

TruStage Underwriting

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TruStage Medical Impairment Guide - ***DISCLAIMER: This is only a guide and is not all-inclusive.**

With TruStage Underwriting, please understand that this carrier does not Underwrite in the same traditional sense as our other carriers. TruStage utilizes a Risk Score Calculator where the combination of gender, age, the answers to the questions on the application, and the medication history (prescriptions, dosage, length of treatment, etc) produces a "risk score" for the carrier. If this score exceeds a certain number (set by the carrier and subject to change), the customer will be denied and a score under that number will be approved. As such, it is possible to receive approval through TruStage in many instances that traditional carriers would otherwise deny. However, this also means that it is extremely important to follow all Underwriting Guidelines, particularly surrounding Question#5 on the application, to the letter in order to make sure your client's benefit will pay out to their Beneficiary.

- **Definition of chronic** = treatment or symptoms lasting >3 months duration
 - (except depression, consider chronic >6 months)

As a reminder, the Medical Impairment Guide is not all inclusive, so it's possible there are other conditions that fall into those categories that may not be listed. Additionally, if specific conditions disclosed are not listed individually on the application, they may be covered by categorical questions (heart disease, disorder of the brain, etc.). All questions should be read verbatim and answered honestly by the applicant. As we've shared before, if the applicant is ever unsure of their specific diagnosis, or whether a diagnosis falls into a certain category, they should consult their physician for confirmation prior to applying.

THE FOLLOWING REQUIRE A "YES" ANSWER TO QUESTION #5 IN THE TRUSTAGE APP (again, this is not all-inclusive...please refer to www.NIH.gov :

- **Cancer**
 - Any diagnosis, treatment, or recurrence of a cancer would yield a "YES" here
 - **EXCLUSION** - Basal Cell Carcinoma (skin cancer)
- **Diabetes**
 - TAWL considers all diabetes diagnoses, not just those requiring insulin - this includes Type 1, Type 2 AND Prediabetes
- **Stroke**
 - Exclusion for TIA (transient ischemic attack/mini-stroke)
 - **NOTE** - The customer stating they had a "small stroke" is not indicative of a TIA and we cannot coach someone to say it was a TIA. The best direction is to ask the customer if it is a stroke or a TIA and let them respond (a customer will most often know if it was referred to as a TIA)
- **Heart Disease or Condition, except High Blood Pressure**
 - **NOTE** - Use of blood thinners is typically indicative of a treatment for heart disease/condition - always clarify!
 - Examples of Heart Disease/Condition include, but are not limited to:
 - Aortic Aneurysm
 - Atrial Fibrillation/Atrial Flutter

- Any Other Irregular Heartbeat or Heart Rhythm Disorder
 - Cardiomyopathy
 - Congenital Heart Disease
 - Congestive Heart Failure
 - Coronary Artery Disease (CAD)
 - Bypass Surgery/Stent Placement/Angioplasty
 - Heart Murmur
 - Heart Valve Disorder (including repair or replacement)
 - Myocardial Infarction/Heart Attack/Heart Blockage
 - Pacemaker or Defibrillator placement (having one constitutes continuous treatment)
 - Pulmonary Hypertension/Stenosis
- Chronic Kidney Disease
 - Kidney failure/dialysis
 - Kidney Transplant
 - Polycystic kidney disease
- Chronic Lung Disease - SPECIAL NOTE: Asthma as the ONLY Chronic Lung condition NO LONGER requires a YES for TruStage Q5, but if the client *does* answer YES for Asthma, it should not be challenged
 - Chronic Bronchitis
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Emphysema
 - Pulmonary Fibrosis
 - Sarcoidosis
- Chronic Depression or Anxiety
 - Chronic = treatment or symptoms lasting >6 months
- Bipolar Disorder or Schizophrenia
 - Any diagnosis or treatment yields a "YES" here
- Dementia or Alzheimer's Disease
 - Any diagnosis or treatment yields a "YES" here
- Head or Brain Injury or Disorder of the Brain or Spinal Nerves
 - Cerebral Palsy
 - Head Injury/Brain Injury
 - Huntington's Disease
 - Hydrocephalus
 - Multiple Sclerosis
 - Paralysis
 - Parkinson's Disease
 - Spinal Stenosis
 - Seizures (including seizure disorders such as Epilepsy)
 - Brain Aneurysm

- Tumor
 - ALS (Lou Gehrig's Disease) or Muscular Dystrophy
 - Any diagnosis or treatment yields a "YES" here
 - Alcohol or Drug Abuse
 - Any diagnosis or treatment yields a "YES" here
 - Cirrhosis of the Liver
 - Any diagnosis or treatment yields a "YES" here
 - HIV or AIDS
 - Any diagnosis or treatment yields a "YES" here
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