

BetterLife[®]
A different kind of life insurance company



Life Underwriting Guide

For Agent/Broker use only

Welcome

to your BetterLife Underwriting Guide

The life insurance application, together with your field underwriting expertise, is our most valuable tool in risk analysis. To help you enhance your skills, we have designed this comprehensive guide. It can provide you with a better understanding of the life underwriting function, speed up the underwriting process, lessen the chance that you and your client will be surprised by a substandard offer, and improve your chances of placing BetterLife life insurance coverage.

Inside, you will find sections on basic underwriting requirements, medical and nonmedical factors that may affect insurability, financial considerations, and policy changes.

Your BetterLife life underwriting guide will give you a general idea of what to expect from the underwriting process. Final decisions are still made on a case-by-case basis and are the responsibility of the underwriter.

It is our hope that this handbook will prove to be a valuable tool in the field underwriting process. It will help you provide us with the accurate and complete information we need to help you effectively serve your clients.

Remember that throughout the underwriting process, we are here to provide information and answer questions. On the last page of this guide, you will find the information you need to contact us.



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Underwriting Requirements

The Life Underwriting Limits chart on the next page shows the underwriting requirements for life applications. Please keep in mind that the Underwriting Department reserves the right to order additional requirements on a case-by-case basis.

Common reasons for ordering additional information include a medical history obtained from a teleinterview, on application, or other information obtained by outside sources.

Please be aware that if amounts applied for are only slightly smaller than a specified medical limit, and there does not appear to be any logical reason for applying for the lesser amount other than to avoid the exam, the underwriter may at his/her discretion, order the exam to protect against antiselection.

Applicants who have not sought medical attention or had a physical exam in the last five years, may need paramedical services if not otherwise required.

Life Underwriting Requirements

Amounts	Ages			
	0–15	16–60	61–70	71+
\$5,000 – \$50,000	PC T	MVR PC T	MVR PC T	MVR PC T
\$50,001 – \$100,000 (STANDARD)	PC T	MVR PC T	MVR PC T P U	MVR PC T P U APS
\$100,000 (PREFERRED)	N/A	MVR PC T P U B	MVR PC T P U B	MVR PC T P U B APS
\$100,001 – \$250,000	PC T	MVR PC T P U B	MVR PC T P U B	MVR PC T P U B APS
\$250,001+	PC T	MVR PC T P U B	MVR PC T P U B APS EKG	MVR PC T P U B APS EKG

T Tele-Interview (or completion of ICC-MEDHX for application ≤ \$100,000)

P Physical Measurements (Vitals)

U Urinalysis

B Blood Chemistry (Includes NT Pro BNP Test on Ages 50 and Up)

E Electrocardiogram

PC Prescription Check

APS Attending Physician's Statement

MVR Motor Vehicle Report

*All Paramed requirements must be completed in the state the application was written.

**Preferred underwriting is available for amounts beginning at \$100,000 at age 18 and above.

Underwriting Risk Classes

Type	*TERM ONLY* Super Preferred No Tobacco	Preferred No Tobacco	Standard No Tobacco	Standard Tobacco
Nicotine: Any Form	3 years	2 years	1 year	No Limit
Occasional Cigar Usage	Occasional cigar use is considered non-nicotine if 12 or less per year, is admitted on the application, and current HOS is neg. for nicotine.			
Cholesterol	240	270	300	300
Cholesterol/HDL Ratio	5	5.5	7	7
Blood Pressure Age 0 – 60	140/85	145/90	150/90	150/90
Blood Pressure Age 61+	145/90	150/90	155/90	155/90
Family History: Disregard if PI is Age 65 or Older	No Death from CAD, Diabetes, or Cancer in parents or siblings before age 60	No Death from CAD, Diabetes, or Cancer in parents before age 60	No more than 1 Death from CAD, Diabetes, or Cancer in parents before age 60	No more than 1 Death from CAD, Diabetes, or Cancer in parents before age 60
Personal History	Personal history not ratable	Personal history not ratable	Personal history can be rated	Personal history can be rated
Personal Cancer History: (except Basal Cell Carcinoma)	Not available	Not available	May be available based on specific cancers	May be available based on specific cancers
Driving History	No more than 2 moving violations in last 3 years No DUI in 7 years	No more than 2 moving violations in last 3 years No DUI in 5 years	No more than 3 moving violations in last 3 years No DUI in 3 years	No more than 3 moving violations in last 3 years No DUI in 3 years
Hazardous Occupations or Avocations	Coverage available (in most cases); however may require flat extra premium			
Aviation	Flat extra premium (available in most cases)			
Alcohol/Substance Abuse	No history of or treatment for alcohol or substance abuse in last 10 years	No history of or treatment for alcohol or substance abuse in last 7 years	No history of or treatment for alcohol or substance abuse in last 5 years	No history of or treatment for alcohol or substance abuse in last 5 years
Criminal Record	No felony convictions in the past 10 years	No felony convictions in the past 10 years	Individual Consideration	Individual Consideration
Foreign Residence/Travel	Must be U.S. resident	Must be U.S. resident	Must be U.S. resident	Must be U.S. resident

If the Guaranteed Insurability Rider is added, increase the amount by one option before using requirements table (page 4).

The total amount being underwritten equals insurance in force and applied for with BetterLife. The only life insurance policies excluded from the total are: Simplified Issue, Graded Benefit and Guaranteed Issue.

BetterLife reserves the right to require additional reports and tests on an individual basis. These additional requirements will be at the discretion of the Underwriting Department.

Blood Chemistry Profiles. All profiles must be done through ExamOne.

Urine Specimens. All urine specimens must be done through ExamOne.

Paramedical Examiners. ExamOne only approved examiners can be used. Contact the Underwriting Department for any examiner not previously authorized.

Approved Paramedical Facilities. ExamOne

Motor Vehicle Record. Provide drivers license number and state of issue.

Build Tables - Male					
Height		Weight			
		Min. Wt. Age 65 and Up	Super Preferred No Tobacco	Preferred No Tobacco	Standard No Tobacco
(Ft./In.)	(Inches)	Weight	Weight	Weight	Weight
4'8"	56"	83	136	140	160
4'9"	57"	85	139	145	166
4'10"	58"	88	142	150	172
4'11"	59"	92	148	155	178
5'0"	60"	96	156	160	184
5'1"	61"	99	159	164	190
5'2"	62"	103	163	169	196
5'3"	63"	107	168	174	202
5'4"	64"	110	173	179	208
5'5"	65"	114	177	184	214
5'6"	66"	117	182	189	220
5'7"	67"	121	189	195	227
5'8"	68"	123	195	200	233
5'9"	69"	128	200	206	239
5'10"	70"	130	205	211	244
5'11"	71"	134	210	217	250
6'0"	72"	137	215	223	256
6'1"	73"	142	220	229	263
6'2"	74"	145	226	235	269
6'3"	75"	149	232	241	276
6'4"	76"	152	238	247	283
6'5"	77"	157	245	253	289
6'6"	78"	161	252	259	296
6'7"	79"	165	259	265	303
6'8"	80"	169	266	271	310

