**CHECKLIST**

**HEALTH AND DISABILITY INSURANCE - ISSUES TO REVIEW**

This checklist will assist you to determine if your company has a good health and disability insurance in place for all its directors, officers and employees.

* Is the insurer financially strong, with a good reputation?
* Does the insurer have a good history of timely paying claims?
* What are the exclusions from coverage?
* Are the premiums competitive? Are the premiums for dependents reasonable?
* Is disability defined broadly enough?
* How long are the benefits payable? One year? Two years? To a certain age? Life?
* How long must the person be disabled before disability payments kick in?
* How is partial disability covered?
* Is the policy guaranteed renewable?
* Is the policy non-cancellable?
* What is the level of payment to a disabled employee? Will there be a cost of living upward adjustment?
* How much flexibility does an insured have to choose doctors?
* What employees can be covered? Can part-time employees be covered?
* What does the insured have to pay for each doctor visit?
* What deductibles are present?
* What dependents are eligible for coverage?
* Will benefits be available to gay partners of the employee?
* What hospitalisation and major medical expenses are covered?
* How does the policy compare with other insurers?