



**Gerber Life
Insurance**

Field Guide to Medical Risks

Simplified Senior Life
(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-SSL (0920)

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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 Simplified Senior Life 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 within the past five years

➤ **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
DOPTELET	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
HEMOFIL 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

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Basic Selection Criteria

- The application will be approved as applied for, Postponed, Declined or will request additional information for action (i.e.: request an APS). Whether or not a paramed is required, the decision will be approved Standard or decline.
- The product is tobacco specific; different rates apply for each.
- 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
- 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.

- **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)

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 if within our reasonable fee limits
- The agent will be informed by cc 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. All times are EST:

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

➤ **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 Registration reports are automatically ordered on all cases

- Most states have real time Motor Vehicle Records reports 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.

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- Allow a 2 -3 day turnaround when a state does not have real time Motor Vehicle Registration reports available.
- Rapid Decision will not be available in these states

► **Build Chart**

Ages 18+	Rating:	Decline	+50	+25	0	+25	+50	Decline
Ht	BMI	<16	16 - 17	17.1 -18.4	18.5 - 33.9	34 - 37	37.1 - 39	> 46
4' 8"	56	0-71	72-76	77-82	83-151	152-165	166-174	≥ 206
4' 9"	57	0-73	74-78	79-85	86-156	157-171	172-180	≥ 213
4' 10"	58	0-76	77-81	82-88	89-162	163-177	178-186	≥ 221
4' 11"	59	0-78	79-84	85-91	92-168	169-183	184-193	≥ 229
5' 0"	60	0-81	82-87	88-94	95-173	174-189	190-199	≥ 236
5' 1"	61	0-84	85-90	91-97	98-179	180-196	197-206	≥ 244
5' 2"	62	0-87	88-93	94-100	101-185	186-202	203-213	≥ 252
5' 3"	63	0-90	91-96	97-104	105-191	192-209	210-220	≥ 260
5' 4"	64	0-92	93-99	100-107	108-197	198-215	216-227	≥ 269
5' 5"	65	0-95	96-102	103-110	111-204	205-222	223-234	≥ 277
5' 6"	66	0-98	99-105	106-114	115-210	211-229	230-241	≥ 286
5' 7"	67	0-101	102-108	109-117	118-216	217-236	237-249	≥ 295
5' 8"	68	0-104	105-112	113-121	122-223	224-243	244-256	≥ 303
5' 9"	69	0-108	109-115	116-124	125-229	230-250	251-264	≥ 312
5' 10"	70	0-111	112-118	119-128	129-236	237-258	259-272	≥ 321
5' 11"	71	0-114	115-122	123-132	133-243	244-265	266-279	≥ 331
6' 0"	72	0-117	118-125	126- 136	137-250	251-273	274-287	≥ 340
6' 1"	73	0-120	121-129	130-139	140-257	258-280	281-295	≥ 350
6' 2"	74	0-124	125-132	133-143	144-264	265-288	289-304	≥ 359
6' 3"	75	0-127	128-136	137-147	148-271	272-296	297-312	≥ 369
6' 4"	76	0-131	132-140	141-151	152-278	279-304	305-320	≥ 379
6' 5"	77	0-134	135-143	144-155	156-286	287-312	313-329	≥ 389
6' 6"	78	0-138	139-147	148-159	160-293	294-320	321-337	≥ 399
6' 7"	79	0-141	142-151	152-163	164-301	302-328	329-346	≥ 409
6' 8"	80	0-147	146-155	156-167	168-309	310-337	338-355	≥ 420
6' 9"	81	0-148	149-159	160-172	173-316	317-345	346-364	≥ 430

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► **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— Simplified Senior Life

► **Available Ages 50 – 80**

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

Amount applied for	50–70	71–80
25,000 – 100,000	A	B

Underwriting Requirements:

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

B = Paramed, Blood Profile, Urinalysis

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

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+

**Individuals ages 50 to 70 who apply for \$25,000 to \$100,000 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.