**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION P Guideline to Section 2002.70(b)(2)**

a) This Section imposes the same disclosure standards as the preceding paragraph with respect to policy provisions providing for waiting, elimination, probationary or similar time periods between the effective date of the policy and the effective date of coverage under the policy or a time period between the date a loss occurs and the date benefits begin to accrue for such loss. The comments under Section 2002.70(b)(1) are equally applicable to this Section. Where a policy has waiting, elimination, probationary or other such time periods, such provisions must be stated in negative terms.

b) This Section provides that those advertisements which are invitations to contract for a policy with any waiting periods for coverage, at any time, will disclose such fact in a manner as prescribed by Section 2002.50 of this Part.

c) An advertisement for a policy designed to supplement Medicare benefits is unacceptable if it fails to disclose prominently that no hospital confinement benefits will be payable for that portion of a Medicare benefit period, currently 60 days, for which Medicare pays all Medicare eligible hospital confinement expenses other than the initial deductible, if the policy so provides. The length of said period must be stated in days.