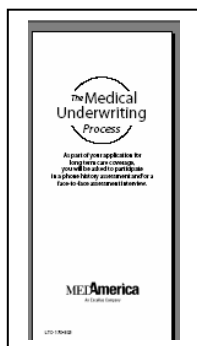


**An updated Underwriting brochure
is available to leave with your Applicants.
Available to order 9/1/05 at www.medamericaltc.com.**



We Listened to Your Concerns Regarding FTF at Younger Ages

Underwriting Requirements for Maximum Monthly Benefit Levels
& Single Antidepressants

Enhanced and Simplified

To achieve the same sound risk decisions but...

- *Decrease the number of FTF requirements*
- *Improve Time Service*
- *Increase convenience to your applicants...*

We are introducing a new cognitive screening tool, the *EMST (Enhanced Mental Skills Test) that will be incorporated in all of our Phone History Interviews effective 9/1/2005. The EMST is quickly becoming the industry norm based on the accuracy of the tool and the proven reliability on the phone. While the PHI may take longer (20-30 minutes total), the applicant will not be inconvenienced with the need to schedule a FTF.

Issue and Current Underwriting Tool	Change
Monthly Maximum Benefit Underwriting Tools Required	
Monthly Maximum Benefit \geq \$7200 Currently requires a Medical Record and FTF	Increasing Monthly Maximum Benefit \geq \$9300 FTF and Medical Record
	Monthly Maximum Benefit from \$8100 through \$9000: PHI with EMST* and Medical Record
Unlimited Coverage	
Not Available to ages <50 APS/FTF all other ages	No Change
Single Antidepressant Medication	
Currently requires a Medical Record and FTF	Actively-At -Work and Age < 50 PHI with EMST* and Medical Record

(next page)

New Strategy with Height and Weight

With medical advancements in understanding the relationship of obesity and disease management, we are converting from a straight Height and Weight Table to evaluating underwriting risk based on Body Mass Index (BMI).

**If the applicant's weight does not fall within the range noted below
They are NOT ELIGIBLE TO APPLY.**

BMI Categories for Medical Underwriting:
Underweight = < 19.0
Normal weight = 19-24
Overweight = 25-29.9
Obesity = BMI of 30 - 34
Obesity-High Risk* = BMI of 35-39
Extreme Obesity = BMI ≥ 40.0

Note: BMI is a reliable indicator of total body fat, which is related to the risk of disease and death. Individuals are considered at *significantly (very high) increased risk of HTN, Diabetes, and Cardiovascular disease when the BMI is > 35 and Extremely High Risk when the BMI is ≥40.

Height Feet/Inches	Height in Inches	Submit Preferred Or Standard (Based on Conditions)	Submit at Modified Rate 3 All Conditions, All Ages	Not Insurable
		Weight in Pounds	Weight in Pounds	Weight in Pounds
		BMI = 19-34	BMI = 35-39	BMI ≥ 40
4'8"	56	85-155	156-178	179
4'9"	57	88-161	162-184	185
4'10"	58	91-166	167-190	191
4'11"	59	94-172	173-197	198
5'0"	60	97-178	179-203	204
5'1"	61	100-184	185-210	211
5'2"	62	104-190	191-217	218
5'3"	63	107-196	197-224	225
5'4"	64	110-203	204-231	232
5'5"	65	114-209	210-239	240
5'6"	66	118-215	216-246	247
5'7"	67	121-222	223-254	255
5'8"	68	125-229	230-261	262
5'9"	69	128-235	236-269	270
5'10"	70	132-242	243-277	278
5'11"	71	136-249	250-285	286
6'0"	72	140-257	258-293	294
6'1"	73	144-264	265-301	302
6'2"	74	148-271	272-310	311
6'3"	75	152-278	279-318	319
6'4"	76	156-286	287-327	328
6'5"	77	160-294	295-337	338
6'6"	78	164-302	303-345	346
6'7"	79	168-310	311-354	355
6'8"	80	172-318	319-363	364

The score is valid for both men and women but it does have some limits. The limits are:
 It may **overestimate** body fat in athletes and others who have a muscular build.

It may **underestimate** body fat in older persons and others who have lost muscle mass.
 Be assured that Medical Underwriting will accommodate for the limits of the BMI in making the final underwriting decision.

(over)

Enhanced Underwriting Guidelines Allowing You to Better Predict Outcomes.

Issue and Current Guideline	Change	
Breast Cancer		
Underwrite by Staging of Cancer and CAN NOT be on any oral chemotherapy drugs EXCEPT Nolvadex or Tamoxifen	Continue to Underwrite by Staging of Cancer but will Underwrite <i>additional oral chemotherapy drugs: adding to list of medications that will be underwritten: Femara (Letrozole), Arimedex (Anastrozole), and Aromasin (Exemestane)</i>	
Restless Leg Syndrome		
Treated with Parkinsonian drugs like Levodopa, Sinemet, Requip, Bromocriptine, Mirapex <i>Not Insurable Today</i>	APS/FTF: Must rule out Parkinson's: Stable <u>12 months</u> on same medications Rate 2	
Sleep Apnea		
Guidelines currently have no weight guideline.	Adding the clarification that the BMI can not be ≥ 35. If BMI ≥ 35 Not Insurable	
Hepatitis C		
Current Guideline: Attempt to Underwrite with PHI/APS	<i>Majority are finalized as Not Insurable. New Guideline is: Not Insurable</i>	
Arthritis and Joint Pain or Replacements		
Guidelines currently have no weight guideline.	Adding BMI clarification	
	BMI ≥ 35 and < 40	Rate 3
	BMI ≥ 40	Not Insurable
High Blood Pressure or Hypertension (HTN)		
Guidelines currently have no smoking or weight guideline	Adding Smoking and BMI clarification	
	BMI ≤ 34	PHI – Rate 1
	Smoker	PHI – Rate 2
	BMI ≥ 35 and < 40	PHI/APS- Rate 3
	Smoker AND BMI ≥ 35	Not Insurable
	BMI ≥ 40	Not Insurable

Disclaimer: These are not the full underwriting guidelines for the condition but additional information to assist you to better know the underwriting requirements to pre-qualify your applicants. Please insert this bulletin in to your Agent Field Guide for reference.