Build Tables – Female					
Height		Weight			
		Min. Wt. Age 65 and Up	Super Preferred No Tobacco	Preferred No Tobacco	Standard No Tobacco
(Ft./In.)	(Inches)	Weight	Weight	Weight	Weight
4'8"	56"	82	121	136	155
4'9"	57"	84	124	140	159
4'10"	58"	86	127	144	164
4'11"	59"	89	133	149	169
5'0"	60"	92	141	154	175
5'1"	61"	95	144	159	181
5'2"	62"	98	148	164	187
5'3"	63"	101	153	169	193
5'4"	64"	105	158	174	197
5'5"	65"	108	162	179	202
5'6"	66"	111	167	184	206
5'7"	67"	115	174	189	210
5'8"	68"	118	180	195	215
5'9"	69"	122	185	200	220
5'10"	70"	125	190	205	225
5'11"	71"	129	195	210	230
6'0"	72"	132	200	216	236
6'1"	73"	136	205	222	242
6'2"	74"	140	211	228	248
6'3"	75"	144	217	233	254
6'4"	76"	148	223	239	260
6'5"	77"	151	230	245	267
6'6"	78"	155	237	250	274
6'7"	79"	159	244	256	281
6'8"	80"	164	251	262	287

Unisex Substandard Build Table					
Height		Table 2	Table 4	Table 6	Table 8
(Ft./In.)	(Inches)	Weight	Weight	Weight	Weight
5'0"	60"	195	212	228	241
5'2"	62"	208	227	224	258
5'4"	64"	222	242	259	275
5'6"	66"	236	256	276	292
5'8"	68"	250	272	293	310
5'10"	70"	266	288	310	329
6'0"	72"	280	305	329	348
6'2"	74"	297	322	347	367
6'4"	76"	313	340	365	387



Financial Underwriting

Who suffers the financial loss and how much is it?

Financial underwriting is the process of determining insurable interest and insurable value.

Financial underwriting is necessary to:

- verify that an insurable interest exists,
- establish that the amount of insurance on the application is consistent with the financial needs of the applicant and will compensate for an economic loss to the owner/beneficiary at the death of the insured,
- determine the client's motivation for purchasing the coverage, and
- maintain a high level of persistency and assurance that premiums are affordable to the client.

Affordability

Affordability takes into account the insured's/applicant's ability to pay for the plan(s) applied for. Affordability should be considered primarily for the individual who is paying for the plan. Affordability may be established through documentation in a cover letter detailing income and other expenses. Cases will be considered on an individual basis.

Overinsurance

Overinsurance occurs when the amount of coverage being applied for either by itself or in combination with other coverage not being replaced exceeds our coverage amount guidelines. (See Coverage Amount Guidelines on page 13 of this Life Underwriting Guide.) Amounts of coverage applied for that exceed the guidelines will not be considered unless documentation is received and accepted that substantiates these amounts.

Insurable interest

Insurable interest can be demonstrated by showing that the owner/beneficiary will suffer a financial loss at the death of the insured. Insurable interest is usually assumed for many relations to the insured. This section contains a chart illustrating common insurable interest situations.

Insurable value

Insurable value is the amount of economic loss suffered by the person(s) who have insurable interest. Therefore, the maximum insurance coverage allowable is determined by the amount of this financial loss, not solely by the affordability of the premium. Please refer to the coverage amount guidelines section for general guidelines.

Large amounts and unusual situations

Please call an underwriter to review potential large amount cases or unusual situations prior to completing an application. Working closely with us throughout the sales process helps you get the needed information up-front and avoids surprises once the applicant has signed the application.

Financial questionnaire

The Financial Questionnaire, provides important information which can speed your application through underwriting. Submit this form with all applications for specified amounts of \$500,000 or greater. **Please note: Do not bind applications together totaling over \$500,000 (applied/in force/pending).**

Cover letters

A cover letter helps explain the circumstances surrounding the sale. A cover letter is helpful for larger amount cases, or in unusual situations.

In part, the letter should contain:

- background information on how the sale was developed
- an explanation of any third party ownership arrangements
- information about applications being submitted to other companies, including the type of insurance, their intended purpose, and whether you are the agent of record on those applications
- the amount of insurance being replaced, including the reason for replacement—be sure to submit a fully completed state replacement form and agent statement, if required in your state
- if it's not clear on the application, indicate the amount of insurance currently in force and whether it's for personal or business purposes
- reason for money orders
- bene-choices, if you think underwriting will question the choice, must show insurable interest (see insurable interest guidelines on pages 14 and 15)

Other financial information

In addition to a financial questionnaire and cover letter, other financial information may be necessary to support the sale. Common sources of financial information include:

- financial statements, personal or business
- tax returns
- loan agreements
- inspection report

If you have access to additional information, share it with an underwriter.

Coverage amount guidelines

The following guidelines are intended to provide a general outline of coverage amounts for various insurance purposes. Remember, these are only guidelines. If you have an unusual situation, contact an underwriter.

Bankruptcy

All litigation for bankruptcy must be discharged by the court system. Please advise on details and discharge date(s) on application where indicated.

Personal Insurance

Purpose	Amount Guidelines																
Personal coverage/Income replacement	<table border="1"> <thead> <tr> <th>Age</th> <th>Multiply by income</th> </tr> </thead> <tbody> <tr> <td>to 30</td> <td>16 times</td> </tr> <tr> <td>31-40</td> <td>14 times</td> </tr> <tr> <td>41-50</td> <td>11 times</td> </tr> <tr> <td>51-60</td> <td>8 times</td> </tr> <tr> <td>61-65</td> <td>4 times</td> </tr> <tr> <td>66-70</td> <td>3 times</td> </tr> <tr> <td>71-75</td> <td>1 time</td> </tr> </tbody> </table>	Age	Multiply by income	to 30	16 times	31-40	14 times	41-50	11 times	51-60	8 times	61-65	4 times	66-70	3 times	71-75	1 time
Age	Multiply by income																
to 30	16 times																
31-40	14 times																
41-50	11 times																
51-60	8 times																
61-65	4 times																
66-70	3 times																
71-75	1 time																
Estate conservation	Taxable estate value times estate tax rate.																
Personal loan	Up to 80 percent of outstanding loan to creditor.																
Juveniles	Usually up to the amount of insurance on a parent or \$250,000, whichever is less. Amounts should be the same for all children in the family.																
Older ages	Appropriate income replacement factor (above), or as required for estate taxes.																
Final expense	Maximum: \$50,000.																

Business Insurance

Purpose	Amount Guidelines
Buy/sell, Partnership buy-out	Percentage of ownership times market value of business. Please include a copy of the buy/sell agreement if available.
Key person	Five times annual salary.
Business loan collateral	Generally 80 percent of loan.
Deferred compensation, executive bonus	Amount required to fund the benefits, not to exceed traditional needs.

Insurable interest guidelines if the applicant is other than the insured

The following guidelines will help you determine if any insurable interest exists. Please remember that these are guidelines only. If you have an unusual situation, please review it with an underwriter.

