

Medical Underwriting Requirements



The Standard’s medical underwriting requirements apply for both TeleApp and traditional applications.

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

We may accept lab results completed for other insurance applications 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 insurance products including business products. Disregard amounts provided by all other benefits and riders. For Business Equity Protectorism, 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.

Vendors for Paramedic Services

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

