

**Medical Insurance terms defined: "health" "medical" and "major medical"**

Law recommended the term "health" be amended to "medical." (Leg. Legal changed it to "major medical.")

**Definitions:**

**Health** insurance is a broad term in the insurance industry which can include many different types of insurance such as disability, accidental death and dismemberment, stop-loss insurance, long-term care benefit insurance, and more. AS 21.12.050(a) "every insurance that applies to injury, disablement, or death."

Our understanding is this bill wanted to cover *medical* benefits.

**Medical** insurance is a more accurate term for this bill because it encompasses what the bill was intended to do: continue premiums at the level of medical care the employee was receiving at time of death. The term "medical" is commonly used in insurance industry to encompass major medical, and can include dental and vision.

**Major medical** will not include dental or vision if they are stand-alone plans – only if they are included within the medical policy. It can be considered to be more restrictive than "medical." AS 21.55.500(14)