

SPEEDING UP YOUR LIFE BUSINESS

New Attending Physician's Statement (APS) Guidelines

Effective immediately, Guardian® has liberalized life APS requirements to simplify the underwriting process and help you submit business quickly and more efficiently. These changes include:

- Increasing younger-age case consideration without an APS for ages 20-49 and 50-59;
- Reducing the number of impairments that automatically require an APS; and
- Reducing the number of APS's required from specialists for amounts below \$1,000,000 and under age 50.

APS GUIDELINE SUMMARY

The following is a brief summary showing “when to” and “when not to” order an APS.

WHEN TO ORDER AN APS

Typically for a routine/asymptomatic medical consultation or examination with normal findings, as follows:

AGE	AMOUNT	GUIDELINE
0-19	\$750,001 and over	APS required if physician consulted within the last 12 months
20-49	\$2,000,001 and over	APS required if physician consulted within the last 12 months
50-59	\$1,000,001 and over	APS required if physician consulted within the last 12 months
60-64	\$250,001 and over	APS required if physician consulted within the last 12 months
65 AND OLDER	All amounts	Over age 70, client must have consulted a physician within the last 12 months to be considered for coverage

Higher face amount cases may require medical records for doctor consultations > 12 months ago and at the discretion of the underwriter.

WHEN NOT TO ORDER AN APS

Do NOT order an APS for the following:

- Examination/consultation for employment, premarital, school, military, Federal Aviation Administration (FAA), routine gynecological exams if application indicates “Within Normal Limits.”
- For simple fractures, pregnancy resulting in routine delivery, or routine surgery (such as tonsillectomy, hernia repair, or an appendectomy).
- If the consultation was before the date of the last application (Life or Disability) to Guardian, GIAC, or Berkshire and an APS was included in the prior underwriting file.



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OTHER KEY CONSIDERATIONS

- It is important to include the date(s) the physician or medical facility was last consulted, the reason they were consulted, the symptoms, diagnosis, and treatments (including tests completed), results and recommendations. ***Special attention to these details may help us to limit the number of Attending Physician's Statements required.***
- APS: Ordering Priority – Multiple Physicians:
 - Where several physicians are mentioned for a condition, attempt to establish from whom to request the APS on the following basis:
 1. The principal physician who has treated the most recent disorder.
 2. The regular family physician, if indications are that he/she has been consulted for that disorder.
 3. If more than one doctor has been consulted for a condition, the APS should be sent to the one who would have the complete, up-to-date record. If a specialist has been consulted, the regular physician will usually have the specialist's report.
 4. For ages under 50 of \$1,000,000 or less, please do not order multiple APS's without prior underwriter approval.
- There are certain conditions that will almost always require an APS. They include, but are not necessarily limited to:
 - Alcohol/drug treatment
 - Cancer and tumors within 10 years (to include pathology reports)
 - Cerebrovascular accidents / Transient Ischemic Attack (TIA) / stroke
 - Crohn's disease / ulcerative colitis
 - Diabetes
 - Emphysema / COPD
 - Epilepsy / seizures
 - Heart disease (Coronary Artery Disease [CAD] / valvular disease / heart attack / arrhythmia, etc.)
 - Liver and kidney disorders
 - Mental disorders requiring multiple medications or hospitalization
 - Neurological disorders (Parkinson's disease / Multiple Sclerosis [MS])
- The underwriter reserves the right to order any additional APS or underwriting requirements as deemed necessary.

QUESTIONS?

The information stated above are guideline and should only be used as such. If you still have any questions about whether an APS is needed for your particular case, please contact your local Guardian agency.

If in doubt, please do not order the APS.



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Pub5288 (05/17) 2017-40825 (Exp. 05/19)

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