

Underwriting Guidelines continued

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 Protector, 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 more details see [TeleApp Instructions, Form 16501 SI/SNY](#), and [What You Can Expect In Your Telephone Interview, Form 16459 SI/SNY](#), available at www.standard.com/di, under Find Marketing Materials.

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
- 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.

¹ Not required with Simplified Underwriting.

² Ages 61-64 for Platinum Advantage and Protector Platinum.

Vendor for Paramedic Services

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

Smoking and Nicotine Use

Higher rates may apply for nicotine users. A non-smoker is an insured who has not used any form of tobacco or nicotine (including gum, patch, e-cigarette or any other form of nicotine) within the 12 months preceding the date of application. Occasional cigar smoking (such as one per month) may be considered with non-smoker rates, as long as urinalysis, if needed for age and amount, returns negative results for nicotine.

Number of Hours Working Requirement

Applicants must be working at least 30 hours per week in their primary occupation.