

**Ohio National temporary life underwriting guidelines**

During this unprecedented time due to the COVID-19 pandemic, it is becoming more difficult to complete exams and obtain medical records. This disruption is a significant impediment in the underwriting process. To assist you, these temporary underwriting changes have been implemented for pending applications and for applications received prior to June 1, 2020.

These temporary underwriting guidelines may be extended or curtailed as circumstances allow.

**Temporary guidelines**

- For ages 18 – 50, we will do our best to complete the underwriting process for up to \$1 million of face amount without a current insurance exam or medical records, when unavailable. Family history should be included in all submissions in the "Remarks" section (8b) on the e-application (see instructions below).\*
- Given that in many cases we won't have full required information; it is possible that there could be more declines, postponements or offers for reduced coverage amounts or lesser underwriting classes (i.e. Nonsmoker vs Preferred.). Further, if your client has a ratable condition or something in their personal or financial history that raises a concern they may not be eligible under the temporary guidelines.
- Clients who have access to medical records including exams, blood work, physicals and/or accessible data provided through a patient portal completed in the past 12 months should submit those documents with the application, as they will help with the underwriting process.
- For ages 51 – 60, and any coverage amount requests over \$1 million up to \$2 million, we require additional information to complete the underwriting process, with the understanding that in general, it will be more difficult to make an offer without more information. This includes the underwriter having access to a client's current medical information such as recent underwriting information (including exams, labs and physicals) from other carriers within the past 12 months, medical records provided by the client or patient portal medical records such as "My Chart."
- Amounts applied for could be limited/reduced by any inforce life insurance policies with Ohio National.
- Substandard classes are not available.
- All life products and riders are available.
- Applicants issued under this program can reapply, with full medical (exam, blood, APS) and we will "consider" improved rate class based on complete data. Please note that for whole life products risk class reviews occur after the first policy anniversary.

**Process / Guidelines**

- A full e-application is required, which includes completing the additional medical information on page 5.
- To be considered under the temporary guidelines, write "**PARAMED EXAM NOT AVAILABLE**" in the "Remarks" section (8b) on the e-application (see instructions below).\*
- To consider pending e-app or paper applications, already received by the home office, we need you to submit the answers to the additional medical questions on page 5 of the application and an updated signature page signed by the client.
- Applicant provided patient portal medical records such as "My Chart" and others are strongly encouraged to improve the underwriting outcome.
- Must be a US citizen and or permanent resident green card holder, no temporary visas accepted.
- We will request a Warranty of Health at delivery on all COD cases and on an as needed basis, prior to issue on some cases (such as for older ages and on higher risk cases).

**Resources****Related articles**

- [eApp Overview](#)  
Overview of eApp

**Files**

- [How to resubmit an eApp](#)
- [Adding additional information into eApp](#)
- [eApp Tips and Tricks](#)

**Contacts**

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877.665.2468 Option 3, 1)

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- The temporary guidelines are not available for premium financing cases.
- Applicants that have been previously declined will not be considered

**Please note:** In lieu of the Paramedical exam our life underwriters will use information such as, but not limited to, the following:

- E-search and Motor Vehicle Record
- RX check and clinical lab data
- Medical Information Bureau (MIB) information

**Underwriting reserves the right to request any underwriting requirement deemed necessary.**

#### Frequently asked questions

**Q: Is this a permanent change in the way Ohio National underwrites life insurance and is this an accelerated underwriting program?**

A: No. This represents a modification to our current guidelines given that medical exams may be more difficult to obtain for a period of time.

**Q: Under these temporary guidelines, does this ensure that my client's policy will be approved?**

A: No. While we will do our best to underwrite the case, this is not a guaranteed issue program.

**Q: How long will these temporary guidelines last?**

A: These guidelines are currently scheduled to cover applications received in the home office by June 1, 2020. The guidelines will then be re-evaluated.

**Q: If I can get my client examined will you use that information to underwrite the applicant?**

A: Yes, per our normal underwriting guidelines.

**Q: Should the client not be satisfied with the underwriting offer under the temporary guidelines can they instead choose to complete the normal underwriting requirements (i.e. medical exam and labs)?**

A: Yes. But they no longer will have the option to accept the offer, if any, under the temporary underwriting guidelines.

**Q: What is the maximum face amount that will be considered by Ohio National under the temporary underwriting guidelines?**

A: Up to \$2 million, based on available information presented to us.

**Q: What additional information can be provided to the underwriter to help with the offer?**

A: Prior exams, physicals or underwriting data from other carriers taken within the past 12 months and access to medical records through tools like "My Chart" may help with the underwriting offer.

**Q: If my client has existing coverage with Ohio National will that impact the offer?**

A: Yes. For example, if your client already has \$1,500,000 in force with Ohio National and wants to apply for another \$1,000,000, if approved, the maximum we would issue is \$500,000 for a total inforce of \$2,000,000.

**Q: Will my client receive the same underwriting class as they would have if a new medical exam was provided (under your normal underwriting guidelines)?**

A: The level of information accessible/available to the underwriter will determine how closely offers can align with what would have been likely received under normal underwriting procedures.

**Q: Can my client re-apply at a later time should they want to improve their underwriting class?**

A: Yes. Applicants issued under this program can reapply, with full medical (exam, blood, APS) and we will "consider" improved rate class based on complete data. Please note that for whole life products risk class reviews occur after the first policy anniversary.

**Q: What additional information is needed to issue a policy under the temporary underwriting guidelines?**

A. We will request a Warranty of Health at delivery on all COD cases and on an as needed basis, prior to issue on some cases (such as for older ages and on higher risk cases).

**\* INSTRUCTIONS FOR ADDING INFORMATION TO THE "REMARKS" SECTION**

- While completing the new application navigate through our eApplication until you are presented with the Agent Page section (mandated page).
- Within the Agent Page section there are two pages to review. The Remarks section is found on on pg. 2. (This page would correspond with pg. 8b of the paper application)
- Within the Remarks section please indicate that a "**paramed exam not available**" and also include the **proposed insured's family history**.
- If you complete the eApplication but forget to add these comments you can navigate directly to the Agent Page by selecting the double arrows at the upper left side to display a drop down list of all current application and supplemental forms.

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