

# Berkshire Life Insurance Company of America

# Snapshot DI Comparison

Provision	Berkshire ProVider Plus 1400	Union Central Dinamic 2000 4401S
Non-cancellable & Guaranteed Renewable to 65/67?	Yes.	Yes.
Conditionally Renewable after 65/67?	Yes – for life.	Yes – for life.
Benefit Periods	To age 67, to age 65, 10 years, 5 years, 2 years (graded lifetime indemnity for total disability available via rider with to age 65 or to age 67 benefit periods).	1, 2, 5 years, age 65 (to age 67 via rider).
Elimination Periods	30, 60, 90, 180, 360, 720 days.	30, 60, 90, 180, 365, 730 days.
Total Disability Definition	<p>Solely due to injury or sickness you are not able to perform the material and substantial duties of your occupation (includes recognized medical and dental specialties), even if you are gainfully employed in another occupation.</p> <p>California Policies – as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue Your Usual Occupation in the usual and customary way.</p>	<p>For classes 5AP, 5A and 4A: A sickness or injury prevents you from performing the material and substantial duties of your occupation (N/A to MDs over age 49). Modified own occ also available (N/A to 3A MDs over age 49). Also available: 5-year own occ and modified own occ definitions; and 2-year own occ and modified own occ. definitions. CA and FL: Pure own occupation and modified own occupation to 65 are not available.</p>
Residual Disability <i>(Titled Partial Disability Benefit Rider in California)</i>	<p>Gainfully employed and not totally disabled, but because of sickness or injury, income loss is at least 15% of prior income; loss greater than 75% = 100%.</p> <p>For the first 12 months, the Loss of Income Indemnity to be paid is equal to loss of income, less any individual disability benefits received or eligible for, not to exceed the maximum monthly indemnity. Thereafter, a proportional benefit is provided while residually disabled.</p>	<p>Due to sickness or injury, you suffer an earnings loss of at least 20% and a loss of time or duties; first 6 months of compensable disability – minimum 50%; 75% or greater loss = 100%. Choice of riders: payable for entire benefit period or 24 months.</p>
Qualification Period?	No.	No.
Pre-Disability Indexing?	Yes – CPI-U tied; no cap.	Yes – CPI tied; no cap.

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Recovery Benefit?	Yes – for up to the entire benefit period. <ul style="list-style-type: none"> <li>Loss of income at least 15% of prior income</li> <li>Loss of income is the result of the injury or sickness that caused the disability</li> </ul>	Yes – under “benefit period” residual rider, up to age 65, if total or residual benefits have been paid for 3 months and 20% loss of earnings. For 24-month residual rider, up to 12 months.
Recurrent Disability	After the elimination period for disability from the same cause and not separated by a recovery of more than 12 months.	Successive periods of total disability will be considered as one period if they are caused by the same or related condition, and they are separated by less than six months.
Waiver of Premium	Yes – premiums are waived during periods of disability after the elimination period and premiums paid that are attributable to the period of disability are refunded. Waiver continues for 6 months after benefits end.	Yes – Premiums waived after 90 days of disability and those paid during that period are refunded; waiver continues while insured remains disabled.
Waiver of Elimination Period	Yes – for presumptive and recurrent disabilities; and if disabled within 5 years after the end of a prior period of disability which lasted more than 6 months for which benefits were paid (regardless of cause).	For presumptive, recurrent disabilities and disabilities resulting from transplants.
Presumptive Disability Benefit?	Yes.	Yes.
Rehabilitation Benefit?	Yes.	Yes.
Catastrophic Disability	Due to injury or sickness you are: <ul style="list-style-type: none"> <li>unable to perform two or more of the activities of daily living without human standby assistance; or</li> <li>cognitively impaired; or</li> <li>irrecoverably (presumptive) disabled.</li> </ul> At the end of each 12 months of catastrophic disability the benefit will be adjusted by a fixed, 3%, compounded adjustment factor up to two times the original benefit. Not available in California.	Unable to perform two or more activities of daily living without standby assistance; or cognitively impaired.  If COLA attached to base contract, adjustments will be made to this rider.

