

## Attending Physician's Statement

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The Attending Physician's Statement (APS) is a vital source of information on which to base underwriting decisions. You have the option to order APS's for your clients, we just ask that you notify us the APS has been ordered when you submit the application. If an APS has not been ordered, an underwriter will order the APS for you. If you do not notify us with the application that you have ordered the APS and we order a duplicate order, we will not reimburse you the cost. In addition, if Mutual of Omaha has ordered the APS, please do not send a duplicate request to the doctor or hospital as it will delay the process.

If you choose to order the APS on your client instead of Mutual of Omaha, we will reimburse you the usual and customary cost of the APS provided we have received the application to correspond with the APS order. If you order the APS and have submitted the application to multiple carriers, we ask that you only send in for reimbursement if you place the case with Mutual of Omaha.

## APS Guidelines

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1. An APS should be ordered for cause in all cases with significant medical history such as Cancer, CAD, Diabetes, other potentially rateable or uninsurable impairments or major medical testing as outlined below. The APS Age and Amount criteria is shown in our Underwriting Requirements chart.
2. The following exceptions can generally be made to the age and amount criteria if an exam was done as part of a:
  - (a) Work Physical
  - (b) Routine GYN Exam
  - (c) Aviation Exam
  - (d) DOT Exam, etc.
  - (e) Eye Exam
3. If an APS is not available on someone over age 65, the application file will be reviewed on a case by case basis and coverage may be limited or unavailable.
4. An APS may not be needed for a health history of treated hypertension or treated cholesterol if the insured:
  - Qualifies for a Preferred Plus through Standard risk class
  - Is age 65 and under
  - Has a face amount \$2,000,000 or less
  - The amount in force and applied for does not exceed \$2,000,000

Some of the more common impairments that always require an APS are listed below:

Abnormal heart rhythm  
Alcohol or Drug treatment history  
Amyotrophic Lateral Sclerosis (ALS, Lou Gehrig's Disease)  
Bipolar, schizophrenia, major depression  
Cardiomyopathy  
Cerebral Palsy  
Congestive heart failure (CHF)  
Crohn's disease/Ulcerative Colitis  
Coronary disease including heart attack or heart surgery  
COPD including Chronic Bronchitis or Emphysema  
Cystic Fibrosis  
Cancer  
Collagen Vascular disease including Lupus  
Diabetes  
Heart valve disease or surgery  
Hepatitis B or C  
Hodgkin's or Non Hodgkin's Lymphoma  
Liver disease including Cirrhosis  
Mental Incapacity  
Neurological disorders including Muscular Dystrophy, Multiple Sclerosis and Parkinson's disease  
Paralysis  
Organ transplants  
Peripheral vascular disease (PVD or PAD)  
Polycystic kidney disease  
Renal Insufficiency/failure  
Rheumatoid disorders including rheumatoid arthritis  
Seizure disorders  
Sleep Apnea  
Stroke or mini stroke (TIA)  
Suicide attempt

**Note: This is a guide and not an all-inclusive list. The specifics of an individual case may warrant an APS to determine the appropriate risk classification.**

## Inspection Reports

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Inspection reports are required for face amounts of \$5,000,001 and above for ages 18 and above.

## Motor Vehicle Records

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Motor vehicle records are required as shown below:

Ages	Face Amounts
18-45	\$100,000 and over
46-70	\$1,000,001 and over
71 and Over	\$500,000 and over