

Underwriting Changes

Legal & General America is cancelling temporary underwriting guidelines in response to COVID-19. [Revised effective July 20, 2021](#)

Last year, Legal & General America implemented temporary underwriting guideline changes due to the COVID-19 pandemic. As new data evolves, we're taking steps to reinstitute our pre-COVID underwriting guidelines.

Temporary Exam and APS Substitutions

With the introduction of our Lab Lift exam substitution, available for both digital and paper applications since February 12th, we are no longer continuing the COVID-19 temporary exam and APS substitutions with HumanAPI. Please discontinue use of those previous guidelines, effective immediately. [Learn more](#)

Pre-COVID Underwriting Guidelines are now in effect:

Age and Risk Profile Postponement Parameters

- Full consideration based on pre-COVID underwriting guidelines for **all ages**
- We will continue to postpone for new COVID diagnosis based on exposure and clinical severity. The risk profile includes any of the referenced underlying chronic conditions:

Cardiovascular disease

- Arrhythmia including Atrial fibrillation, Anticoagulant use
- Coronary artery disease (CAD)
- Stroke, TIA
- Other rateable cardiovascular disease

Diabetes

Lung disease

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Bronchitis/pneumonia
- Other rateable lung disease

COVID-19 Disease Cases Remains Unchanged

- Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status.

Good Health Statement

Good Health Statement will continue to be required with all new or pending applications unless there is a valid TIAA in place.

Foreign Travel

- Travel plans to a country with advisory Level 1 or 2 is acceptable.
- Travel plans to a country with advisory Level 3 or 4 due to civil unrest or terrorism; LGA will postpone the application until after travel takes place.

Reconsideration Process

If you would like us to reconsider a previous case that was postponed due to our COVID Temporary Underwriting Guidelines, you may now send for a reconsideration! **All applicants will require:**

- Updated medical records including any outstanding evidence¹
- Confirmation of current inforce coverage and details of any life insurance policy they have applied for since their initial application²
- Confirmation of current income²
- Signed and dated Good Health Statement³

Any case that was previously postponed for COVID may have also been postponed due to other medical information. Upon review, we will communicate if we will accept your applicant for reconsideration and what additional evidence may be required.

Any case postponed within the last 10 months can be reopened by your underwriter. Additional medical requirements may be required after re-review.

LGA does not ask about immunizations (for any virus/disease) through the application process and has no plans to ask about the COVID-19 vaccine. The COVID-19 vaccine is not a factor in the underwriting process.

1. We will not reconsider Declinations in this process
2. Confirmation of no changes can be submitted via the agent; however, the client will need to sign an amendment attesting to the information even if there are no changes
3. According to our current exam shelf life guidelines; applicants age 61 and above will require all age/amount requirements if the application and medical evidence is greater than 6 months old. Applicants age 20-60 will require all age/amount requirements if the application and medical evidence is greater than 12 months old.

For additional transparency, below is a clear list of situations and medical impairments (admitted or discovered) that are normally declined or postponed to help assist you with your field underwriting:

Situations and impairments normally declined

- Aortic Aneurysm
- Abdominal – size \geq 5.0cm
- Thoracic – size \geq 4.5 cm
- Alcohol Abuse with current use
- Automatic Implantable Cardioverter-Defibrillator implanted
- Alzheimer's disease or Dementia
- Cancer with current evaluation of type or receiving treatment
Contact underwriting before submitting if a Cancer diagnosis or treatment within the last 12 months, multiple cancer history, or recurrence
- Cardiomyopathy, moderate/severe or with coronary artery disease
- Cirrhosis of the Liver
- COPD/Emphysema/Chronic Bronchitis with Oxygen use or recent hospitalization
- Depressive Disorder - Severe
- Diabetes with significant complications or A1C $>$ 10.0
- Dialysis or Chronic Renal Failure
- Drug Abuse (excludes Marijuana)
 - Single drug within 3 years of complete abstinence
 - Multiple drugs within 4 years of complete abstinence
 - Multiple relapses
- HIV positive
- Schizophrenia – can be considered after 5 years of treatment compliance, minimal symptoms, good follow-up and employed
- Sleep Apnea – Severe and Untreated
- Stroke (CVA), under age 50 or multiple strokes any age
Contact underwriting before submitting on a Stroke diagnosis if occurred with past 2 years
- Suicidal Attempt within past 2 years, multiple attempts are always a Decline
- Transplant Recipient
Contact underwriting if a Kidney or Bone Marrow/Stem Cell Transplant Recipient
- Uncontrolled Hypertension
- Quadriplegia

Situations and impairments normally postponed

- Aortic Aneurysm – recommended/pending surgical repair OR surgical repair within 6 months
- Alcohol Abuse – abstinence less than 2 years
- Bipolar – less than 1 year from diagnosis
- Current Pregnancy with history of Pre-Eclampsia
- Gastric Bypass – less than 6 months
- Grand Mal Seizures, cause known – less than 3 months since first seizure
- Heart Attack/MI – less than 6 months
- Non-Elective Medical Testing or Surgery advised but not yet completed
- TIA – less than 6 months
- Valve Replacement – less than 6 months