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Future Increase Option	<p>Financial eligibility required; annual options to age 55 and special option date if GLTD coverage terminates or company declared date.</p> <p>Maximum of two times base plus in-force coverage with Berkshire and Guardian; three times for residents.</p> <p>Option may be exercised during a disability and benefits will become payable with a new and separate disability.</p> <p>Before age 45, can exercise up to the full amount remaining; from age 45 to age 55 up to 1/3 of the original amount or, if less than \$1,000 remains or loss of GLTD, the full amount can be exercised.</p>	<p>Options every year to age 50; total maximum increase of 2 times the base monthly benefit; option may be exercised but is not payable during a current disability. Maximum option is 1/2 the original monthly benefit issued on each option date.</p>
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Automatic Benefit Enhancement Rider	4% compounded increases.	3% simple increases.
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Cost Of Living Benefit	<ul style="list-style-type: none"> <li>- Guaranteed 3% compounded; or</li> <li>- Compounded, CPI tied, 6% maximum with a 3% minimum; or</li> <li>- 4-Year Delayed, guaranteed 3% compounded.</li> <li>- No cap; upon recovery increases remain on policy without additional premium.</li> </ul>	<p>CPI tied up to 6% maximum (compounded) – no cap. Upon recovery right to purchase increases.</p>
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Additional Benefits/Riders Available	<ul style="list-style-type: none"> <li>- Capital Sum Benefit (<i>built in</i>)</li> <li>- Modification and Access Benefit (<i>built in</i>)</li> <li>- Retirement Protection Plus Disability Benefit Rider</li> <li>- Social Insurance Substitute Rider</li> <li>- Additional Monthly Benefit Rider</li> <li>- Partial Disability Rider (<i>Titled Residual Disability Benefit Rider in California</i>)</li> <li>- Unemployment Waiver of Premium Rider</li> <li>- Graded Lifetime Indemnity for Total Disability Rider (<i>In California this rider is only available with successful exercises of FIO, FPO or GDR options when graded lifetime is on the original policy.</i>)</li> </ul>	<ul style="list-style-type: none"> <li>- Survivor Benefit (in policy)</li> <li>- Non-Disabling Injury Benefit (in policy)</li> <li>- Social Insurance Substitute</li> <li>- Good Health Benefit (in policy)</li> <li>- Catastrophic Disability Benefit Rider</li> <li>- 6-Month Partial Disability</li> <li>- To Age 67 Extension</li> </ul>
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1400Union Central  
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## Exclusions/Limitations

## For:

- Military training, military action, military conflict, or war, whether declared or undeclared, while serving;
- Any period of time in which insured is incarcerated;
- Commission of, or attempt to commit, a criminal offense as defined under local, state, or federal law;
- Engagement in an illegal occupation;
- Suspension, revocation or surrender of professional or occupational license or certification (N/A in California);
- Intentionally self-inflicted injury;
- During the first 3 months of disability or the elimination period, if longer, from normal pregnancy or childbirth;
- Loss excluded by name or specific description.
- Must be living full time in the U.S. or Canada (or Mexico in California);
- No 24-month maximum benefit for mental/nervous/substance abuse except contracts issued:
  - in FL and CA;
  - on policies issued on a guaranteed standard issue basis as a result of a Group conversion;
  - to anesthesiologists/anesthetists (MD, DO & CRNA), emergency room physicians, pain management physicians.

## For:

- disabilities due to war;
- incarceration;
- self-inflicted injury;
- suspension, revocation or surrender of professional license;
- normal pregnancy or childbirth covered after 90 days;
- 24 months maximum benefit for mental/nervous/alcohol or drug abuse;
- 12 months while residing outside US or Canada.

If you have any questions, please contact: National Sales and Product Support Center for Producers  
 Hours: 7:45 a.m. – 6:00 p.m. ET  
 By phone: 1-866-590-8845 (toll free)  
 By e-mail: [product\\_support@berkshirelife.com](mailto:product_support@berkshirelife.com)

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