

# Eligible Applicants

## Finding the right fit

### Bestow works best for:

- BMI 18.5-39.999
- Preferred, standard and low substandard risks
- Single impairments
- Ability to read and answer online questionnaire in English without using any translation aid
- Applicants who are applying while physically located within the U.S.
- U.S. Citizens, Green Card or visa holders who permanently reside in the U.S.
- Acceptable visas: H-1B, H-1C, L-1A, L-1B, TN-1, E-1, E-2, E-2C, E-3, EB-5, K-1, or K-3 with minimum 2 years residence in the U.S.

### Potential disqualifiers:

- Indication of significant insurance shopping activity with poor disclosure
- Recent declines by another carrier for medical or criminal history reasons
- DWI/DUIs in the past 5 years
- History of felony criminal activity in the past 10 years
- Indication of a very unfavorable financial profile
- Not available in New York

# Non-medical Risk Selections

## Occupation

Applications are underwritten based on employment status, not occupation.

## Military/First Responders

No restrictions beyond the geographical area or avocation that applies (i.e. the applicant is deployed or will be deployed to a country where Foreign Travel is the issue, or the applicant scuba dives more than 100 ft as part of their job.)

## Avocations

Bestow considers most modest avocations, including:

- Climbing without specialized equipment
- Racing under 100mph
- Scuba diving less than 100ft
- Skydiving up to 2 jumps per month

## Aviation

- Available for major airline pilots flying in U.S. and Canada without any other aviation exposure.
- Coverage for private pilots is not available at this time.

## Foreign travel

For most states: Unable to offer coverage to individuals who are traveling outside the U.S. for more than 90 days or to certain countries. Florida Residents: Coverage not offered to individuals who are residing outside the U.S. for more than 180 days, or traveling to Afghanistan or Iraq. State variations may apply. For more specific information please contact your Bestow sales team representative.

## Marijuana

Preferred non-tobacco classes available for mild recreational use.

## Tobacco/Nicotine Use

Includes cigarettes, pipes, smokeless tobacco, chewing tobacco, snuff, nicotine substitutes including patches and gum, electronic (smokeless) cigarettes, and vaping. Preferred best non-tobacco rate classes available for those who have not used within the last 12 months, or cigar users.



## Driving History

**Any combination within 6 points is allowable at preferred classes:**

**Examples of 1 point for each violation (within past 12 months)**

- Speeding 14 mph or less
- Stop sign
- Following too closely
- Too fast for conditions
- Minor accident, no injuries
- Other minor violations

**Examples of 2 points for each violation (within past 24 months)**

- Speeding from 15 to 29 mph over limit
- Improper passing, careless driving, red light, driving in wrong direction in a car (motorcycles 4 points)
- Cell phone violation

# Medical Risk Selections

Offers may be available for:



## Asthma/Allergies

Non-tobacco users with well controlled asthma or allergies with either no treatment or treatment with mild, first-line medications can qualify at the Elite class. Medication profile will determine the ultimate class.



## Blood Pressure

Elite class available, treated or untreated. First-line medications can qualify for the Preferred class.



## Cancer

Within the last 10 years, basal cell and squamous cell carcinoma skin cancers are acceptable at Elite class. Other cancers may be considered if diagnosis occurred, and treatment concluded, more than 10 years ago.



## Cholesterol

Elite class available for treated cholesterol with first-line medication.



## Depression/Anxiety

Well controlled with first-line medication and no complications can qualify for Select classes.



## Diabetes

Individuals diagnosed with diabetes at age 30 or older, may qualify if not treated with insulin, no complications, well-controlled A1c levels, BMI 36 or less, and eligible for non-tobacco rates.



## Family History

Applicants who have had a parent die, prior to age 60, from heart disease or certain types of cancer may be limited to Select rates.



## Pregnancy

Pregnant females will be offered coverage based on their current weight. A history of gestational diabetes within the past 10 years will limit the applicant to Select rates.



## Sleep Apnea

Elite classes available for mild cases with few day-time symptoms or very well controlled with documented CPAP use.



## Surgeries, Tests or Procedures

The applicant will be asked if within the past 12 months, they have been advised to have any surgeries, tests, or procedures.

### Surgeries

If the applicant was advised to have certain minor surgeries—such as dental surgery, vision correction surgery, gallbladder, tonsil, or appendix removal, or cosmetic surgery—the applicant may be insurable even if the surgery is still pending.

### Tests or Procedures

If the applicant was advised to have certain routine, age-related—such as routine blood or urine testing, routine mammogram or colonoscopy screening, and routine vision or hearing testing—the applicant may be insurable even if the tests or procedures are still pending.

If the applicant has non-routine, investigatory procedures or testing pending, or is awaiting the results of non-routine tests or procedures, the applicant will not be eligible for coverage.

\*Males with family history of ovarian or breast cancer in their mother are eligible for best rate classes.



# Uninsurable Scenarios

Applicants with these conditions are not eligible for coverage.

## Medical:

- Amyotrophic lateral sclerosis (ALS)
- Aneurysm
- Bipolar disorder
- Cancer (other than basal cell and squamous cell)
- Cardiomyopathy
- Chronic hepatitis
- Chronic kidney disease
- Chronic obstructive pulmonary disease
- Diabetes treated with insulin, diagnosed prior to age 40 or more than 15 years ago; history of diabetes complications; BMI >36, or requiring tobacco rates
- Eating disorder
- Heart disease or failure
- HIV positive or medically diagnosed as having AIDS
- Huntington's disease
- Liver cirrhosis
- Multiple sclerosis
- Organ transplant
- Peripheral arterial disease
- Post-traumatic stress disorder
- Psychosis
- Schizophrenia
- Sickle cell disease (not including the trait)
- Stroke, multiple TIAs or TIA within one year, current age 40 or less, BMI >36, or requiring tobacco rates
- Systemic Lupus

## Other:

- Alcohol abuse
- Any use of cocaine, methamphetamines, heroin, opioids, hallucinogens or controlled substance not prescribed by a physician
- Currently in a hospital, long-term care facility or hospice
- Confined to a wheelchair, had any memory impairment, or used supplemental oxygen within the past 12 months
- Received assistance or supervision with dressing, eating, bathing, toileting, or moving around the house within the past 12 months
- Unexplained weight loss

## Identity Ineligibility:

Bestow uses technology to verify a person's identity as a key component to their insurability. We're working with vendors to improve eligibility.

- Failure to verify the applicant's identity can be a result of multiple factors, including using an outdated home address, incorrect SSN, or someone completing the application on behalf of the insured.
- Little or no history or 'digital footprint'.