



America's Foremost Insurance Brokerage Network

## Post Traumatic Stress Disorder Guidelines

CARRIER	GUIDELINES
<p><b>Accordia Life</b> As of 5/2016</p>	<p>Well controlled applicants generally qualify for Standard; possibly Preferred. Applicants that have been controlled for a shorter time period (12 to 18 months) may require a rating of Table D.</p>
<p><b>AIG</b> As of 5/2016</p>	<p>Each case will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.</p>
<p><b>John Hancock</b> As of 5/2016</p>	<p>Would consider if no functional impairment.</p>
<p><b>Legal &amp; General America</b> As of 5/2016</p>	<p>Case by case basis considering severity, response to treatment, complications and co-morbidities.</p>
<p><b>Lincoln National</b> As of 5/2016</p>	<p>Case by case basis will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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<p><b>MetLife</b> As of 5/2016</p>	<p>Best class would be Standard for mild cases. Ratings apply to moderate and severe PTSD.</p>
<p><b>Minnesota Life</b> Updated 5/2016</p>	<p>Generally not better than Standard. Considered on a case by case basis and medical records will be obtained on all of these cases.</p>
<p><b>North American</b> As of 5/2016</p>	<p>Cases being treated on medication will be standard at best. If disabled, rating to decline based on additional psychiatric diagnoses, duration and date of symptoms, details of treatment, hospitalizations or suicide attempts, history of alcohol or other substance abuse, MVR information and details of social or occupational function.</p>
<p><b>OneAmerica</b> As of 5/2016</p>	<p>Depends on treatment and symptoms. If stable and minimal meds can consider Asset Care. Any rating would result from instability and multiple meds to treat.</p>
<p><b>Protective Life</b> Updated 5/2016</p>	<p>Will consider standard if stable and well controlled. No offer if on disability. <a href="http://www.themarketingalliance.com/files/WCL_UW_enhancements.pdf">http://www.themarketingalliance.com/files/WCL_UW_enhancements.pdf</a></p>
<p><b>Prudential</b> Updated 5/2016</p>	<p>Case by case basis, taking into consideration severity, medications, psychiatric hospitalizations, disability, suicide attempts or ideations. If the PTSD is severe enough and the proposed insured is receiving disability, no offer.</p>
<p><b>SBLI</b> As of 5/2016</p>	<p>Standard to Declined; best case Standard and most are at a Table B minimum.</p>

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<b>Symetra</b> Updated 5/2016	If proposed insured is stable and functioning well - working full-time, good support system of family and friends, no drug or alcohol abuse and compliant with prescribed medication, Standard or low table ratings are available. Those not functioning well are usually a decline.
<b>Transamerica</b> As of 5/2016	Would be offered as Std. However, with favorable aspects of the client's medical history a Pref. class is available (e.g. Std+, Pref. or possible Pref. Plus)
<b>United of Omaha</b> As of 5/2016	If well controlled on meds, doing well, working, etc., can be considered at Standard rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc, can be highly rated or declined.

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