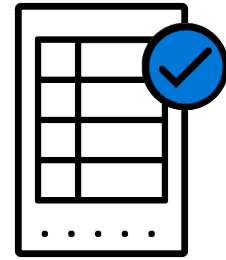


Lab Lift

Exam Substitution Program



Lab Requirements

Eligible clients will have had comprehensive blood work completed in the last 18 months. Here's what that includes:

Comprehensive Metabolic Profile (CMP)

(Also called: chem 14, chemistry panel, chemistry screen, metabolic panel)

- Glucose
- Calcium
- Electrolytes: sodium, potassium, carbon dioxide and chloride.
- Albumin (liver protein)
- Total protein, which measures the total amount of protein in the blood
- Liver enzymes:
 - ALP (alkaline phosphatase)
 - ALT (alanine transaminase)
 - AST (aspartate aminotransferase)
 - Bilirubin
- Kidney waste: BUN (blood urea nitrogen) and creatinine

Complete Lipid Panel

- Total cholesterol
- Triglyceride
- HDL cholesterol
- LDL cholesterol



Lab Lift eligibility

With Lab Lift, eligible clients will have their medical risk assessed based on Electronic Health Records (EHRs), if available, or an Attending Physician Statement (APS).

Criteria:

- Ages 20–60
- Comprehensive physical within the last 18 months that includes complete blood work
- Up to \$2 million in coverage (including any existing coverage with Banner Life or William Penn that is not being replaced)
- All rate classes are eligible, including Sub-standard cases

For those eligible for the program, the full paramed requirement will be waived for individuals ages 51–60 with face amounts over \$500,000. The EKG requirement will be waived for individuals ages 51–60 with face amounts between \$1 and \$2 million.

1 Top five term life ranking based on coverage in the brokerage channel; 2019 LIMRA US Retail Individual Life Ins. Sales By Channel

The new digital application is available for Banner Life business only at this time and is not available in New York. Lab Lift available for all OPTerm series options. For the digital application, Lab Lift is not available in New York. Clients who do not fit all accelerated underwriting or Lab Lift requirements may need to submit additional information like a paramedical exam or other labs or medical records.

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