



**Gerber Life
Insurance**

Company Field Guide to Medical Risks

Juvenile Underwriting Field Guide



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

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Gerber Life's Grow-Up® – Juvenile Whole Life

Please Note: The below guidelines are general, and underwriting judgment is to be used in how they are applied to any particular case.

The more information collected at time of application, the greater the chance the Underwriter will be able to process the application without the need for additional information.

Ineligible Juvenile Conditions

Please see the list below of general guidelines. Please note this is not an all-inclusive list, but are the most frequent conditions that result in declines.

- Biliary Atresia
- Bipolar Disorder
- Cancer
- Cystic Fibrosis
- Depression
- Epstein's Anomaly
- Encephalopathy
- Hydrocephalus
- Organ Transplant
- Pulmonary Hypertension
- Hypoplastic Left Heart Syndrome
- Hypoplastic kidney disease
- Neurogenic Bladder
- Polycystic Kidney
- Shunt (in brain)
- Sickle Cell Anemia
- Spinal Muscular Atrophy
- Transposition of the Great Vessels
- Tuberous Sclerosis
-

Note: *Gerber Life does not have a specific list of "Declinable Medications" for Juvenile business.*

Commonly Seen Juvenile Conditions that may be considered for Underwriting

- Juvenile Asthma
- ADHD – Attention Deficit Hyperactivity Disorder or ADD – Attention Deficit Disorder
- Prematurity
- Heart Murmur
- Epilepsy, Seizures

Each case is evaluated based on individual diagnosis and may require a postponement period based on the timing since diagnosis, severity of the condition, and if other medical conditions exist.

► All Other Medical Conditions

All other Medical conditions will be reviewed by Underwriting.

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Important Note Regarding Sub-Standard Approval

- Any substandard approval is limited to between \$3,000, \$5,000 or \$10,000 based on rating and specifics of the case.
- The Face amount will still double without additional cost based on the policy specifications.
- Guaranteed Purchase Options are NOT AVAILABLE on any substandard approval.
- Payment Protection Option Rider is NOT AVAILABLE on any substandard approval.

Signature Requirements

- WA, MN, CO, MD require parent's signature.
- WA and NY – require insured's signature between ages 15 and 17

New York Juvenile Limits

For Juvenile Life Insurance written in New York, State regulations limit the face amount of coverage by the child's age and the parent/owner's life insurance coverage currently in force.

► **To calculate the Total Allowable Face Amount for Juvenile Insurance in New York:**

(1) Add the total amount of insurance that is in force on the Child from all companies (including any existing Gerber Life Juvenile Insurance and any Group Insurance Coverage) plus the face amount of what is being applied for on the Gerber Life Application.

(a) If the total amount of insurance that is in force and the applied for coverage for the Child, calculated above, is less than or equal to \$50,000 submit a Gerber Life Application.

(b) If the total amount of insurance that is in force and the coverage applied for the Child, calculated above, is greater than \$50,000,

THEN

Calculate the total amount of life insurance coverage in force on the life of the parent/owner including Group Insurance Coverage.

For children 0 to 4.5

- The total life insurance coverage (include all coverage that is in force with all companies - including group insurance - and the applied for amount) must be no more that 25% of the parent/ owner's total life insurance coverage.

For children 4.5 to 14.5

- The total life insurance coverage (include all coverage that is in force with all companies - including group insurance - and the applied for amount) must be no more that 50% of the parent/owner's total life insurance coverage

Example: Total Parent/Owner Life Insurance Coverage that is in force has a face amount of \$1,000,000.

Child age 0 to 4.5

- Can have total Juvenile Life Insurance Coverage from all companies up to a maximum of \$250,000 face amount which is 25% of the parent/owner's \$1,000,000 total face amount

Child age 4.5 to 14.5

Can have total Juvenile Life Insurance Coverage from all companies up to a maximum of \$500,000 face amount which is 50% of the parent/owner's \$1,000,000 total face amount

(2) The child cannot have more than \$50,000 of total face amount coverage from Gerber Life Insurance Company.

Washington State Juvenile Limits

The Washington State Limit on any individual is \$50,000 (all sources).

Juvenile Asthma

Under age 1 – uninsurable (the child may be insurable when he/she is older).

