



Field Underwriting Is Critical...

**What should you carry
with you at all times?**

Field UW Guide

Go to: Termep.gpmlife.com



Presentation is for:

Equity Protector Only

***(UW guidelines vary for other
GPM Products)***

Underwriting- Common Conditions

Type 2 Diabetes – What's the risk?

- Adults with diabetes are 2 to 4 times more likely to die from heart disease than adults without diabetes.
- 68% of diabetics age 65 or older die from some form of heart disease; and 16% die of stroke.
- Diabetes is treatable, but even under control, the risk of heart disease and stroke is greatly increased.

Underwriting- Common Conditions

Type 2 Diabetes – Field Underwriting Questions.

- **Date of diagnosis?:** *The longer the disease has been present the more time the disease has to damage vital organs.*
- **Level of control (what was your last A1c?):** *The hemoglobin A1c (or “A1c” for short) is the gold standard. The A1c measures the average blood sugar level for the past two to three months.*
- **Treatment Plan (what medications do you take?):** *Diet controlled, oral medications (ex: metformin), insulin (ex: Humalog, Novolin)*
- **Complications and/or comorbidities (history of other related issues?):** *Such as reduced kidney function, vision loss, numbness in hands/feet, heart disease, high blood pressure, obesity, smoking history. The presence of any of these increases the mortality risk.*

Underwriting- Common Conditions

Type 2 Diabetes – Equity Protector Underwriting Rate Classes

Diabetes Type 2 (Well Controlled)	
Non-tobacco	Tobacco
<age 20: DECLINE	<age 20: DECLINE
age 20-39: CLASSIC 2	age 20-39: DECLINE
≥age 40: CLASSIC 1	≥age 40: CLASSIC 2

History uncontrolled blood sugars or complications such as kidney disease, insulin shock, diabetic coma or significant neuropathy: **DECLINE**

Combined with heart disease, stroke/TIA, or peripheral vascular disease: **DECLINE**

Underwriting- Common Conditions

Cancer – Field Underwriting Questions.

- **Type of cancer and date of diagnosis?:** *Mortality risk varies based on type and stage.*
- **Stage of Cancer?:** *Stage 1 through 4 (found on pathology report).*
 - *Determined by:*
 - *the size of the primary tumor*
 - *Lymph nodes positive for cancer*
 - *Cancer spread to other areas of the body (metastasis)*
- **Treatment Plan/Date Completed:** *Surgery, chemo, radiation and the date of completion.*
- **Follow up diagnostics:** *Colonoscopy, mammograms, dermatology skin checks, etc.*

Underwriting- Common Conditions

Cancer– Equity Protector Underwriting Rate Classes

Basal Cell Stage 1&2, 2 years since successful treatment: CLASSIC 1
The following cancers may be considered if: <ol style="list-style-type: none">1. single occurrence2. over 5 years since successful treatment3. Regular follow up testing completed
Breast Stage 0 & 1 CLASSIC 1
Prostate Stage 1 & 2 CLASSIC 1
Testicular Stage 1 CLASSIC 1
Thyroid Stage 1 & 2 CLASSIC 1
Melanoma Stage 1A &1B CLASSIC 1
Cervical- Stage 0 & 1A CLASSIC 1
All other: types, staging, multiple cancers, recurrence, spreading to lymph nodes or other areas of the body: DECLINE

Underwriting- Common Conditions

Depression– What's the risk?

- Between 50% and 75% of those who suffer a major depressive episode will experience at least one relapse. Approximately 15% of those with depression will never fully recover from an episode of depression.
- About 15% of those who have had severe major depression go on to commit suicide. The rate of mortality due to accident and medical causes is also increased among those with a diagnosis of major depression.
- In the elderly there is an association between depression and up to a two fold increased mortality risk which is not due to suicide. Depression is a risk factor for death from cardiovascular disease, stroke and cancer. As, it is a major risk factor for a reduction in day to day activities and loss of functional capacity.

Underwriting- Common Conditions

Depression– Field Underwriting Questions.

History of hospitalizations?

History of alcohol or drug abuse?

Number of medications?

Time off from work?

Mild cases of depression include favorable features: no loss of work or school time and no apparent persistent environmental stress factors or chronic medical conditions. Currently symptoms are absent or stable/controlled either on no medication or on a low-dose single antidepressant.

Underwriting- Common Conditions

Depression– Equity Protector Underwriting Rate Classes

Mild: treated with ≤ 2 meds. Actively at work, does not interfere with daily living.

CLASSIC 1

Moderate: treated with 3 meds. . Actively at work, does not interfere with daily living.

CLASSIC 2

Severe: treated with >3 meds, recent hospitalization, and/or interferes with daily living: **DECLINE**

Risk Assessment

- Text:
(800) 938-4765
- Email:
uwrisk@gpmlife.com
- Risk Assessment Phone Line
(800) 938-4765 ext. 2299

What to let the UW know:

- Product Name
- DOB
- M/F
- Height / weight
- Tobacco user?
- Details of medical condition(s)

Key Websites

- Public website - [termep.gpmlife.com/new agent](http://termep.gpmlife.com/new-agent): includes the Equity Protector Term quoting/marketing and live chat with Sales Support. All of your sales materials, UW guides, etc. for the Equity Protector are located here.
 - *NOTE: The e-application for the Equity Protector is located on Agent Access in the Application Kits and Forms folder.*
- Agent Access - gpmagent.com: includes a listing of your pending applications and any outstanding requirements, commission statements, sales materials (other than Equity Protector) and much more. **You will need to register using your Social Security Number and Agent Number.**
 - *NOTE: The e-application for the Equity Protector is only available on this website.*

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Equity Protector Term Life with Living Benefits is issued by Government Personnel Mutual Life Insurance Company (GPM Life). Policy and rider form numbers may vary by state of issue and this product and/or riders may not be available in all states. Insurance eligibility and premiums are subject to underwriting.