

The Standard Underwriting Questions

Simplified Issue

1. Is the employee and the employee's spouse if applying for life and/or accident with sickness disability rider actively at work now, for wage or profit, and has he/she worked at least 20 hours each week performing all duties of his/her regular occupation at his/her regular place of employment for at least the 3 months except for minor illness or injury of 1 week or less, or normal pregnancy.
2. Has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC), or tested positive for antigens or antibodies to an AIDS virus?
3. Has any person to be insured, in the last 6 months, been disabled or hospitalized for anything other than normal pregnancy, lacerations or broken bones due to an accident?
4. Provide health history for any "Yes" answers to the underwriting questions. Include physician's (or other members of the medical profession) name, address, and telephone number.
5. Has any person to be insured, in the last 2 years, been diagnosed or treated by a member of the medical profession for any of the following?
 - Anemia (other than iron deficiency)
 - Anxiety, depression or other mental or nervous illness (that would include hospitalizations, disability from work, and suicide attempts)
 - Asthma (other than taking non-steroidal medication as needed with not hospitalizations), or any other lung disorder
 - Cancer, except basal cell carcinoma
 - Epilepsy with a seizure
 - Heart attack, cardiomyopathy, congestive heart failure, heart murmur (and taking medication(s)), angioplasty, coronary artery bypass surgery, coronary artery disease, stent, pacemaker, heart valve replacement, or any other heart disorder
 - Counseling for, or excessive use of, alcohol or any type of drugs
 - Hemophilia
 - Hepatitis Kidney
 - Disease involving dialysis or chronic renal failure
 - Diabetes
 - Liver Disease
 - Lou Gehrig's Disease (ALS)
 - Lupus
 - Multiple Sclerosis
 - Muscular Dystrophy
 - Parkinson's Disease, scleroderma, polymyositis, or fibromyalgia
 - Transplant of any organ
 - Stroke including aneurysm, transient ischemic attack (TIA), or arteriovenous malformation
6. In the last year, has the person to be insured had a systolic blood pressure reading higher than 150 more than once or a diastolic blood pressure reading higher than 100 more than one that was confirmed by a member of the medical profession?
7. In the last 3 years, has the person to be insured had his/her driver's license suspended or revoked due to driving violations, been convicted of reckless driving, or driving under the influence, been involved in 3 or more motor vehicle accidents, or received 3 or more moving violations? If yes, provide details including license number and state of issue.?
8. In the last 5 years, has a member of the medical profession advised or recommended that the person(s) to be insured have any medical or surgical procedures (including organ transplant), which have not yet been performed?
9. Height and Weight
10. If applying for coverage over \$150,000, provide the names and addresses of all physicians (or other members of the medical profession) for each person to be insured; the required health history section may be used if additional space is needed.

Applicant's answers to these questions will determine if more information is needed to approve or decline the application. Listed below is the type of additional information The Standard could ask of the applicant.

Urine Specimen, Blood Chemistry Profile, Pamed, Resting Electrocardiogram ECG, Physician Statement and/or Inspection Report (phone interview with lifestyle questions asked)