

UNL Short Term Home Health Care Underwriting Guide

1. The applicant must be a U.S. citizen or hold a "green card" (permanent resident of US). We will not consider any applicant that has a temporary visa, work or otherwise. The applicant also must have a valid social security number. We will not consider any applicant without one.
2. The agent must be health licensed and use the state approved application in the state where the applicant has permanent residency.
3. If power of attorney is used, please submit a signed copy of the form with the application.
4. If the application is over 31 days old when received by the Company, a new currently dated Application will be required.
5. The effective date cannot be more than 93 days from the application date or prior to the application date.
6. The draft date cannot be more than 15 days before or after the effective date.
7. Insurability will be determined by the answers to the medical questions. If any answer is yes, the applicant does not qualify. Also, if the applicant has any prior UNL coverage, claim history will be reviewed in determining insurability. Finally if the applicant has the maximum benefit amount for this plan, the applicant does not qualify for coverage.
8. The minimum benefit amount is \$150 and the maximum amount is \$450.
9. Two applicants can be entered on one application but each person will receive an individual policy. There is no couples' discount and each person must pay the annual policy. The fee cannot be waived.
10. The applicant can only have one Short Term Home Health Care in force at any one time. If additional coverage is desired, the insured can increase the existing Short Term Home Health Care policy (up to the maximum benefit amount) by completing a new application and submitting it as additional coverage. If approved, the benefit amount will be increased on the existing policy. No new policy will be issued.
11. The Ambulance Benefit Rider can be applied for if the applicant does not currently have the benefit rider on another UNL or Guarantee Trust Life policy.
12. The Dental/Vision Benefit Rider can be applied for if the applicant does not currently have the benefit rider or policy on another UNL or Guarantee Trust Life policy
13. The maximum Accident and Sickness Hospitalization Rider benefit for this plan is \$300/day. The overall total maximum accident and sickness hospital daily benefit if other UNL coverage is in force is \$900.
14. Riders must be sold within the base option group applied for. For example, if applying for Option A, only riders listed in Option A can be applied for.
15. While the height and weight are asked for on the application, at this time they will not be used in underwriting the application
16. A policy can be considered for reinstatement if not lapsed more than 6 months. If more than 6 months, a new application should be submitted.