Insured	Beneficiary or Applicant's Relationship to Insured	Insurable Interest
Fiancé/Fiancée	Fiancée/Fiancé	Yes.
Child (juvenile)	Parent	Yes, for a moderate amount of coverage comparable to the other children in the family.
Parent	Adult child	Insurable interest may exist depending on the circumstances, such as estate tax implications or a business relationship between parent and child.
Adult child	Parent	No, unless business relationship exists.
Brother/Sister	Sister/Brother	Usually not, but possibly if one is dependent on the other in a juvenile situation or if a business relationship exists.
Grandchild	Grandparent	Yes. Parents must sign the application and must answer the medical questions via the teleinterview or on application.
Grandparent	Grandchild	Possibly in generation-skipping situations where there are estate tax implications.
Niece/Nephew	Uncle/Aunt	No.
Cousin	Cousin	No.
In-law	In-law	No.
Godchild	Godparent	No.
Friend	Friend	No.
Key person	Employer	Yes, for an amount not to exceed five times the key person's annual salary.

Insured	Beneficiary or Applicant's Relationship to Insured	Insurable Interest
Debtor	Creditor	Yes, generally to a maximum of 80 percent of the loan.
Partner	Partner	Yes, to the value of the partner's share of the business.
Insured	Guardian	Need guardianship papers with wording insurance can be purchased.
Foster Child	Foster Parent	No, unless legal papers indicate the right to do so.



Medical Factors

How to simplify your underwriting life and get more cases issued faster.

A clear and accurate account of the applicant's history will help avoid delays in the underwriting process. Please provide the following information:

For medical conditions (on applications not requiring teleinterview)

Each medical question on the application should be clearly asked with sufficient time allotted between questions for a complete reply. If the question is answered "yes," write down the following:

- the name of the condition
- the date the diagnosis was made and a summary of which test(s) were done
- the name and address of the doctor who made the diagnosis and of any doctor who is now treating the applicant for the condition
- a description of treatment received and the date of the last episode

If the applicant is on medication, ask for the bottle so you can write down the name of the medication and dosage. Write down the information as it is given to you by the applicant. It is not your responsibility to decide what is significant and what is not. Spell any medical terminology phonetically if you do not know the correct spelling. **Please note: There is no time limit for these questions. If the applicant has ever had a condition, no matter how long ago, write it down.**

For a physical exam

- the purpose of the exam—such as routine, employment, or licensing
- the result of any special test performed
- details about any diagnosis made or whether the exam resulted in a referral
- the name and address of the doctor

Medical Ratings In This Section	Table Rating	Total Mortality Percent, Including 100 Percent Standard
Low Rating	Through Table 3	150 to 175 Percent
Moderate Rating	Through Table 6	200 to 250 Percent
High Rating	Through Table 16	300 to 450 Percent

Medical Conditions Resulting in Decline

1. Aids/HIV
2. Alzheimer's
3. ALS (Amyotrophic Lateral Sclerosis)
4. Autism
5. Bankruptcy that is currently in litigation (not discharged) is a postpone
6. Cardiomyopathy (enlarged heart)
7. Coronary Artery Disease with current tobacco use
8. Chronic Kidney Disease
9. Congestive Heart Failure
10. Chronic Obstructive Pulmonary Disease (COPD) with current tobacco use
11. Criminal Activity – currently on probation/imprisoned
12. Down's Syndrome
13. History of Drug/Alcohol Abuse with current use
14. Heart Valve Surgery or Replacement with surgical procedure occurring within 1 year
15. Motor Vehicle Report – 3 or more Operating While Intoxicated violation (OWI), license currently revoked or suspended
16. Scleroderma
17. Schizophrenia
18. Immigrants that have been in the U.S. less than 1 year

Medical Conditions Resulting in Probable Decline or High Rating

(Applications should not be bound without first discussing with underwriting)

1. Cancer - please provide pathology report if available
2. Leukemia
3. Coronary Artery Disease (CAD)
4. Hemophilia (inability for blood to clot)
5. Hepatitis
6. Melanoma
7. Parkinson's
8. Stroke/TIA
9. Suicide Attempt
10. Pacemaker

Individuals with multiple diagnosis should be discussed with underwriting (e.g. diabetes, hypertension, obesity).

A

AIDS

Acquired Immune Deficiency Syndrome.

Likely underwriting action = decline

Albuminuria

Albumin or protein in the urine.

Additional information needed:

- may request repeat urine specimen(s).

Likely underwriting action = usually standard if not associated with any type of kidney disease, diabetes, or hypertension and if subsequent specimens are normal.

Alcohol Abuse/Alcoholism

Excessive alcohol use.

Additional information needed:

- drug and alcohol questionnaire
- motor vehicle report
- APS from treatment center, if applicable—a special authorization is often required
- possible blood profile
- possible inspection

Likely underwriting action = up to two years from completion of treatment and last dry date—decline
two to five years—moderate-to-high rating
five or more years—possible standard-to-low rating

Alzheimer's Disease

A general mental deterioration.

Likely underwriting action = decline

Amputations

Loss of an extremity such as a hand, arm, foot, or leg.

Additional information needed:

- details about the extremity lost and the cause.

Likely underwriting action = caused by injury—usually standard rating
caused by disease—standard rating to decline, depending on the disease

Anemia

A reduction in the concentration of red blood cells in the blood stream.

Additional information needed:

- date of diagnosis, cause, and treatment
- APS for some causes or if the cause is unknown

Likely underwriting action = standard rating to decline, depending on the cause, type, and severity.

Aneurysm

The abnormal bulging of a blood vessel due to damage or weakness of the vessel wall.

Additional information needed:

- COD application
- APS

Likely underwriting action = standard rating to decline, depending on location, severity, and cause.

Angina Pectoris

Chest pain associated with coronary artery disease.

Additional information needed:

- COD application
- APS

Likely underwriting action = less than six months since last episode—decline.
six or more months since last episode:
up to age 39—usually decline.
age 40 and up—moderate rating to decline, depending on severity,
age and smoking status.

Angioplasty

Surgical procedure using a catheter and balloon-like device to treat coronary artery disease.

Additional information needed:

- COD application
- APS

Likely underwriting action = up to six months—decline
six or more months:
up to age 39—usually decline.
age 40 and up—moderate rating to decline, depending on severity,
age, and smoking status.

Ankylosing Spondylitis

Chronic, usually progressive inflammatory joint disease affecting the spine.

Additional information needed:

- APS

Likely underwriting action = minimal deformity—usually standard rating, no WP
severe deformity—any rating to decline, no WP

Anxiety

(see nervous disorder)

Arthritis

Inflammation of the joints.

Additional information needed:

- possible APS
- details regarding type of arthritis and medications prescribed

Likely underwriting action = Osteoarthritis—usually standard, no WP

Rheumatoid arthritis:

mild—possible low rating, no WP

moderate—moderate rating, no WP

severe—high rating to decline, no WP

Ascites

Accumulation of excessive fluid in the abdominal cavity, usually caused by liver disorders or congestive heart failure.

Additional information needed:

- COD application
- APS

Likely underwriting action = rate for underlying cause—usually high rating to decline

Asthma

Recurrent attacks of difficult breathing due to contractions of the bronchi in the lungs.

Additional information needed:

- APS, unless attacks are mild and infrequent

Likely underwriting action = mild case with no regular use of medications and no hospitalizations or emergency room visits—usually standard rating

moderate—moderate rating, no WP

severe—high rating to decline, no WP

Atrial Fibrillation

Rapid, chaotic contraction of the atria, the top chambers of the heart. This can be chronic or intermittent, called paroxysmal. This condition may be the result of a more severe underlying cause.

