



# IdealFlex | Series™

FIXED HOSPITAL BENEFIT

## AGENT GUIDE



### The American Home Life Insurance Company

400 S Kansas Ave Topeka, KS 66603

1-800-876-0199

[www.amhomelife.com](http://www.amhomelife.com)

[www.idealflexseries.com](http://www.idealflexseries.com)

For agent use only, not for use in sales presentations.  
State Variations to product, rates, and more may apply. Consult Agent Portal For Specifics

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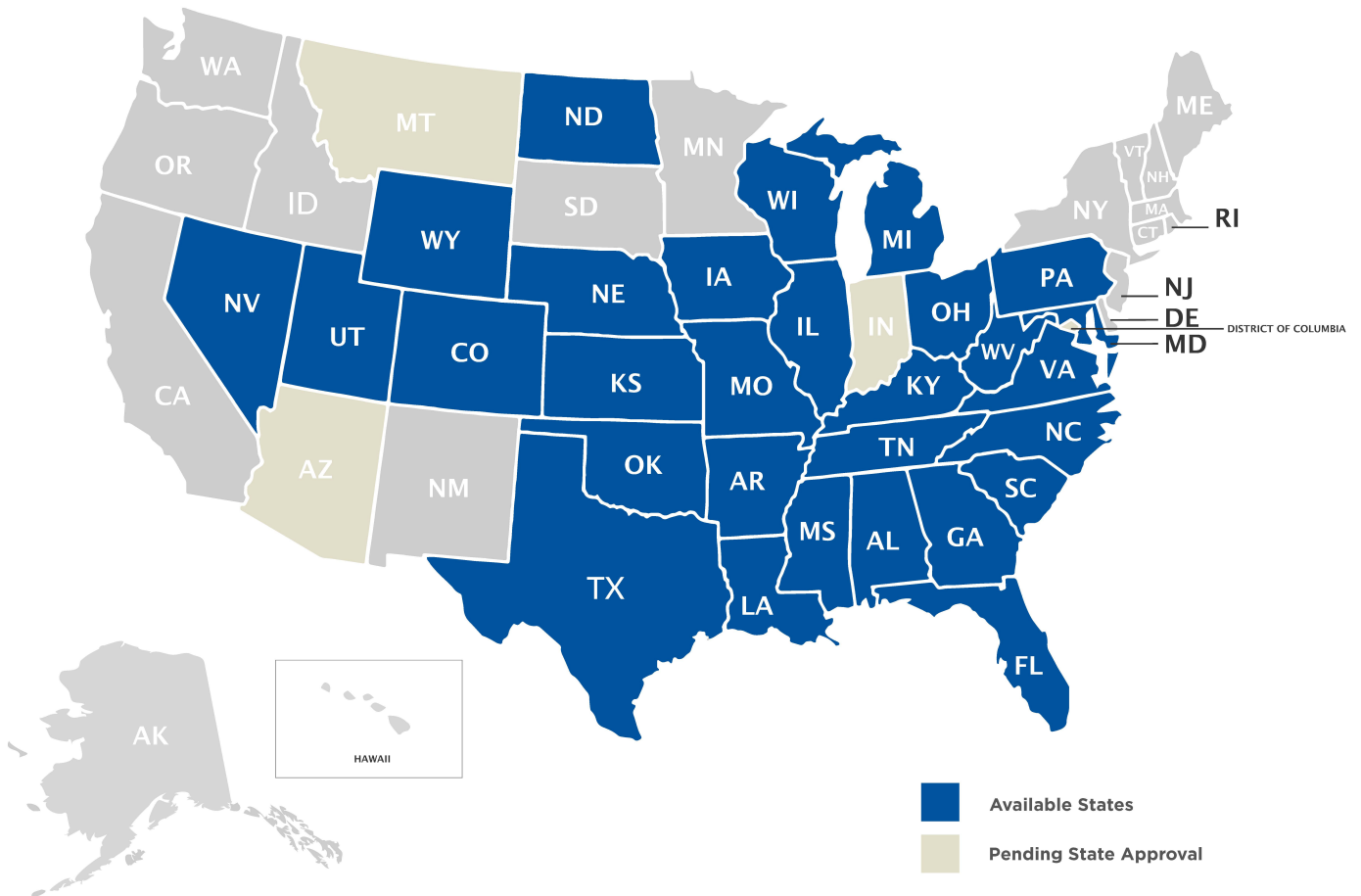
# Contracting

