

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.



Characters are not actual Legal & General America clients. Stories created for illustrative purposes only.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner Life products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner Life is not an authorized New York insurer and does not do business in New York. The Legal & General America companies are part of the worldwide Legal & General Group. OPTerm policy form # ICC21-DTCV and state variations. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include \$90 (Banner Life) and \$80 (William Penn) annual policy fee. Premiums based on – preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco or standard tobacco underwriting classes. Rates as of 03.01.2024. Two-year contestability and suicide provisions apply. A one-year suicide provision applies in CO, MO, and ND. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. CN06092025-4