Additional information needed:

- COD application, if recent episode or chronic/multiple episodes
- APS

Likely underwriting action = one episode over two years ago—usually standard rating

one episode less than two years ago—small to moderate rating

multiple episodes or chronic—high rating to decline

Atrial Septal Defect, Ventricular Septal Defect, or ASD/VSD

A congenital opening in the septum wall between the chambers of the heart which allows blood to flow from the left side to the right side of the heart. Sometimes referred to as a “hole in the heart.”

Additional information needed:

- APS

Likely underwriting action = small, stable, normal findings otherwise—low to high rating
with complications—usually decline
if operated with excellent follow-up and results—usually standard

***Note: rating depends on age, size of defect, and complications.**

Autism

A mental disorder, present from early childhood, characterized by great difficulty in communicating and forming relationships with other people and in using language and abstract concepts.

Likely underwriting action = decline

B

Basal Cell Carcinoma

Slow-growing skin cancer.

Additional information needed:

- details regarding treatment
- APS, including pathology report

Likely underwriting action = usually standard rating, after removal

Bell's Palsy

Paralysis of the muscles on one side of the face.

Additional information needed:

- dates and details regarding diagnosis and treatment

Likely underwriting action = up to six months since diagnosis—decline
six months and up since diagnosis with full recovery—standard rating

Bipolar Disorder/Manic Depression/Chemical Imbalance

(see nervous disorder)

Blood Pressure, Elevated

Amount of resistance in the arteries to the flow of blood. Elevated blood pressure is also referred to as hypertension.

Additional information needed:

- APS
- possible current exam

Likely underwriting action = good control—standard rating
marginal to poor control—any rating to decline

Benign Prostatic Hypertrophy or BPH

Enlargement of the prostate due to an increase in the number of normal cells.

Additional information needed:

- APS if a biopsy was performed
- occasional blood profile with prostrate-specific antigen (PSA) testing

Likely underwriting action = usually standard rating if no biopsy needed or if biopsy results are benign

Bladder Infection

(see cystitis)

Brain Tumor

Abnormal tissue growth or mass in the brain.

Additional information needed:

- COD application
- APS

Likely underwriting action = any rating to decline

Buerger's Disease

An obstructive disease of the arteries and veins of the extremities that is usually associated with cigarette smoking or other forms of tobacco use.

Additional information needed:

- APS

Likely underwriting action = with no cigarette use for one or more years—possible standard to high rating, depending on severity of, and duration since, symptoms
with cigarette use current or within one year—moderate rating to decline, depending on severity of, and duration since, symptoms

Bypass Surgery

Surgical procedure using a nonessential blood vessel to bypass a blockage to treat coronary artery disease.

Additional information needed:

- COD application
- APS

Likely underwriting action = up to six months—decline
six or more months:
up to age 39—usually decline.
age 40 and up—moderate rating to decline, depending on severity, age, and smoking status.

Bronchiectasis

Lung disorder caused by widening of the walls on the bronchi from recurrent infections.

Additional information needed:

- APS with special attention to pulmonary-function test results

Likely underwriting action = symptom-free with normal pulmonary function—standard rating
other—any rating to decline, depending on pulmonary-function test results

Bronchitis

Inflammation of the bronchial tubes in the lungs.

Additional information needed:

- severe, recurrent, or chronic conditions require an APS

Likely underwriting action = one episode, acute, and recovered—standard rating
chronic or severe—any rating to decline, depending on
pulmonary-function test results

C

Cancer

A malignant tumor.

Additional information needed:

- COD application, if up to two years since completion of treatment
- APS with complete pathology report

Likely underwriting action = one episode:
up to five years—high rating to decline
five or more years—standard rating to decline
recurrent or metastasis (spread from one area to another)—usually decline
***Please call an underwriter with questions about individual cases.**

Cardiomyopathy

A progressive disease of the heart muscle which may cause it to enlarge or its walls to thicken.

Additional information needed:

- COD application
- APS

Likely underwriting action = high rating to decline

Cataract

Clouding of the eye's lens.

Additional information needed:

- details about cause of cataract — i.e. congenital, trauma, or disease

Likely underwriting action = usually standard rating, no WP

Cerebral Palsy

Abnormal muscle movement due to maldevelopment or injury to the central nervous system before birth, at birth, or in infancy.

Additional information needed:

- APS

Likely underwriting action = up to age nine—decline
age ten and up:
mild cases—standard to moderate rating
other cases—high rating to decline

Chest Pain

Any pain in the chest.

Additional information needed:

- APS

Likely underwriting action = heart disease ruled out—usually standard rating
other—see “coronary artery disease”

Cholesterol, Elevated

A predictor of early development of atherosclerotic disease.

Additional information needed:

- APS
- possible full blood profile

Likely underwriting action = mild elevations, no unfavorable factors—usually standard rating
higher elevations with increased cholesterol per HDL ratio—possible
rating to decline

Chronic Fatigue Syndrome

Excessive fatigue.

Additional information needed:

- APS, if symptoms within the past five years

Likely underwriting action = standard to low rating, no WP

Cirrhosis

Progressive fibrosis, or scarring of the tissue of the liver.

Additional information needed:

- COD application
- APS

Likely underwriting action = up to two years since diagnosis—decline
two or more years—high rating to decline

Cocaine Use

Additional information needed:

- drug and alcohol questionnaire
- urine specimen

Likely underwriting action = current use or use within the last two years—decline
two to seven years since last use—high rating to decline
eight or more years—usually standard rating

Colitis

Inflammation of the large intestine.

Additional information needed:

- APS, if symptoms occurred within the last five years
- details regarding diagnosis and date(s) of treatment

Likely underwriting action = ulcerative colitis:

one episode—

up to one year since diagnosis—decline

up to five years—moderate rating

five or more years—usually standard rating

multiple episodes—

up to one year since diagnosis—decline

up to five years—moderate to high rating

five or more years—standard to moderate rating

other forms of colitis (i.e. spastic, mucous, irritable colon)—usually
standard rating

Congestive Heart Failure

An inability of the heart to pump blood at a rate necessary for the requirements of the body.

Additional information needed:

- COD application
- APS

Likely underwriting action = single episode of short duration, best case:

up to one year since recovery—decline

one to three years—moderate to high rating

more than three years—low to moderate rating

other—usually decline

Coronary Artery Disease

Heart disease caused by the formation of material that narrows the arteries and reduces the blood supply to the heart.

Additional information needed:

- COD application
- APS
- action depends on symptoms ranging from periodic chest pain to heart attack

Likely underwriting action = chest pain only—see “agina pectoris”
heart attack or myocardial infarction—see “heart attack”
surgery—see “bypass surgery” or “angioplasty”

Crohn’s Disease or Regional Enteritis

A chronic inflammatory disorder of the intestines.

Additional information needed:

- APS, if symptoms occurred within the last five years

Likely underwriting action = one episode, mild disease, no complications:
up to one year—decline
one to five years—moderate rating
five or more years—usually standard rating
other than mild disease and/or multiple episodes:
up to one year—decline
one to ten years—moderate rating
ten or more years—low rating

COVID-19

COVID-19 is the disease caused by the newly emerged coronavirus SARS-CoV-2. Coronaviruses are a large family of viruses, some of which can infect humans. Some coronaviruses cause mostly mild illness, such as the strains responsible for a common cold. Others can potentially lead to severe, or even fatal disease.

