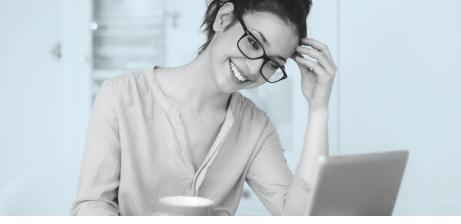
## **Eligibility Rules for Home-Based Workers**

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.

			Disability Insurance		Creditor Insurance
		Specific Eligibility Requirements	Superior Program	Acci-Jet Program	Universal Loan Insurance
Employee (On an employer's payroll)		None	Up to 100% of working time from home: Eligible without restrictions		
Business with customer traffic (visible customer movement in and out each day during business hours)		None	Up to 100% of working time from home: Eligible without restrictions		
Business without customer traffic	≤ 50% of working time from home	None	Eligible without restrictions		
	> 50% of working time from home	<ul> <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> <li>Note: ALL requirements must         be met in order to be eligible for         coverage.</li> </ul>	<ul> <li>Waiting period: 90 days</li> <li>Benefit period: 5 years maximum</li> <li>Partial disability option: not available</li> <li>Additional residual disability coverage under policy: not applicable</li> </ul>	<ul> <li>Waiting period: 119 days</li> <li>Benefit period: 5 years maximum</li> <li>Partial disability option: not available</li> </ul>	<ul> <li>Waiting period: 90 days</li> <li>Benefit period: 5 years maximum</li> <li>Partial disability option: not available</li> </ul>



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