

Colonial Insurance Accident, Critical Illness, Medical Bridge

To offer Colonial products: minimum of 3 eligibles in the account
Effective date = the 1st of the following month

Enrollment Requirements

Product	Enrollment Requirements
Accident	Guaranteed Issue with no enrollment requirement
Critical Illness	<p>Greater of 3 enrollees or 10% participation = guaranteed issue with no health statement</p> <p>1-2 enrollees, health statement required</p> <p>For groups with more than 30 eligibles and less than 10% participation, health statement required</p> <p>Pre-existing condition clause applies to all applicants</p>
Medical Bridge	<p>Greater of 5 enrollees or 10% participation = guaranteed issue with no health statement</p> <p>1-4 enrollees, health statement required</p> <p>For groups with more than 50 eligibles and less than 10% participation, health statement required</p> <p>Pre-existing condition clause applies to all applicants</p>

Principal Insurance Vision, Life Insurance and LTD

Participation Requirements for all products

Employer Contribution	Participation Requirement
100% employer	100% participation
50%/50% employer/employee	75% participation
Voluntary (100% employee paid)	5 employees or 20%, whichever is higher. Minimum group size is 10 eligible employees.

Product	Enrollment Requirements
Vision (total coverage) PPO: In-network more comprehensive coverage, OON reimbursement benefit	0-2 enrollees = no coverage 3-4 enrollees requires another line of coverage and health statement 5+ enrollees, no other lines of coverage or health statement required
Vision (reimbursement plan) No network	0-2 enrollees = no coverage 3-4 enrollees requires another line of coverage and health statement 5+ enrollees, no other lines of coverage or health statement required
Life Insurance Typically 5-9 lives → \$50k benefit 10+ lives higher benefit	3-4 enrollees requires employer contribution of at least 50% and health statement 5+ enrollees, no health statement
LTD Typically 5-9 lives → \$6k/month 10+ lives higher benefit	3-4 enrollees requires employer contribution of at least 50% and health statement 5+ enrollees, no health statement