

Medical Underwriting Requirements



The Standard has one set of medical underwriting requirements for both the TeleApp and traditional application.

Medical Underwriting Requirements ¹			
Amount	Age		
	18–40	41–50	51–64 ²
\$0–\$2,499	0	0	0
\$2,500–\$5,000	1	2	2
\$5,001–\$10,000	2	2	2
\$10,001 or more	2	2	3

0 = No medical requirements needed
 1 = Urine HIV testing
 2 = Blood profile, urinalysis, mini-exam (height, weight, pulse, blood pressure)
 3 = Mini-exam, blood profile, urinalysis, EKG

Lab results completed for other insurance applications may be acceptable for up to 12 months. Current labs may be requested at underwriter discretion.

* The amount refers to the amount of monthly benefits with The Standard, either in force or applied for in the last three years. This includes all individual disability products including business products. Disregard amounts provided by all other benefits and riders. For Business Equity ProtectorSM, divide any lump sum by 36 and add in the monthly benefits. Underwriting has the discretion to order medical requirements, regardless of the amount applied for.

For those employed in the following health care occupations, a blood profile and urinalysis are required for **any** amount¹:

- anyone performing invasive procedures or drawing or handling blood
- dental hygienists
- dentists
- dialysis technicians
- emergency medical technicians
- paramedics
- physician assistants
- physicians (MD and DO)
- podiatrists
- registered nurses
- surgical assistants

A mini-exam and EKG are not necessary unless required for the issue age and the amount applied for.

Vendor for Paramedic Services

Approved paramedic services vendors are APPS-Portamedic, Exam One and EMSI. Exam One processes the lab tests.

1. Not required with Simplified Underwriting.
 2. Ages 61-64 for Platinum Advantage and Protector Platinum.

For producer use only.
 Not for use with consumers.

Standard Insurance Company
 The Standard Life Insurance Company
 Of New York

www.standard.com/di