

**Compacting States With Prohibitions on Group Disability Income Insurance Limitations or Exclusions for Disabilities that Result from Alcohol or Drug Use or Mental Health Disorders
(Only States with Restrictions Are Listed)**

7/2/2019

	State law prohibits exclusions for the following disabilities? Includes legal citation. (N/A = No prohibition)				State law requires a minimum benefit period for coverage. Includes the minimum period of coverage required and legal citation. (N/A = No required minimum benefit period)			
State	§7C CHEMICAL DEPENDENCY: Disability that results from alcoholism or drug addiction	§7L INTOXICANTS: Disability that results from legal intoxication	§7 M VOLUNTARY INTAKE OF NARCOTICS OR OTHER CONTROLLED SUBSTANCES: Disability that results from voluntary intake of narcotics or other controlled substances	§7O MENTAL OR NERVOUS DISORDERS: Disability that results from mental or nervous disorders	§7C CHEMICAL DEPENDENCY: Disability that results from alcoholism or drug addiction	§7L INTOXICANTS: Disability that results from legal intoxication	§7M VOLUNTARY INTAKE OF NARCOTICS OR OTHER CONTROLLED SUBSTANCES: Disability that results from voluntary intake of narcotics or other controlled substances	§7O MENTAL OR NERVOUS DISORDERS: Disability that results from mental or nervous disorders
District of Columbia	N/A	N/A	Yes Drug Exclusion Definition used in Life & Disability Ins. Policies Noticed dated 11/8/2007	N/A	N/A	N/A	N/A	N/A
Maryland	Yes COMAR 31.11.10.06, C(2)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Utah	N/A	Yes U.C.A. §31A-21-201(3)(a)(i)H The exclusion must be limited to the extent that the insured is in violation of a law.	N/A	N/A	N/A	N/A	N/A	N/A
Vermont	Yes 8 V.S.A 4089b & 8 V.S.A 4062	Yes 8 V.S.A 4089b; 8 V.S.A 4062	Yes 8 V.S.A 4089b; 8 V.S.A 4062	Yes 8 V.S.A 4089b; 8 V.S.A 4062	Yes, 6 months Regulation I-80-1	Yes, 6 months Regulation I-80-1	Yes, 6 months Regulation I-80-1	Yes, 6 months Regulation I-80-1
Washington	Yes 48.21.160 through 197	Yes RCW 48.21.125	Yes RCW 48.21.125	Yes RCW 48.21.241	N/A	N/A	N/A	N/A