TEXAS DEPARTMENT OF INSURANCE
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GROUP HEALTH DISABILITY / BUSINESS OVERHEAD EXPENSE CHECKLIST

Every effort has been made to ensure the accuracy of the information in this document. All parties should consult the Texas Insurance Code, the Texas Administrative Code, and other applicable laws.

Important Note

A policy being reviewed against this checklist must also satisfy the "Group Health Product Requirements" checklist.

Form Use - *For each listed item, complete the following:*

Page No. field *- enter a form page number reference, or N/A if not applicable.*

First comment box *- enter general comments or form objections. In the drop down box select: No Comments, Comments, or Objection.*
Text size: 1200 characters. When you print the form, only the visible text (first three lines) will print.
To view the full text in a comment box, click on the + icon in the lower right corner of the box and then use the up or down scroll buttons.

Second comment box labeled Company Response *- enter a response if the first box is marked Objection (optional)*

Use the last two pages of this form for additional comments, objections and responses (text size: 4000 characters).

ELIGIBILITY FOR COVERAGE

Page No.

Insurer may require evidence of insurability - §1251.107, TIC

Company Response

Page No.

Spouse and dependents of employees or members may be included in coverage - §1251.152, TIC

Company Response

BENEFITS PROVIDED

Must describe all benefits payable under the policy.

Page No.

Disability policy may not offer lower maximum monthly benefits to women than to men - 28 TAC §21.405(4)

Company Response

Page No.

Disability policy may not offer more restrictive basic benefit periods to women than to men - 28 TAC §21.405(5)

Company Response

EXCLUSIONS AND LIMITATIONS

Exceptions, exclusions and limitations must be clearly expressed as part of a benefit or as a separate provision, appropriately captioned.

Page No.

Cannot deny benefits because podiatrist certified or attested to the disability - §1451.351, TIC

Company Response

PRE-EXISTING CONDITIONS

Page No.

Must specify exclusions or limitations, if any, regarding pre-existing conditions; and timeframes required - §1251.108, TIC

Company Response

TERMINATION OF INSURANCE

A termination provision must be included, setting forth all conditions for termination.

Page No.

Cannot terminate during term of policy if insured is diagnosed as having or has been or is being treated for HIV or AIDS - §1364.053, TIC

Company Response

See next pages for additional comments or objections and space for additional responses, if any.

Additional Comments or Objections:

Additional Company Responses:

Company Response