

Initial Underwriting Requirements – Fully Underwritten

Age:	Amount Being Underwritten: Effective April 1, 2011							
	\$25,000 \$99,999	\$100,000 \$249,999	\$250,000 \$499,999	\$500,000 \$750,000	\$750,001 \$1,000,000	\$1,000,001 \$5,000,000	\$5,000,001 \$10,000,000	Over \$10,000,000
Under 18	Nonmedical	Nonmedical*	N/A	N/A	N/A	N/A	N/A	N/A
18-30	Nonmedical	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
31-35	Nonmedical	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
36-45	Nonmedical	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS EKG IR MVR
46-55	Nonmedical Rx	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	Paramed Blood & HOS TEKG IR MVR
56-60	Nonmedical Rx	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
61-65	Nonmedical Rx	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
66-70	Nonmedical APS Rx	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
71 and Over	Nonmedical APS Rx	Paramed Blood & HOS	Paramed Blood & HOS EKG PHI	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR

Key:

- APS** – Attending Physician's Statement
- Blood & HOS** – Blood & Urine collection
- EKG** – Electrocardiogram
- IR** – Inspection Report
- MD Exam** – Blood & HOS w/M.D. Exam (Specializing in Internal Medicine)
- MVR** – Motor Vehicle Report (Ordered from H.O.)
- Nonmedical** – A Fully Completed Application
- Paramed** – Long Form Exam (form MLU21727)
- PHI** – Personal History Interview taken over telephone (Ordered from H.O.)
- Rx** – Pharmaceutical Check
- TEKG** – Treadmill Electrocardiogram

Paramedical Vendors:

- American Para Professional Systems, Inc. (APPS) – (800) 635-1677
- ExamOne – (877) 933-9261
- Examination Management Services, Inc. (EMSI) – (800) 872-3674
- Hooper Holmes (Portamedic) – (800) 765-1010
- Superior Mobile Medics – (800) 898-3926

**Minimum Underwriting Requirements
Effective Date: April 1, 2011**

*APS required on juveniles over \$100,000

Underwriting requirements are good for up to one year through age 65 with a fully completed application Part 2 or Good Health Statement. Over age 65, Underwriting requirements are good for up to six months.

For GUL Survivor, use 1/2 the face amount to determine Underwriting requirements.