add references to applicable law in the state
- Amend definition of “job” in §3. Terms and Concepts (31) to replace employer with policyholder
- Amended Medical Insurance Premium Benefit in §10. Incidental Benefit Provisions M. (1) to delete “employee” and replace it with “Covered Person”

Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Disability Income Insurance Policy Changes

- Deleted the reference to employer groups in the title of the standard: Group Disability Income Insurance Policy and Certificate Uniform Standards ~~for Employer Groups~~.
- Added Nonemployer language in Scope

Uniform Standards for Group Disability Income Insurance Enrollment Forms and Statement of Insurability Forms



- Added Nonemployer language in Scope of both the Enrollment Form and the Statement of Insurability Form Standards
- In the definition of “census data” replaced employer with policyholder in one place
- Deleted the reference to employer groups in the title of the standard: Group Disability Income Insurance Policy and Certificate Uniform Standards ~~for Employer Groups~~
- Deleted a duplicate paragraph referencing employer groups at the end of §1. Enrollment Form Standards

Uniform Standards for Group Disability Income Insurance Statement of Insurability Change Form

- Deleted the reference to employer groups in the title of the standard: Group Disability Income Insurance Policy and Certificate Uniform Standards ~~for Employer Groups~~.
- Added Nonemployer language in Scope

Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Disability Income Insurance Certificate Changes

- Added “or covered person” after employee in the Scope
- Added Nonemployer language in Scope
- Deleted the reference to employer groups in the title of the standard: Group Disability Income Insurance Policy and Certificate Uniform Standards ~~for Employer Groups~~
- Added “or covered person” after employee in §2. Benefit Provisions A. (6)

Group Policyholder Application Uniform Standard

- Added Nonemployer language in Scope
- In §1. Additional Submission Requirements (2) and (10) and §2. A. General Form Requirements (2) added amendments to allow an application to be used by more than one insurance company
- Added “or members’ in §3. Application Sections D. Coverage Data (1)