SBLI EasyTrak Digital™ Term

Underwriting knockout conditions

This is a guide to help you pre-underwrite your clients for EasyTrak Digital™ Term. When proceeding through the application questions, any condition listed below can result in a decline. There may be instances where a combination of factors or information collected during the UW process can also impact the outcome.

Applicant must have the following to be approved:

- Is a US citizen, permanent resident or work visa holder (student and other visas are knockouts)
- Is actively employed or a homemaker, can be full-time student younger than 26 (max coverage is $100,000), actively seeking work (max coverage is $100,000), or retired above age 49 (max coverage is $250,000)
- Is between 18 and 60 years old (age nearest)

Examples of unacceptable risks:

- BMI above 42 or below 17 (**see chart here**)
- Weight change over 10 pounds in last year due to anything other than diet/exercise or pregnancy
- Any treatment for, or diagnosis of, the following in the last five years:
  - Major depression or mood disorders requiring three meds or led to loss of work or seeing a psychiatrist
  - Bipolar depression, schizophrenia, suicidal ideation or suicide attempt
  - Diabetes requiring insulin OR age nearest <40 OR age nearest of 40+ with A1C>7
  - Asthma (not including seasonal allergies) that required any hospital, emergency room or immediate care center visits
  - Emphysema or COPD
  - Heart disease, including but not limited to heart attack, heart surgery, coronary artery disease, valve disease, irregular heartbeat, congestive heart failure or cardiomyopathy
  - Any vascular disease, including cerebrovascular disease, stroke, transient ischemic attack (TIA) or peripheral vascular disease
  - Chronic kidney disease
  - Liver cirrhosis, chronic hepatitis or disease of the pancreas
  - Neurological disease such as amyotrophic lateral sclerosis (ALS), Alzheimer's disease, Parkinson's disease, dementia, Huntington's disease or cognitive impairment
  - Degenerative muscle or nerve disease including but not limited to multiple sclerosis (MS), paralysis or muscular dystrophy
  - Seizure/epilepsy disorder other than simple/partial or petit mal
  - Rheumatoid arthritis, lupus or any other connective tissue disease being prescribed ongoing treatment with steroids or immunosuppressants for connective tissue disease
  - Inflammatory bowel disease, including ulcerative colitis or Crohn's disease, with a history of hospitalization or visits to a hospital, emergency room or immediate care center in the last two years

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- Surgery in past two years (other than bone, joint, ligament or tendons, cosmetic, c-section or D&C, dental, gallbladder, hemorrhoid, tonsil or adenoid removal, vision or hearing, varicose veins or vasectomy)
- Received disability claim (not including short-term disability, military or childbirth) less than two years ago or missed more than seven months of work
- Awaiting test results excluding HIV, allergy, pregnancy or fertility related (past two years)
- Cancer, excluding basal cell carcinoma or squamous cell carcinoma (last 10 years)
- HIV/AIDS
- Hospitalized in last year requiring treatment or care

Examples of unacceptable lifestyle risks:

- Alcohol usage > 20 drinks per week
- Daily marijuana use > 4x per week or > 16x per month
- Active in the military, if in the Reserve or National Guard, cannot approve if they are under alert for, received orders to or currently serving in a war zone or area of conflict or political instability
- Used a narcotic, barbiturate, amphetamine, hallucinogen, heroin, cocaine, other illegal drug (excluding marijuana), or prescription medication that was not prescribed by a licensed medical professional
- Had a licensed medical professional recommend counseling or treatment for alcohol or drug use (last seven years)
- Convicted of a felony, currently have felony charges pending or are currently on parole (last 10 years)
- DUI/DWI, reckless driving conviction or license suspended/revoked in last five years
- Engaged in motor vehicle racing, aircraft piloting, other than commercial airline, or skydiving (last two years)
- Scuba dived to a depth of more than 101 feet (last two years)
- Rock climbed more than 13,001 feet elevation or any elevation without safety equipment (last two years)

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