

ATTENDING PHYSICIAN STATEMENT (APS) ORDERING GUIDELINES

INSURANCE AGE	AMOUNT AT RISK						
	<\$250,000	\$250,000-\$500,000	\$500,001-\$1,000,000	\$1,000,001-2,000,000	\$2,000,001-\$3,000,000	\$3,000,001-\$5,000,000	>\$5,000,000
<4	For Cause	For Cause	18 mos	18 mos	18 mos	18 mos	Required
4-16	For Cause	For Cause	For Cause	18 mos	18 mos	18 mos	Required
17-40	For Cause	For Cause	For Cause	For Cause	For Cause	For Cause	Required
41-50	For Cause	For Cause	For Cause	For Cause	For Cause	24 mos	Required
51-60	For Cause	For Cause	For Cause	For Cause	24 mos	24 mos	Required
61-64	For Cause	24 mos	24 mos	24 mos	24 mos	24 mos	Required
>64	Required	Required	Required	Required	Required	Required	Required

Foreign Nationals APSs

Foreign Nationals

Different APS guidelines apply to foreign nationals. Please consult our foreign nationals guidelines on FieldNet for details. Please see the Foreign Underwriting section on page 9 for the definition of a foreign national, and for additional information on translations and requirement ordering.

Time Frames: If the Proposed Insured has been seen by a health care provider within the time frame shown (18 or 24 months), an APS will be required. Office visits for the following purposes should not be obtained: camp, sports, employment, insurance, FAA, and DOT physicals; vision screening (glasses/contacts); minor complaints (cold, flu, rash, muscle sprain, etc.).

Proposed Insureds age 16 and younger:

It is our expectation that children receive routine well-child care, and have been seen by a health care provider within 18 months, or more recently if the child is under 3 years old. If not, we may be unable to proceed with the case. Please consult with Underwriting.

Proposed Insureds over age 64: It is our expectation that those over age 64 receive regular medical care. If the Proposed Insured has not been seen by a health care provider within 12 months, we will not be able to proceed with the case.

For Cause: An APS may be required on any case at underwriter discretion. Examples of common impairments for which an APS is needed include:

- Biopsy, tumor, cancer (excluding basal cell carcinoma)
- Heart disease, including heart attack, heart catheterization, angioplasty, PTCA, coronary stent, bypass, CABG, valvular heart disease
- Stroke, TIA, CVA
- COPD, emphysema
- Substance abuse
- Mental or emotional disorders requiring more than two medications or hospitalization

This list is intended to provide general guidance; it is not all-inclusive.

When in doubt about whether to order an APS, consult with the underwriter. Notify the underwriter if an APS has been ordered.

If the Proposed Insured has seen multiple physicians, please obtain direction from the underwriter regarding best source for APS information. It is imperative that we order the most useful source of medical information for each client, so we can streamline the underwriting process and minimize time in underwriting.

We expect clients to have an established physician in the U.S. All records should be provided in English or Spanish (see page 19 for additional information on APS translations). If records cannot be obtained from a U.S. physician/medical facility, or are not in English, they should be translated before uploading records.

CareChoice One

A CareChoice One policy is designed to help clients meet future long term care coverage needs. It provides whole life insurance protection as a secondary benefit.

Clients pay a single premium with no additional premiums ever required.

CareChoice One features limited underwriting, generally accepting clients up to Table D as Standard risks.

Please refer to FieldNet for eligible ages and additional details.