

State Specific Information

Business Overhead Expense 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. A-D106. 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 Business Overhead Expense DI Policy	
Colorado	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions six months prior to the issue date and for two years after issue date.
Connecticut	<ul style="list-style-type: none"> • Multi-life discount is not available.
Idaho	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions five years prior to the issue date and for two years after issue date.
Illinois	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions for which (a) symptoms existed within 12 months before the issue date or (b) treatment or diagnosis was received from a physician within 24 months before the issue date. • Rehabilitation benefit is not available.
Minnesota	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions five years prior to the issue date and for two years after issue date. • Survivor Benefit pays a lump sum of 6 times the monthly benefit.
Mississippi	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions 12 months prior to the issue date and for 12 months after issue date.
Montana	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions five years prior to the issue date and for 12 months after issue date. • Policy has state-specific rates (included in the illustration system).
North Dakota	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions five years prior to the issue date and for 2 years after issue date.
Ohio	<ul style="list-style-type: none"> • Multi-life discount is not available.
Oregon	<ul style="list-style-type: none"> • Policies' pre-existing condition limitation applies to conditions 6 months prior to the issue date and for 2 years after issue date.
Pennsylvania	<ul style="list-style-type: none"> • Multi-life discount is not available.
South Carolina	<ul style="list-style-type: none"> • Policy does not include the Survivor Benefit.

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South Dakota	<ul style="list-style-type: none">• Policies' pre-existing condition limitation applies to conditions 12 months prior to the issue date and for 12 months after issue date.
Virginia	<ul style="list-style-type: none">• Policies' pre-existing condition limitation applies to conditions 2 years prior to the issue date and for 12 months after issue date.