

State Specific Information

Century+ 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 Nos. I H0920 and I H1605 NY (R09-17). 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 Century+ Individual Disability Income Policy and Riders	
Arkansas	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system). • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
California	<ul style="list-style-type: none"> • Policy and all riders have state-specific rates (available on the illustration system). • 30-day elimination period is not available. • 180-day and 365-day elimination periods are not available for the 1-year benefit period. • Critical Illness Benefit Rider is not available. • Catastrophic Disability Benefit Rider is not available. • Some underwriting requirements are necessary regardless of coverage requested such as personal history interviews, full income verification, paramedical exam, urinalysis and blood draw. • "Any Occupation" has been replaced by "Usual Occupation" which is defined as follows, "any employment, business, trade or profession and the Substantial and Material Duties of the occupation the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, total disability and totally disabled mean 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."

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	<ul style="list-style-type: none"> • “Partial Disability” definition has been modified such that required loss of time (time spent in the daily performance of the insured’s usual occupation) has been decreased from 25% to 20%. The definition also includes a requirement that the insured be unable to earn 80% or more of their prior monthly income. • Elimination period for the Supplemental Disability Income Rider must be 365 or more days given state disability coverage provided for W-2 employees.
Colorado	<ul style="list-style-type: none"> • Policy’s pre-existing condition limitation applies to conditions one year prior to the issue date.
Connecticut	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Survivor Benefit pays three times monthly benefit instead of six times. • Home Modification Benefit is not available. • Vocational Rehabilitation Benefit is not available. • Critical Illness Benefit Rider is not available. • Catastrophic Disability Benefit Rider is not available. • Supplemental Disability Income Rider has state-specific rates. • For the Supplemental DI Rider, benefits received from Railroad Retirement Disability Income are not considered social insurance benefits. • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Delaware	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Florida	<ul style="list-style-type: none"> • Policy has state-specific rates (available on the illustration system). • The Own Occupation Rider, Guaranteed Insurability Rider, Residual Disability Benefit Rider, Automatic Benefit Increase Rider and the Return of Premium Benefit Rider have state-specific rates (available on the illustration system). • 1-year benefit period is not available. • 30-day elimination period is not available. • Survivor benefit provides a lump sum payment of \$1,000 if the insured dies from a sickness while receiving monthly benefits for at least the prior 12 consecutive months. If death is due to an accident, the lump sum payment is equal to six monthly benefit payments. • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Critical Illness Benefit Rider is not available. • Non-Cancelable Benefit Rider is not available.

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Georgia	<ul style="list-style-type: none"> Survivor Benefit pays three times monthly benefit instead of six times. Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system).
Hawaii	<ul style="list-style-type: none"> Elimination period for the Supplemental Disability Income Rider must be 90 or more days given state disability coverage provided for W-2 employees.
Idaho	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. Policy's pre-existing condition limitation applies to conditions six months prior to the issue date and for one year after issue date.
Illinois	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. Policy's pre-existing condition limitation applies to conditions one year prior to the issue date related to symptoms; two years prior to the issue date related to consultation, advice, treatment or medication; and for one year after issue date.
Indiana	<ul style="list-style-type: none"> For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Iowa	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Kansas	<ul style="list-style-type: none"> For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Louisiana	<ul style="list-style-type: none"> "Any gainful occupation" is not defined by replacing 60% of prior monthly income.
Maine	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system). For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Maryland	<ul style="list-style-type: none"> Survivor Benefit pays three times monthly benefit instead of six times. Own Occupation Rider has state-specific rates. Catastrophic Disability Benefit Rider is not available. Critical Illness Benefit Rider is not available. Return of Premium Benefit Rider is only issued through age 50.

