

## VIII. MAXIMUM BENEFIT PERIOD

### National <sup>44</sup>

According to the companies responding regarding maximum benefit periods, the most common maximum benefit periods purchased in the group market for plans initially issued during 2004 are as follows:

- One company reported the three-year benefit period;
- One company reported the four-year benefit period; and
- Six companies reported the five-year benefit period.

According to the companies responding regarding maximum benefit periods, the most common maximum benefit periods purchased in the individual market for plans initially issued during 2004 are as follows:

- Six companies reported the three-year benefit period;
- Two companies reported the four-year benefit period;
- One company reported the five-year benefit period; and
- Sixteen companies reported the lifetime benefit period.

### Massachusetts <sup>45</sup>

According to the companies responding regarding maximum benefit periods, the most common maximum benefit periods purchased in the group market for plans initially issued during 2004 are as follows:

- One company reported the three-year benefit period; and
- Five companies reported the five benefit period.

According to the companies responding regarding maximum benefit periods, the most common maximum benefit periods purchased in the individual market for plans initially issued during 2004 are as follows:

- Two companies reported the two-year benefit period;
- Eight companies reported the three-year benefit period;
- Two companies reported the four-year benefit period;
- Two companies reported the five-year benefit period;
- One company issued only two policies – one with a five-year benefit period and one with an unlimited benefit period; and
- Six companies reported the lifetime benefit period.

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<sup>44</sup> Thirty-three companies could respond to this question; the remaining companies either were no longer offering coverage nationally in 2004 or they provided insufficient information and their data were not included in the summary statistic.

<sup>45</sup> Twenty-seven companies could respond to this question; the remaining companies either were no longer offering coverage in Massachusetts in 2004 or they provided insufficient information and their data were not included in the summary statistic.