

Improve one rate class with credits

We can improve an underwriting decision by one class for qualified applicants in the Standard eligible or better categories.

If one adverse finding was for build, blood pressure, family history or cholesterol / HDL ratio, our underwriters will automatically check to see if the respective credit criteria can be satisfied and improve the rate class.

Availability:

- all ages
- all face amounts
- all riders
- non-tobacco and tobacco users

For fluidless underwriting and all digital applications, only the one inch credit for build is available.

Qualifying for an improved class

Build

We will add an inch to measured height to see if a one class improvement is available.



No improvement? Try adverse findings...

Adverse findings

- Family History
- Blood Pressure
- Cholesterol / HDL Ratio

If the applicant's rate class was due to an adverse finding in any of these categories, try credit criteria.



Credit criteria

If the applicant meets any three of the seven credit criteria, he or she may move up one underwriting class!



Applicants who may qualify for credits

Non-Tobacco examples

An applicant meets all criteria for Preferred Plus, except for a build of 5 foot 9 inches and 195 pounds, which falls into the Preferred range. By adding one inch, the build becomes 5 foot 10 inches, 195 pounds, which qualifies for Preferred Plus.

An applicant who is Standard Plus due to family history of cardiovascular death of a parent before age 60 and Preferred for everything else, may qualify for Preferred using the credit criteria.

An applicant who is Preferred for blood pressure and Preferred Plus for everything else can qualify for Preferred Plus using the credit criteria.

Tobacco examples

A tobacco user who is Standard Tobacco due to blood pressure readings in the Standard Plus range and Preferred for everything else, can qualify for Preferred Tobacco if the credit criteria is met.

A tobacco user who is Standard Tobacco due to family history of cardiovascular death of a parent before age 60 and Preferred for everything else, can qualify for Preferred Tobacco if the credit criteria is met.

1. No tobacco use in the past 10 years. This criteria is met if the applicant occasionally smokes cigars (no more than 12 per year) and has a current urine specimen showing negative for nicotine. (Not available as a credit for tobacco users)
2. Cholesterol/HDL ratio of ≤ 4.5
3. NT Pro BnP under 100 (for ages 60 and up)
4. Evidence of a normal cardiac test within the past 2 years yielding superior positive predictive value such as a negative exercise stress test (at least 10 METS), nuclear / perfusion stress test, stress echocardiogram, cardiac angiogram, CT angiogram or EBCT score of 0.
5. Both parents surviving to at least age 75 and no sibling with onset of cancer or cardiovascular disease before age 60.
6. Lifestyle: One of the following must be met: regular annual checkups, regular participation in exercise / wellness programs, routine age or gender related preventative / baseline studies (pap smear, mammography, prostate exams, colonoscopy, etc.) or any other endeavor that adds positive protective value as evidenced in routine medical records.
7. GGT below 30