

# MEDICAL REQUIREMENTS BY AGE AND SPECIFIED FACE AMOUNT

## AGE AND AMOUNT REQUIREMENTS

Face Amount	Ages 18-55	Ages 56-70	Ages 71+
<b>\$5,000,000 or less</b>	Medical Exam, Urinalysis, Full Blood Profile	Medical Exam, Urinalysis, Full Blood Profile, Treadmill Stress Test	Medical Exam, Mature Age Questionnaire, Urinalysis, Full Blood Profile, Resting ECG, Resting Echocardiogram, APS required

Face Amount	Ages 18-50	Ages 51-70	Ages 71+
<b>\$5,000,001+</b>	Medical Exam, Urinalysis, Full Blood Profile	Medical Exam, Urinalysis, Full Blood Profile, Treadmill Stress Test	Medical Exam, Mature Age Questionnaire, Urinalysis, Full Blood Profile, Resting ECG, Resting Echocardiogram, APS required

## NON-MEDICAL REQUIREMENTS

Face Amount	Ages 18-55	Ages 56+
<b>\$3,000,000 or less (Standard Non-Tobacco and Standard Tobacco rates only)</b>	Health Declaration in the Application/IDA, or Health History Questionnaire	Not Available

## FOR ISSUE AGES UNDER 18

Face Amount	Ages 0-9 (15 days old)	Ages 10-17
<b>\$2,000,000 or less</b>	Health History Questionnaire and neonatal/health check booklet (if available). APS if any significant medical history. MD Exam if never seen by doctor or records not available	Health History Questionnaire. APS if any significant medical history. MD Exam if never seen by doctor or records not available
<b>\$2,000,001-\$10,000,000</b>	MD Exam and APS	MD Exam and APS
<b>\$10,000,001+</b>	IC - Consult with Underwriting prior to submission	IC - Consult with Underwriting prior to submission

# TEST PROTOCOLS

Please have the medical lab complete the following tests. All test results and reports must be provided in English. If the examining lab is unable to complete the full protocol of required tests, please contact underwriting.

## FULL BLOOD PROFILE (FASTING)

- Creatinine
- Alkaline Phosphatase
- Bilirubin
- AST
- ALT
- GGT
- HBV (Hepatitis B)
- HBV – HBsAg positive reflex to HBV HBeAg
- HBV – HBsAg positive reflex to HBV DNA
- HCV (Hepatitis C)
- HCV – positive reflex to HCV-RNA
- Reflex to AFP<sup>1</sup> if HBV and/or HCV positive
- BUN
- Triglycerides
- Cholesterol
- HDL
- Cholesterol/HDL Ratio
- Glucose
- Hemoglobin A1C (HbA1C)
- Globulin
- Albumin
- Complete blood count (CBC)
- HIV

Ages over 41 to 80 complete:

- CEA<sup>2</sup>

Ages over 55 complete:

- PSA

## URINALYSIS PROTOCOL

- Creatinine
- Glucose
- Protein/Albumin and microalbumin
- RBC – reflex to microscopic if RBC greater than 20 per uL
- WBC
- Cocaine
- Cotinine

## ECG TREADMILL PROTOCOL (BRUCE PROTOCOL)

Please have the physician provide representative tracings as follows:

- ECG – supine resting
- ECG – standing pre-exercise
- At rest
- End of each stage of exercise
- Peak exercise
- Immediately on completion of exercise
- Through recovery  
at least five minutes until any changes revert to normal

<sup>1</sup> **AFP** = Alpha Fetoprotein

<sup>2</sup> **CEA** = Carcinoembryonic Antigen