

Medicare provided separately

Supplemental plans are sold to the individual as separate contracts and are not part of a group-term contract.

The owner can look for working members of joint annuitants to share the responsibility for the insurance as an example of an insurance split arrangement. Insurance split arrangements are subject to the same rules as group-term contracts.

• The cost of a split contract for the insured must be an appropriate amount to split.

The owner can split the cost of the contract for the joint annuitants to share the cost of the insurance. The owner can split the cost of the insurance between the insured and the joint annuitants. The owner can split the cost of the insurance between the insured and the joint annuitants.

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Insurance coverage for the split contract
can be provided under the
split contract rules. See 2001-10-10.

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