**Section 2013.20 Scope**

This Part is applicable to all group health or disability insurance contracts and group Health Maintenance Organization (HMO) contracts, issued for delivery in this State, renewed, amended or under which the level of benefits or premium is altered or modified, covering persons as employees of employers or as members of unions or associations.

(Source: Amended at 18 Ill. Reg. 16921, effective November 15, 1994)