

Underwriting Guidelines

Critical Illness



Critical Illness Underwriting Guidelines*

Age	\$10,000 to \$99,000	\$100,000 to \$199,000	\$200,000 to \$499,000	\$500,000 to \$1,000,000
20-39	Interview H. O. Underwriter Discretion	Interview Physical Data ¹ Blood & Urine ¹	Interview Paramed ¹ Blood & Urine ¹	Interview Paramed Blood & Urine MVR
40-49	Interview H. O. Underwriter Discretion	Interview Physical Data ¹ Blood & Urine ¹	Interview Paramed ¹ Blood & Urine ¹	Interview Paramed Blood & Urine EKG & MVR
50-59	Interview H. O. Underwriter Discretion	Interview Physical Data ¹ Blood & Urine ¹	Interview Paramed ¹ Blood & Urine ¹	Interview M.D. Exam Blood & Urine EKG & MVR

¹This requirement may be waived if medical records are available within 12 months of an M.D. visit which included a blood and urine analysis and physical data. These cases should include a current oral fluid.

*These Critical Illness Underwriting Guidelines do not apply in CT, GA, LA, MA, MD, NH, NJ and NY.

Approved Paramedical Vendors:
 American Para Professional Systems (APPS)
 Hooper Holmes (Portamedic)

Underwriting Guideline Definitions

- Interview** - a complete detailed client phone interview
- Blood & Urine** - a blood and urine collection by an approved paramedical vendor
- Physical Data** - Hgt/Wgt, blood pressure and pulse recorded on lab ID slip by paramed
- Paramed** - A long form paramedical exam (form L2-9-88)
- M.D. Exam** - M.D. completed paramedical exam (specializing in internal medicine) on form L2-9-88
- EKG** - Electrocardiogram
- TEKG** - Treadmill Electrocardiogram
- 2-View X-ray** - PA and lateral view chest X-ray (if smoker)
- MVR** - Motor Vehicle Report

Client Interview
1-800-775-3000

Underwritten by:
 MUTUAL of OMAHA INSURANCE COMPANY
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