## Steps to Get Contracted:

1. Request Contracting Electronic Invite From Home Office: 800-876-0199
2. Complete Agent Contracting E-Kit
3. Most Agents Ready-To-Sell In 24 Hours



**IdealFlex** | Series™  
FIXED HOSPITAL BENEFIT



# OUR HISTORY

American Home Life Insurance Company (AHL) was founded in 1909 in Topeka, Kansas under the name Kansas Home Mutual Life Insurance Company. In 1912, the Company merged with American Mutual Life Insurance Company of McPherson, Kansas and adopted its current name – American Home Life Insurance Company – which the Company has operated under for over 100 years. Throughout the last century, American Home Life’s mutual corporate structure, conservative investment philosophy, and Midwestern value-oriented culture have enabled AHL to grow and prosper through multiple World Wars, epidemics, and recessions while fulfilling its commitments to its policyholders, agents, and employees.



AHL was founded and operates today as a Mutual insurance company. A mutual insurance company is simply a company that is owned exclusively by its policyholders; it has no shareholders and is not publicly traded on any exchange. This distinction is very important because it means AHL can solely operate in policyholder’s long-term interest without having to weigh the effects company decisions may have on shareholder’s short-term interests. As a result, AHL is superiorly positioned to navigate its way through unexpected future financial or political events and is ultimately better able to fulfill its obligations to its policyholders both on time and in full when we’re needed most.

A long-term and conservative investment management philosophy has always been the foundation of AHL’s financial strength and stability. AHL’s asset management team deploys capital into the marketplace under a highly customized, conservative investment strategy which prioritizes ongoing, long-term financial solvency above all else. AHL’s past and present performance has earned the company a “Stable Outlook” rating from AM Best, the industry’s leading ratings agency.

AHL’s portfolio is currently and will remain well positioned to continue fulfilling its obligations to policyholders now and into the future, regardless of the financial climate of the day.

As a 100+ year old Kansas Company, Midwestern values are deeply rooted into the corporate culture of AHL. Honesty, integrity, courtesy, are qualities we believe our policyholders expect and deserve from AHL when they choose to entrust us with their life insurance needs. We strive to demonstrate these values every day and at every level of our business operation. From the cordial conversation you’ll encounter when calling in, to the ease you’ll experience when buying our simple, transparent products, we believe these values will be immediately apparent to our policyholders both on the surface, and in the ‘fine print.’



# **Why Agents Should Sell Our Product**

**Industry Best Commissions**

**Lucrative Bonuses**

**25k One-Of-A-Kind Incentive Trip**

**Value Packed Base + 10 Optional Riders**

**E-App Instant Decision**

**Contracting/Ready to Sell in 24-48 Hours**

**Real Access to Staff**

# Product Specifications

## Overview:

### Outline:

- Ages 18-89
- Guaranteed issue ages 64.5-70 (GI window applies to Daily Benefit only)
- One-time \$25 policy fee
- Unisex Rates
- 12% Household/Roommate Discount
  - Applicant qualifies for the discount as long as they live with someone 18 or older. Only applicant needs to apply.

### Base Benefits:

- Daily Hospital Confinement Indemnity Benefit
- Lump Sum Hospital Confinement Indemnity Benefit

### Included in Base:

- Observation Admission Benefit
- Emergency Room/Urgent Care Admission Benefit
- Mental Health Confinement Benefit
- Pet Boarding Benefit
- Travel Companion Lodging Benefit

### Optional Riders:

- Ambulance Benefit
- Daily Skilled Nursing Facility Benefit
- Outpatient Surgical Procedure Benefit
- Outpatient Rehabilitation Services Benefit
- Dual Hospital Confinement Benefit
- Critical Accident & Accidental Death Benefit
- Daily Hospital Confinement Increasing Benefit
- Lump Sum Hospital Confinement Benefit
- Heart Attack & Stroke Diagnosis Benefit
- Cancer Diagnosis Benefit

# Included Base Benefits

All benefits subject to a standard 30-day waiting period and 6-month pre-existing conditions.  
Not all benefits available in every state.

