

## **COVID-19 Underwriting Updates**

Changes are occurring rapidly. Please check with your New Business Consultant before submitting rated cases or non-rated cases above age 70.

	Updated a	as of April 24th, 2023			
Carrier	Returned to pre-Covid UW Guildines	New Business/Processing	Recovered & Exposed Ratings	Restrictons by Age	Travel Policies
Cincinnati Life	Yes: A Statement of Good Health is required at delivery if the issue date of policy is more than 55 days after the application date at underwriters' discretion (excludes voluntary payroll deduction policies).  Travel guideline modifications – We have lifted the previous COVID travel restrictions for countries with a level 3 or 4 advisory as noted by the U.S. Department of State https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/.		moderate symptoms: 30 days postponement  Required hospitalization, no ventilation or ICU: 30 days postponement (APS required to verify no residual symptoms)  Required hospitalization, required ventilation and/or ICU: 6 months postponement (APS required to verify no residual symptoms)		
American National	Yes			We request evidence of vaccination for older age applicants with impaired medical risk	
AXA (Equitable)	Yes				

	Yes			
Corebridge (AG)				
Corebinage (AG)				
	Anyone under age 80 we have returned to pre-pandemic guidelines		Only type of COVID	
			Only type of COVID restrictions we have is that anyone > age 80 needs to be STD or	
			needs to be STD or	
			better	
John Hancock				
	Yes			
Legal & General				

	Partially- We lifted Foreign National and Table Shave restrictions	Individuals who have managed a positive COVID-19 diagnosis at	No consideration for ages 81-85, all rate	
		home (outpatient), the	classes	
		postponement period has been reduced to 10 calendar days		
		from full recovery (previously 1		
		month) Individuals who required		
		hospitalization for treatment of		
		COVID-19 will be postponed for 3 months following full recovery.		
		An APS will be required		
Lincoln				
	March 1, 2023: A PHI is no longer mandated to provide an offer. Applications for face amounts up to \$5M will now allow a temporary flat extra of \$5 per thousand for 2	A Statement of Good Health is required if:	We are now accepting	
	years on applicable cases.	The client had a positive COVID	applications for clients through age 74 up to	
		diagnosis within the past 3 months	Table 8An increase	
		The client was hospitalized due	from the prior Table 6 limit	
		to a positive COVID diagnosis within the last 6 months	Ages 75-79 remain	
		If the client indicates they have	capped at Table 6 Ages 80+ continue to be	
Mutual of Omaha		had a positive COVID diagnosis, outside of the stated 3-month	postponed	
		range but were NOT hospitalized		
		and symptoms resolved with no further care or residual effects,		
		we will no longer require an APS		

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	No		Ages 66-80 Max Table 4 or Max Flat Extra of \$10M. Table + Flat allowed for non-medical reason. Age 65 or less- Max Table 6 for term, max Table 10 for perm. Age 80+ No offer	
Principal				
	No		ages 60+ at Table 4+ may be case-by-case (must have COVID shot)	
Protective				

Prudential	May 9, 2022 - As a result of the improving COVID-19 situation, many of Prudential's underwriting restrictions related to the pandemic have been liberalized. Clients between the ages of 65 and 79, individual applications will now be considered when: o The substandard rating class is Table F or lower. o A temporary extra premium is assessed with a total ≤ \$30 per \$1,000 (e.g., \$10 x 3 = a total of \$30) and a substandard rating of Table B or lower. • Clients between the ages of 65 and 79, survivorship applications will now be considered when: o The highest rated life is Table F or lower. o The highest rated life is Table G through T if the other life is Standard or better. • Applications for ages 80 and over will continue to not be considered. While we have removed condition-specific restrictions, we will continue to pay special attention to comorbid conditions (diabetes, coronary artery disease, chronic respiratory conditions, immunocompromised, etc.) and evaluate the unique risks for each potential insured individual.		Ages between 65 and 79 Table F and lower Ages 80 + will not be considered	
SBLI	November 9, 2021-Positive COVID-19 cases are still being postponed for 30 days after resolution of symptoms and back to normal physical activity. Cases that are more severe and require hospital admission will most likely require a longer postponement period, depending on the severity. A statement of health is still required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue. Our e-Policy delivery system helps to support this process as it allows the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact. Travel plans to a country with advisory Level 1 or 2 are acceptable, subject to answers on Covid-19 questions indicating no symptoms, positive test, or self-isolation. Travel plans to a country with advisory Level 3 or 4 will continue to be a postpone until 30 days after return with no COVID-19 symptoms, positive test, or self-isolation.		Cases to age 60-Table 6 or better-applications accepted. Table 7 or higher-applications postponed. Ages 61 to 65- Table 5 or better up to \$500,000; Table 2 or better over \$500,000 Table 3 or higher-postponed. Ages 66 or older-Table 2 or better-applications accepted. Table 3 or higher-postponed.	
Securian	Yes	Generally postpone period of at least 1 month will apply for positive covid-19 diagnosis in applicant. Additional postpone period may apply depending on significant symptoms, treatment or hospitalization for covid-19.	Ages 71-80: Table D or higher rating and/or \$3.50 flat extra or higher requires additional medical review prior to offering coverage. Ages 81-85: All cases require additional medical review prior to offering coverage.	

Symetra	Yes		All cases up to age 79- now applying routine underwriting assessment and criteria. Our underwriting team will continue to conduct a thorough review for all cases with co- morbidities. Ages 80 and above will continue to be postponed.	
Transamerica	Yes	Postpone for 2 weeks to 3 months, depending on if hospitalized and severity. Ongoing Long Covid-related symptoms may lead to decline.		
Zurich	See bulleting to the left for details.		Ages <60 Table H or better, unless a COVID- 19 comorbidity condition exists; if such a condition exists, Table D or better. Ages 60-69 Table D or better Ages 70-79 Table B or better Ages 80-85 normal guideliens apply;insured must be standard or better	