

Ancillary Cheat Sheet

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

		BEAM	LINCOLN FINANCIAL GROUP	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	UNUM
ANCILLARY			(MINIMUM \$100 IN MONTHLY PREMIUM)	(2-4 ELIGIBLE MUST BE INCLUDED IN DENTAL)		(2-4 ENROLLING, MINIMUM 2 LINES)	
Dental	Non-Contributory Contributory Voluntary	2+ 2+ 2+	2+ 5+ 5+	2+ 2+ 10+	2+ 2+ 10+	2+ 2+ 5+	2+ 2+ 2+
Vision	Non-Contributory Contributory Voluntary	2+ 2+ 2+	2+ 2+ 2+	5+ 5+ 10+	2+ 2+ 10+	2+ 2+ 5+	2+ 2+ 10+
Life and AD&D	Non-Contributory Contributory Voluntary	2+ 2+ 2+	2+ 5+ 5+	2+ 2+ 10+	2+ 10+ 10+	2+ 2+ 5+	2+ 2+ 10+
Short Term Disability	Non-Contributory Contributory Voluntary	N/A N/A N/A	2+ 5+ 5+	2+ 2+ 10+	2+ 10+ 10+	2+ 2+ 5+	2+ 2+ 10+
Long Term Disability	Non-Contributory Contributory Voluntary	N/A N/A N/A	2+ 5+ 5+	5+ 10+ 10+	2+ 10+ 10+	2+ 2+ 5+	2+ 2+ 10+

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		BEAM	LINCOLN FINANCIAL GROUP	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	UNUM
WORKSITE			(MINIMUM \$100 IN MONTHLY PREMIUM)	(2-4 ELIGIBLE MUST BE INCLUDED IN DENTAL)		(2-4 ENROLLING, MINIMUM 2 LINES)	
Accident	Non-Contributory	N/A	N/A	2+ (10+ Eligible)	2+	3+	N/A
	Contributory	N/A	N/A	2+ (10+ Eligible)	5+	3+	N/A
	Voluntary	N/A	N/A	2+ (10+ Eligible)	5+	3+	N/A
Critical illness	Non-Contributory	N/A	N/A	2+ (10+ Eligible)	2+	3+	N/A
	Contributory	N/A	N/A	2+ (10+ Eligible)	5+	3+	N/A
	Voluntary	N/A	N/A	2+ (10+ Eligible)	5+	3+	N/A
Hospital Indemnity	Non-Contributory	N/A	N/A	2+ (10+ Eligible)	N/A	3+	N/A
	Contributory	N/A	N/A	2+ (10+ Eligible)	N/A	3+	N/A
	Voluntary	N/A	N/A	2+ (10+ Eligible)	N/A	3+	N/A

Required Years in Business:

- Ameritas- 0
- Beam- 0
- Delta Dental- 0
- Hartford- 0
- LFG- 1
- Mutual of Omaha- 2

Required Years in Business:

- Principal- 1
- Standard- 1
- SunLife- 2
- UHC- 0
- UNUM- 2