



**Gerber Life  
Insurance**

# **Field Guide to Medical Risks**

**Whole Life Insurance**  
(Rapid Decision and Fully Underwritten)



Note: These are general underwriting guidelines. Please submit an application for our Underwriting Department to assess properly.

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MRFG-WL (0919)

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## Prescreening Questions

➤ **Is there anything in your health history that I should be aware of such as:**

- Cancer
- Heart attack
- Stroke
- TIA
- Alcohol or Drug Abuse
- Height & Weight

➤ **Do not write GLTL/WL if the applicant:**

- Has or had a DUI/DWI within the last 24 months
- Has had a felony conviction, on parole or probation, incarcerated, or has current charges pending

➤ **High risk activities such as scuba diving, piloting, sky diving will not be considered.**

## Ineligible Employment Answers

➤ **The following list contains answers that will not be considered for eligible applications.**

- Unemployed
- Disabled
- Receiving Public assistance
- Incarcerated

## Eligible Employment answers

➤ **To be eligible to apply, you must be one of the below:**

- Actively employed
- Retired
- Full time student
- Homemaker
- Stay at home parent

## Ineligible Medical Conditions for Coverage

➤ **The following list contains conditions that are not covered under this plan.**

**This is not an all-inclusive list.**

- Alzheimer's
- Dementia
- Central Nervous System disease or disorder

## Ineligible Drugs for Coverage

➤ **This list contains drugs, each independent of any other drug, that will cause a decline for an applicant's case if they are taking any of these drugs. Absence of any of these drugs does not guarantee an approval.**

Brand Name	Generic Drug Name
ACETYL L-CARNITINE	Acetylcarnitine HCl
ADEMPAS	Riociguat
ADVATE	Antihemophilic Factor rAHF-PFM
ADYNOVATE	Antihemophilic Factor (Recombinant) Pegylated
AFSTYLA	Antihemophilic Factor (Recombinant) Single Chain
ALPROLIX	Coagulation Factor IX (Recomb) Fc Fusion Protein (rFIXFc)
AMPYRA	Dalfampridine
ANAGRELIDE HYDROCHLORIDE	Anagrelide HCl
ANORO ELLIPTA	Umeclidinium-Vilanterol
ATGAM	Lymphocyte Immune Globulin,Anti-Thymocyte Globulin (Equine)
AUBAGIO	Teriflunomide
AURYXIA	Ferric Citrate
AUSTEDO	Deutetrabenazine
AUTOPLEX T	Antiinhibitor Coagulant Complex
BENEFIX	Coagulation Factor IX (Recombinant)
BENLYSTA	Belimumab
BETASERON	Interferon Beta-1b
BEVESPI AEROSPHERE	Glycopyrrolate-Formoterol Fumarate
CALCIUM ACETATE	Calcium Acetate (Phosphate Binder)
CESAMET	Nabilone
CLOZAPINE	Clozapine
COAGADEX	Coagulation Factor X (Human)
COGNEX	Tacrine Hydrochloride
COPAXONE	Glatiramer Acetate
CORIFACT	Factor XIII Concentrate (Human)
CORLANOR	Ivabradine HCl
CUROSURF	Poractant Alfa
CYSTAGON	Cysteamine Bitartrate
DALIRESP	Roflumilast
DONEPEZIL HCL	Donepezil Hydrochloride
DOPTLET	Avatrombopag Maleate
DRONABINOL	Dronabinol
DROXIA	Hydroxyurea (Sickle Cell Anemia)
ELOCTATE	Antihemophilic Factor (Recomb) Fc Fusion Protein (rFVIIIc)
ENDARI	Glutamine (Sickle Cell)
ERGOLOID MESYLATES	Ergoloid Mesylates
ESBRIET	Pirfenidone
EXELON	Rivastigmine
FIBRYGA	Fibrinogen Concentrate (Human)
FOSRENOL	Lanthanum Carbonate
GALANTAMINE HYDROBROMIDE ER	Galantamine Hydrobromide
GILENYA	Fingolimod HCl
GRANIX	Tbo-Filgrastim
HECTOROL	Doxercalciferol
HEMLIBRA	Emicizumab-kxwh
HEMOPIL M	Antihemophilic Factor (Human)
HUMATE-P	Antihemophilic Factor/von Willebrand Factor Complex (Human)
HYATE:C ANTIHEMOPHILIC FA	Antihemophilic Factor (Porcine)

