

Tell your clients about discounts available in the fully underwritten employer-sponsored market for Union Central Life's DInamic Foundation Disability Income Insurance products.

Discounts That Apply When Establishing a New Multi-Life Case

- 2 to 4 approved lives: 10% from sex-distinct rates (Available to groups with two to nine eligible employees)
- 5 or more approved lives: 15% from unisex rates (Available to groups with five or more eligible employees, but required for groups with 10 or more eligible employees)

How to Establish a New Multi-Life Case

- Complete the Multi-Life Discount Form (UC 3459A) and submit with the initial applications.
- On the form, indicate how many eligible lives are in the group. If there are 10 or more eligible lives, a unisex rate structure must be used. If there are fewer than 10 eligible lives, either a sex-distinct or unisex rate structure may be used, but:
 - The same rate structure will apply to all policies, and
 - A unisex rate structure requires 5 approved lives, while the sex-distinct rate structure requires 2 approved lives.

Commonly Asked Questions

Q: What happens when a 10%, sex-distinct case grows from 4 to 5 lives or more?

A: The sex-distinct structure remains, but the discount is increased to 15% for all policies, including those previously approved.

Q: What happens if an existing case shrinks below the published thresholds?

A: Once a discount is in place, it will not be taken away or decreased.

Q: Can a DInamic Foundation policy be combined with a current insured's DInamic 2000 policy to produce a multi-life discount?

A: Yes, as long as both people work for a common employer. A multi-life discount would be established following the guidelines above, and the discount applied to both policies prospectively. If there is no Automatic Increase Rider (AIR) on the existing policy, then the discount could be added at the next billing date. If AIR is present, then the discount could be added only at policy anniversary. See below for a marketing idea regarding your existing block of DI insurance.

Q: What if I'm adding a new insured on the new product to an existing multi-life case that has unisex rates?

A: Older multi-life cases that were written on a unisex rate basis will retain their unisex rate structure, regardless of size. For example, you may have an in-force unisex multi-life case with only two insured lives due to attrition of the group. If you add a third life using DInamic Foundation, you would quote a 15% unisex rate discount, since that contract is being added to an existing, unisex list-bill. Please note that there is no longer a 20% unisex discount available. Existing cases that have a 20% unisex discount will remain on a unisex structure, but if new policies are added, they would be added with a 15% unisex discount.

Q: Is there a way that I can access my book of business to look for in-force, undiscounted policies that might qualify for a multi-life discount if a second life were approved?

A: Yes. Go to Producer Workbench, choose Client Reporting System, and then click the following links:

- Book of Business
- Disability
- Product Values
- Search

You should have a screen that shows your block of disability policies. Sort the block to identify clients that are individually paying their premiums. Scroll across to Billing Type. Click on the header and your listing of disability clients will sort by billing type. Look for policies that show either Direct Bill or Check-o-Matic under billing type. Many of these policies will be stand-alone, undiscounted contracts, although you can verify this by doing the following: click on the CSS tab to the left, and the individual client information will appear. Click on any DI insurance policies for that client, and if there are discounts, they will be shown.

You can apply a multi-life discount to an existing undiscounted contract by selling a policy to a co-worker of that client and establishing a multi-life case, adhering to the guidelines stated above.



Disability Income Insurance (Forms U4501 NC, U4502 GR and UC 4403 S) is underwritten by The Union Central Life Insurance Company.

© 2010 UNIFI Mutual Holding Company