

State Specific Information

Income Protection Individual Disability Income

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

This applies to individual policy Form No. IH2016. This information is for agent use only. It is not for use with consumers.

The following chart represents some of those key differences:

| State Specific Information for Income Protection Individual Disability Income Policy and Riders | |
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| California | <ul style="list-style-type: none">• Policy's Accident-Only coverage option is not available.• Policy's 13-week benefit period is not available.• Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each.• Catastrophic Disability Rider is not available.• Family Care Rider is not available.• Stay-at-Home Spouse Disability Income Rider is not available.• "Any Gainful Occupation" has been replaced by "any occupation in which the insured could reasonably be expected to perform satisfactorily in light of their age, education, training, experience, station in life and physical and mental capacity."• "Own Occupation" has been replaced by "Usual Occupation" which is defined as follows, "any employment, business, trade or profession and the Substantial and Material Duties of the occupation the insured was regularly performing for their employer when the disability began. Usual occupation is not necessarily limited to the specific job the insured performed for their employer."• "Total Disability" definition has been modified and reads as follows, "due to a sickness or injury, the insured is unable to perform with reasonable continuity the substantial and material duties necessary to pursue their usual occupation and they are not working in their usual occupation. After benefits have been paid for two years, it means that due to a sickness or injury, the insured is unable to perform with reasonable continuity any occupation in which they could reasonably be expected to perform satisfactorily in light of their age, education, training, experience, station in life and physical and mental capacity."• "Partial Disability" definition has been modified to require that the insured be unable to earn 80% or more of their pre-disability earnings. |
| Florida | <ul style="list-style-type: none">• Policy and riders have state-specific rates.• Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. |

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| Montana | <ul style="list-style-type: none"> • Policy and riders have state-specific unisex rates. • Policy and Stay-at-Home Spouse DI Rider benefits for disability due to pregnancy will be paid the same as any sickness. • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. |
| North Dakota | <ul style="list-style-type: none"> • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. |
| South Dakota | <ul style="list-style-type: none"> • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. • Policies' pre-existing condition limitation applies to conditions 12 months after the issue date. |
| Wyoming | <ul style="list-style-type: none"> • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. • Policies' pre-existing condition limitation applies to conditions six months prior to the issue date or pregnancy existing on the issue date, and for 12 months after the issue date. |