

# Age and Amount Guidelines

The listing on the next page outlines the required tests our underwriters will need based on your client's age and requested coverage amount. It is important to get your client's age and coverage amounts as soon as possible.

For all ages, underwriters will determine whether the medical information received is sufficient to make an informed decision, and they may require additional medical information on a case-by-case basis.

## List of Approved Vendors

### Paramedical Exams

American Para Professional Systems (APPS)	800 635.1677
Examination Management Services, Inc. (EMSI)	800 872.3674
ExamOne	800 768.2056
Hooper Holmes (Portamedic)	866 335.5575
Superior Mobile Medics	800 898.3926

### Attending Physician's Statement (APS)

Genworth underwriters will order an APS as necessary, and will use one of the following:

Examination Management Services, Inc. (EMSI)	888 399.2741
ExamOne	800 768.2056
Express Imaging	888 846.8804
Hooper Holmes	800 999.1079
J & H Copy Services	714 921.0102
Mediconnect	800 489.8554
Western Field Investigations (WFI)	800 999.9589

### Laboratory Services

(Genworth orders all)

Clinical Reference Lab (CRL)
ExamOne (LabOne)
Hooper Holmes

### Inspections

(Genworth orders all)

Examination Management Services, Inc. (EMSI)
ExamOne
Hooper Holmes

### Motor Vehicle Reports

(Genworth orders all)

ChoicePoint
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# Age and Amount Guidelines

(Age defined by nearest birthday)

Ages	0-17	18-39	40-49	50-59	60-70	71+
\$0 to \$99,999	Non-Med	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed <sup>1</sup> HOS SMAC EKG	Paramed <sup>1</sup> HOS SMAC EKG
\$100,000 to \$299,999	Non-Med	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup>	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup>
\$300,000 to \$500,000	Non-Med	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup>	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup>
\$500,001 to \$1,000,000	Paramed HOS APS	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR(65+, \$1M)	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR at \$1M
\$1,000,001 to \$2,000,000	Paramed HOS APS	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR (65+)	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR
\$2,000,001 to \$3,000,000	Paramed HOS APS DBS IR at \$3M	Paramed HOS SMAC IR at \$3M	Paramed HOS SMAC EKG IR at \$3M	Paramed HOS SMAC EKG IR at \$3M	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR (65+)	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR
\$3,000,001 to \$5,000,000	Paramed HOS APS DBS IR	Paramed HOS SMAC APS IR	Paramed HOS SMAC EKG APS IR	Paramed HOS SMAC EKG APS IR	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR	Paramed <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR
\$5,000,001 to \$10,000,000	Paramed HOS APS DBS IR	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC Treadmill <sup>3</sup> APS IR	MD exam <sup>1</sup> HOS SMAC Treadmill <sup>3</sup> APS <sup>2</sup> IR	MD exam <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR
\$10,000,001 and Up	Paramed HOS APS DBS IR	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC Treadmill <sup>3</sup> APS IR	MD exam HOS SMAC Treadmill <sup>3</sup> APS IR	MD exam <sup>1</sup> HOS SMAC Treadmill <sup>3</sup> APS <sup>2</sup> IR	MD exam <sup>1</sup> HOS SMAC EKG APS <sup>2</sup> IR

**Definitions** APS: Attending Physician's Statement      HOS: Home Office Specimen  
DBS: Dried Blood Spot      SMAC: Blood Profile  
EKG: Electrocardiogram      IR: Inspection Report

<sup>1</sup> For ages 70 and over, a supplemental examiner's report will be required during the paramed or MD exam.

<sup>2</sup> For ages 65 and over, the APS must include evidence that the proposed insured visited his/her personal care physician in the 18 months immediately before the date of the application Part I or II, whichever is later.

<sup>3</sup> For persons with known coronary artery disease, treadmill stress test is NOT required. For these persons, requirements include a resting EKG, all other age and amount requirements and an APS that includes full cardiac records. Treadmills on the Survivorship Universal Life (SUL) insurance products will be based on one-half the total face amount requested.