

## Checklist - Health and Disability Insurance

1. Is the insurer financially strong, with a good reputation?
2. Does the insurer have a good history of timely paying claims?
3. What are the exclusions from coverage?
4. Are the premiums competitive? Are the premiums for dependents reasonable?
5. Is **disability** defined broadly enough?
6. How long are the benefits payable? One year? Two years? To a certain age? Life?
7. Are the premiums competitive? Are the premiums for dependents reasonable?
8. How long must the person be disabled before disability payments kick in?
9. How is partial disability covered?
10. Is the policy guaranteed renewable?
11. Is the policy non-cancelable?
12. What is the level of payment going to a disabled employee? Will there be a cost of living upward adjustment?
13. What employees can be covered? Can part-time employees be covered?
14. What does the insured have to pay for each doctor visit?
15. What deductibles are present?
16. What dependents are eligible for coverage?
17. What hospitalization and major medical expenses are covered?
18. How does the policy compare with those of other insurers?