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Brand Name	Generic Drug Name
HYDROXYUREA	Hydroxyurea
IDELVION	Coagulation Factor IX Recomb Albumin Fusion Protein (rIX-FP)
INFASURF	Calfactant in NaCl
INGREZZA	Valbenazine Tosylate
KALYDECO	Ivacaftor
KCENTRA	Prothrombin Complex Concentrate Human
KOGENATE FS	Antihemophilic Factor (Recombinant)
LEMRADA	Alemtuzumab (MS)
LETAIRIS	Ambrisentan
LEUKINE	Sargramostim
METHADONE HCL	Methadone HCl
MONONINE	Coagulation Factor IX
NAMENDA	Memantine HCl
NAMZARIC	Memantine HCl-Donepezil HCl
NEULASTA	Pegfilgrastim
NEUMEGA	Oprelvekin
NEUPOGEN	Filgrastim
NOVOSEVEN RT	Coagulation Factor VIIa (Recombinant)
NPLATE	Romiplostim
NUDEXTA	Dextromethorphan HBr-Quinidine Sulfate
NUWIQ	Antihemophilic Factor (Recomb B-Domain Deleted) (BDD-rFVIII)
OBIZUR	Antihemophilic Factor (Recombinant Porcine) (rpFVIII)
OCREVUS	Ocrelizumab
OFEV	Nintedanib Esylate
OPSUMIT	Macitentan
ORENITRAM	Treprostinil Diolamine
ORKAMBI	Lumacaftor-Ivacaftor
ORTHOCLONE OKT3	Muromonab CD3
PARSABIV	Etelcalcetide HCl
PLEGRIDY	Peginterferon Beta-1a
PROFILNINE	Factor IX Complex
PROMACTA	Eltrombopag Olamine
PULMOZYME	Dornase Alfa
RA VITAMIN B-1	Thiamine Mononitrate
RADICAVA	Edaravone
RAPAMUNE	Sirolimus
RAYALDEE	Calcifediol
REBIF	Interferon Beta-1a
REBINYN	Coagulation Factor IX (Recombinant) Glycopegylated
REMODULIN	Treprostinil Sodium
RENAGEL	Sevelamer HCl
REVELA	Sevelamer Carbonate
REVLIMID	Lenalidomide
RILUZOLE	Riluzole
RIVASTIGMINE TARTRATE	Rivastigmine Tartrate
SCLEROSOL INTRAPLEURAL	Talc (Intrapleural)
SENSIPAR	Cinacalcet HCl

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Brand Name	Generic Drug Name
SIMULECT	Basiliximab
STIOLTO RESPIMAT	Tiotropium Bromide-Olodaterol HCl
SURFAXIN	Lucinactant
SURVANTA INTRATRACHEAL	Beractant in NaCl
SYMDEKO	Tezacaftor-Ivacaftor
TECFIDERA	Dimethyl Fumarate
THALOMID	Thalidomide
THYMOGLOBULIN	Anti-Thymocyte Globulin (Rabbit), Lymphocyte Immune Globulin
TOBRAMYCIN	Tobramycin
TRACLEER	Bosentan
TRELEGY ELLIPTA	Fluticasone-Umeclidinium-Vilanterol
TRETEN	Coagulation Factor XIII A-Subunit (Recombinant)
TYSABRI	Natalizumab
TYVASO REFILL	Treprostinil
UPTRAVI	Selexipag
UTIBRON NEOHALER	Indacaterol Maleate-Glycopyrrolate
VELETRI	Epoprostenol Sodium
VELPHORO	Sucroferric Oxyhydroxide
VENTAVIS	Iloprost
VITAMIN B-1	Thiamine HCl
VONVENDI	Von Willebrand Factor (Recombinant)
XENAZINE	Tetrabenazine
XYNTHA	Antihemophilic Factor (Recombinant) Plasma/Albumin Free
ZARXIO	Filgrastim-sndz
ZEMAIRA	Alpha1-Proteinase Inhibitor (Human)
ZEMPLAR	Paricalcitol
ZENAPAX	Daclizumab
ZINBRYTA	Daclizumab (Multiple Sclerosis)
ZORTRESS	Everolimus (Immunosuppressant)

## Required Information

- Personal Information
- Valid Social Security Number or Green Card number
- Valid Driver's license number. There is no penalty if the proposed insured was never issued one or did not renew
- Medical History including height and weight and medical conditions
- For over \$300,000, hazardous sports or activities, pilot/aviation and family history

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## Basic Selection Criteria

- The application will be approved as applied for, approved with modifications - Substandard Offer , Preferred, Postponed, Declined or will request additional information for action (i.e.: request an APS). If a paramed is not required, the decision will be approved Standard or decline.
- The product is tobacco specific; different rates apply for each. Preferred is not available for smoker status.
- The case may be sent to underwriting, depending on the complexity of the case including medical conditions and unadmitted medical conditions that are indicated by third party sources.
- In addition to the application questions and underwriting reviews, MIB, Inc., Prescription history data and Motor Vehicle Reports will be utilized. The Records are evaluated as part of the automated underwriting process. Returned records are compared to admitted conditions and any discrepancies will need to be fully investigated prior to any application being issued.

