

## NEW SBLI HEALTH CREDITS PROGRAM

The SBLI Health Credits Program is designed to improve cases with mild to moderate substandard mortality assessments. It provides a personalized approach to allow clients to qualify for an improved rate class based on objective healthy living criteria.

### AVAILABILITY

- Improvement available up to Select Class
- Possible 2 table improvement
- Ages 18 - 70\*
- Through \$10,000,000\*
- Through Table 5\*
- All Products

\*Automatic/Facultative treaty retention rules still applicable

### EXCLUSIONS

- Any history of cardiovascular disease
- Diabetes with any complication other than mild neuropathy
- Any history of substance abuse
- If rated for driving record, avocation, aviation or foreign travel activity
- Any cognitive impairment
- Any history of cancer/malignancy history
- Any psychiatric impairment of more than mild severity
- Not available against permanent or temporary flat extras

### CRITERIA

All but ONE of the following meets SBLI's Preferred or Preferred Plus criteria:

- Build
- Blood Pressure
- Cholesterol
- Family History
- Sub-standard Assessment (Table 2 through 5) and not included in exclusion criteria

**Your client may be able to qualify for an improved assessment with evidence of favorable healthy wellness evaluations and favorable family history!**

**The wellness evaluations include:**

- Regular annual wellness exam within the last 24 months with all favorable findings
  - ▶ A wellness exam includes an examination with a full history, review of symptoms and discussion of screening tests and medications.
- Age/Gender related evaluations completed and favorable within last 24 months
  - ▶ Colonoscopy, mammogram, pap test, prostate evaluations, and various cardiovascular tests for clients ages 40 and over.