

MDU Underwriting Guidelines

- Standard Underwriting Guidelines
 - Minimum Group Size: 20
 - Minimum Specific Deductible: \$15,000
 - Specific Maximums to: Unlimited
 - Standard Maximum Aggregate Benefit: \$1,000,000
 - Participation Requirements (Based on # of eligible employees): 75%

- Specific and Aggregate Contract Available
 - 12/12 to 18/12 run in contracts (24/12 if TPA Renewal)
 - 12/12 to 12/24 run out contracts

- Options and Riders
 - Monthly Aggregate Accommodation
 - Aggregate Terminal Liability Benefit
 - Aggregating Specific Deductible Option
 - Specific Reinsurance Immediate Reimbursement (included automatically at no additional charge)