## Types of Risk Evaluated

- Medical impairments
- Surgical procedures, tests and medications
- Habits: Tobacco use, Alcohol use, Drug use
- Criminal History
- Sports and Hazardous pursuits
- Family history (over \$300,000)
- Motor Vehicle Records
- Employment history

## Approval/In Good Order Criteria

### ► The case cannot be approved if:

- Any required question is unanswered
- Citizenship or permanent resident status is answered “No”
- Age or amount applied for is outside the limits
- Signature(s) are missing
- Bank or credit card information is missing
- Build is outside the limits
- Criminal history within the past 5 years
- In-patient/out-patient in a dependency program, halfway house, or other medical facility for drugs or alcohol
- Requested additional information regarding medical details not provided

## Driving History – Motor Vehicle Report (MVR)

### ► Any decision based on the Motor Vehicle Reports will include:

- Applicant's age
- Infraction/s and the duration since the infraction/s occurred.
- More severe violations may be declined depending on when the violation occurred i.e. Driving under the influence of alcohol/drugs in the past 24 months.

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- **Any motor vehicle report that shows Suspended/ Revoked license will be declined**
- **Once license is reinstated, the application can be resubmitted and the motor vehicle report will be re-evaluated based on the violations**
- **If the applicant states they do not currently have or were never issued a driver's license Gerber Life Insurance may issue if:**
  - MVR report confirmed that the applicant never had a license
  - If the applicant previously had a license and Gerber Life Insurance confirms that the applicant voluntarily chose not to renew their license (not revoked/suspended)
- **Probable Declines:**
  - Multiple DUI/DWI offenses or refusal to take a breathalyzer
  - Habitual moving violation offender
  - Criminal act (within 5 years)

### Select Criteria for Preferred Class (Only if paramed required)

- No use of tobacco or nicotine products within the past 24 months
- Build within Preferred limits
- No ratable medical conditions
- There are no significant Prescription Drugs used
- No significant Motor Vehicle Record violations
- No conviction of driving under the influence of drugs or alcohol in the past 5 years
- No hazardous avocation (over \$300,000)
- No more than one family member death due to Cancer, Heart Disease or Diabetes prior to age 60 (over \$300,000)

### Additional Underwriting Rules

#### ➤ **Attending Physician Statement (APS)**

When medical history requires an APS to be requested:

- Gerber Life Insurance will order and pay for the APS
- The agent will be informed when an APS is ordered for the applicant
- The timeframe for APS information to be received is 45 days
- The case will be reopened if the APS is received within 90 days of the original application date
- Cases can not be reopened and a new application must be submitted after this time frame
- Notification that the applicant must reapply for coverage will be sent to the applicant and a refund of premium will be returned if sent in at time of application

#### ➤ **MIB, Inc.**

While processing the application, be mindful that if the MIB is offline, an immediate decision will be unavailable and will be delayed until the service is back on line.

##### **MIB is offline the following hours:**

Monday – Friday	2:00 AM – 3:00 AM
Saturday	2:00 AM – 4:30 AM
Sunday	2:00 AM – 7:00 AM

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► **Motor Vehicle Records (MVR)**

States regularly go offline for scheduled as well as unscheduled maintenance of their systems. When this occurs, it could cause a delay of up to 2 business days due to backlogs. Any application submitted during nonbusiness hours, local time of DMV, may be delayed depending on the state.

