

# Securing affordable term life insurance with sleep apnea

## Client profile

**Name:**

Dominic

**Age:**

55

**Occupation:**Human resources  
manager**Location:**

Buffalo, NY

**Policy type:**

15-year OPTerm policy

**Coverage amount:**

\$1 million

**Rate class:**

Standard Plus

**Monthly premium:**

\$285.17

**Annual premium:**

\$3,354.99



## Background

Dominic wanted to secure life insurance coverage to help ensure his wife and children would have financial security in the future. At 55 years old, he was in good health overall, exercised regularly and had no major medical concerns – except for a history of moderate sleep apnea.

While sleep apnea is common, he worried that insurers would consider it a high-risk condition, resulting in increased premiums or policy denials. His condition included an Apnea Index of 20-30, RDI of 30-50 and O<sub>2</sub> saturation above 75%. Importantly, he had no cognitive impairment, no significant daytime sleepiness and was without other high-risk factors such as hypertension, obesity, COPD, diabetes, atrial fibrillation or cardiovascular disease.

## Challenge

Life insurance underwriting often classifies sleep apnea as a risk factor for cardiovascular disease, which can lead to:

- **Higher premiums**, especially for applicants with moderate to severe cases.
- **Potential policy exclusions** if the condition is considered unmanaged.
- **Additional medical evaluations**, extending the approval process.

Dominic was concerned that his diagnosis would prevent him from securing affordable rates, despite his commitment to managing the condition through treatment compliance.

## Solution

Dominic secured a Standard Plus classification with William Penn Life Insurance Company of New York, a Legal & General America company, thanks to its fair and

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competitive underwriting for sleep apnea cases. By recognizing his consistent CPAP therapy use for over a year and reviewing physician documentation confirming no significant residual symptoms, cognitive impairment or related health complications, William Penn was able to offer him a better rating than he initially expected.

## Key benefits of the solution:

- **Competitive underwriting:** William Penn evaluated his condition holistically, offering a Standard Plus rating rather than defaulting to a higher-risk classification.
- **No unnecessary restrictions:** His well-managed sleep apnea prevented additional underwriting requirements or exclusions.
- **Tailored coverage options:** A 15-year policy provided stable protection aligned with his long-term financial plans.

## Outcome

Dominic successfully secured a \$1 million, 15-year term life insurance policy at a Standard Plus rate, demonstrating that William Penn's underwriting approach helps applicants with pre-existing conditions obtain fair and competitive coverage.

By working with an insurer that understands how to evaluate sleep apnea beyond a one-size-fits-all approach, he was able to protect his family's financial future while securing better rates than he initially anticipated.

## Key takeaways

- ✓ **William Penn offers competitive underwriting for well-managed moderate sleep apnea cases.**
- ✓ **Standard Plus classification is achievable with strong medical compliance and no additional risk factors.**
- ✓ **A 15-year term life insurance policy helps provide long-term financial security at an affordable rate.**

## Get on the path to protection today

If you have a well-managed health condition like sleep apnea, you may still qualify for competitive term life insurance rates. Let's help protect your loved ones with the right coverage.



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