



# Accident & Health Group

## ESL Underwriting Minimum Standards

- Minimum lives: 25\*
- Minimum specific deductible: \$20,000\*
- Minimum participation: 75%
- Must have employer/employee relationship
- Administered by an approved and licensed TPA
- Commissions available: 0% to 15%
- Ineligible groups: MEWA's, MET's, associations, employee and professional leasing companies (PEO), asbestos industries, explosives handling/manufacturing, non Taft-Hartley union groups, oil/gas exploration, petroleum/coal refining and mining.
- Maximum non-Medicare primary retirees: 10% for specific deductibles below \$75,000, otherwise 20%
- Aggregating specific corridor options up to 25% (some exclusions apply)
- Elimination of lasers and laser cap options are only available on specific deductibles of \$50,000 or higher. See product outline for more details.
- Standard contract offerings available: 12/12, 12/15, 12/18, 15/12, 18/12, 24/12. Non-standard contracts can be considered on a case-by-case basis.

\*Subject to state regulatory requirements

### Contact us

Please contact your regional sales executive for additional information.

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