



Strength in numbers. Power of Protection.

Individual Disability Housestaff Conversion Program

Design

- Employee-paid Individual DI insurance
- HH 750B Policy Series
- Guarantee Issue Up to \$3500/mo tax free benefits
- 90 day Elimination Period
- To Age 65 Benefit Period
- To Age 65 Your Occupation Period
- Transitional Occupation Rider
- Residual
- Unisex Rates

Riders

- Two Year Mental & Nervous Limitation Rider
- Pre-Existing Condition Rider =12/12

Availability to purchase on a fully underwritten basis:

- Benefit Update
- Future Benefit Increase Option
- Catastrophic Disability Benefit
- COLA

Discounts

- 20% Multi-Life Discount
- 10% Mental & Nervous

Disability Representatives

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