► **Tobacco**

When tobacco is answered “Yes” in the quick quote (24 months), the best possible rate available is “Standard” smoker

► **Motor Vehicle Records (MVR)**

Motor Vehicle Records automatically ordered on all cases

- Most states have real time Motor Vehicle Records available – Exceptions
  - a. Hawaii and California have a delayed turnaround time
  - b. You can expect delayed turnaround time if application is submitted on weekends, holidays and after business hours local time.
- Allow a 2 -3 day turnaround when a state does not have real time Motor Vehicle Records available.
- Rapid Decision will not be available in these states

► **Build Chart**

Ages 18+	Rating:	Decline	STANDARD					SUBSTANDARD						Decline
			+50	+25	0*	+25	+50	+75	+100	+125	+150	+175	+200	
Ht	BMI	<16	16 - 17	17.1 - 18.4	18.5 - 33.9	34 - 37	37.1 - 39	39.1 - 41	41.1 - 42	42.1 - 43	43.1 - 44	44.1 - 45	45.1 - 46	> 46
4' 8"	56	0-71	72-76	77-82	83-151	152-165	166-174	175-183	184-187	188-192	193-196	197-200	201-205	≥ 206
4' 9"	57	0-73	74-78	79-85	86-156	157-171	172-180	181-189	190-194	195-198	199-203	204-208	209-212	≥ 213
4' 10"	58	0-76	77-81	82-88	89-162	163-177	178-186	187-196	197-201	202-205	206-210	211-215	216-220	≥ 221
4' 11"	59	0-78	79-84	85-91	92-168	169-183	184-193	194-203	204-208	209-213	214-218	219-223	224-228	≥ 229
5' 0"	60	0-81	82-87	88-94	95-173	174-189	190-199	200-210	211-215	216-220	221-225	226-230	231-235	≥ 236
5' 1"	61	0-84	85-90	91-97	98-179	180-196	197-206	207-217	218-222	223-227	228-233	234-238	239-243	≥ 244
5' 2"	62	0-87	88-93	94-100	101-185	186-202	203-213	214-224	225-229	230-235	236-240	241-246	247-251	≥ 252
5' 3"	63	0-90	91-96	97-104	105-191	192-209	210-220	221-231	232-237	238-243	244-248	249-254	255-259	≥ 260
5' 4"	64	0-92	93-99	100-107	108-197	198-215	216-227	228-239	240-244	245-250	251-256	257-262	263-268	≥ 269
5' 5"	65	0-95	96-102	103-110	111-204	205-222	223-234	235-246	247-252	253-258	259-264	265-270	271-276	≥ 277
5' 6"	66	0-98	99-105	106-114	115-210	211-229	230-241	242-254	255-260	261-266	267-272	273-279	280-285	≥ 286
5' 7"	67	0-101	102-108	109-117	118-216	217-236	237-249	250-262	263-268	269-274	275-281	282-287	288-294	≥ 295
5' 8"	68	0-104	105-112	113-121	122-223	224-243	244-256	257-269	270-276	277-283	284-289	290-296	297-302	≥ 303
5' 9"	69	0-108	109-115	116-124	125-229	230-250	251-264	265-277	278-284	285-291	292-298	299-305	306-311	≥ 312
5' 10"	70	0-111	112-118	119-128	129-236	237-258	259-272	273-286	287-293	294-300	301-307	308-313	314-320	≥ 321
5' 11"	71	0-114	115-122	123-132	133-243	244-265	266-279	280-294	295-301	302-308	309-315	316-323	324-330	≥ 331
6' 0"	72	0-117	118-125	126- 136	137-250	251-273	274-287	288-302	303-310	311-317	318-324	325-332	333-339	≥ 340

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6' 1"	73	0-120	121-129	130-139	140-257	258-280	281-295	296-311	312-318	319-326	327-333	334-341	342-349	≥ 350
6' 2"	74	0-124	125-132	133-143	144-264	265-288	289-304	305-319	320-327	328-335	336-343	344-350	351-358	≥ 359
6' 3"	75	0-127	128-136	137-147	148-271	272-296	297-312	313-328	329-336	337-344	345-352	353-360	361-368	≥ 369
6' 4"	76	0-131	132-140	141-151	152-278	279-304	305-320	321-337	338-345	346-353	354-361	362-370	371-378	≥ 379
6' 5"	77	0-134	135-143	144-155	156-286	287-312	313-329	330-346	347-354	355-363	364-371	372-379	380-388	≥ 389
6' 6"	78	0-138	139-147	148-159	160-293	294-320	321-337	338-355	356-363	364-372	373-381	382-389	390-398	≥ 399
6' 7"	79	0-141	142-151	152-163	164-301	302-328	329-346	347-364	365-373	374-382	383-391	392-399	400-408	≥ 409
6' 8"	80	0-147	146-155	156-167	168-309	310-337	338-355	356-373	374-382	383-391	392-400	401-410	411-419	≥ 420
6' 9"	81	0-148	149-159	160-172	173-316	317-345	346-364	365-383	384-392	393-401	402-411	412-420	421-429	≥ 430

\* Preferred available

Note: If a paramed is not required, a Substandard rating would be a Decline.

