

Attending Physician Statement (APS) Ordering Guidelines

A routine physical exam (PE) APS should be ordered

AGE	Face Amount
0-5	Exceeds \$100,000, obtain pediatrician records
6-17	Exceeds \$500,000 and PE within 2 years
6-17	Exceeds \$3,500,000 and PE within 5 years
18-39	Exceeds \$2 million and PE within 2 years
18-39	Exceeds \$3,500,000 and PE within 5 years
40-59	Exceeds \$1 million and PE within 3 years
40-59	Exceeds \$3,500,000 and PE within 5 years
60-70	All amounts and PE within 5 years ⁺
71-80	All amounts and PE within 2 years ⁺
81+	All amounts and PE within 1 year ⁺

in these circumstances:

AGE	
60-70	Standard if no complete PE within 2 years
71-80	Decline if no complete PE within 2 years
81+	Decline if no complete PE within 1 year; Preferred Plus not available over age 80

AGE AND AMOUNT APS ORDERING GUIDELINES

⁺OLDER AGE GUIDELINES

A complete physical exam (PE), for ages 60 and up, is defined as a full exam with a personal physician, including a history, physical and labs. A brief blood pressure check or prescription refill would not satisfy this definition.

IMPAIRMENT LIST REQUIRING AN APS

- Abnormal cardiac test (or other abnormal testing)
- Alcohol or drug treatment
- Aneurysm
- Arrhythmia (significant)
- Barrett's Esophagus
- Cancer or Tumor (not Basal Cell or Squamous Cell)
- Colon polyps removed in the past 12 months
- Cardiomyopathy
- Cardiac Failure

- Cerebrovascular Disease
- Connective Tissue Disorder
- Coagulation Disorder
- Congenital Heart Disease
- Coronary Artery Disease
- Crohn's Disease
- Diabetes
- Dementia
- Eating Disorder
- GI Hemorrhage
- Heart Murmur (significant)
- Hypertension (3 or more HTN meds taken or under age30)
- Kidney Disorder (significant)
- Liver Disorder
- Lymph Node Disorder
- Multiple Sclerosis
- Muscular Dystrophy
- Obesity (rated Table D or greater)
- Pancreatic Disorder
- Parkinson's Disease
- PSA Abnormality
- Psychiatric Illness (significant)
- Respiratory Disorder (significant) – Not mild asthma
- Rheumatoid Disorders including Rheumatoid Arthritis and Lupus
- Seizure Disorder
- Sleep Apnea
- Stroke or TIA
- Suicide Attempt
- Syncope
- Ulcerative Colitis (and similar disorders)

Additional situations where an APS is needed:

- Any impairment that's rated Table D or greater
- Recent consultation for someone who has no pattern of regular medical care, but has consulted a physician in the last 90 days

This list of disorders covers only some of the more common disorders seen, but does not limit the ordering of an APS for situations of concern that the underwriter might identify.

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