

SBLI Healthy Credits Program

This program is designed to improve cases with mild to moderate substandard mortality assessments.

Availability

- Improvement available up to Select Class
- Possible 2 table improvement
- Ages 18–70¹
- Through \$10,000,000¹
- Through Table 5¹
- All products

Exclusions

- Any history of cardiovascular disease
- Diabetes with any complication other than mild neuropathy
- Any history of substance abuse
- If rated for driving record, avocation, aviation or foreign travel activity
- Any cognitive impairment
- Any cancer/malignancy history
- Any psychiatric impairment of more than mild severity
- Not available against permanent or temporary flat extras

Criteria

All but **ONE** of the following meets SBLI's Preferred or Preferred Plus criteria:

- Build
- Blood pressure
- Cholesterol
- Family history
- Sub-standard assessment (Table 2 through 5) and not included in exclusion criteria

Wellness evaluations include:

- Regular annual wellness exam in the last 24 months with all favorable findings
 - A wellness exam includes an examination with a full history, a review of symptoms and a discussion of screening tests and medications
- Age/Gender related evaluations completed and favorable in the last 24 months
 - Colonoscopy/mammogram, pap test, prostate evaluations and various cardiovascular tests for clients age 40 and over

¹Automatic/Facultative treaty retention rules are still applicable.

Your SBLI Advantage

This program enables us to take a personalized approach in helping your clients qualify for an improved rate class based on objective healthy living criteria.

Your client may be able to qualify for an improved assessment with evidence of favorable healthy wellness evaluations and favorable family history.