### ► Military Personnel

Gerber Life accepts applications for life insurance for proposed insured who are members of the United States Armed Forces, subject to underwriting eligibility, and provided that the applicant:

- Is physically applying from within the United States
- Has not received orders or have knowledge or pending orders for overseas duty
- Is not a member of a Special Forces unit
- Military duties of occupation are evaluated for risk (e.g. bomb squad)

## Gerber Life's Underwriting— Whole Life

### ► Whole Life Available Ages 18 – 70

### ► SI and Full Underwriting Age and Amount Requirements

Amount applied for	18–50	51–60	61-70
25,000 – 100,000	A*	A	A
100,001 – 300,000	A	B	B
300,001 – 500,000	B	B	B
500,001 – 1,000,000	B	B	C

#### Underwriting Requirements:

**A = Non-Medical, MIB, MVR, Milliman Rx Rules**

**B = Paramed, Blood Profile, Urinalysis**

**C = Paramed, Blood Profile, Urinalysis, APS for cause**

\*= minimum \$50,000 age 50 and under

Note: For amounts that require a Blood Profile, they will also have the same requirements as the Non-Medical policies – MIB, MVR, and Rx Rules

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MIB - will be used for all applications, including IAI  
 Prescription Drug Check / Rx Rules – will be used for all applications  
 MVR - will be used for all applications  
 APS may be required for cause.  
 ID Check may be performed

➤ **Additional Requirements may be requested at the Underwriter’s discretion**

- 1) Blood profile is a full blood panel, including HIV testing
- 2) Medical requirements may be used up to 6 months if normal
- 3) Blood profile to include A1c for all ages, PSA for Males ages 51+ and NT-ProBNP for all ages 61+

**Munich Re will facultatively review each case for approval over \$500k face amount.**

\*\*Individuals ages 18 to 70 who apply for \$50,000 to \$100,000 of coverage, and individuals ages 18 to 50 who apply for up to \$300,000 of coverage may be eligible for underwriting on a rapid decision/simplified basis. Eligibility, approval and actual rates will be based upon the entire underwriting process, including, but not limited to, personal and medical information provided on the application and specific underwriting requirements and criteria. Decisions can be instant if application is in good order at time of application and there are no underwriting issues. If the application is not instantly approved, it will be referred to underwriting for further analysis.

**Financial Justification – For applications over \$300,000**

- **Financial justification of the amount of life insurance requested is an important consideration.**
- **While large business or estate planning cases can present both special and complex challenges, personal insurance remains straightforward.**
- **Please use the following factors for determining the amount of personal insurance available to applicants which is based on their “earned” income:**
  - Earned income includes all the taxable income and wages obtained through employment
    - a. Please refer to the information provided from the IRS regarding what is Earned Income.
  - Gerber Life Insurance considers, SSI benefits, disability pension benefits, welfare or other city, state or federal assistance benefits as unearned income
- **Please use the chart below to determine the maximum face amount of coverage for an applicant with “earned” income.**

Age	Earned Income Factor
18 – 30	30
31 – 40	25
41 – 50	20
51 – 60	15
61 – 65	10
66+	5

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**How to use this chart:**

1. Determine the age of the applicant
2. Find the “Earned Income Factor” in the corresponding column
3. Multiply the applicant’s annual “earned” income by the factor
4. The result is the Maximum face amount available to the applicant

**Example Below:**

- Your client is 22 years old
- Their “Earned Income Factor” is 30
- Their annual “earned” income is \$30,000
- Their Maximum face amount available to them is \$900,000 – (30 factor X \$30,000 income)

**Note:** Rounding should be done to the next \$10,000. For example, if someone qualifies for \$102,000 of coverage we would allow \$110,000.

As always, Underwriter discretion (allowing more or less coverage) may be applied provided documented justification.

## Family Income

► **An unemployed household family member applying to be a policy owner will be reviewed by Underwriting**

- As a guide, a stay at home spouse may have an amount equal to that in force (or applied for) on the employed spouse up to \$500,000 unless there is also an estate tax need.
- For amounts over \$500,000, the unemployed spouse is limited to 50% of the amount in force (or applied for) at on the employed spouse.
- Additional information will be collected once the application is submitted to Underwriting

**Occupation: - For applications over \$300,000**

Gerber Life Insurance will review the occupation of the individual and they may be declined due to the nature of the risk involved.

**Hazardous Occupations class action and possible rating will depend on the activity involved**