

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 October 23rd, 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. 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	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	No consideration for ages 81-85, all rate classes	
Lincoln				
	June 2, 2023: 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.	Clients with Positive COVID Test 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 We will now allow any applicable temporary flat extra	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	

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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	
No	0			
			Ages 0-75: Pre-COVID guidelines (no restrictions) Ages 76-79: Pre-COVID guidelines (maximum Table 4) Ages 80+: Postpone	
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	