

Berkshire Life Insurance Company of America

Snapshot DI Comparison

Provision	Berkshire ProVider Plus 1400	MetLife Omni Advantage/ Select IDI2000-P/NC- IDI2000-P/NC-ML
Non-cancellable & Guaranteed Renewable to 65/67?	Yes.	Yes.
Conditionally Renewable after 65/67?	Yes – for life.	Yes – to age 75.
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).	2 yrs, 5 yrs, to age 65, to age 70 (lifetime via rider for Classes 6A-4A/4M only).
Elimination Periods	30, 60, 90, 180, 360, 720 days.	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>Due solely to impairment caused by injury or sickness the insured is:</p> <ul style="list-style-type: none"> • prevented from performing the material and substantial duties of Insured's regular occupation; and • not gainfully employed; and • receiving appropriate care by a physician. <p>After the regular occupation period:</p> <ul style="list-style-type: none"> • prevented from performing any occupation for which the insured is, or becomes, reasonably fitted by insured's education, training or experience; and • not gainfully employed; and • receiving appropriate care from a physician. <p>By Rider:</p> <ul style="list-style-type: none"> • Your Occupation Rider for Classes 6A, 5A, 5S; • Transitional Your Occupation for Classes 6A, 5A, 5S, 5I and 4A/4M.

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Residual Disability
(Titled Partial Disability Benefit Rider in California)

Gainfully employed and not totally disabled, but solely because of sickness or injury, income loss is at least 15% of prior income; loss greater than 75% = 100%.

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.

Insured's earnings are reduced by at least 20% of the insured's prior earnings, and the insured is not totally disabled and is gainfully employed, but the insured is:

- prevented from performing one or more of the material and substantial duties of the insured's regular occupation; or
- performing the material and substantial duties of the insured's regular occupation, but is not able to perform them for more than 80% of the time normally required; or
- engaged in another occupation; or
- receiving appropriate care from a physician.

During the first six months that residual benefits are paid, the minimum benefit will be 50%. Losses greater than 75% will provide 100% of benefit. Provides a proportionate benefit.

Qualification Period?	No.	No.
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Pre-Disability Indexing? Yes – CPI-U tied; no cap.

Yes – CPI tied. 1% - 7%. No cap.

Recovery Benefit?	Yes – for up to the entire benefit period. <ul style="list-style-type: none"> • Loss of income at least 15% of prior income • Loss of income is the result of the injury or sickness that caused the disability 	Yes – with the Residual Disability with Recovery Benefit for up to 24 or 36 months with 20% earnings loss and the insured is working full time.
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Recurrent Disability After the elimination period for disability from the same cause and not separated by a recovery of more than 12 months.

Deemed to be a recurrent disability, which is a continuation of the preceding period of disability unless:

- the insured has been gainfully employed for at least 30 hours per week for at least 12 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is to age 65 or longer; or
- the insured has been gainfully employed for at least 30 hours per week for at least 6 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is shorter than to age 65; or
- the latter period of disability is due to a different or unrelated cause.

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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 continuous disability and those paid during that period are refunded; waiver continues while insured remains disabled, and for 90 days after recovery if benefits were payable for 12 months or more.
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 and recurrent disabilities only.
Presumptive Disability Benefit?	Yes.	Yes – by rider.
Rehabilitation Benefit?	Yes.	Yes.
Catastrophic Disability	Due to injury or sickness you are: <ul style="list-style-type: none"> • unable to perform two or more of the activities of daily living without human standby assistance; or • cognitively impaired; or • irrecoverably (presumptive) disabled. 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.	<ul style="list-style-type: none"> – Due to injury or sickness you are presumptively disabled; or – You have Alzheimer's disease or another irreversible form of senility or dementia; aphasia; hemiparesis; paraplegia; or quadriplegia.
Future Increase Option	Financial eligibility required; annual options to age 55 and special option date if GLTD coverage terminates or company declared date. Maximum of two times base plus in-force coverage with Berkshire and Guardian; three times for residents. Option may be exercised during a disability and benefits will become payable with a new and separate disability. 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.	Guaranteed Insurability Option – annual options through age 51; all or part of a unit of increase can be exercised; if only part of a unit of increase is taken, balance can be carried over to the next option date; total increase applied for cannot exceed maximum coverage offered to new applicants. Increase takes effect as long as insured is not disabled.
Automatic Benefit Enhancement Rider	4% compounded increases.	5% compound increases.

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Cost Of Living Benefit

- Guaranteed 3% compounded; or
- Compounded, CPI tied, 6% maximum with a 3% minimum; or
- 4-Year Delayed, guaranteed 3% compounded.
- No cap; upon recovery increases remain on policy without additional premium.

Based on rider, 3% simple increases or CPI tied; 1% - 7%. No cap. Upon recovery (if prior to age 60) the increased benefit can be purchased on the Advantage policy. Select policy: plan design may include COLA Buy-Up option.

Additional Benefits/Riders Available

- Capital Sum Benefit (*built in*)
- Modification and Access Benefit (*built in*)
- Retirement Protection Plus Disability Benefit Rider
- Social Insurance Substitute Rider
- Additional Monthly Benefit Rider
- Partial Disability Rider (*Titled Residual Disability Benefit Rider in California*)
- Unemployment Waiver of Premium Rider
- Graded Lifetime Indemnity for Total Disability Rider (*In California this rider is only available with successful exercises of FIO, FPO, or GDR options when graded lifetime is on the original policy.*)

- 3-month extension of Benefits on Death (in policy)
- Social Insurance Offset
- Refund of Premium – Good Health Benefit
- Additional Monthly Indemnity Riders
- Catastrophic Rider
- Long Term Care Purchase Option

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1400

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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:

- war, declared or undeclared;
- normal pregnancy/childbirth;
- commission of a felony;
- disabilities existing while legally incarcerated;
- intentional self-inflicted injury;
- due to loss excluded by name or specific description;
- on the Select contract 24 months maximum for mental/nervous/substance abuse (unless modified by rider in multi-life cases).

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)
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