## Base Benefits

### **Daily Hospital Confinement Indemnity Benefit**

Benefit Amount: \$100-750 Per Day

Maximum Days Per Period of Confinement: 2, 3, 4, 5, 6, 7, 8, 9, 10, 15, 20, 31 Days

**Hours 1-6 observation or hospital = no benefit**

**Hours 7-24 observation or hospital = full daily benefit**

### **Lump Sum Hospital Confinement Indemnity Benefit**

Benefit Amount: \$500-2,500

7 to 24 Hours of Hospital Confinement: 25% of Benefit Amount

More Than 24 Hours of Hospital Confinement: 100% of Benefit Amount

**Hours 1-6 observation or hospital = no benefit**

**Hours 7-24 observation or hospital = 25% lump**

**Hours >24 hospital = 100% lump**

**Hours >24 observation = 25% lump**

## Included in Base

### **Emergency Room/Urgent Care Admission Benefit**

- > Benefit Amount: \$150 Per Visit  
Maximum Visits Per Calendar Year: 3 Visits

### **Mental Health Confinement Benefit**

- > Benefit Amount: \$175 Per Day  
Maximum Visits Per Calendar Year: 4 Days

### **Daily Observation Admission Benefit**

- > Benefit Amount: \$100-750 Per Day  
Maximum Benefit Per Calendar Year: 2 Days

### **Lump Sum Observation Admission Benefit**

- > Benefit Amount: 25% of Lump Sum Hospital Confinement Benefit Amount  
Maximum Benefit Per Calendar Year: 2

### **Pet Boarding Benefit** - Daily or Lump must be triggered

- > Benefit Amount: \$50 Per Day  
Maximum Benefit Per Calendar Year: 7 Days  
Lifetime Maximum: 30 Days

### **Travel Companion Lodging Benefit** - Daily or Lump must be triggered

- > Benefit Amount: \$100 Per Night  
Maximum Benefit Per Calendar Year: 7 Nights  
Lifetime Maximum: 30 Nights

# Optional Riders

## Applicants can choose up to 5 riders!

### **Ambulance Benefit Rider**

- Benefit Amount: \$50-\$600 Per Trip
- Maximum Trips: 2 Ground/Water trips and 1 Air trip per calendar year

### **Daily Skilled Nursing Facility Benefit Rider**

- Daily Skilled Nursing Facility Benefit Amount: \$100-\$500 per day
- Maximum Days Per Confinement Period: 20 or 100

### **Outpatient Surgical Procedure Benefit Rider**

- Benefit Amount: \$100-\$1,000 per procedure
- Maximum Surgical Procedures Per Calendar Year: 2

### **Outpatient Rehabilitation Services Benefit Rider**

- Outpatient Rehabilitation Services Benefit Amount: \$50-\$250 per day
- Maximum Outpatient Rehabilitation Days Per Calendar Year: 15-30
- Outpatient Chiropractic Therapy Benefit Amount: \$50 per day
- Maximum Outpatient Chiropractic Therapy Days Per Calendar Year: 5

### **Dual Hospital Confinement Benefit Rider**

- Benefit Amount: \$250-\$500 per occurrence
- Maximum Periods of Confinement Per Calendar Year: 1

### **Critical Accident & Accidental Death Benefit Rider**

- Maximum Benefit Amount Per Accident: \$5,000-\$10,000
- Maximum Accidents Per Calendar Year: 1
- Lifetime Maximum Benefit Per Injury Type: 1

### **Daily Hospital Confinement Increasing Benefit Rider**

- Annual Daily Hospital Benefit Percentage Increase: 5% per completed rider year
- Maximum Benefit Percentage Increase: 50%

# Optional Riders Cont.

## Lump Sum Hospital Confinement Benefit Rider

- Lump Sum Benefit Amount: \$100-\$750
- No Benefit: Less than 24 hours of hospital confinement.
- Full Benefit: More than 24 hours of hospital confinement.