Additional information needed:

- COD application
- APS

Likely underwriting action = standard rating to decline

Curvature of the Spine or Scoliosis

Refers to any abnormal curvature of the spinal column.

Additional information needed:

- possible APS

Likely underwriting action = mild—standard rating
moderate to severe—any rating to decline, no WP

Cystic Fibrosis

Hereditary disease in which the overproduction of mucus causes obstruction of the pancreatic and bile ducts, intestines, and lungs.

Likely underwriting action = decline

Cystitis or Bladder Infection

Inflammation of the urinary bladder.

Additional information needed:

- details regarding number of episodes, dates, and treatment

Likely underwriting action = usually standard rating

D

Deafness

Deffective hearing.

Additional information needed:

- details regarding cause

Likely underwriting action = usually standard rating

Dementia

(see Alzheimer's Disease)

Diabetes

A chronic disorder of carbohydrate metabolism characterized by the pancreas' inability to produce adequate amounts of insulin.

Additional information needed:

- current exam and full blood profile with A1c test
- several factors must be considered: age at onset, stability, treatment, diet, oral medications or insulin, weight, urinalysis, and blood test results
- APS

Likely underwriting action = noninsulin dependent—low to moderate rating
insulin dependent—moderate rating to decline; best cases: assume good control and no related impairments, such as cardiovascular disease

Diverticulitis/Diverticulosis

Inflammation of the diverticulum (sac-like protrusions) of the esophagus or bowel wall.

Additional information needed:

- date(s) of episode(s)
- type of treatment
- possible APS

Likely underwriting action = usually standard rating unless severe symptoms or complications

Dizziness

Vertigo, syncope, fainting.

Additional information needed:

- details regarding cause and frequency
- possible APS

Likely underwriting action = standard rating to decline depending on cause and frequency

Down Syndrome

A congenital condition characterized by moderate to severe mental retardation, slanting eyes, a broad short skull, broad hands with short fingers, and trisomy of the human chromosome numbered 21.

Likely underwriting action = decline

Drug Abuse

Use of controlled substances, illegal drugs, or over-use of prescription drugs.

Additional information needed:

- APS
- blood profile and/or urine specimen
- drug and alcohol questionnaire

Likely underwriting action = current use or use within last two years—decline
two to seven years since last use—high rating to decline
eight or more years—usually standard rating

E

Eating Disorders or Anorexia Nervosa and Bulimia

These are often associated with substantial weight loss.

Additional information needed:

- APS, if within five years of treatment and a current exam

Likely underwriting action = up to six months—decline
six months to two years—moderate to high rating
two or more years—low to standard rating

Emphysema/COPD

Chronic lung disease characterized by increased air spaces in the lungs and destructive changes, usually a result of smoking.

Additional information needed:

- APS to include pulmonary function test results

Likely underwriting action = mild cases—usually standard to low rating
moderate cases—moderate to high rating
others—high rating to decline
if currently smoking—decline

Endocarditis

Inflammation of the inner lining of the heart.

Additional information needed:

- APS

Likely underwriting action = up to one year since diagnosis—decline
one episode with full recovery, no complications—usually standard rating
three or more episodes or with complications—usually decline

Epilepsy

A seizure disorder characterized by recurrent, brief episodes of uncontrollable activity produced by abnormal electrical stimulation within the brain.

Additional information needed:

- APS

Likely underwriting action = minor attacks, or petit mal, best cases:
up to one year since onset (first seizure)—postpone
one to two years since last attack—low rating
two or more years since last attack—standard rating
others, including grand mal, best cases:
up to one year since onset (first seizure)—postpone
one to two years since last attack—moderate rating to decline
two or more years since last attack—standard to low rating

Epstein-Barr Syndrome

(see chronic-fatigue syndrome)

Additional information needed:

- APS to include pulmonary function test results

Likely underwriting action = recovered, no residuals—standard

F

Fainting

(see dizziness)

G

Gallbladder Stones

Disorder of the gallbladder resulting from obstruction of a bile duct by gall stones.

Additional information needed:

- details regarding dates and treatment
- possible APS, if attack was recent

Likely underwriting action = standard rating unless surgery is planned, then postpone until after surgery

Gastritis

Inflammation of the stomach.

Additional information needed:

- details regarding frequency of symptoms and type of treatment

Likely underwriting action = usually standard rating

Genital Herpes

(see sexually transmitted diseases)

Glaucoma

Disorder of the eye characterized by elevated pressure within the eye.

Additional information needed:

- details regarding cause and treatment

Likely underwriting action = usually standard rating, no WP

Glomerulonephritis

Inflammation of the kidneys, condition may be chronic or acute.

Additional information needed:

- APS
- blood profile
- urinalysis

Likely underwriting action = one to two acute episode(s), full recovery—usually standard to low rating
other cases, chronic—moderate rating to decline

Gonorrhea

(see sexually transmitted diseases)

Gout

Inflammatory arthritis caused by excessive uric acid in the blood.

Additional information needed:

- details regarding frequency and treatment

Likely underwriting action = mild—usually standard rating
moderate to severe—standard to low rating, no WP

H

Headache

Additional information needed:

- details regarding frequency and treatment
- information about any workups done and results of tests and treatment, if any

Likely underwriting action = usually standard rating

Head Injury

Additional information needed:

- possible APS
- details regarding date and any complications or residuals

Likely underwriting action = complete recovery for at least six months—usually standard rating
with complications—low to moderate rating
with total disability—usually decline

Heart Attack

Condition causing partial or complete blockage of one or more of the arteries leading to the heart muscle, causing death to that portion of the heart muscle tissue.

Additional information needed:

- APS, including a copy of the heart catheterization report, if performed
- submit as a COD application if less than two years since attack

Likely underwriting action = up to six months since attack—decline
six or more months—moderate rating to decline
multiple attacks—usually decline

***Note:** The rating and/or insurability of a heart attack is dependent on the presence of other risk factors and related conditions - including diabetes, stroke, high blood pressure, build, and smoking history.

Heart Murmur

Sound caused by the flow of blood through an abnormal heart valve or a normal valve not functioning properly.

Additional information needed:

- information about workup done and results of tests and treatment, if any
- probable APS

Likely underwriting action = functional—usually standard rating
others—moderate rating to decline

Heart-Valve Replacement

Surgical implantation of a prosthetic device which takes over the function of a damaged heart valve.

Additional information needed:

- COD application
- APS

Likely underwriting action = up to one year since surgery—decline
more than one year—possible high rating, including a flat extra to decline,
depending on age and complications

Hemochromatosis

Accumulation of excessive iron in the blood.

Additional information needed:

- APS with copy of liver biopsy, if performed
- full blood profile

Likely underwriting action = up to two years since diagnosis—decline
two years and up, best cases—standard to moderate rating
others—decline

Hemophilia and Other Bleeding Disorders

A hereditary disorder characterized by an inability of the blood to clot properly.

Additional information needed:

- APS
- full blood profile

Likely underwriting action = under age 20—depends on disorder, high rating to decline
age 20 and older—depends on control and disorder, low rating to decline

Hepatitis

Inflammation of the liver, may be acute or chronic.

