

Critical Illness (CI) Underwriting Practices for Employer Groups

Racing to Compete



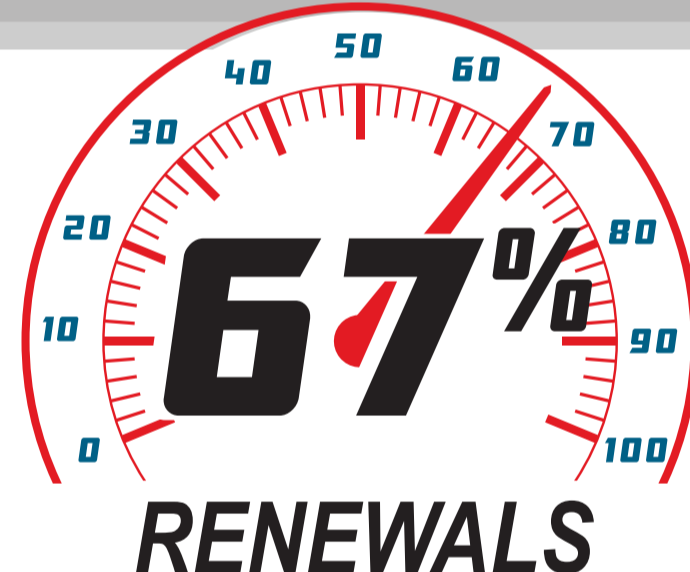
2/3
of carriers offer CI coverage
on private exchanges

4/5
• of CI proposals include
10+ covered conditions
• of CI plans include
wellness benefits

Is the industry driving too fast?

Accelerating Enrollment

Percentage of carriers offering open enrollment with guaranteed issue to all employees and dependents



While no single trend is overly troublesome, the compounding effect may be cause for concern.

43% of carriers no longer have a lifetime maximum benefit

41% offer 100% of initial benefit for recurrence on traditional and private exchanges

76% report an increase in requests to waive pre-existing condition limitations

Danger Ahead?

Are we driving too fast
with our seat belts unbuckled?

We won't know until we can look back in the rearview mirror.