## Heart Attack & Stroke Diagnosis Benefit Rider

- Heart Attack & Stroke Diagnosis Benefit Amount: \$1,000-\$10,000
- Maximum Heart Attack Diagnosis Benefits Per Lifetime: 1 + Eligible Recurrence Benefit
- Maximum Stroke Diagnosis Benefits Per Lifetime: 1 + Eligible Recurrence Benefit
- Heart Attack & Stroke Recurrence Benefit (Included):
  - Paid as a percentage of the Heart Attack & Stroke Diagnosis Benefit Amount based on the time period from the last diagnosis:

| Time Period from Last Diagnosis | Benefit Amount (% of Diagnosis Benefit) |
|---------------------------------|---|
| Years 0-1                       | 0%                                      |
| Years 2-4                       | 25%                                     |
| Years 5-6                       | 50%                                     |
| Years 7-9                       | 75%                                     |
| Year 10                         | 100%                                    |

- Maximum Heart Attack Recurrence Benefits Per Lifetime: 1
- Maximum Stroke Recurrence Benefits Per Lifetime: 1

## Cancer Diagnosis Benefit Rider

- Cancer Diagnosis Benefit Amount: \$1,000-\$25,000
- Maximum Cancer Diagnosis Benefits Per Lifetime: 1 + Eligible Recurrence Benefit
- Cancer In Situ Diagnosis Benefit Amount: 25% of Cancer Diagnosis Benefit Amount
- Maximum Cancer In Situ Diagnosis Benefits Per Lifetime: 1
- Cancer Recurrence Benefit (Included):
  - Paid as a percentage of the Cancer Diagnosis Benefit Amount based on the period of remission:

| Period of Remission | Benefit Amount (% of Cancer Diagnosis Benefit) |
|---------------------|--|
| Years 0-1           | 0%   |
| Years 2-4           | 25%  |
| Years 5-6           | 50%  |
| Years 7-9           | 75%  |
| Year 10             | 100%   |

- Maximum Cancer Recurrence Benefits Per Lifetime: 1
- Skin Cancer Diagnosis Benefit Amount: \$500
- Maximum Skin Cancer Diagnosis Benefits Per Lifetime: 3

# E-App

## Overview:

- User-friendly electronic application (E-App) system.
- Signature Options: User-friendly text and voice authorization (5 min. w/AHL Rep.)
- Instant underwriting decisions.
- Accessible via desktop, tablet, or mobile devices.

## How to Access:

1. Log in to the Agent Portal.
2. Navigate to the E-App section.
3. Follow the step-by-step application wizard
4. E-App Website Link: <https://app.ahlonboard.com/login?ReturnUrl=%2f>

## Benefits:

- Faster processing and approval times.
- Automatic error checks to ensure completeness.

The screenshot shows the 'Part 1 - Personal Information' step of an application wizard. The header includes the American Home Life Insurance Company logo and navigation links for Dashboard, Run a Quote, and Contact Us. A user greeting 'Hello, [redacted]' is visible in the top right. The main content area is titled 'Part 1 - Personal Information' with the instruction 'Tell us about yourself'. A progress bar on the left lists steps 1 through 9, with '1. Personal Information' selected. The form contains several fields: 'Application type' with radio buttons for 'New Business' (selected) and 'Reinstatement'; 'madison's Information' section with 'Last name' (Test), 'First name' (madison), and 'MI' (MI); 'Date of birth' (03/30/1993); 'Gender' with radio buttons for 'Female' and 'Male'; 'Social Security Number' and 'Confirm Social Security Number' (Confirm SSN) fields; 'Residential Address' (Enter a location), 'Residential City' (Residential City), 'Residential State' (Georgia), and 'Residential Zip' (Residential Zip) fields. Asterisks indicate required fields.

# Compensation

## **First Year & Renewal Commission**

AHL offers competitive first year and renewal commission. Please find your commission schedule on our Agent Zone.

1. Log into Agent Zone at [www.amhomelife.com](http://www.amhomelife.com)
2. Click Agent Zone
3. Go to Reports>Agent Reports>Commission Schedule
4. Click PDF Icon next to drop down menu to download a PDF of commission schedule

## **Advance Options**

1. As Earned, 9 Months (75%)

## **Payment Timing**

1. Commission payments processed daily
2. Commissions processed on policy draft date

## **Chargebacks**

Chargebacks will result if business cancels or lapses prior to clearing the advance. AHL will apply any future commission to any existing debit balance. Once the negative balance is cleared, the agent will resume collecting commission as normal.

