



**Flex Points Crediting Program
and
Preferred Criteria Enhancements**

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Introducing FLEX POINTS & Expanded Standard Crediting Program

- Effective June 3, 2019, we have enhanced our competitive underwriting programs by combining them into a new Flex Points crediting program that provides greater opportunities to improve ratings while streamlining and simplifying their usage.
 - ***Preferred Offsets and Healthy Credits*** programs are replaced by the Flex Points program.
 - ***Better Choice Preferred*** is written into underwriting guidelines for the individual impairments involved.
 - ***Expanded Standard*** is still available on **permanent products** for applicants age 18-70 and allows product pricing to encompass Table 1 and 2 under the Standard class.

Flex Points can be used to achieve Expanded Standard on permanent cases. (example: Flex Points be applied to a Table C case to take it to Table B. Table B can then be taken to STD using expanded std).

Flex Points cannot improve an expanded standard case to preferred categories.

Flex Points Highlights

- One singular program
- Expands prior Healthy credits with points for cardiac, carotid, & good exercise capacity
- Available on cases originally assessed Table D or better, ages 18-70, up through autobind limits
- Clients may qualify for one Preferred class upgrade or one Substandard class improvement
- Flex credits can be combined with Expanded Standard on Permanent cases (Ex: can be applied to a Table C case to take it to Table B. Table B can then be taken to Standard using Expanded Standard)

Flex Points Crediting Program

FLEX POINTS CREDITING PROGRAM FACTORS	
1	Normal stress EKG, thallium, stress echo, Sestamibi, EBCT, or other perfusion or imaging test
2	Normal chest or abdominal CT scan
3	Hemoglobin A1C < 5.5
4	LDL <100 within 6 months and Cholesterol/HDL ratio ≤5.0 without medication
5	BMI of 23-25
6	Untreated blood pressure 120/80 or better
7	Normal mammogram
8	Good exercise capacity testing
9	Normal cardiac cath or Cardiac CT Angiogram
10	Normal colonoscopy
11	NT Pro-BNP ≤100
12	Normal CBC
13	Normal Carotid Ultrasound
14	Normal LFTs AND triglycerides <200 mg/dl
15	Normal Prostate exam
16	Favorable Lab Risk Score on cases standard or better

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Preferred Underwriting Class Guidelines for Term, UL, WL, VUL

	Preferred Plus Non-tobacco	Preferred Non-tobacco	Standard Plus Non-Tobacco ¹ (Term only)	Preferred Tobacco
Aviation/ Avocation or Occupation / Foreign Travel	<ul style="list-style-type: none">No ratable aviation, avocations, occupations or foreign travel.Allow recreational scuba diving.		Aviation, Avocation, Occupation flat extras, Foreign Travel flat extras, and/or Aviation Exclusion Rider (AER) are acceptable ²	<ul style="list-style-type: none">No ratable aviation, avocations, occupations or foreign travel.Allow recreational scuba diving
Cholesterol \leq 300 (mg/dl)	<ul style="list-style-type: none">Age < 45 HDL Ratio 4.5 or lessAge 45 - 69 HDL ratio 5.0 or lessAge \geq 70 Cholesterol > 130 and HDL ratio 5.0 or less	<ul style="list-style-type: none">Age < 45 HDL Ratio 5.5 or lessAge 45 - 69 HDL ratio 6.0 or lessAge \geq 70 Cholesterol > 130 and HDL ratio 6.0 or less	<ul style="list-style-type: none">Age < 45 HDL Ratio 6.5 or lessAge 45 - 69 HDL ratio 7.0 or lessAge \geq 70 Cholesterol > 130 and HDL ratio 7.0 or less	<ul style="list-style-type: none">Age < 45 HDL Ratio 5.5 or lessAge 45 - 69 HDL ratio 6.0 or lessAge \geq 70 Cholesterol > 130 and HDL ratio 6.0 or less
Build	BMI 18.5 – 29.5	BMI 18.5 – 31.5	BMI 18.5 – 33	BMI 18.5 – 31.5
Blood Pressure	Age \leq 59 BP \leq 135/85 Age 60 - 69 BP \leq 140/85 Age \geq 70 BP \leq 150/90	Age < 45 BP \leq 140/85 Age 45 – 69 BP \leq 140/90 Age \geq 70 BP \leq 155/90	Age < 45 BP \leq 145/90 Age 45 – 69 BP \leq 150/90 Age \geq 70 BP \leq 160/90	Age \leq 59 BP \leq 145/90 Age 60 – 69 BP \leq 150/90 Age \geq 70 BP \leq 155/90
Tobacco (years)³	5	3	1	NA
MVR⁴	No DUI convictions, reckless or non-administrative suspension in past 7 years.	No DUI convictions, reckless or non-administrative suspension in past 6 years.	No DUI convictions, reckless or non-administrative suspension in past 5 years.	No DUI convictions, reckless or non-administrative suspension in past 6 years.
Personal Health History	<ul style="list-style-type: none">No medical flat extra premium.No debits for build, cholesterol or blood pressure or other medical impairment.No personal history of cancer.May disregard non-rated history of non-melanoma skin cancer, cervical cancer, Stage 1 Seminoma, papillary thyroid cancer and remote history of melanoma in situ.			
Family History <ul style="list-style-type: none">Ignore family history for PI age \geq 65.Disregard family history that is adopted or unknown.Disregard cervical cancer and non-melanoma skin cancer.	<ul style="list-style-type: none">No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60.No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.	<ul style="list-style-type: none">1 death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent <60.1 death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.	<ul style="list-style-type: none">No death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent prior to age 60.No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.	

¹ Where applicable by plan and state approval. If "Standard-Plus Non-Tobacco" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.

² Will be considered with appropriate rating.

³ See Cigar Smokers section on page 15 for occasional cigar use allowances.

⁴ A rating may apply due to overall driving history.

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Preferred Guideline Highlights

- Focuses on ratio vs overall cholesterol
- BMI vs. Gender specific height and weight
- Family History- Replaces date of “disease” of parents with CAD or Cancer with date of “death” of parent with CAD or Cancer.
- Family History only considered for specific cancers now (colon, lung, melanoma, pancreatic) or (breast, ovarian, prostate in same sex parent)



Questions

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