Additional information needed:

- APS
- full blood profile

Likely underwriting action = active—decline

history of with full recovery:

- hepatitis A—standard rating
- hepatitis B—standard rating to decline
- hepatitis C—decline
- hepatitis D—usually decline
- other—individual consideration

Hernia

Protrusion of an organ or tissue from its normal position through an opening in the wall of the cavity containing it.

Additional information needed:

- details regarding location and treatment

Likely underwriting action = usually standard rating, unless surgery is planned, then postpone until after surgery

HIV Positive

Human Immunodeficiency Virus.

Likely underwriting action = decline

Hodgkins Disease

(see cancer)

Huntington's Chorea

An inherited, degenerative brain disorder that develops in middle life and is characterized by irregular movements, alteration in gait, and progressive dementia.

Additional information needed:

- COD application
- APS

Likely underwriting action = definite diagnosis—decline

family history only, without suspicion of symptoms—standard rating to decline, depending on age

Hypertension

(see blood pressure)

Irritable Bowel Syndrome

Lower abdominal pain with associated alterations of bowel habits.

Additional information needed:

- possible APS
- details regarding diagnosis and treatment

Likely underwriting action = standard rating

K

Kidney Failure/Dialysis

Kidney failure may be either: acute—sudden, short-term loss of kidney function, or chronic—permanent, irreversible damage to both kidneys.

Additional information needed:

- APS if offer appears possible
- full blood profile and urine specimen required

Likely underwriting action = acute kidney failure and fully recovered at least six months—usually standard rating, unless the cause is ratable
chronic kidney failure/dialysis—usually decline

Kidney Removal or Nephrectomy

Surgical removal of a kidney.

Additional information needed:

- APS
- full blood profile and urine specimen
- details regarding dates and cause

Likely underwriting action = (if remaining kidney is functioning normally):
due to injury or donation—usually standard rating
others—standard rating to decline, depending on cause

Kidney Stone or Renal Calculus or Colic

Presence of stones in the kidney, ureter, bladder, or urethra.

Additional information needed:

- details regarding date(s) of treatment
- APS, if stones are present

Likely underwriting action = usually standard rating



Leukemia

An acute or chronic disease characterized by an abnormal increase in the number of white blood cells in the tissues and often in the blood.

Additional information needed:

- COD application
- APS

Likely underwriting action = up to five years—decline
five years or more—high rating to decline

Liver Function Tests - Elevated

Level of enzymes secreted by the liver, screened to monitor function of the liver. They include SGOT (AST), SGPT (ALT), and GGTP. Elevations can be acute or chronic and indicate abnormal liver functioning.

Additional information needed:

- possible APS
- current blood profile

Likely underwriting action = cause unknown:
minimal elevation—possible standard rating
other than minimal elevation or ratable cause—moderate rating to decline
cause known:
rate for cause

Lupus or Systemic Lupus Erthematosus

Disease involving the connective tissue of the body. Two forms exist: discoid, which is limited to the skin, and systematic, which can involve various organs and systems.

Additional information needed:

- COD application
- APS

Likely underwriting action = discoid, definate diagnosis—standard rating
systematic, best case: mild non-progressive disease:
up to two years since diagnosis—decline
two to five years—high rating to decline
five or more years—low to high rating

M

Marijuana Use

Additional information needed:

- details regarding dates and frequency
- drug and alcohol questionnaire, if more than infrequent use

Likely underwriting action = infrequent use—standard rating

frequent use:

low to mod rating

Nonsmoker rates are not available for any use in the past twelve months.

Meningitis/Encephalitis

An acute inflammation of the spinal cord or the brain, caused by a bacterial or viral infection.

Additional information needed:

- APS, if episode within the past five years

Likely underwriting action = no complications, fully recovered for at least six months—usually

standard rating

others—standard rating to decline

Melanoma

(see skin cancer)

Meniere's Disease

Disease of the inner ear causing recurrent attacks of hearing loss, dizziness, and ringing in the ears.

Additional information needed:

- possible APS

Likely underwriting action = cause unknown:

up to one year since last episode—standard to low rating

one or more years—usually standard rating

cause known:

rating would depend on cause, no WP

Mitral Valve Prolapse

A condition where one or more of the cusps of the mitral valves in the heart prolapses and the valve fails to close properly.

Additional information needed:

- APS

Likely underwriting action = no complications—usually standard rating

complications—low to moderate rating

Multiple Sclerosis

An inflammatory disease of the central nervous system characterized by a progressive degeneration of the lining covering the nerves.

Additional information needed:

- COD application, if diagnosis within five years
- APS

Likely underwriting action = best cases, only one to two brief episodes, in remission:

up to one year—postpone
one to five years—moderate to high rating
five to ten years—low to moderate rating
ten or more years—usually standard rating

in remission:

up to one year—postpone
one to five years—high rating to decline
five to ten years—moderate to high rating
ten or more years—low to high rating

disease not in remission:

stable or slowly progressive—high rating to decline
severe or rapidly progressive—decline

severe residuals—decline

Myasthenia Gravis

A chronic disease characterized by episodes of weakness of the voluntary muscles and then periods of remission.

Additional information needed:

- COD application, if diagnosed within one year
- APS

Likely underwriting action = up to age 14—usually decline

if only the eyes are affected—usually standard rating after two years
if other areas are affected—moderate rating to decline, depending on the severity of symptoms and duration since last diagnosis

Mycotic Infections

Fungal infection.

Additional information needed:

- possible APS

Likely underwriting action = present—decline

single site, greater than six months since completion of treatment with full recovery:

skin—usually standard rating

lung—usually standard rating

other sites—standard rating to decline

Myocarditis

Inflammation of the myocardium or heart muscle.

Additional information needed:

- APS

Likely underwriting action = recovery at least six months and no complications—usually standard rating

others—any rating to decline

N

Narcolepsy

A chronic sleep disorder characterized by recurrent attacks of drowsiness and sleep during normal waking hours.

Additional information needed:

- APS including sleep studies
- MVR

Likely underwriting action = mild, well-controlled, diagnosed at least one year ago—usually standard rating

others—standard to moderate rating

Neuralgia or Neuritis

Inflammation of a nerve.

Additional information needed:

- details regarding diagnosis and treatment

Likely underwriting action = usually standard rating after recovery

Nervous Disorder

Includes the psychiatric disorders of anxiety, stress, and minor depression.

Additional information needed:

- possible APS

Likely underwriting action = no history of disability or hospitalization, mild episode, full recovery
— usually standard rating
moderate to severe episode(s), under control:
six months to five years— moderate to high rating
five or more years— usually standard rating



Organ Transplants

Recipient of a transplant of a vital organ including kidney, liver, and heart.

Likely underwriting action = decline

Osteomyelitis

Infection of the bone.

Additional information needed:

- APS, if chronic

Likely underwriting action = acute, single episode with full recovery— usually standard rating
chronic— moderate to high rating

Overweight

Additional information needed:

- see build chart on page 7-9 to determine if exam and urinalysis is required

Likely underwriting action = standard rating to decline, depending on weight in relationship to height

P

Pacemaker

An implanted electrical device that can substitute for a defective natural pacemaker and control the beating of the heart.

Additional information needed:

- details about cause if known
- APS, if offer appears possible
- COD application

Likely underwriting action = up to six months—postpone
six months and up—rating to decline, depending on age, causative impairment, and any complications

Palpitations

A disagreeable awareness of the beating of the heart.