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Massachusetts	<ul style="list-style-type: none"> • Policy and riders have state-specific rates (available on the illustration system). • The 30-day elimination period is not available. • Benefit for partial disability is not available. • For the Supplemental Disability Income Rider, any increases in social insurance benefits will not reduce the benefits under the rider. • Critical Illness Benefit Rider is not available. • Non-Cancelable Rider is not available. • Retroactive Injury Benefit Rider is not available. • Return of Premium Benefit Rider is not available.
Michigan	<ul style="list-style-type: none"> • Critical Illness Benefit Rider is not available.
Minnesota	<ul style="list-style-type: none"> • For the Supplemental Disability Income Rider, any increases in social insurance benefits will not reduce the benefits under this rider. • Critical Illness Benefit Rider is not available. • Return of Premium Benefit Rider has no benefit available prior to the end of the fifth policy year.
Mississippi	<ul style="list-style-type: none"> • Policy's pre-existing condition limitation applies to conditions one year prior to the issue date and for one year after the issue date.
Montana	<ul style="list-style-type: none"> • Policy and riders have state-specific rates (available on the illustration system).
Nevada	<ul style="list-style-type: none"> • Policy's pre-existing condition limitation applies to conditions six months prior to the issue date.
New Jersey	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed. • Critical Illness Benefit Rider is not available. • Supplemental Disability Income Rider has state-specific rates. • For the Supplemental DI Rider, some benefits received are not considered social insurance benefits. • For the Supplemental DI Rider, no rider benefits will be paid if the insured qualifies for or receives social insurance benefits. • Elimination period for the Supplemental Disability Income Rider must be 90 or more days given state disability coverage provided for W-2 employees.
New Mexico	<ul style="list-style-type: none"> • Policy uses the prior version of the Residual Disability Benefit Rider (details on page 8 of this document) • Policy uses the prior version of the Guaranteed Insurability Option Rider (details on page 8 of this document). • Policy's pre-existing condition limitation applies to conditions six months prior to the issue date and for six months after issue date.

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New York	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Home Modification Benefit is not included. • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For all other benefit periods, only 30-day, 60-day, 90-day and 180-day elimination periods allowed. • For the Social Insurance Substitute Rider, no rider benefits will be paid if the insured qualifies for or receives social insurance benefits. • Elimination period for the Social Insurance Substitute Rider must be 90 or more days given state disability coverage provided for W-2 employees. • Critical Illness Benefit Rider is not available. • Return of Premium Benefit Rider is not available. • Multi-life discount is not available.
North Carolina	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Critical Illness Rider renamed as Cancer and Specified Diseases Benefit Rider. • Cancer and Specified Benefit Rider has a 30-day waiting period and state-specific rates (available on the illustration system).
North Dakota	<ul style="list-style-type: none"> • Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system).
Ohio	<ul style="list-style-type: none"> • Multi-life discount is not available.
Oklahoma	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system). • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Pennsylvania	<ul style="list-style-type: none"> • Critical Illness Benefit Rider is not available. • Multi-life discount is not available. • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Rhode Island	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Elimination period for the Supplemental Disability Income Rider must be 180 or more days given state disability coverage provided for W-2 employees.
South Carolina	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait.

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	<ul style="list-style-type: none"> For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
South Dakota	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. Policy's pre-existing condition limitation applies to conditions one year prior to the issue date and for one year after issue date.
Tennessee	<ul style="list-style-type: none"> Catastrophic Disability Benefit Rider not available.
Texas	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
Utah	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed. Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system).
Vermont	<ul style="list-style-type: none"> Policy has state-specific rates (available on the illustration system). Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. Policy's pre-existing condition limitation applies for conditions one year after the issue date. For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed. Supplemental Disability Income Rider has state-specific rates.
Virginia	<ul style="list-style-type: none"> Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed. Policy's pre-existing condition limitation applies to conditions one year prior to the issue date and for one year after issue date. Critical Illness Benefit Rider is not available. If the insured receives Medicaid, policy and rider benefits may be paid directly to the

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	Commonwealth of Virginia.
Washington	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Elimination period for the Supplemental Disability Income Rider must be 90 or more days given state disability coverage provided for W-2 employees. • Critical Illness Benefit Rider is not available. • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.
West Virginia	<ul style="list-style-type: none"> • Benefits for disability due to organ donation will be paid as any sickness after the elimination period is satisfied without a required six month wait. • Critical Illness Rider has a 30-day waiting period and state-specific rates (available on the illustration system). • For 1-year benefit period, only 30-day, 60-day and 90-day elimination periods allowed. • For 2-year benefit period, only 30-day, 60-day, 90-day and 180-day elimination periods allowed.

Prior version of the Residual Disability Benefits Rider (Form No. R I0926)

The prior version matched the current version with two exceptions:

- Maximum residual benefit period is 5 years
- Loss of income greater than 80% not automatically deemed to be 100%

Prior version of the Guaranteed Insurability Option Rider (Form No. R I0924)

Notable variations in prior version of the Guaranteed Insurability Rider:

- Limited lifetime increase options to 5
- Available for ages 18-45
- Renewable to age 55
- Sum of all increases could not exceed initial base policy benefit
- All increases must be elected on a policy anniversary date; no allowance for policy options to be elected off anniversary for qualifying life events
- Individual increases limited to \$600/mo.
- Prior rider available even if insured did not elect 75% of the benefit for which they were eligible at time of issue.