

Increases in Overall Maximum and Non-Evidence Maximums

There are two types of maximums that apply to Life and Long Term Disability benefits: an *Overall Maximum* and a *Non-Evidence Maximum* (NEM).

The Overall Maximum is the maximum amount of insurance an insurer will provide under the terms of the contract. An NEM is the amount of insurance the insurer will provide to employees without requiring medical evidence of good health.

NEMs guarantee employees a minimum level of coverage, subject to eligibility based on income. For employees who are eligible for coverage in excess of the non-evidence maximum, medical evidence must be provided to the insurer.

The Chambers Plan has increased some Non-Evidence Maximums in the Life benefit. In addition, some Overall and Non-Evidence Maximums in the Long Term Disability benefit have also been increased.

Firms wishing to increase their current maximums will need to do so for Life and any Long Term Disability coverage held. If you would like to increase your coverage, contact your local Chambers Plan advisor. They are your best resource to discuss the merits of making this, or any other change to your firm's current benefit plan.

