

Frequently Asked Questions

What is Symetra GoodLife Rewards?

Symetra GoodLife Rewards is an underwriting crediting program designed to reward your age 70 or younger clients for their good health by upgrading them to better underwriting classes—up to Preferred Non-Nicotine—and using credits to offset table ratings—up to three tables.

How does it work?

During the underwriting process, the Symetra underwriter will gather information from medical records around certain lifestyle factors and medical tests, and then score each one. The total score can then be used for purposes of improving the underwriting class or offsetting the table rating.

What criteria are reviewed and scored?

Examples of criteria that are reviewed and scored include:

- Never used nicotine products
- Blood pressure history
- Family history
- Lipids
- Body Mass Index (BMI)
- Stress test results
- Electrocardiogram (EKG)
- Regular aerobic exercise
- Screening tests such as mammogram, colonoscopy and prostate-specific antigen (PSA)

How is the information accessed?

The criteria are gleaned from underwriting requirements, medical records and test results.

What is the maximum number of rate class improvements?

Symetra GoodLife Rewards can help qualifying clients move up by as many as three mortality classes. Applicants can also potentially move from mild substandard or Standard classes into Standard Plus or Preferred rate classes.

What is the maximum number of table ratings that can be offset?

Three table ratings. For instance, if your client is assessed table 3 (175%) for a medical issue, they could potentially be upgraded to table 2 or Standard Non-Nicotine.

Are there any health issues that do not qualify for credits?

Yes, applicants with documented histories of most cancers, cognitive impairment, smoking or drug and/or alcohol abuse are not eligible for the program. There are cases where the overall history does not qualify for the program. Application of the credits is at the underwriter's discretion.

What products qualify for the Symetra GoodLife Rewards program?

Symetra's permanent life insurance products qualify for the program.

How do I know if my client qualifies?

All applicants of Symetra's permanent products who are 70 or younger qualify for the program. Applicants over 70 or those with the health histories mentioned above do not. Some applicants will qualify for more credits than others, while some may not qualify for any.

How will I know at issue if my customer received their credits?

Underwriting's final policy acceptance communication will indicate the offer was improved with the use of the GoodLife Rewards program.

Who do I contact if I have questions?

If you have questions about the program, feel free to contact the Symetra Life Sales Desk at 1-877-737-3611, Monday through Friday, 8 a.m. to 6 p.m., Eastern Time, and they can answer your questions or put you in touch with an underwriter.