

## > DI Success Tips

IT ALL ADDS UP!

LESSON **7**

**COMMON MEDICAL CONDITIONS.** When your client has a medical condition, keep in mind they may still qualify for disability income protection. Here are three common conditions that when well-controlled with treatment may allow clients to be considered for coverage.

### ALCOHOL AND DRUG ADDICTION **1**

If your client has had a diagnosis of alcohol or drug addiction, they may still be considered for disability insurance. Our underwriters consider each case on an individual basis.

- Your client may be considered five years post treatment and use
- He or she must have remained alcohol and drug free for the entire five years, with no use of any kind
- Also, no arrests, additional treatment or new related problems or health conditions

### SLEEP APNEA **2**

This condition results in episodes of failure to breathe while sleeping. Complications include high blood pressure, heart problems, fatigue and difficulties during surgeries.

- Your client may be considered two years post diagnosis with the condition well-controlled
- Treatment prescribed by the treating physician must have been followed and not stopped by the client. Only the treating physician can determine if treatment is no longer warranted
- An exclusion for “obstructive sleep apnea including related inherent complications and those associated with treatment” will be applied to the policy

### WEIGHT ISSUE **3**

Additional ratings for obesity will be based on our build chart. Obesity increases the risk for diabetes, hypertension, heart disease, stroke, cancer, joint stress and several other medical conditions.

- At the time of application, we consider any weight loss your client has had in the last year. We add back half of that amount and base our decision on that weight (per our build chart)
- If your client has been at their current weight and stable for at least one year, we base our decision on their current weight

(Continued on back)

## Disability Income Choice – Build Chart

The build chart used for disability income insurance categorizes applicants into different risk classes according to their Body Mass Index (BMI). The BMI is a number calculated from a person's weight and height. BMI provides a reliable indicator of body fatness for most people and is used to screen for weight categories that may lead to health problems.

Use the Build Chart by first finding the applicant's height in the left-hand column and then looking across the row to find the applicant's weight in pounds. The column heading above their weight will determine their appropriate risk class.

BMI	16.4	16.5-32.4	32.5-34.9	35.0-37.4	37.5-39.9	40.0
Height	Substandard Rating					Decline
	Decline	Standard	25%	50%	75%	
4'8"	<74	74-145	146-156	157-167	168-178	179+
4'9"	<76	76-150	151-161	162-173	174-184	185+
4'10"	<79	79-155	156-167	168-179	180-191	192+
4'11"	<82	82-160	161-173	174-185	186-198	199+
5'0"	<84	84-166	167-179	180-192	193-204	205+
5'1"	<87	87-171	172-185	186-198	199-211	212+
5'2"	<90	90-177	178-191	192-205	206-218	219+
5'3"	<93	93-183	184-197	198-211	212-225	226+
5'4"	<96	96-189	190-203	204-218	219-232	233+
5'5"	<99	99-195	196-210	211-225	226-240	241+
5'6"	<102	102-201	202-216	217-232	233-247	248+
5'7"	<105	105-207	208-223	224-239	240-255	256+
5'8"	<109	109-213	214-230	231-246	247-262	263+
5'9"	<112	112-219	220-236	237-253	254-270	271+
5'10"	<115	115-226	227-243	244-261	262-278	279+
5'11"	<118	118-232	233-250	251-268	269-286	287+
6'0"	<122	122-239	240-257	258-276	277-294	295+
6'1"	<125	125-246	247-265	266-284	285-302	303+
6'2"	<129	129-252	253-272	273-291	292-311	312+
6'3"	<132	132-259	260-279	280-299	300-319	320+
6'4"	<136	136-266	267-287	288-307	308-328	329+
6'5"	<139	139-273	274-294	295-315	316-337	338+
6'6"	<143	143-280	281-302	303-324	325-345	346+
6'7"	<146	146-288	289-310	311-332	333-354	355+
6'8"	<150	150-295	296-318	319-340	341-363	364+
6'9"	<154	154-302	303-326	327-349	350-372	373+
6'10"	<158	158-310	311-334	335-358	359-382	383+
6'11"	<162	162-318	319-342	343-366	367-391	392+