**Section 2013.30 Definitions**

"Accrued Liability" means liabilities established on the date an injury is sustained or an illness commences.

"Group Contract" means a contract for health or disability insurance or an HMO contract made with an employer or other entity that covers a group of persons, identified as individuals, because of their relationship to the covered entity.

"Prior Carrier" means the carrier of group health care coverage provided by the employer or other entity immediately prior to the effective date of discontinuance and which has or has not been replaced by a succeeding plan.

"Succeeding Carrier" means the carrier of group health coverage provided by an employer or other entity which is issued within 90 days after the discontinuance of the prior plan.

"Totally Disabled" means:

For employees, the inability of the covered employee to perform his or her regular or customary occupational duties because of injury or disease; and after benefits have been paid for 24 months, the covered person cannot perform the duties of any gainful occupation for which he or she is reasonably fitted by training, education or experience; or

For dependents or retired employees, the inability because of injury or disease to engage in substantially all of the normal activities of a person in good health of like age and sex.

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