



## 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 as of September 18th, 2023**

Carrier	Returned to pre-Covid UW Guidelines	New Business/Processing	Recovered & Exposed Ratings	Restrictions by Age	Travel Policies
Cincinnati Life	<p><b>Yes:</b> 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).</p> <p>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 <a href="https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/">https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/</a>.</p>		<p>Individual recovered with no to moderate symptoms: 30 days postponement</p> <p>Required hospitalization, no ventilation or ICU: 30 days postponement (APS required to verify no residual symptoms)</p> <p>Required hospitalization, required ventilation and/or ICU: 6 months postponement (APS required to verify no residual symptoms)</p>	<p>Ages 80 and above: Can now be considered; however, no table ratings or flat extras are permitted.</p>	
American National	<b>Yes</b>			<p>We request evidence of vaccination for older age applicants with impaired medical risk</p>	
AXA (Equitable)	<b>Yes</b>				

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

Lincoln	<p><b>Partially-</b> We lifted Foreign National and Table Shave restrictions. As of 2/13/23 our COVID-19 guidelines have been revised as follows:  Now eligible for consideration:  All cases up to Table 6 for ages 71-80  All cases up to Table 8 for ages 70 and under  Good Health Statement and Insurability Supplement - Form LFF12222 will only be required for placement in the following scenarios:  All cases for ages 70 and up  All cases when the Part II (exam and/or non-med form) is over 60 days old  All cases rated greater than Standard, including flat extras and Table Reduction Program  All cases with a face amount of \$10,000,000 and above</p>		<p>Individuals who have managed a positive COVID-19 diagnosis at home (outpatient), the 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</p>	<p>No consideration for ages 81-85, all rate classes</p>	
Mutual of Omaha	<p><b>June 2, 2023:</b> Mutual of Omaha continues to closely monitor our new business and underwriting practices to ensure we create efficiencies and improvements when making business decisions regarding our underwriting guidelines.</p>		<p>Clients with Positive COVID Test</p> <p>A Statement of Good Health continues to be required if:  The client had a positive COVID diagnosis within the past 3 months  The client was hospitalized with a positive COVID diagnosis within in the last 6 months  Additional COVID Related Underwriting Updates</p> <p>We will now allow any applicable temporary flat extra</p>	<p>We are now accepting applications on clients through age 79 without table rating restrictions  Additionally, we are now able to consider clients age 80-85 for Standard risk class ONLY</p>	

Nationwide	Yes		Exposed or positive-no symptoms or clinical illness, postpone 30 days (90 days for LTC). Not Hospitalized and now Symptom Free -PI < age 50, tested positive & experienced symptoms/clinical illness-no ongoing treatment or sequelae, NT, BMI <30, no co-morbidities, and no ratable impairments-postpone 30 days (life), 90 days (LTC rider). Otherwise, postpone 90 for life and LTC rider. PI is age 50+ positive, experienced symptoms/Clinical illness-postpone 90 days life & LTC rider. Hospitalized, Fully Recovered-Life postpone 6 months with favorable post-discharge pulmonary function testing & testing for any other system involvement. Postpone 12 months (LTC rider) with favorable post-discharge pulmonary function testing & testing for any other system involvement. Hospitalized, ongoing treatment and symptoms -No offer-reconsider in 1 year. Can send out fac to reinsurance.		
One America	No: We will consider recovered and exposed after 30 days with full recovery		We will not rate policies for recovered & exposed unless there are complications. Note: we will not rate at age 70+	There are no age restrictions, but we will not offer rated policies at age 70+	
Pacific Life	Yes				

Principal	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	
Protective	No				<div><div></div><div>Ages 0-75: Pre-COVID guidelines (no restrictions) Ages 76-79: Pre-COVID guidelines (maximum Table 4) Ages 80+: Postpone</div></div>	

Prudential	<p><b>May 9, 2022</b> - As a result of the improving COVID-19 situation, many of Prudential's underwriting restrictions related to the pandemic have been liberalized.</p> <ul style="list-style-type: none"> <li>• Clients between the ages of 65 and 79, individual applications will now be considered when: <ul style="list-style-type: none"> <li>o The substandard rating class is Table F or lower.</li> <li>o A temporary extra premium is assessed with a total <math>\leq \\$30</math> per \$1,000 (e.g., <math>\\$10 \times 3 = a</math> total of \$30) and a substandard rating of Table B or lower.</li> </ul> </li> <li>• Clients between the ages of 65 and 79, survivorship applications will now be considered when: <ul style="list-style-type: none"> <li>o The highest rated life is Table F or lower.</li> <li>o The highest rated life is Table G through T if the other life is Standard or better.</li> </ul> </li> <li>• Applications for ages 80 and over will continue to not be considered.</li> </ul> <p>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.</p>				Ages between 65 and 79 Table F and lower Ages 80 + will not be considered
SBLI	<p><b>November 9, 2021</b>-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.</p>				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	<p><b>Yes</b></p>			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.	<p>Ages 71-80: Table D or higher rating and/or \$3.50 flat extra or higher requires additional medical review prior to offering coverage.</p> <p>Ages 81-85: All cases require additional medical review prior to offering coverage.</p>

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	Zurich continues to review UW guidelines as it relates to the current COVID situation. As needed, may update from time to time. Check the website at <a href="http://www.zlifeusa.com">www.zlifeusa.com</a> for the most recent set of guidelines. <b>September 20, 2021- Change in retention limits. See bulleting to the left for details.</b>	October 27-Now accepting Foreign National and Foreign Travel cases for consideration. All of our standard foreign national underwriting criteria must be met in order to consider, including the need to verify that the insured(s) were in the U.S. for a minimum of 15 days in the last 12 months and that they were in the U.S. to take the application. Please note that we cannot offer to those individuals who reside in a "level 4" country per the CDC. Additionally, our medical COVID guidelines remain in place until further notice.		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	