

# Underwriting Definitions

**Guaranteed Issue\* (GI)** The amount of coverage available without regard to health status or evidence of insurability on the employee's application. Requires applicants to answer Actively at Work questions on their application.

Guaranteed Issue Underwriting may be available during the initial enrollment if participation is met, and for new hires who apply within 31 days after satisfying their eligibility period with their employer.

**Simplified Issue\* (SI)** requires all eligible applicants to answer full health questions on their application and may require additional exams and tests (e.g. blood, urinalysis, etc.)

If a proposed insured applies for more than the Guaranteed Issue maximum, Simplified Issue will apply to the excess amount elected.

**Late Entrant** is any applicant who did not sign up within their initial eligibility period for benefits and will be required to submit acceptable evidence of insurability via the application process.

**\*Special Note on Exclusions and Limitations:** Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations are not waived even though Guaranteed Issue is made a part of the offer.

<b>GWL Issue Limits</b>			
<b>Insured Person</b>	<b>UW Type</b>	<b>GI Issue Ages</b>	<b>Maximum GI Death Benefit<sup>2</sup></b>
Employee	GI	18-70	\$100,000
Working Spouse	GI	18-70	\$30,000
Non-working Spouse	GI	18-70	\$10,000
Spouse Work Status Not Available**	GI	18-70	\$10,000
Child	GI	0-18	\$20,000

<sup>2</sup>Total of GWL Face plus 20 Year Term, if any.

\*\*Spouse Work Status Not Available is only applicable if both Working Spouse and Non-Working Spouse is not captured.

This proposal is subject to the terms, conditions, and limitations of any policy(ies) issued.

