

# Eligibility Rules for Home-Based Workers

## Quick Reference



### Who is considered a home-based worker?

A home-based worker is someone who performs most or all of his or her job responsibilities and tasks from home.

		Specific Eligibility Requirements	Disability Insurance		Creditor Insurance
			Superior Program	Acci-Jet Program	Universal Loan Insurance
<b>Employee</b> (On an employer's payroll)		None	Up to 100% of working time from home: Eligible without restrictions		
<b>Business with customer traffic</b> (visible customer movement in and out each day during business hours)		None	Up to 100% of working time from home: Eligible without restrictions		
<b>Business without customer traffic</b>	≤ 50% of working time from home	None	Eligible without restrictions		
	> 50% of working time from home	<ul style="list-style-type: none"> <li>— Occupational classes 1A to 4A</li> <li>— Job stability (2 years in same or related industry)</li> <li>— Minimum annual income of \$15,000 (after expenses)</li> </ul> <p>Note: ALL requirements must be met in order to be eligible for coverage.</p>	<ul style="list-style-type: none"> <li>— <b>Waiting period:</b> 90 days</li> <li>— <b>Benefit period:</b> 5 years maximum</li> <li>— <b>Partial disability option:</b> not available</li> <li>— <b>Additional residual disability coverage under policy:</b> not applicable</li> </ul>	<ul style="list-style-type: none"> <li>— <b>Waiting period:</b> 119 days</li> <li>— <b>Benefit period:</b> 5 years maximum</li> <li>— <b>Partial disability option:</b> not available</li> </ul>	<ul style="list-style-type: none"> <li>— <b>Waiting period:</b> 90 days</li> <li>— <b>Benefit period:</b> 5 years maximum</li> <li>— <b>Partial disability option:</b> not available</li> </ul>

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