

MEDICAL UNDERWRITING REQUIREMENTS

The following requirements are for traditional underwriting of life insurance applications. See Underwriting Programs section on page 22 to determine if your case or client is subject to specific underwriting requirements and criteria.

	Ages ¹				
	15-17	18-40 ³	41-50 ³	51-60 ³	61 and over ³
Up to \$99,999	Non-Medical	Non-Medical ²	Non-Medical ²	Simple Paramed ² Urine Specimen	Simple Paramed ² Urine Specimen
\$100,000 to \$249,999	Non-Medical	Non-Medical Blood with Urine Specimen	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$250,000 to \$999,999	Non-Medical	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$1,000,000	Non-Medical	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$1,000,001 to \$2,500,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$2,500,001 to \$4,999,999	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$5,000,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$5,000,001 to \$10,000,000	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Over \$10,000,000	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen

1. Requirements are based on age at nearest birthday. Ages 0 through 14 are non-medical.

2. All urine specimens obtained without a full blood specimen will be tested for HIV. Urine HIV testing is routinely required at ages 18 and older when the total amount in force and applied for within 12 months is \$50,001-\$99,999 in the following jurisdictions: DC, DE, FL, GA, MD, NJ, NY, PR and SC.

3. If a Tele-Application is completed for proposed insureds ages 70 and below, a simple paramed is to be done in lieu of a full paramed. A full paramed exam is still required at ages 71 and up.

Based on the proposed insured's medical history, additional requirements may need to be ordered beyond those listed in the table above.

NOTE: Table is not applicable for Rapid eUnderwriting.

TYPES OF MEDICAL EXAMS

(All examinations include a urine specimen.)

1. Simple Paramedical (SPM) — A limited exam to collect physical measurements (height, weight, blood pressure, pulse) and blood/urine specimens.
2. Full Paramedical (PM) — A full exam collecting full health histories, blood/urine specimens, physical measurements (height, weight, blood pressure, pulse) and EKG, if needed.