## **Interest**

AHL charges a model interest rate of .5% per month on all advance and debit balances.

# Incentives

Only \$25,000 in HIP Premium to Qualify!!!

## Incentives

AHL offers a one-of-a-kind incentive trip for qualifying producers. AHL pays for flights and stay at its company property on Amelia Island, Florida. This is a personalized vacation for you and guests of your choice, with no AHL personnel or structured meetings or banquets.

THE AMERICAN HOME LIFE INSURANCE COMPANY

# 2025 PRESIDENT'S CLUB

AMELIA ISLAND, FL

4 NIGHT STAY IN A 3 BEDROOM, 3 BATHROOM LUXURY VACATION HOME




### QUALIFICATION LEVELS

| <b>\$50,000 Premium Credit*</b>              | <b>\$55,000 Premium Credit</b>                 | <b>\$60,000 Premium Credit</b>                 | <b>\$65,000 Premium Credit</b>                 |
|--|--|--|--|
| 2 Roundtrip Airline Tickets<br>\$500.00 Cash | 2 Roundtrip Airline Tickets<br>\$1,000.00 Cash | 2 Roundtrip Airline Tickets<br>\$1,500.00 Cash | 2 Roundtrip Airline Tickets<br>\$2,000.00 Cash |

The Qualification Period is for twelve (12) months; from **January 1, 2025 to December 31, 2025**.  
 Business must be Issued and Paid by December 31, 2025.  
 2025 Business must be written on no less than 18 lives.  
 No qualification pro rata.  
 No buy-in qualification.  
 No premium credit will be given for cancellations.

\*Premium Credit:  
 1 \$ of Traditional Life Premium = 1 Premium Credit  
 1 \$ of PARider = .05 Premium Credit (5%)  
 1 \$ of Hospital Indemnity Plan Premium = 2 Premium Credit

**American Whole Life**  
**Value Whole Life,**  
**GuideStar Final Expense**  
**Nova Term**  
**Hospital Indemnity Plans**

Excluded:  
**Patriot Series Final Expense**  
**Medicare Supplement Plans**

Persistency Requirement:  
 2025 Business - No less than 85%  
 2024 Business - No less than 70%

**Additional Information:**

Available use dates determined by the company. Selection by qualifying agents will be based on total premium credits from the most to least. No premium credit for life business written on the agent or General Agent's own life or members of their immediate family. The Management of the President's club will be the responsibility of the Marketing Department of American Home Life. The Qualified Agent or General Agent must be under contract with the Company at the time using the home.



[www.amhomelife.com](http://www.amhomelife.com)  
 800-876-0199

# Incentives

AHL also offers a Presidential Bonus every quarter!



The American Home Life Insurance Company

## 2025 Presidential Bonus 3rd Quarter



**QUALIFICATION PERIOD: QUARTERLY**

Must be Issued & Paid by the last day of the quarter.

This Quarter is July 1 - September 30, 2025. No Premium credit will be given for cancellations.

**July 1- September 30, 2025**

**Here's how it works:**

| When you write...   | You get...           |
|---------------------|----------------------|
| \$15,000 - \$17,499 | 5% \$750 - \$875     |
| \$17,500 - \$19,999 | 6% \$1,050 - \$1,200 |
| \$20,000 - \$22,499 | 7% \$1,400 - \$1,575 |
| \$22,500 - \$24,999 | 8% \$1,800 - \$2,000 |
| \$25,000 - \$27,499 | 9% \$2,250 - \$2,475 |
| \$27,500 +          | 10% \$2,750          |

**Premium Credit:**

LIFE PREMIUM  
100% AP Credit  
PARIDER

5% Collected Premium Credit American Whole Life, Value Whole Life, GuideStar Final Expense, Nova Term & Hospital Indemnity Plans

Excluded:

Patriot Series Final Expense Medicare Supplement Plans

**Persistency Requirement**

2025 Business - No less than 85%

2024 Business - No less than 70%

400 S Kansas Ave  
Topeka, KS 66601  
1-800-876-0199  
www.amhomelife.com



# Claims

## Filing a Claim:

1. Access the Claims Form Via Agent Portal At [www.amhomelife.com](http://www.amhomelife.com)
2. Find **Forms > Service Forms > POS-70 HIP Claim Form**
3. Fill Out Form In Entirety + Upload Or Mail To AHL With Required Supporting Documentation

