

DSWA Insurance Carrier Enrollment Guide/Requirements - rev 5.12.17

Carrier	Product	Age Banded	Tobacco / Non Tobacco	GI	CGI	SI	Pre Ex	Off Job / On Job	Primary Max Benefit (can not exceed 5 times annual salary)	Primary SSN Req	Primary Mim Age	Primary Max Age	Salary Req	Beneficiary Required	Spouse Max Benefit (can not exceed 50% or primary face amount)	Primary SSN Req	Spouse Mim Age	Spouse Max Age	Date of Marriage	Child Max Benefit	Primary SSN Req	Child Max Age
Ameritas	Dental	No	No	X			No	Off & On Job	Schedule	No	18	99	No	No	Schedule	No	18	99	No	Schedule	No	25
Ameritas	Vision	No	No	X			No	Off & On Job	Schedule	No	18	99	No	No	Schedule	No	18	99	No	Schedule	No	25
Axis/Ternian	Accident	No	No	X			6 limitation / 12 treatment	Off & On Job	Schedule	Yes	18	99	No	No	Schedule	No	18	99	No	Schedule	No	25
Axis/Ternian	Critical Illness	No	No	X			24 limitation / 24 treatment	Off & On Job	\$15,000	Yes	18	64	No	No	\$15,000	No	18	64	No	Schedule	No	25
Axis/Ternian	HealthCare Assist	No	No	X			6 limitation / 12 treatment	Off & On Job	Schedule	Yes	18	99	No	No	Schedule	No	18	99	No	Schedule	No	25
Axis/Ternian	Limited Med (HealthCare Select)	No	No	X			6 limitation / 12 treatment	Off & On Job	Schedule	Yes	18	99	No	Yes	Schedule	No	18	99	No	Schedule	No	25
Boston Mutual	Accident	No	No	X			No	Off Job	Schedule	Yes	18	99	No	Yes	Schedule	No	18	99	No	Schedule	No	25
Boston Mutual	Critical Illness	Yes	No	X			6 limitation / 12 treatment	Off & On Job	\$35,000	Yes	18	99	No	Yes	50% of primary benefit	No	18	69	No	25% of primary benefit	No	25
Boston Mutual	Term Life	Yes	No	X			No	Off & On Job	Up to age 60: \$150K Up to age 69: \$80K 70 or over: \$10K	Yes	18	99	Yes	Yes	Up to age 60: \$50K Up to age 69: \$30K 70 or over: NA	No	18	69	No	\$10,000	No	25
Boston Mutual	Whole Life	Yes	No	Primary	Spouse		No	Off & On Job	Up to age 55: \$100K Up to age 70: \$50K 71 or over: NA	Yes	18	70	Yes	Yes	Up to age 55: \$25K Up to age 70: \$15K 71 or over: NA	No	18	70	No	\$10,000	No	25
DataRx	Insured Rx Card	No	No	X			No	Off & On Job	Schedule	Yes	18	99	No	No	Schedule	No	18	99	No	Schedule	No	25
Transamerica	Accident (AccidentAdvance)	No	No	X			No	Off & On Job	Schedule	Yes	18	64	Yes	Yes	Schedule	No	18	99	Yes	Schedule	No	25
Transamerica	Cancer (CancerSelect Plus)	No	No			X	12 months	Off & On Job	Schedule	Yes	18	64	Yes	Yes	50% of primary benefit	No	18	69	Yes	25% of primary benefit	No	25
Transamerica	Critical Illness (CriticalEvents)	Yes	Yes	X			12 months	Off & On Job	\$20,000	Yes	18	64	Yes	Yes	50% of primary benefit	No	18	99	Yes	25% of primary benefit	No	25
Transamerica	Limited Med (TransChoice)	No	No	X			6 months	Off & On Job (acc-off job)	Schedule	Yes	18	64	Yes	Yes	Schedule	No	18	99	Yes	Schedule	No	25
Transamerica	10Yr Term Life (TransSelect)	Yes	Yes		X		No (must qualify for CGI)	Off & On Job	\$150,000	Yes	18	75	Yes	Yes	\$20,000	No	18	65	Yes	\$10,000	No	25
Transamerica	Universal Life (TransElite)	Yes	Yes		X		No (must qualify for CGI)	Off & On Job	\$100,000	Yes	18	80	Yes	Yes	\$20,000	No	18	65	Yes	\$10,000	No	25