

## Medical Underwriting

The application is the legal basis of the contract and has been designed to elicit pertinent information needed to determine whether a policy can be issued. Therefore, it is important that the applicant understands his/her obligation to answer the questions accurately and completely. All relevant information should be included in the application.

An admitted existing condition, sickness, or injury shown on the application, and not specifically excluded by us, will be covered from the date of issue of the policy. However, failure to inform us of such preexisting conditions could result in denial of a claim and/or rescission of the policy. If any prepayment is obtained with the application, complete the Temporary Insurance Agreement (TIA) attached to the application and give it to the applicant. Acknowledgment and amount of payment received must be indicated on the application.

If no premium is paid at the time the application is taken, this information should be included on the application, and the TIA is to remain attached to the application. No premium should be accepted between the time the application is taken and delivery of the policy. A policy issued without prior collection of the premium cannot be delivered unless the applicant has been in continuous good health since the application date.

### Medical Underwriting Requirements

*Disability Income and  
BOE Medical Limits for  
All States*

Requirements for the traditional application process listed below are necessary, when the amounts applied for and in force with Ameritas equal or exceed the amounts shown below. To determine medical requirements add any of the following as applicable (applied for and in force with Ameritas):

- Base DI monthly benefit
- Base BOE monthly benefit
- Social Insurance Substitute (SIS) benefit
- Business Loan Repayment Rider (BLRR) monthly benefit

Requirements may change with use of EZ App Process. Refer to the EZ App section for more information.

Medical Requirements		
Ages	Benefit	Requirements*
18-64	up to \$2,500	Application only
	\$2,501+	Paramed/Blood/Urine/PHI

\* To determine medical requirements, add any of the following as applicable (applied for and in force with Ameritas, including GSI amounts): base DI monthly benefit, base BOE monthly benefit, Social Insurance Substitute (SIS) benefit and Business Loan Repayment Rider monthly benefit.

When disability income and business overhead expense coverages are applied for concurrently, the nonmedical and medical limits apply to the sum of the monthly benefits (based on above formula).

An exam completed by a medical doctor should be obtained if the applicant has a history of a heart murmur, rheumatic fever, diabetes, or any other medical problem which, in the judgment of the agent or manager, would require a physician's examination.

### Ratings

Ratings on DI policies are quoted in terms of a percentage increase in the standard premium. It may be necessary to charge an extra premium and impose an exclusion rider on the same policy. On significantly impaired risks, the underwriter may find it necessary to modify the benefits, benefit period or elimination period in addition to imposing a rating. When this is necessary, the underwriter will contact the agent/agency in advance of issue.