

No paramed exam or lab is needed on applications signed on or before June 1, 2020 submitted under the following conditions:

Non cancellable individual disability income (IDI) policies

- Issue ages 18 to 45
- Occupation classes 4A, 5A, 6A & 4M, 5M, 6M
- Minimum 90 day elimination period
- Up to \$7,500 of base, Annual Renewable Disability Income (ARDI) and Social Insurance Supplement (SIS) (includes all-source individual DI coverage with Ohio National) ; They are also allowed to apply for full GPI
- All benefit periods and optional riders are available

\*\*\*There are no changes to our underwriting requirements for Guaranteed Renewable, Business Overhead Expense (BOE) or Disability Buy-Sell policies.

Guidelines for pending applications and applications outside the parameters above are listed below

- Normal underwriting requirements will still apply, including MIB/DIRS, script history, LabPiQture, financial documentation; MVR and APS (where applicable).
- If APS records are not available, clients who have access to medical records including exams, blood work, physicals and/or accessible data provided through a patient portal may submit those documents.
- Clients with a significant medical history, including but not limited to, cancer, diabetes and cardiac history may be requested to provide their own records from their patient portal for consideration of coverage on a case-by-case basis. However, if there is not enough information to make a decision, the application may be postponed at this time.
- Eapplication is required unless a paper application has already been submitted.
- A signed Warranty of Health will be required for all cases at the time of policy delivery.

New amendment added

- The following new amendment will be added to all policies:  
I certify, since the date I signed this application, I have been working continuously, without interruption, on a full-time basis (30+ hours per week), and I have not had a change in my occupation or duties.

Pending applications and applications outside of parameters above

- Effective immediately, we will evaluate current pending applications. We will need a fully completed application, including responses to all medical questions (including full details to 'Yes' questions), and pages 1-8 submitted as one complete document to be considered for this temporary program.
- Applicants who fall outside of the above parameters will be evaluated on a case-by-case basis by contacting your underwriter