

**Carrier Reference Sheet
Parkinson's Related Claims**



<p>Hartford</p> <ul style="list-style-type: none"> Hartford has a number of coverage categories under their Critical Illness Insurance: <ul style="list-style-type: none"> Cancer/Benign Tumor Heart/Vascular Major Organ Neurological Conditions – Includes Parkinson's Chronic/progressive infections Childhood conditions Occupational diseases Employees who are unable to work due to Parkinson's would also qualify for Disability. 	<p>Principal</p> <ul style="list-style-type: none"> Parkinson's is considered a covered condition under Principal's Critical Illness insurance. Along with CI Coverage, Parkinson's would also be treated as any other disability, both STD or LTD as long as the EE satisfies the definitions of a disabled: <i>"Unable to perform the substantial and material duties of your occupation."</i> Disability limitation – benefit duration maximum: SSNRA.
<p>Sun Life</p> <ul style="list-style-type: none"> Sunlife splits their Critical Illness into 4 types of Conditions: <ul style="list-style-type: none"> Core Conditions Cancer Conditions Other Conditions Childhood Conditions Parkinson's is covered under option 3 of "other conditions" It is the employer's choice when selecting a CI plan whether or not this will be included. <p>As long as all specifications are met, Parkinson's should also be covered as a disability, both STD or LTD, depending on length of disability.</p>	<p>Equitable</p> <p>Equitable's Critical Illness covers a range of conditions including but not limited to:</p> <ul style="list-style-type: none"> Heart attack/Stroke Cancer Other conditions including benign brain tumor, coma, paralysis, and Parkinson's disease. <p>An employee could also qualify for disability (STD or LTD) if they meet the definition of disability and all other contractual features.</p>
<p>Lincoln Financial</p> <ul style="list-style-type: none"> Parkinson's is typically treated as any other disability at Lincoln, EEs could claim it as either a STD or an LTD depending on the length it is affecting them. LFG also includes Parkinson's as a supplemental rider on their Critical Illness plan. LFG offers CI only to groups of 100 EE's or more. 	<p>The Standard</p> <ul style="list-style-type: none"> The Standard has 3 plan designs for Critical Illness: <ul style="list-style-type: none"> Select Enhanced Premier Parkinson's is a condition covered only under the Premier Plan design. Employees with Parkinson's would also qualify for STD or LTD. Most LTD contracts have a 24-month limitation for mental/nervous, however all claims are claim specific.
<p>UNUM</p> <ul style="list-style-type: none"> Parkinson's disease would qualify an employee for STD or LTD and Critical Illness. Unum splits critical illness into 4 options: <ul style="list-style-type: none"> Critical Illness – Heart Attack, Stroke, organ failure, end stage renal failure, coronary artery disease. Cancer – Invasive, noninvasive, & skin. Progressive diseases – Dementia, ALS, Parkinson's, Multiple Sclerosis. Supplemental conditions – Loss of sight, hearing or speech, benign tumors, coma, paralysis. 	

All claims are subject to each individual carrier's contract policy definitions.

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