## Support:

- Phone: 800-876-0199
- Email: [policy.service@amhomelife.com](mailto:policy.service@amhomelife.com)

## Contact Information

### **General Product Support:**

Phone: 800-876-0199

### **Contracting:**

Phone: 800-876-0199

Email: [md@amhomelife.com](mailto:md@amhomelife.com)

### **Claims:**

Phone: 800-876-0199

Email: [policy@amhomelife.com](mailto:policy@amhomelife.com)

### **E-App Support:**

Phone: 800-876-0199

Email: [md@amhomelife.com](mailto:md@amhomelife.com)

### **Supplies:**

Requests can be made on the agent portal.

Find **Rates & Brochures > Other/Misc > Supply List**

# UNDERWRITING

## Disease & Disorder Guide

| DISEASE/DISORDER   | HIP BASE | CANCER | STROKE/HEART | DETAILS  |
|--|----------|--------|--------------|--|
| Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV) | D        | D      | N/A          | Base- No time frame, always decline. Cancer- 5 year look back      |
| Alcohol/Drug Abuse/Addiction   | D        | N/A    | N/A          | Base- 12 month look back   |
| Alzheimer's Disease  | D        | N/A    | N/A          | Base- 12 month look back   |
| Amputation   | N/A      | N/A    | N/A          |  |
| Amputation with Diabetes   | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Amyotrophic Lateral Sclerosis (ALS)  | D        | N/A    | N/A          | Base- 12 month look back   |
| Aneurysm (Thoracic, Aortic, Cerebral)  | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Angina   | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Arrhythmia (Left Bundle Branch Block, Heart Block)   | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Assisted Living  | D        | N/A    | N/A          | Base- 3 month look back  |
| Atrial Fibrillation  | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Basal Cell Skin Cancer   | N/A      | N/A    | N/A          |  |
| Bedridden  | D        | N/A    | N/A          | Base- 3 month look back  |
| Bipolar Disorder/ MANIC DEPRESSION   | D        | N/A    | N/A          | Base- 12 month look back   |
| Blood Pressure w/ 3 or more medications  | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Bone Marrow Transplant   | D        | D      | N/A          | Base- 12 month look back   |
| Brain Tumor (Benign)   | N/A      | N/A    | N/A          |  |
| Cerebral Palsy   | D        | N/A    | N/A          | Base- 12 month look back   |
| Chronic Bronchitis, COPD, Emphysema and Bronchiectasis   | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back                 |
| Circulatory Surgery  | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Cirrhosis of the Liver   | D        | N/A    | N/A          | Base- 12 month look back   |
| Congestive or Chronic Heart Failure  | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Cystic Fibrosis  | D        | N/A    | N/A          | Base- 12 month look back.  |
| Defibrillator  | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Dementia   | D        | N/A    | NA           | Base- 12 month look back   |
| Diabetes with Insulin  | D        | N/A    | D            | Base- 12 month look back (50 Units). Stroke/Heart-5 year look back |
| Diabetic Coma  | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Diabetic Nephropathy (Kidney Disease)  | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Diabetic Neuropathy  | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Diabetic Retinopathy   | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Down Syndrome/ Mental Retardation  | N/A      | N/A    | N            | Base-12 month look back  |
| Duchenne Muscular Dystrophy  | D        | N/A    | N/A          | Base-12 month look back  |
| Fertility Treatments   | D        | N/A    | N/A          | Base- Current  |
| Heart Attack   | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Heart Birth Defect   | N/A      | N/A    | N/A          |  |
| Heart Disease  | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |
| Heart Surgery/ Stent/ Bypass   | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back            |
| Heart Valve Disease/Surgery  | N/A      | N/A    | D            | Stroke/Heart- 5 year look back                                     |

