

Ancillary Cheat Sheet

OCI has created a cheat sheet for your use with Group Ancillary Information



		PRINCIPAL	PACIFIC LIFE	UNUM	BEAM	UHC
ANCILLARY		(2-4 ENROLLING, MINIMUM 2 LINES)				
Dental	Non-Contributory Contributory Voluntary	2+ 2+ 5+	10+ 10+ 10+	2+ 2+ 2+	2+ 2+ 2+	No Non-Contributory 50% part. of EE 2+
Vision	Non-Contributory Contributory Voluntary	2+ 2+ 5+	10+ 10+ 10+	2+ 2+ 10+	2+ 2+ 2+	No Non-Contributory 50% part. of EE 2+
Life and AD&D	Non-Contributory Contributory Voluntary	2+ 2+ 5+	10+ 10+ 10+	2+ 2+ 10+	2+ 2+ <i>3-9 eligible: 3+ 10-49 eligible: 5+ 50+ eligible: 10+</i>	100% part of EE 75% part. of EE N/A
Short Term Disability	Non-Contributory Contributory Voluntary	2+ 2+ 5+	10+ 10+ 10+	2+ 2+ 10+	STD available in certain states	2+ 10+ 10+
Long Term Disability	Non-Contributory Contributory Voluntary	2+ 10+ 10+	10+ 10+ 10+	2+ 2+ 5+	2+ 2+ 5+	2+ 10+ 10+

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		PRINCIPAL	PACIFIC LIFE	UNUM	BEAM	UHC
WORKSITE		(2-4 ENROLLING, MINIMUM 2 LINES)				
Accident	Non-Contributory Contributory Voluntary	3+ 3+ 3+	100% ER paid, EE 100% part. 100% ER Paid, 20% EE or 10 EE's Base/Buy up- 100% ER paid, 100% part. (Base), 100% EE paid, 20% part./10 EE enrolled (Buy up)	N/A N/A N/A	3+ 3+ 3+	N/A N/A N/A
Critical Illness	Non-Contributory Contributory Voluntary	3+ 3+ 3+	100% EE's ER Paid No Contributory 20% EE's part., EE Paid Base/Buy up- 100% ER paid, 100% part. (Base), 100% EE paid, 20% part. (Buy up)	N/A N/A N/A	3+ 3+ 3+	N/A N/A N/A
Hospital Indemnity	Non-Contributory Contributory Voluntary	3+ 3+ 3+	No Non-Contributory ER Paid, 100% EE part. EE Paid, Part. varies by group size Base/Buy up- 100% ER paid, 100% part. (Base), 100% EE paid (Buy up)	N/A N/A N/A	3+ 3+ 3+	N/A N/A N/A

Required Years in Business: UHC- 0
 Beam- 0 UNUM- 2
 Delta Dental- 0 Metlife- 0
 Principal- 1 Pacific Life- 0

Additional Carriers Available Upon Request: Delta Dental of NE, Delta Dental of MN, and Metlife