



No one is perfect

That's why our underwriters consider the entire person, not just pre-existing health conditions to give your clients the best rate possible.

Top sweet spots

Preferred Plus consideration for

- **Tobacco use** – last used 3 or more years ago
- **Family history of cancer** which is not due to a hereditary cancer syndrome
- **High functioning autism** assuming IQ >70, well developed language skills, able to learn and live independently with no neurobehavioral, mental health symptoms, or epilepsy

Preferred consideration for

- Mild or moderate **sleep apnea** compliant with treatment and no residual symptoms
- **Epilepsy** with no seizures for at least 5 years, assuming a complete investigation (dependent on cause). Standard Plus may be available for individuals who have had seizures within 5 years (dependent on type and assuming good control)

Standard Plus consideration for

- **Personal history of cancer** depending on type, staging, date of onset, and treatment (including efficacy)
Note: Preferred Plus is considered for basal cell and squamous cell skin cancer assuming superficial
- **Diabetes** age of onset 50 and older, non-tobacco, well controlled, and favorable risk factors
- **Rheumatoid arthritis** assuming minimal severity (no swelling, pain in less than 5 joints, no morning stiffness, no limitations, and no use of biologic disease modifying drugs)
- **Bipolar Disorder** possible consideration assuming mild, symptoms stable for at least 5 years, compliant with treatment, and regular follow-up with a physician
- **Ulcerative Colitis** – dependent on when diagnosed, age, severity, years of stability, treatment type, and assumes recent favorable colonoscopy
- **Crohn's Disease** – age 45 and older, diagnosed over a year ago, mild/infrequent attacks, and stable (dependent on treatment, years of stability, and colonoscopy results)

Competitive from the start

The Banner Life family of companies calculate substandard premiums starting from the more favorable Standard Plus rate class, rather than the Standard class. This means any table rating or flat extra is added to a lower-cost base, resulting in more competitive premiums for your clients. As a result, you can consistently offer better pricing when your clients require substandard coverage.

Note: Temporary flat extras (medical impairments) without a table rating will have a base rating of Standard.

[Click here](#) to see what our underwriting has to offer.