Over age 1

May be Standard:

- Mild, infrequent attacks
- No hospital admissions for Asthma in the last 12 months
- No Physical Activity Restrictions
- Good school attendance
- Rare use of oral steroids

May be Table C to Table H:

- Moderate severity
- Moderate frequency of attacks
- No more than one hospitalization for Asthma in the past 12 months
- Intermittent use of oral steroids

Others may be uninsurable depending on:

- Frequency of attacks
- Dates of overnight hospital admissions
- Frequency of Emergency Room visits
- Medications and frequency of use
- Frequency of oral steroid use in the past 12 months

Once you have submitted the application our Underwriting department may be reaching out directly to the customer for the above additional information.

Adhd – Attention Deficit Hyperactivity Disorder, Add – Attention Deficit Disorder

May be Standard:

- Mild to moderate severity
- Stable home environment
- Good response to treatment
- No depression
- No aggressive behavior

May be Table C to Table H:

- Moderate to Severe
- Adequate response to treatment
- Minimal aggressive behavior
- No depression

Others may be uninsurable depending on:

- Severity of symptoms
- Medications and frequency of use
- Aggressive behaviors in the past 12 months
- Symptoms or diagnosis of depression

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Prematurity

May be Standard:

- Not currently hospitalized
- No monitor use (cardiac or respiratory) – cannot consider for 6 months after discontinuation of monitor
- With no significant complications or other medical conditions
- No growth or development concerns

Others may be substandard to uninsurable depending on:

- Number of weeks premature
- Date released from hospital
- Subsequent Emergency Room visits or Hospitalizations
- Birth weight and Current weight
- Medications and frequency of use
- Home monitor usage

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Heart Murmur

May be Standard:

- Functional murmur
- Innocent murmur

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Others: For murmurs caused by organic disease, rating depends on the underlying disorder and can range from Standard to uninsurable

- Specific diagnosis
- Date of diagnosis
- Size of defect (if applicable)
- Number of defects
- Type of cardiac tests performed
- Date and result of cardiac testing

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Seizure (Epilepsy)

May be Standard to Table H with consideration given to:

- Type of seizure, specific diagnosis
- Full medical investigation
- Timing (history), frequency of episodes
- Control
- Compliance with treatment
- Complications

Others – may be uninsurable depending on:

- Specific type of seizures
- Frequency of seizures
- Extent of control
- History of status epilepticus
- Date(s) of status epilepticus

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Juvenile Diabetes

Under age 5 – uninsurable

Diagnosed within 6 months – uninsurable

Age 5 - 14, Table T (only rate available if approved):

- Compliant with diet and medications
- Frequent contact with health care provider
- Adequate home-monitoring of blood Glucose levels
- No Retinopathy
- No hypoglycemic reactions
- HbA1c levels – this requirement is a quantitative number that underwriting will use in accessing individual cases

Age 15 - 17

Diagnosis of diabetes, 1 or 2, is uninsurable.

Others may be uninsurable depending on:

- Extent of control
- Dates of overnight hospital admissions
- Frequency of Emergency Room visits
- Medications and frequency of use
- Complications

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Special Needs

Gerber Life assesses each case on the individual specifics including severity of the condition and if there are any other medical conditions either associated or in addition to the special needs medical history.

Cerebral Palsy: May be Standard to Table T

Down Syndrome: May be substandard Table F to Table T

Autism: May be substandard Table D to Table T

Others may be uninsurable due to:

- History of seizures
- Frequency of seizures
- Mental retardation or developmental delay
- Aggressive or violent behavior
- Abilities to perform Age Appropriate ADL's
- Other associated impairments, diseases, or complications

Once you have submitted the application our Underwriting department may be reaching out directly to the customer for the above additional information.

Riders

There are two riders available on the policy. They are:

1. Guaranteed Purchase Option (GPO)
2. Payment Protection Option (PPO)

The GPO Rider is issued on all policies issued standard. The Rider allows the insured to exercise up to four times after age 18 to purchase additional insurance without underwriting. This guarantees insurability through the age of 40. Please see the rules related to the GPO for further details and restrictions.

The PPO Rider, available on policies issued standard, ensures the payment of the premium on the policy until the juvenile insured reaches age 21, when the policy transfers ownership to the insured. The rider, for an additional premium, will pay the premium on the policy attached until the insured is 21 if the premium paying owner becomes disabled or dies before the juvenile insured reaches age 21.

There is a separate application for the Rider. The issue age for the rider is where the premium paying owner is age 18 – 50, and the juvenile insured is under age 18. The Rider is underwritten with an approve or decline decision, no substandard or preferred.

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