

Medical Underwriting

Regular Issue Medical Requirements

eMed is encouraged for all cases. eMed or TeleMed is required for the Enhanced Quick Issue Underwriting Program. Please refer to our Programs Section for EQI and New Professionals Program requirements.

Regular Issue Medical Requirements			
Ages	eMed/TeleMed/Paramedical Exam*	Urine/HIV	Blood/Urine
Individual Disability Products and Overhead Expense: All States Except CA and FL			
18-40	> \$3,000	N/A	N/A
41-50	> \$2,500	N/A	N/A
51-60	> \$1,500	\$500 ↔ 1,500	> \$1,500
Over 60	All	N/A	All
Individual Disability Products and Overhead Expense: CA and FL only			
18-40	> \$3,000	N/A	N/A
41-50	> \$2,500	N/A	N/A
51-60	> \$1,500	N/A	> \$500
Over 60	All	N/A	All
PayGuard Plus: All States Where Approved			
18-50	> \$6,000	N/A	N/A
51-60	> \$6,000	\$500 ↔ 6,000	> \$6,000
Disability Buy-Out: All States			
18-40	> \$200,000	N/A	N/A
41-50	> \$150,000	N/A	N/A
51-60	> \$50,000	N/A	> \$100,000

*For amounts equal to or below those listed in the table, Part II Medical Supplement or eMed is required.

When eMed/TeleMed/Paramedical Exam and Blood/Urine are required, Physical Measurements (build and blood pressure) will also be required. Physical Measurements are also commonly known as "Measurements" or "Short Form".

eMed and TeleMed not available in WY.

Financial Underwriting

Not applicable for the Enhanced Quick Issue, Start Up Savvy, and Special Limits for New Professionals Underwriting Programs; Overhead Expense for newly self-employed physicians/dentists and Group Conversion Program, etc.

Financial requirements summary: individual disability products (including future purchase/increase option exercises)

Financial Requirements Summary

Monthly Benefit

\$2,000 → \$7,499

\$7,500 and Up

Documentation Required

One-year financial documentation
(See following specific financial returns required)

Two years' financial documentations
(See following specific financial returns required)

Any reference to tax returns refers to Federal returns.

Personal Financial Information is required to be completed on all DI applications.

Include amounts in force with all companies when determining DI tax requirements.

For eligible Quick Issue cases, financial returns are not required; however, the financial section of the application must be fully complete. For more details about the Quick Issue Program, refer to the Program Section.

Specific financial returns required

Specific Financial Returns Required

Type of Business

Employee

Joint Returns

Sole Proprietor (or Independent Contractor)

Partnership

C Corporation

S Corporation

Limited Liability Company (LLC or LLP)

Documentation Required

Form 1040 or W-2 or payroll stub with year-to-date earnings.

Form 1040 and W-2.

Form 1040 with all schedules.

Form 1040 with all schedules, Form 1065 with all schedules.

Form 1040 with all schedules and W-2.
For closely held or one-person C Corporation, include Form 1120.

Form 1040 with all schedules, W-2, Form 1120S with all schedules.

Form 1040 with all schedules, W-2, Form 1065 with all schedules.

Additional financial documentation may be required whenever financial history dictates.