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ONEAMERICA®

News to Know

## Immediate Change to Medical Requirements for Full Underwriting

Due to a laboratory test kit being discontinued, our vendor, ExamOne, now requires a blood specimen to complete the panel of tests full underwriting requires. Effective immediately, blood specimens will be required on those adults ages 35 and up for face amounts \$0-99,999, on products issued and underwritten by State Life. This change will not impact Underwriting's processing time and only applies to full underwriting. This does not affect Expedited Underwriting.

### Asset Care age/amount requirements

Total amount to underwrite	Ages			
	35–50	51–59	60–69	70+
\$0–\$99,999	Paramed* Blood, Urine	Paramed* Blood, Urine	Senior LTC Exam* Blood, Urine	Senior LTC Exam* Medical records
\$100,000– \$500,000	Paramed* Blood, Urine	Paramed* Blood, Urine	Senior LTC Exam* Blood, Urine	Senior LTC Exam* Medical records Blood, Urine, EKG
\$500,001– \$1,000,000**	Paramed Blood, Urine	Paramed Blood, Urine EKG	Senior LTC Exam Blood, Urine EKG	Senior LTC Exam Medical records Blood, Urine, EKG

\*If the applicant has completed the interview process with LTCG, we will waive the paramed and/or senior LTC exam and get physical measurements when blood and urine specimens are collected.

\*\*Maximum Face Amount is \$1,000,000; contact the Home Office for any cases with a face amount over \$1,000,000.

You can view the complete chart on page 13 in the updated [Care Solutions Process Guide, I-33758](#).

Please make sure any clients in the underwriting process are aware of this change and are prepared to undergo the collection of vitals, labs, and any other medical requirements during their exam appointment.

As always, our Underwriting team is available to discuss any specific questions or concerns you may have about individual cases that may be in the pipeline as this time.

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