

**Kansas Administrative Regulations
Agency 40. Insurance Department
Article 4. Accident and Health Insurance**

40-4-30 Same; disability income protection coverage.

(a) "Disability income protection coverage" means a policy which provides for weekly or monthly payments, for a specified period during the continuance of disability resulting from either sickness or injury, or a combination of both, and which:

(1) Provides that periodic payments which are payable at ages after 62 and reduced solely on the basis of age are at least 50 percent of amounts payable immediately prior to 62;

(2) Contains an elimination period no greater than:

(A) 90 days, in the case of coverage providing a benefit of one year or less;

(B) 180 days, in the case of coverage providing a benefit of more than one year but not greater than two years; or

(C) 365 days in all other cases.

(3) Has a maximum period of time for which benefits are payable during disability of at least six months. Reduction in benefits shall not be put into effect because of an increase in social security or similar benefits during a benefit period.

(b) This regulation does not apply to those policies providing business buy-out coverage.

(Authorized by K.S.A. 40-103, 40-2218; implementing K.S.A. 40-2218; effective Feb. 15, 1977; amended May 1, 1986.)