

COMBINATION LIFE AND ACCIDENT & HEALTH COVERAGES FILING GUIDELINES

These guidelines should be used when filing policy forms that combine Life and Accident & Health (A&H) coverages or language, when filing a Life rider that will be attached to an A&H Policy and when filing an A&H rider that will be attached to a Life policy.

The Department's authority for Combination Life and Accident & Health coverages may be found at 50 IL Adm. Code 1405.40(q) and 215 ILCS 5/143(1).

	COMBINATION FORMS forms that include both Life and A&H coverages or language	A&H RIDER to be attached to a Life policy	LIFE RIDER to be attached to an A&H policy
APPLICABLE REVIEW REQUIREMENTS CHECKLIST(S)	Life and A&H	A&H	Life
PREMIUM BREAKDOWN	Policy form must contain a breakdown of Life vs A&H premiums.	None required	None required
SEPARATION PROVISION	Policy form must contain a provision that either coverage (Life or A&H) can be cancelled by the insured and the other coverage (A&H or Life) can remain in force.	None required	None required
ANALYST TO REVIEW	Life and A&H	A&H	Life
NUMBER OF FILINGS THAT MUST BE SUBMITTED NOTE: The filing description or cover letter in each filing must reference the associated filing number.	<p>Two separate filings must be made.</p> <p>1) The combination form must be submitted in a Life filing with the appropriate TOI selected.</p> <p>2) The combination form must be submitted in an A&H filing with the appropriate TOI selected.</p>	<p>One - if only an A&H rider is being filed.</p> <p>Two - if an A&H rider AND a Life policy are being filed.</p> <p>1) The A&H rider must be submitted in an A&H filing with the appropriate TOI selected.</p> <p>2) The Life policy must be submitted in a Life filing with the appropriate TOI selected.</p>	<p>One - if only a Life rider is being filed.</p> <p>Two - if a Life rider AND an A&H policy are being filed.</p> <p>1) The Life rider must be submitted in a Life filing with the appropriate TOI selected.</p> <p>2) The A&H policy must be submitted in an A&H filing with the appropriate TOI selected.</p>

Questions should be directed to:

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