

DISABILITY PLUS

Frequently Asked Questions

APPLICATION

> What is the geographical area of coverage?

Worldwide. However, GBG must be notified if an individual moves to a new country. In the event that such move is to a Hotspot country (higher risk area) a surcharge may be added to rates.

> Can Temporary Total Disability be purchased on a standalone basis?

No.

> What happens if I need to insure someone that needs higher benefit amount that can be quoted online?

Higher amounts or non-class 1 individuals must be referred to the Home Office. Please contact juancarlos.macias@gbg.com for higher benefit amounts.

> Does the applicant need to submit proof of income/earnings at time of application?

No, a client will be required to provide proof of income & earnings at time of a claim. An exception may occur if the coverage sought is a very high amount (usually in excess of USD \$3 million PTD).

> Do premiums change?

Yes. Changes occur at the following age breaks: 21 – 30; 31 – 40; 41 – 50; 51 – 55; 56; 57; 58; 59; 60; 61; 62; 63; 64.

> What kinds of payments are accepted by GBG?

GBG prefers online payments through our website, www.gbg.com, but we also accept wire transfers and checks when online payment is not viable.

> What happens after an application is submitted?

After an application is received, Underwriting (UW) sends an email acknowledging receipt of the

application. The application is then evaluated and if additional information or medical exams are required, UW will contact either Samplemed (in Brazil) or the appropriate physician to secure information or perform exams. The physician will contact the client directly to set up an exam appointment. Exam results are forwarded to GBG by the physician. UW will evaluate and send notification of acceptance terms or decline coverage as needed.

> How long does the UW process take?

An application is reviewed by UW within 48-72 hours of receipt, depending upon the complexity of the medical history provided. After additional medical information that may have been required (medical exam or other tests) is received, the same timeline is followed.

RENEWAL/CANCELLATION

> Is the policy underwritten at every renewal date?

The policy is underwritten only at inception unless:

- Increase in coverage amount is requested.
- Change to a more hazardous occupation.
- Change to a more hazardous geographical location.

> In the event of policy cancellation by GBG, will a premium refund be made?

Yes. A short rate table would be applied to calculate any monies refunded.

> If a claim is submitted, will renewal be denied?

No.

CLAIMS / BENEFIT PAYMENTS

> Are losses from terrorism covered?

Yes, as long as the insured is not an active participant in the terrorist activity.



DISABILITY PLUS FAQs

> How are benefit payments made?

Payments are made on a weekly basis for TTD and as a lump sum for PTD after claims have been accepted. GBG deposits benefit payments into an authorized bank account in the U.S. or via wire transfer to the insured's authorized account abroad. Checks are a third means of payment.

> How long does a person in between jobs have to maintain the policy without being actively at work?

An insured has a period no greater than 3 months after becoming unemployed before the policy cancels itself. If the insured returns to the same occupation and nature of work, the insured can maintain coverage. If an individual is not actively at work, they should notify GBG immediately.

> Are there any restrictions on who can be designated as the beneficiary?

An insured can designate any individual as their beneficiary. If key man cover is purchased, a business entity can also be listed as the beneficiary. The beneficiary's information has to be stated in the application form and can be changed by the policy owner at any time.

> A person is disabled and unable to work at his occupation for a period of time. He recovers his health and returns to work. Then, he suffers a recurrence of the same medical incapacity. Will the claim be eligible?

Yes.

> How is the PTD benefit calculated if an individual cannot perform all the functions of their suited occupation but continues to work and earn a reduced income?

If the individual cannot perform his own occupation due to permanent disability, the disability payment(s) will be paid regardless of future job earnings.

> How do I submit a claim?

Claims must include the following:

- Claim Form.
- An official document proving the date of birth

of the Insured Person.

- Proof of employment at date of accident, or first manifestation of illness.
- Proof of salary (employer verification of salary).
- Income verification which may include the following: copies of bank statements, evidence of shareholdings, statements from offshore or out of country bank accounts, copies of bank loan applications including bank verification of application, commission earnings received outside the home country, and general lifestyle substantiation (home ownership, etc.).
- A detailed medical report from the attending physician on the onset, course and consequences of the bodily injury, disease or accident, as the case may be, as well as the degree and probable duration of the disability.

GBG may request further inquiries at any time and have the Insured Person examined by its own medical consultants. During the continuance of a period of disability, updated medical reports from the attending physician may be requested as often as GBG may reasonably require.

Documents are accepted by e-mail/fax with hard copy follow up in the mail.

Submit Claim Form and Documents to:

Mail: Global Benefits Group
Life & Disability Claims Department
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

Email: claims@gbg.com

Fax: +1.949.271.2330

GBG has dedicated an individual responsible for coordination of all disability claims. If you require assistance in the filing of a claim, or have questions concerning claims status, or other general information about the claim, you may contact Teri Frank at +1.949.421.3313 or by email at teri.frank@gbg.com.