

Inside COLUMBUS LIFE

COVID-19 Revised Underwriting Guidelines

For life insurance applications received March 30, 2020 and after (and until further notice) the following underwriting guidelines will be implemented:

Proposed Insureds Age	COVID-19 Revised Underwriting Guidelines
81 to 85	<ul style="list-style-type: none">No applications will be accepted.
71 to 80	<ul style="list-style-type: none">Require a pharmacy history, telephone interview, and medical records for all cases in addition to routine requirements. The telephone interview will include specific questions about recent illness and COVID-19.Only U.S. Citizens or Permanent Resident Aliens (green card holders) with no anticipated foreign travel – where permissible.Any policy issued will be standard, non-tobacco or better and the proposed insured must have no history of lung disease or heart disease and must not show signs of frailty (falls, hospitalization, unexplained weight loss).Maximum face amount \$7,000,000.Will not accept Term applications from proposed insured over the age of 70.
61 to 70	<ul style="list-style-type: none">Require a pharmacy history and telephone interview (APS at \$1,000,000 per routine rules). The telephone interview will include specific questions about recent illness and COVID-19.Only U.S. Citizens or Permanent Resident Aliens (green card holders) with no anticipated foreign travel – where permissible.Any policy issued will be standard or better and the proposed insured must have no history of lung disease or heart disease and must not show signs of frailty (falls, hospitalization, unexplained weight loss).Maximum face amount \$7,000,000.
0 to 60	<ul style="list-style-type: none">Maximum face amount at \$15,000,000.

For all policies, a good health statement is required at policy delivery.

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Additional Information

Acute COVID-19/Coronavirus Illness

- Applicants that have been diagnosed with or are suspected of having COVID-19/Coronavirus will be postponed until 30 days after the recovery from the illness. Suspected means anyone experiencing COVID-19 or COVID-19 like symptoms.
- The following exceptions to this rule apply:
 - Applicants with a pre-existing respiratory condition or any applicant over the age of 69 will be postponed for 90 days following successful recovery.
 - Applicants that required hospitalization for COVID-19 will be postponed for 12 months.

Para Medical Services and Operations

Our examination partners continue to actively monitor the evolving conditions surrounding COVID-19 and continue to adjust their operations as necessary to protect the health and safety of both examiners and applicants. At this time, it is reasonable to assume that exams may take longer to get completed in certain areas, especially those that have identified clusters of the outbreak.

- **APPS:** At this time, APPS continues to operate in their national and local offices. However, they are not conducting exams in areas where a lock-down order is in place and they are abiding by any local curfews that have been set. APPS has also issued an operational bulletin regarding operational enhancements to reduce the spread of COVID-19. A specific line of questioning has now been implemented to ensure both the examiner and the applicant are free of COVID-19 symptoms and have not travelled to or been in contact with individuals who have traveled to specific areas with widespread COVID-19 transmission. Because of this, applicants could experience a 15-day delay if certain criteria are met.
- **ExamOne:** Continues to process life insurance examinations in the available Quest Patient Service Centers across the US. For the most up-to-date information on available services in impacted areas, visit <https://www.examone.com/office-closings/>. ExamOne has also implemented new procedures for a line of questioning similar to that mentioned in the APPS section.