



**DATE:** October 24, 2008 **BLUE MEMO No.:** DI-08-06  
**TO:** Field Associates and Home Office Distribution **DISCARD AFTER:** Keep Indefinitely  
**RE:** Maximum Issue and Participation Limits for Medical Personnel and Dentists

**PRODUCT AREA(s): DI**

**Summary: Effective immediately, the Maximum Issue and Participation Limits for certain Medical Personnel and Dentists increased. In addition, our Participation Limits charts were updated to reflect these increases.**

Union Central is pleased to announce the following enhancements to our offering for select medical personnel and dentists. The changes listed below will be reflected in the next release of Illustration Edge, to be posted to Producer Workbench and TOOLS. *Changes are in bold.*

**Maximum Issue and Participation Limits for Medical Personnel/Dentists<sup>1</sup>**

Occupational Classes	Maximum Issue	Maximum Participation with other Individual DI	Maximum Participation with Group LTD
4A, <b>3AP<sup>2</sup></b>	<b>\$15,000<sup>3</sup></b>	<b>\$20,000</b>	\$20,000
3A	\$10,000	\$15,000	\$20,000

**Maximum Issue and Participation Limits for Non-Medical Personnel 5AP-3AP<sup>1</sup>**

Occupational Classes	Maximum Issue	Maximum Participation with other Individual DI	Maximum Participation with Group LTD
5AP, 5A, 4A, 3AP	\$15,000 <sup>3</sup>	<b>\$20,000</b>	\$25,000

In addition, two new columns have been added to our Issue and Participation Charts showing the incomes needed to justify the higher participation amounts available when there is other Individual DI coverage in force. The charts are shown on the following page, with the new columns and changes in bold.

**Transition Rules**

The following transition rules apply:

- For applications currently in underwriting, the policy will be issued with the enhancements upon receipt of the field associate's written request and a new illustration reflecting those changes.
- For policies issued after August 1, 2008, we will reissue upon receipt of the field associate's written request and a new illustration reflecting those changes. The request must be received in the Home Office within 90 days of the original issue date.
- Underwriting requirements may change when requesting higher amounts. Each request will be reviewed on a case-by-case basis and additional financial or medical documentation may be required.

For questions regarding these enhancements, please contact the DI Product Management Department at (800) 388-8802 or the Product Marketing Team at (800) 319-6903.

1. Apply in all states but California where the Maximum Issue Limit is \$10,000 and Maximum Participation Limit (with IDI or Group LTD) is \$15,000.
2. Dentists and Surgeons are included in the 3AP medical market.
3. This amount increases to \$16,000 when the coverage is employer-paid.

