

Medical Underwriting Requirements



The Standard’s medical underwriting requirements apply for both TeleApp and traditional applications. Medical labs and physical measurements are required for some applications.

For producer use only.
Not for use with consumers.

✓ = Blood profile, urinalysis and physical measurements (height, weight, pulse, blood pressure) required

Platinum Advantage		
Monthly Benefit Amount	Age 18-50	Ages 51+
Up to \$10,000	None	✓
\$10,001+	✓	✓

Business Overhead Protector®		
Monthly Benefit Amount	Age 18-50	Ages 51+
Up to \$25,000	None	✓
\$25,001+	✓	✓

Business Equity Protector SM		
Aggregate Benefit Amount	Age 18-50	Ages 51+
Up to \$250,000	None	None
\$250,001-\$750,000	None	✓
\$750,001+	✓	✓

If applicant applies for both Business Overhead Protector and Platinum Advantage, please add the benefit amounts together and use the Platinum Advantage chart to determine medical underwriting requirements. Requirements for Business Equity Protector are not affected by other coverage applied for.

The benefit amount refers to base policy benefits with The Standard, either placed in force or applied for during the last six months. We may accept labs and physical measurements completed for other insurance applications for up to 12 months. However, our underwriters may request medical labs or physical measurements for any application.

Vendors for Paramedic Services



Approved paramedic services vendors are APPS-Portamedic and ExamOne. ExamOne processes the lab tests.