Additional information needed:

- listing of tests that were completed
- type of treatment
- APS

Likely underwriting action = infrequent, mild—usually standard; rating may be necessary if caused by an underlying disorder other—low rating to decline, depending on underlying cause

Pancreatitis

Inflammation of the pancreas.

Additional information needed:

- APS

Likely underwriting action = one attack, not related to alcohol use, fully recovered—
standard to low rating multiple or severe attacks—high rating to decline

Paralysis

Permanent loss of function of a muscle due to injury or disease of its nerve supply.

Additional information needed:

- APS

Likely underwriting action = up to age 19—usually decline
limited paralysis—usually standard, no WP
moderate to severe paralysis, including para an quadraplegia and/or any complications—high rating to decline, no WP

Parkinson's Disease

A chronic disease characterized by tremor, muscular weakness, and rigidity.

Additional information needed:

- APS

Likely underwriting action = under age 49—moderate rating to decline
age 50 and older:
mild—low to moderate rating
moderate—moderate to high rating
severe—decline

Pericarditis

Inflammation of the lining surrounding the heart.

Additional information needed:

- APS

Likely underwriting action = one episode, no complications, fully recovered for three or more months—usually standard rating
recurrent episodes with complications—moderate rating to decline

Peripheral Vascular Disease

Additional information needed:

- APS

Likely underwriting action = varies depending on severity; contact an underwriter

Phlebitis

Inflammation of the vein.

Additional information needed:

- details regarding site, cause, treatment, and duration
- possible APS

Likely underwriting action = one episode, no complications, fully recovered—standard rating
multiple episodes—standard to low rating

Pleurisy

Inflammation of the covering of the lungs.

Additional information needed:

- details regarding cause, complications, recurrences, and treatment
- possible APS

Likely underwriting action = single attack, no complications, fully recovered—usually standard rating
multiple attacks or a lengthy episode:
up to one year ago—decline
one or more years ago—usually standard to low rating

Pneumonia

A lung infection usually caused by bacteria, viruses, or fungi. Multiple episodes may be an indication of poor health or another underlying health condition.

Additional information needed:

- chronic or recurrent cases require APS

Likely underwriting action = acute, recovered—usually standard rating chronic or recurrent—standard rating to decline, depending on pulmonary function test results

Polycystic Kidney Disease

A hereditary disorder characterized by the formation of large cysts on each kidney that compress normal tissue and eventually cause kidney failure.

Additional information needed:

- COD application
- APS

Likely underwriting action = definite diagnosis:

up to age 60—high rating to decline

over age 60—low to moderate rating

family history only—standard to decline; depending on age and workup completed

Polyp

Additional information needed:

- details regarding location and treatment
- possible APS

Likely underwriting action = present—low rating to decline

removed—standard to moderate rating

Pregnancy

Additional information needed:

- details regarding any pregnancy complications of previous and current pregnancies

Likely underwriting action = usually standard rating, unless history of some types of pregnancy complications

Prostatitis

An inflammation of the prostate gland, usually caused by a bacterial infection.

Additional information needed:

- details regarding date, diagnosis, and treatment

Likely underwriting action = usually standard rating

Psychosis

A significant mental disorder where there is loss of contact with reality for short or long periods of time. Includes disorders such as schizophrenia, atypical psychosis, or any nervous disorder with a psychotic component.

Additional information needed:

- APS

Likely underwriting action = adequate control for:

- up to one year—decline
- one to two years—high rating to decline
- two to five years—high rating
- five or more years—low to high rating

R

Regional Enteritis

(see Crohn's Disease)

Syndrome consisting of urethritis, arthritis, and conjunctivitis.

Additional information needed:

- details regarding current treatment or symptoms
- possible APS

Likely underwriting action = one episode with full recovery—usually standard rating
others, including complications—low rating to decline

S

Sarcoidosis

A disease of unknown origin characterized by granulomatous lesions that may affect any organ or tissue of the body.

Additional information needed:

- APS, including recent chest X-ray

Likely underwriting action = up to six months since diagnosis—decline
more than six months since diagnosis, depending on severity—standard rating to decline

Schizophrenia

(see psychosis)

Sciatica

Low back pain often felt at the back of the thigh running down the inside of the leg.

Additional information needed:

- details regarding current treatment or symptoms

Likely underwriting action = current symptoms, treatment or history of disability—usually standard rating, no WP fully recovered—usually standard rating

Scleroderma, or CREST Syndrome

A connective tissue disease characterized by diffuse scarring of the skin and/or multiple other organs/tissues.

Additional information needed:

- COD application
- APS

Likely underwriting action = up to three years since diagnosis—decline
three or more years, best cases only—possible high rating to decline

Scoliosis

(see curvature of the spine)

Seizures

(see epilepsy)

Sexually Transmitted Diseases or STDs

Venereal diseases to include gonorrhea, herpes, chlamydia, syphilis, and genital warts.

Additional information needed:

- blood profile
- APS, if multiple episodes

Likely underwriting action = one episode, full recovery—usually standard rating
multiple episodes—low rating to decline

Skin Cancer

May include basal cell carcinoma, squamous cell carcinoma, or malignant melanoma.

Additional information needed:

- details regarding type of cancer and treatment
- APS with pathology report

Likely underwriting action = lesion still present—postpone
basal cell or squamous cell carcinoma, completely removed—usually standard to moderate rating
malignant melanoma—see cancer section

Sleep Apnea

A sleep disorder characterized by periods of cessation of breathing while asleep and increased daytime sleepiness.

Additional information needed:

- APS, including sleep-study results

Likely underwriting action = effective treatment with CPAP—low to moderate rating
others—moderate rating to decline

Stroke or Cerebrovascular Accident (CVA)

An obstruction or hemorrhage of a blood vessel in the brain causing a decrease or complete elimination of blood flow to an area of the brain.

Additional information needed:

- APS
- COD application, if episode within two years

Likely underwriting action = one episode, no complications, fully recovered:
within one year—postpone
one to four years—table rating plus flat extra
four or more years—low to moderate rating
multiple episodes or with a history of other atherosclerotic disease—
usually decline

Suicide Attempt

An intentional, voluntary attempt at ending one's own life.

Additional information needed:

- APS

Likely underwriting action = no history of drug/alcohol abuse or psychiatric disorder, one attempt:
up to one year—decline
one to ten years—flat extra rating
other than above, one attempt:
up to five years—decline
five or more years—moderate rating to decline
two or more attempts:
up to ten years—decline
ten to fifteen years—flat extra rating

T

Thrombosis

Formation of a clot in a blood vessel.

Additional information needed:

- details regarding locations, dates, and duration
- APS, if occurred in past five years

Likely underwriting action = cerebral—see stroke
in extremities—see phlebitis

Thyroid Disorders

Disorders of the thyroid include goiter, or enlargement of the thyroid gland not caused by a tumor; hyperthyroidism, or excessive thyroid hormone production, and hypothyroidism, or insufficient thyroid hormone production.

Additional information needed:

- details on type of disorder, date of diagnosis, type of treatment and how well controlled
- possible APS

Likely underwriting action = goiter, no evidence of malignancy—usually standard rating
hyperthyroidism, well controlled with medication, no cardiac concerns—
low to moderate rating
hypothyroidism, well controlled— usually standard rating

Toxemia of Pregnancy, or Pre-Eclampsia/Eclampsia

Complications of pregnancy, including high blood pressure, protein in the urine, and fluid retention.