**For internal use only. Not for use with the public.**

**Individual Pay**  
**IDI Issue & Participation Limits**  
 (Tax-Free Benefit)

Income	EE Pay	+ SIR	= Total	Max with Other IDI	Max with Group LTD
18,000	300	800	1,100	1,100	1,100
22,000	500	800	1,300	1,300	1,300
24,000	500	1,000	1,500	1,500	1,500
27,000	600	1,000	1,600	1,600	1,600
30,000	700	1,100	1,800	1,800	1,800
33,000	850	1,100	1,950	1,950	1,950
36,000	900	1,200	2,100	2,100	2,100
39,000	1,000	1,200	2,200	2,200	2,200
40,000	1,000	1,300	2,300	2,300	2,300
42,000	1,050	1,400	2,450	2,450	2,450
45,000	1,150	1,500	2,650	2,650	2,650
48,000	1,300	1,500	2,800	2,800	2,800
51,000	1,300	1,600	2,900	2,900	3,050
54,000	1,350	1,700	3,050	3,050	3,200
57,000	1,500	1,700	3,200	3,200	3,300
60,000	1,500	1,800	3,300	3,300	3,400
63,000	1,600	1,800	3,400	3,400	3,600
65,000	1,600	1,900	3,500	3,500	3,700
70,000	1,800	1,900	3,700	3,700	3,900
75,000	1,900	2,000	3,900	3,900	4,100
80,000	2,100	2,000	4,100	4,100	4,200
85,000	2,300	2,000	4,300	4,300	4,500
90,000	2,500	2,000	4,500	4,500	4,750
95,000	2,650	2,000	4,650	4,650	5,000
100,000	2,900	2,000	4,900	4,900	5,500
105,000	3,050	2,000	5,050	5,050	5,750
110,000	3,200	2,000	5,200	5,200	6,000
115,000	3,400	2,000	5,400	5,400	6,250
120,000	3,600	2,000	5,600	5,600	6,500
130,000	4,000	2,000	6,000	6,000	7,000
140,000	4,300	2,000	6,300	6,300	7,500
150,000	4,700	2,000	6,700	6,700	8,000
160,000	5,000	2,000	7,000	7,000	8,500
170,000	5,300	2,000	7,300	7,300	9,000
180,000	5,600	2,000	7,600	7,600	9,500
190,000	5,900	2,000	7,900	7,900	9,900
200,000	6,200	2,000	8,200	8,200	10,400
210,000	6,500	2,000	8,500	8,500	10,800
220,000	6,800	2,000	8,800	8,800	11,300
230,000	7,100	2,000	9,100	9,100	11,800
240,000	7,400	2,000	9,400	9,400	12,300
250,000	7,700	2,000	9,700	9,700	12,800
260,000	7,900	2,000	9,900	9,900	13,200
270,000	8,100	2,000	10,100	10,100	13,600
280,000	8,300	2,000	10,300	10,300	14,100
290,000	8,500	2,000	10,500	10,500	14,500
300,000	8,800	2,000	10,800	10,800	15,000
310,000	9,100	2,000	11,100	11,100	15,500
320,000	9,400	2,000	11,400	11,400	16,000
330,000	9,700	2,000	11,700	11,700	16,500
340,000	10,100	2,000	12,100	12,100	17,000
350,000	10,400	2,000	12,400	12,400	17,500
360,000	10,700	2,000	12,700	12,700	18,000
370,000	11,100	2,000	13,100	13,100	18,500
380,000	11,400	2,000	13,400	13,400	19,000
390,000	11,700	2,000	13,700	13,700	19,500
400,000	12,100	2,000	14,100	14,100	20,000
420,000	12,400	2,000	14,400	14,400	21,000
440,000	12,700	2,000	14,700	14,700	22,000
460,000	13,000	2,000	15,000	15,000	23,000
480,000	13,000	2,000	15,000	15,300	24,000
500,000	13,000	2,000	15,000	15,700	25,000
520,000	13,000	2,000	15,000	16,000	25,000
540,000	13,000	2,000	15,000	16,400	25,000
560,000	13,000	2,000	15,000	16,700	25,000
580,000	13,000	2,000	15,000	17,100	25,000
600,000	13,000	2,000	15,000	17,400	25,000
620,000	13,000	2,000	15,000	17,800	25,000
640,000	13,000	2,000	15,000	18,100	25,000
660,000	13,000	2,000	15,000	18,400	25,000
680,000	13,000	2,000	15,000	18,800	25,000
700,000	13,000	2,000	15,000	19,200	25,000
720,000	13,000	2,000	15,000	19,400	25,000
740,000	13,000	2,000	15,000	19,700	25,000
760,000	13,000	2,000	15,000	20,000	25,000

