

NOVEMBER 8, 2021

COVID-19 UPDATES

Effective immediately, SBLI has revised its temporary life insurance underwriting guidelines due to the COVID-19 pandemic with the modifications below.

UNDERWRITING OPERATIONS UPDATE

- Temporary acceptable risk classification adjustments are updated as follows:
 - For cases up to age 60:
 - » Table 6 or better: Applications accepted
 - » Table 7 or higher: Applications will not receive an offer and will be postponed until further notice
 - For cases ages 61 to 65:
 - » Table 5 or better up to \$500,000: Applications accepted
 - » Table 2 or better for cases over \$500,000: Applications accepted
 - » Table 3 or higher: Applications will not receive an offer and will be postponed until further notice
 - For cases aged 66 or older:
 - » Table 2 (150%) or better: Applications accepted
 - » Table 3 or higher: Applications will not receive an offer and will be postponed until further notice
- Positive COVID-19 cases are still being postponed for 30 days after resolution of symptoms and back to normal physical activity. Cases that are more severe and require hospital admission will most likely require a longer postponement period, depending on the severity.
- A statement of health is still required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue. Our e-Policy delivery system helps to support this process as it allows the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.

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FOREIGN TRAVEL UPDATE

- Travel plans to a country with advisory Level 1 or 2 are acceptable, subject to answers on Covid-19 questions indicating no symptoms, positive test, or self-isolation.
- Travel plans to a country with advisory Level 3 or 4 will continue to be a postpone until 30 days after return with no COVID-19 symptoms, positive test, or self-isolation.

VENDOR INFORMATION

Electronic Health Record Update:

- We continue to utilize electronic health records as an option when medical records are required. We have piloted both Human API and MIB sources and continue to try and use this information. If distribution has access to obtaining any electronic health records, we are willing to review if submitted. If additional information is required, SBLI has the right to request a traditional APS.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your continued partnership and business.