



Item	Preferred Criteria: Ages 0 – 60			Preferred Criteria: Ages 61 +		
	Preferred Plus	Preferred	Standard Plus	Preferred Plus	Preferred	Standard Plus
<b>Risk Classifier</b>	Characteristics determined using Risk Classifier report outside our tolerance will be limited to standard. Risk Classifier utilized characteristics derived from public records and credit history.					
<b>Minimum Build</b>				BMI must be greater than 18.5 to be considered Std. Plus, Pref. or Pref. Plus		
<b>Serum Albumin</b>				4.0 or greater	4.0 or greater	4.0 or greater
<b>eGFR</b>				60+	60+	60+
<b>Cognitive/ Functional</b>	No indications of cognitive impairment or inability to perform ADLs					

## Private Aviation Ratings

	Total Solo Hours	Expected Annual Flying Hours			
		0–200	201–300	301–600	601+
<b>Qualified Pilots (age 27 – 64)</b>	<100	\$3.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M
	100–399	Standard <sup>4</sup>	\$2.50 per M <sup>3</sup>	\$5.00 per M <sup>3</sup>	\$5.00 per M <sup>3</sup>
	>/= 400	Standard <sup>4</sup>	Standard <sup>4</sup>	\$2.50 per M <sup>3</sup>	\$5.00 per M <sup>3</sup>
<b>Qualified Pilots (age 16 – 26)</b>	<100	\$3.50 x 5	\$5.00 per M	\$5.00 per M	\$5.00 per M
	100–399	\$2.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M
	>/= 400	\$2.50 x 5 <sup>3</sup>	\$2.50 per M <sup>3</sup>	\$5.00 per M <sup>3</sup>	\$5.00 per M <sup>3</sup>

## Other Considerations

- Pilots age 65 and over: Individual Consideration
- Commercial Pilots flying in North America can be considered for Preferred Plus rates.