

# Sleep apnea doesn't stand in the way of Standard Plus



## Client profile

**Name:**

Dominic

**Age:**

55

**Occupation:**

HR Manager

**Health history:**

Moderate sleep apnea, compliant with CPAP

**Location:**

Boise, ID

**Policy type:**

15-year OPTerm policy

**Coverage amount:**

\$1 million

**Rate class:**

Standard Plus

**Annual premium:**

\$2,999.69

**Decision time:**

14 calendar days

**APS:**

Not required

## Challenge

Sleep apnea is one of the most common impairments BGAs encounter – but it's also one of the most inconsistently underwritten. For this case, the advisor and BGA were concerned about:

- A possible Table B or lower Standard rating.
- Delays due to extra medical documentation or APS.
- The carrier overlooking that the client was fully compliant with CPAP therapy.

## Solution

Banner Life Insurance Company, a Legal & General America company, underwrote the case with a nuanced, impairment-specific approach:

- Reviewed physician records confirming stable O2 saturation, no comorbidities and over a year of CPAP compliance.
- No additional labs, APS or questionnaires requested.
- Underwriter made clear, proactive decisions – with no surprises.
- Rate class upgraded to Standard Plus, exceeding expectations.

## Results

- \$1M placed at Standard Plus – not rated or downgraded.
- Client avoided unnecessary stress or higher premiums.
- Advisors used the win to secure two additional referrals.
- BGA confirmed sleep apnea cases as a Banner Life niche strength.

## Why it matters

You can confidently place well-managed sleep apnea cases with Banner Life:

- CPAP-compliant clients may still qualify for Standard Plus or better.
- No automatic downgrades for moderate cases without comorbidities.
- Clear guidelines mean fewer surprises and faster cycle time.
- Excellent option for clients managing health conditions proactively.

## Ready for more cases like this?

Place more cases with health impairments confidently. Our simplified approach to decisions means higher ratings and faster approvals.



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