Additional information needed:

- APS, if currently pregnant

Likely underwriting action = currently pregnant with current symptoms—usually decline until birth of child
history of in a previous pregnancy, no symptoms with current pregnancy—
usually standard rating

Transient Ischemic Attack, or TIA

Brief interruption of brain function in a limited area usually caused by a small blood clot. Resolves without permanent neurological damage.

Additional information needed:

- APS

Likely underwriting action = one episode, no complications, with full recovery:

up to six months—decline

six months to four years—low rating plus possible flat extra

four or more years—usually standard rating

multiple episodes:

up to one year—decline

one or more years—moderate rating plus possible flat extra

Transposition of the Great Vessels

Complicated congenital heart malformation involving an abnormal relationship between the heart chambers and the large vessels which enter and leave the heart.

Likely underwriting action = decline

Tuberculosis

An infectious disease usually affecting the lungs.

Additional information needed:

- date of diagnosis
- results of chest x-ray
- outline of type of treatment and whether or not treatment is complete
- APS, if any residual impairment

Likely underwriting action = current treatment—postpone

treatment completed, fully recovered—usually standard rating

treatment completed, evidence of residual impairment— low rating to decline, depending on the degree of residual impairment

Tumor

A new growth of tissue forming an abnormal mass.

Additional information needed:

- APS, with pathology results

Likely underwriting action = benign—usually standard rating unless size or location, such as the brain, cause complications

malignant—see cancer

U

Ulcers

Duodenal—an ulcer in the small intestine.

Gastric—an ulcer in the stomach wall.

Additional information needed:

- possible APS, if episode occurred within the last five years, including information about the number of attacks and type of treatment

Likely underwriting action = one attack, no complications—usually standard rating
bleeding or recurrent attacks more than two years—usually standard rating

Ulcerative Colitis

(see colitis)

V

Varicose Veins

Enlarged, twisted, superficial veins, usually found in the legs.

Additional information needed:

- details regarding location and date(s) of treatment

Likely underwriting action = in legs—usually standard rating
other—usually decline

Venereal Disease

(see sexually transmitted diseases)

Vertigo

(see dizziness)



Non-Medical Factors

In addition to “medical” underwriting factors, there are various “nonmedical” risks that may pose a risk for life insurance. Many of these nonmedical risks involve aviation, hazardous occupations, or avocations (hobbies). Additional nonmedical risks include foreign travel/residency and an adverse driving history.

When an underwriter determines a nonmedical situation to be a substantial risk, a “flat extra” rating is usually applied to the policy. This is a fixed dollar amount, per thousand dollars worth of coverage, that is added to a premium in addition to the normal premium amount. Flat extra ratings may be permanent or temporary. A temporary flat extra rating will automatically expire after the designated time period.

The following lists include possibly hazardous occupations and avocations that may pose an additional premium rating or decline for coverage. These lists are not inclusive.

Occupations

Please provide full details in a cover letter for any of the following occupations.

Aviators, Professional

Construction

- Dam Builders
- Acid Cleaning and Sandblasters
- Blasters, Explosive Handlers
- Structural Iron Workers
- Bridge Builders and Maintenance

Electrical Line Workers

Entertainment and Sports

- Horse Racing Jockeys
- Professional Car, Motorcycle, and Motorboat Racers
- Rodeo Riders
- Some Professional Athletes
- Some Casino Workers
- Some Professional Guides
- Stunt Persons
- Wild Animal Trainers

Explosives

- Blasters
- Truck Drivers Carrying Explosives

Linemen

- Overhead Line Construction Workers

Lumber Industry

- Blasters, Explosive Handlers
- Climbers

Mining and Metal Industries

- Blasters, Explosive Handlers
- Load Burners
- Magnesium Powder and Solder Makers
- Some Underground Mine Workers
- Laborers

Professional Scuba Divers

- Cave Divers
- Construction Divers
- Deep Sea Divers—Commercial and Scientific
- Harbor Control Specialists

Steeplejacks

Avocations

Please complete a questionnaire for the following activities:

- Racing: Automobile, Motorcycle, Motorboat, Hydroplane, Snowmobile, etc.
(Racing Questionnaire)
- Aviation: Pilot, Co-Pilot, Crew Member, or Passenger with duties onboard/Skydiving
(Aviation Questionnaire)
- Scuba/Skin Diving (Skin Diving Questionnaire)

Adverse Driving History

An adverse driving history may cause an additional risk for life insurance. Always include the proposed insured's driver's license number and note on the application whether there have been any motor vehicle violations. The underwriter may want to obtain a motor vehicle report (MVR). If there has been a history of driving while intoxicated/driving under the influence, DWI or DUI, please obtain a drug and alcohol questionnaire as well.

Non-U.S. Citizen Guidelines

An individual who has lived in the United States for a minimum of one year and has a valid permanent visa or green card may be considered for life insurance. Every case is subject to individual consideration, including countries/regions that may be considered volatile. We use the U.S. State Department to identify foreign trouble spots.

Case By Case

1. Minimum one year, full-time residence within the United States is required.
2. Applicants immigrating to the U.S. from an unstable country (one under a current travel warning) must have resided in the United States for at least three years.
3. The applicant must hold a valid, permanent visa.
4. The applicant must provide green card, or visa number on the application where indicated.
5. Must be employed and/or a financial need for coverage must be provided. The maximum that will be considered for funeral expense is \$50,000. All greater amounts will need to be supported with documentation.
6. Applicants must have a U.S. social security number.
7. No waiver of premium will be considered.
8. No Accidental Death will be considered.
9. Applicant must have established medical care in the United States and have had a complete physical within the last two years.

Direct any non-U.S. citizen guideline questions to an underwriter.

Other Considerations

Initial premium payments. Initial premium payments on universal life products should be equal to the target premium for the mode selected on the amount of insurance applied for (with the exception of prefunding bi-weekly until the first semi-annual draft). It is important to remember that potential future values depend on the client funding his/her policy optimally. Initial premium for all other life products available should be equal to the mode premium for the amount of insurance being selected.

It is highly recommended that you collect two months premium when setting up an electronic funds transfer premium mode to avoid the risk of the policy lapsing. Also, two months premium collection is mandatory on the list bill premium mode.

COD application. Applications should be submitted cash-on-delivery (COD) if medical conditions warrant a rating over Table 5 or 225%, or if the total amount of insurance applied for is greater than \$500,000, or the total in force with BetterLife will be greater than \$500,000, or if the potential insured has been previously declined. Check with an underwriter if you are not sure whether to collect premium with an application.

Beneficiary Designations. Be sure to give the beneficiary's first and last names and his/her relationship to the insured (example: Jill S. Smith, wife). If you write "children of the insured," please list children in existence by name; then you can add "and any other child or children." Use this same format if you name the beneficiary as "sisters and brothers of the insured." Use Form ICC20-BENE to designate beneficiaries when application does not provide enough space. Also, please provide date of birth (DOB), or Social Security number (SS#).



Policy Changes

Please contact a BetterLife underwriter for questions regarding policies that are currently being underwritten, policy changes, or underwriting procedures.

BetterLife Main Line

(608) 833-1936 or 1-800-779-1936

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