

## Salient features of the TPA regulations

### People with Disabilities

A disability can be any physical or mental impairment that substantially limits a major life activity, like seeing, breathing, walking, hearing, speaking, learning, or working. Included among the non-exclusive list of specific impairments are the following: mental retardation; emotional or mental illness; orthopedic, visual, speech and hearing impairments; cerebral palsy; epilepsy; muscular dystrophy; multiple sclerosis; cancer; heart disease; diabetes; HIV disease (whether symptomatic or asymptomatic); tuberculosis; drug addiction; and alcoholism.

### Pregnancy

Companies will not cover currently pregnant women or any of their family members until six weeks to six months after the birth, even if the pregnant woman is already covered under a group medical plan with maternity benefits. In this way companies avoid not only the cost of the pregnancy, but also the possible costs of adding a sick newborn to a family policy.