

PCA Group Insurance - Eligibility Requirements

Available products: Life, Long Term Disability (LTD), Dental, Vision

General Requirements

To participate in PCA insurance programs, the employee must work for a PCA or PCA-affiliated (like-minded) employer pre-qualified for participation by RBI.

Employer must sign an Insurance Adoption (Participation) Agreement that describes insurance benefits offered by the employer.

Employees must work full time (at least 30 hours per week or more) and, ordinarily, reside in the US.

Terminated employees are not eligible for group insurance, but may 'port' or 'convert' group policies to individual plans after termination.

Specific Requirement Matrix

Sorted by Product	Products	Rate of Participation Required
	Basic Life	100% of full time employees (FTEs) at employer
	Standard Life, Enhanced Life, Dependent Life, VAD&D	Conditional, based on individual participation in Basic Life
	Long Term Disability (Basic or Enhanced)	100% participation of FTEs in class*
	Long Term Disability (Voluntary)	At least 25% participation of FTEs in class*
	Dental (Basic or Enhanced)	100% of FTEs at employer
	Vision (Basic or Enhanced)	100% of FTEs at employer
	Dental (Voluntary)	No restrictions
	Vision (Voluntary)	No restrictions

Sorted by Required Participation	Rate of Participation Required	Products
	100% participation of all full time employees (FTEs) at employer	Basic Life, Dental (Basic or Enhanced), Vision (Basic or Enhanced)
	100% participation of FTEs in each class*	Long Term Disability (Basic or Enhanced)
	Conditional, based on individual participation in Basic Life	Standard Life, Enhanced Life, Dependent Life, VAD&D
	At least 25% participation of FTEs in class*	Long Term Disability (Voluntary)
	No restrictions	Dental (Voluntary), Vision (Voluntary)

* "Class" is short for employment classification. The intent is the local employer defines employment classification types (e.g., ministerial, professional, clerical, etc.)