**Employer Pay**  
**IDI Issue and Participation Limits**  
 (Taxable Benefit)

Income	ER Pay	+SIR	= Total	Max with Other IDI	Max with Group LTD
18,000	350	800	1,150	1,150	1,150
22,000	550	800	1,350	1,350	1,350
24,000	550	1,000	1,550	1,550	1,550
27,000	800	1,000	1,800	1,800	1,800
30,000	900	1,100	2,000	2,000	2,000
33,000	1,100	1,100	2,200	2,200	2,200
36,000	1,200	1,200	2,400	2,400	2,400
39,000	1,400	1,200	2,600	2,600	2,600
40,000	1,400	1,300	2,700	2,700	2,700
42,000	1,400	1,400	2,800	2,800	2,800
45,000	1,500	1,500	3,000	3,000	3,000
48,000	1,700	1,500	3,200	3,200	3,200
51,000	1,800	1,600	3,400	3,400	3,500
54,000	1,900	1,700	3,600	3,600	3,600
57,000	2,100	1,700	3,800	3,800	3,800
60,000	2,200	1,800	4,000	4,000	4,000
63,000	2,200	1,800	4,000	4,000	4,200
65,000	2,400	1,900	4,300	4,300	4,300
70,000	2,700	1,900	4,600	4,600	4,650
75,000	2,800	2,000	4,800	4,800	5,000
80,000	3,000	2,000	5,000	5,000	5,350
85,000	3,300	2,000	5,300	5,300	5,600
90,000	3,550	2,000	5,550	5,550	5,850
95,000	3,750	2,000	5,750	5,750	6,050
100,000	4,200	2,000	6,200	6,200	6,700
105,000	4,450	2,000	6,450	6,450	7,050
110,000	4,700	2,000	6,700	6,700	7,400
115,000	4,950	2,000	6,950	6,950	7,700
120,000	5,200	2,000	7,200	7,200	8,000
130,000	5,600	2,000	7,600	7,600	8,700
140,000	6,100	2,000	8,100	8,100	9,400
150,000	6,500	2,000	8,500	8,500	10,000
160,000	6,900	2,000	8,900	8,900	10,700
170,000	7,300	2,000	9,300	9,300	11,400
180,000	7,700	2,000	9,700	9,700	12,000
190,000	8,100	2,000	10,100	10,100	12,700
200,000	8,500	2,000	10,500	10,500	13,400
210,000	8,900	2,000	10,900	10,900	13,800
220,000	9,300	2,000	11,300	11,300	14,100
230,000	9,700	2,000	11,700	11,700	14,500
240,000	10,100	2,000	12,100	12,100	15,000
250,000	10,400	2,000	12,400	12,400	15,700
260,000	10,700	2,000	12,700	12,700	16,300
270,000	11,000	2,000	13,000	13,000	16,900
280,000	11,300	2,000	13,300	13,300	17,500
290,000	11,600	2,000	13,600	13,600	18,200
300,000	11,900	2,000	13,900	13,900	18,800
310,000	12,300	2,000	14,300	14,300	19,400
320,000	12,600	2,000	14,600	14,600	20,000
330,000	12,800	2,000	14,800	14,800	20,700
340,000	13,000	2,000	15,000	15,000	21,300
350,000	13,200	2,000	15,200	15,200	21,900
360,000	13,400	2,000	15,400	15,400	22,500
370,000	13,600	2,000	15,600	15,600	23,200
380,000	13,800	2,000	15,800	15,800	23,800
390,000	14,000	2,000	16,000	16,000	24,400
400,000	14,000	2,000	16,000	16,300	25,000
420,000	14,000	2,000	16,000	16,800	25,000
440,000	14,000	2,000	16,000	17,400	25,000
460,000	14,000	2,000	16,000	17,900	25,000
480,000	14,000	2,000	16,000	18,400	25,000
500,000	14,000	2,000	16,000	19,000	25,000
520,000	14,000	2,000	16,000	19,500	25,000
540,000	14,000	2,000	16,000	20,000	25,000
560,000	14,000	2,000	16,000	20,000	25,000
580,000	14,000	2,000	16,000	20,000	25,000
600,000	14,000	2,000	16,000	20,000	25,000
620,000	14,000	2,000	16,000	20,000	25,000
640,000	14,000	2,000	16,000	20,000	25,000
660,000	14,000	2,000	16,000	20,000	25,000
680,000	14,000	2,000	16,000	20,000	25,000
700,000	14,000	2,000	16,000	20,000	25,000
720,000	14,000	2,000	16,000	20,000	25,000
740,000	14,000	2,000	16,000	20,000	25,000
760,000	14,000	2,000	16,000	20,000	25,000