| DISEASE/DISORDER                                    | HIP BASE | CANCER | STROKE/HEART | DETAILS  |
|---|----------|--------|--------------|--|
| Hepatitis B   | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Hepatitis C   | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Home Health Care                                    | D        | N/A    | N/A          | Base- 3 month look back                                  |
| Hospice Care  | D        | N/A    | N/A          | Base- 3 month look back                                  |
| Hospital  | D        | N/A    | N/A          | Base- 3 month look back, or 2 or more times in 12 months |
| Huntington's Disease                                | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Insulin Shock                                       | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back  |
| Internal Cancer                                     | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Kidney Dialysis/ Kidney Failure                     | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Kidney Insufficiency                                | N/A      | N/A    | N/A          |  |
| Liver Disease/Disorder                              | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Lupus   | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Lymph Nodes (Cancer)                                | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Melanoma  | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Multiple Myeloma                                    | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Multiple Sclerosis                                  | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Muscular Dystrophy                                  | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Neuropathy  | N/A      | N/A    | N/A          |  |
| Non-Hodgkins Lymphoma (Hodgkins Disease)            | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Nursing Home  | D        | N/A    | N/A          | Base- 3 month look back                                  |
| Opioid Dependence                                   | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Organ Transplant                                    | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Organic Brain Disease                               | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Osteoporosis w/ compression fracture                | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Oxygen Equipment                                    | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Pacemaker   | N/A      | N/A    | N/A          |  |
| Pancreatic/Liver Cancer                             | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Parkinson's Disease                                 | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Polycythemia  | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Pregnancy   | D        | N/A    | N/A          | Base- Current  |
| Retinopathy   | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Rheumatoid Arthritis                                | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Schizophrenia                                       | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Seizures  | N/A      | N/A    | N/A          |  |
| Sepsis  | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Shunt (to drain fluid on brain)                     | N/A      | N/A    | N/A          |  |
| Sickle Cell Anemia                                  | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Spina Bifida  | N/A      | N/A    | N/A          |  |
| Squamous Cell Skin Cancer                           | N/A      | N/A    | N/A          |  |
| Stroke/ Transient Ischemic Attack                   | D        | N/A    | D            | Base- 12 month look back. Stroke/Heart-5 year look back  |
| Terminal Illness (life expectancy of 12 mo or less) | N/A      | N/A    | N/A          |  |
| Thyroid Cancer                                      | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Tuberculosis  | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Tuberculosis (life expectancy of 12 mo or less)     | D        | D      | N/A          | Base- 12 month look back. Cancer- 5 year look back       |
| Ulcerative Colitis                                  | D        | N/A    | N/A          | Base- 12 month look back                                 |
| Walker/ Wheelchair                                  | D        | N/A    | N/A          | Base- 3 month look back                                  |

## What Plans/Riders Are Underwritten and When

| Plans/Riders                                  | Non- GI<br>Ages: 18-64.5, 71-89 | GI<br>Ages: 64.5-70 |
|---|---------------------------------|---------------------|
| Daily HIP                                     | Yes - Section 4                 | NO                  |
| Lump HIP                                      | Yes - Section 4                 | Yes - Section 4     |
| Ambulance Benefit                             | Yes - Section 4                 | NO                  |
| Daily Skilled Nursing Facility Benefit        | Yes - Section 4                 | NO                  |
| Outpatient Surgical Procedure Benefit         | Yes - Section 4                 | NO                  |
| Outpatient Rehabilitation Services Benefit    | Yes - Section 4                 | NO                  |
| Dual Hospital Confinement Benefit             | Yes - Section 4                 | NO                  |
| Critical Accident & Accidental Death Benefit  | Yes - Section 4                 | NO                  |
| Daily Hospital Confinement Increasing Benefit | Yes - Section 4                 | NO                  |
| Lump Sum Hospital Confinement Benefit         | Yes - Section 4                 | NO                  |
| Heart Attack & Stroke Diagnosis Benefit       | Yes - Section 6                 | Yes - Section 6     |
| Cancer Diagnosis Benefit                      | Yes - Section 5                 | Yes - Section 5     |

**Guaranteed Issue for ages 64 1/2 to 70 \* GI window applies to Daily Base only.**

**Applicants attained age is based off of the effective date not the submit date (when the application was done). Example: Date of birth 03/05/59 and the effective date is 03/01/2025 the attained age is 65. If the effective date is 03/06/2025 the attained age is 66.**