

> DI Success Tips

IT ALL ADDS UP!

LESSON **5**

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.

MENTAL/NERVOUS DISORDERS **1**

You may encounter these disorders as they are more common across the general population than often realized. Conditions will always require a medical records review.

Coverage may be considered based on the following:

- Condition is well-controlled with treatment and the client is follow-up compliant
- No more than two medications • Not work-related or missing work
- No medication changes in the past 12 months • No prior hospitalizations

With these conditions met, your underwriter can consider a possible 25 percent increase in premium and exclusion for neurosis, psychoneurosis, mental, emotional, personality or psychotic disorder of any kind.

INJURIES **2**

Your underwriter takes a close look at injuries that have happened in the year prior to a submitted application. Exclusions may apply upon issue, but they may also be removed in the future.

- For clients who have had injuries with or without surgical repair within the past year, there will be an exclusion for disease of or injury for that condition
- If your client has no further complications or residual issues, the underwriter may remove the exclusion after one year
- A written statement from your client's treating physician will be required at that time to confirm no further symptoms, treatment or medical attention is needed

PREGNANCY **3**

One of the most common questions you may hear is whether a woman who is pregnant can be issued disability income protection. The underwriting outcome on existing pregnancy is clear.

- Clients who are currently pregnant are not eligible for our accident and sickness policies
- In the DI Choice Portfolio that excludes Short-Term Disability, Long-Term Disability and Business Overhead Expense. It also excludes Priority Income Protection, our quick-issue disability insurance product
- These clients may qualify for an Accident Only policy, which gives them some level of income protection until they can apply for an accident and sickness policy in the future