

NonMedical and Medical Requirements

Medical Underwriting Requirements			
Amount ¹	Age		
	18 - 40	41 - 50	51 - 60
\$0 - \$2,499	0	0	0
\$2,500 - \$3,500	1	2	2
\$3,501 - \$5,000	1	2	2
\$5,001 - \$10,000	2	2	2
\$10,001+	2	2	3

Medical Underwriting Requirements Definitions

- 0 = No medical requirements
- 1 = Urine HIV testing
- 2 = Blood profile, HOS, mini-exam
(height weight pulse, blood pressure)
- 3 = Mini-exam, blood profile, HOS, EKG

Note: Medical exams and testing are not required under *Old Fashioned Underwriting*.

Note: For those employed in the following health care occupations, a blood profile and Home Office Specimen (HOS) are required for any amount:

- emergency medical technicians
- dental hygienists
- dentists
- dialysis technicians
- others performing invasive procedures or drawing blood.
- paramedics
- physician assistants
- physicians (MD and DO)
- podiatrists
- registered nurses
- surgical assistants

An examination and EKG is not necessary unless required for the issue age and the amount applied for.²

Approved Paramedical Service Providers

Standard Insurance Company requires that you use a paramedical facility that has been approved by the home office. Those organizations are:

- APPS (American Para Professional Systems): 800.635.1677
- Exam One World Wide: 800.333.9947
- Portamedic/Hooper Holmes: 800.858.1102
- Superior Mobile Medics: 800.898.EXAM

The Standard will use Lab One exclusively for processing lab tests.

1. The amount of monthly indemnity with The Standard, either in force or applied for in the last three years. This includes Supplemental Social Insurance benefits, The Business Protector, The Business Equity Protector, The Protector and The Protector+. Disregard amounts provided by all other benefits and riders. For The Business Equity Protector, divide any lump sum by 36 and add in the monthly benefits.

2. Underwriting has the discretion to order medical requirements, regardless of the amount applied for.