

## APS Ordering Guidelines

### When an APS is Required:

Order an Attending Physician Statement if the proposed insured has been seen by a health care professional within the time frame indicated below.

Age <sup>1</sup>	\$0 to \$500,000	500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 and up
18–40	No routine Age and Amount APS required			1 Year	2 Years
41–50				1 Year	2 Years
51–60		1 Year	1 Year	2 Years	All Cases
61+	All Cases	All Cases	All Cases	All Cases	All Cases

<sup>1</sup>For ages 0–50, no routine Age and Amount APS is required for face amounts up to \$1,000,000 and for ages 0–60, no routine Age and Amount APS is required for face amounts up to \$500,000. Underwriters may order based on medical history or at their discretion.

**SBLI will require documentation of routine wellness care for all clients over the age of 60 in order to consider participation. For the Accelerated Underwriting process, disclosure of routine wellness care is required of all clients age 50 and over.**

### AN APS IS TYPICALLY REQUIRED FOR THE FOLLOWING CONDITIONS<sup>2</sup>:

- Alcohol or Drug History
- Aneurysm
- Arrhythmia
- Barrett’s Esophagus
- Blood Disorders
- Cancer, Tumors or Biopsies
- Cerebral Vascular Disease/Stroke/Hemorrhage
- Colitis/Proctitis
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease/Angina
- Crohn’s
- Diabetes
- Eating Disorders
- Embolism
- Emphysema/Pulmonary Disorders
- Enteritis/Ileitis
- Epilepsy/Seizure/TIA
- GI Disorders
- Heart Disorders
- Heart Murmurs
- Hepatitis
- Kidney Disorders
- Liver Disorders
- Mental/Psychiatric Disorders
- Multiple Sclerosis
- Muscular Dystrophy
- Obesity
- Pancreatic Disorders
- Paralysis
- Parkinson’s Disease
- Prostate/PSA Abnormalities
- Respiratory Disorders
- Rheumatoid Arthritis
- Syncope/Dizziness/Vertigo
- Vascular Disease

<sup>2</sup>This list covers only common disorders and does not limit the SBLI Underwriting Department from ordering medical records for those impairments that are deemed necessary.