

## Initial Underwriting Requirements – Fully Underwritten

Age:	Amount Being Underwritten: Effective 2-1-2021				
	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000- \$499,999	\$500,000- \$750,000	
<b>Under 18</b>	Nonmedical Rx	Nonmedical Rx	Nonmedical* Rx	N/A	
<b>18-30</b>	Nonmedical Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	
<b>31-35</b>	Nonmedical Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	
<b>36-45</b>	Nonmedical Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	
<b>46-55</b>	Nonmedical Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	
<b>56-60</b>	Nonmedical Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	
<b>61-65</b>	Nonmedical Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	
<b>66-70</b>	Nonmedical APS Rx	Paramed Blood & HOS APS Rx	Paramed Blood & HOS APS Rx	Paramed & SA** Blood & HOS APS Rx	
<b>71 and Over</b>	Nonmedical APS Rx	Paramed Blood & HOS APS Rx	Paramed Blood & HOS BNP APS PHI Rx	Paramed & SA Blood & HOS BNP APS PHI MVR Rx	

**Key:**

**APS**           Attending Physician's Statement  
**Blood & HOS**   Blood & Urine collection  
**BNP**            NT-Pro BNP (Part of the blood profile)  
**EIR**            Electronic Inspection Report (Ordered by H.O.)  
**EKG**            Electrocardiogram  
**IR**              Inspection Report  
**MVR**            Motor Vehicle Report (Ordered by H.O.)

**Nonmedical**

**Paramed**      A Fully Completed Application  
**PHI**            Long Form Exam (form MLU21727)  
**Rx**             Personal History Interview taken over telephone (Ordered by H.O.)  
**SA**             Pharmaceutical Check  
**TT**             Senior Assessment (Completed as a part of a paramedical exam)  
**TT**             Tax Transcripts (4506-C) and Authorization for Release Form (462441)

	\$750,001- \$1,000,000	\$1,000,001- \$2,000,000	\$2,000,001- \$5,000,000	\$5,000,001- \$10,000,000	Over \$10,000,000
	N/A	N/A	N/A	N/A	N/A
	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS EIR MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS APS IR MVR Rx TT
	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS EIR MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS APS IR MVR Rx TT
	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS EIR MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS APS IR MVR Rx TT
	Paramed Blood & HOS Rx	Paramed Blood & HOS EIR MVR Rx	Paramed Blood & HOS APS (> age 50) EIR MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS APS IR MVR Rx TT
	Paramed Blood & HOS Rx	Paramed Blood & HOS EIR MVR Rx	Paramed Blood & HOS BNP APS EIR MVR Rx	Paramed Blood & HOS APS IR MVR Rx BNP TT	Paramed Blood & HOS APS IR MVR Rx BNP TT
	Paramed Blood & HOS BNP Rx	Paramed Blood & HOS EIR MVR Rx BNP	Paramed Blood & HOS APS EIR MVR Rx BNP	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT
	Paramed & SA** Blood & HOS BNP APS Rx	Paramed & SA Blood & HOS APS PHI MVR Rx BNP	Paramed & SA Blood & HOS EKG APS PHI MVR Rx BNP	Paramed & SA Blood & HOS EKG APS IR MVR Rx BNP TT	Paramed & SA Blood & HOS EKG APS IR MVR Rx BNP TT
	Paramed & SA Blood & HOS BNP APS PHI MVR Rx	Paramed & SA Blood & HOS APS PHI MVR Rx BNP	Paramed & SA Blood & HOS EKG APS PHI MVR Rx BNP	Paramed & SA Blood & HOS EKG APS IR MVR Rx BNP TT	Paramed & SA Blood & HOS EKG APS IR MVR Rx BNP TT

**Paramedical Vendors:**

American Para Professional Systems (APPS) – 1-800-635-1677  
ExamOne – 1-877-933-9261

**UNDERWRITING REQUIREMENTS ARE GOOD FOR UP TO ONE YEAR THROUGH AGE 70 WITH A FULLY COMPLETED APPLICATION PART 2 OR GOOD HEALTH STATEMENT. OVER AGE 70, UNDERWRITING REQUIREMENTS ARE GOOD FOR UP TO SIX MONTHS.**

\*APS required on juveniles over \$250,000

\*\*Senior Assessment is only required for this age and amount when applying for LTC Rider