



**Administrative  
&  
Underwriting  
Guide**

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# Administrative Guidelines

## Market

This product is available for individual and worksite sales. The base plan provides coverage for expenses incurred from an accident, not to exceed the selected calendar year benefit amount. There are nine optional riders available offering a wide array of benefits for treatment for injury, sickness or complications of pregnancy as well as accident. It is an individual product, fully portable at same premium and guaranteed renewable for life.

## Issue Ages / Eligibility

Issue ages 0 – 64. Applicants must be U.S. citizens.

Child-Only Applications: An application must be completed for *each* child (include a valid Social Security number). A parent or guardian must be the policyowner and premium payor. (If the child is 18 and is to be the policyowner, only the child's signature is required. If the child is 18 and a parent will be the policyowner, the parent and child must sign.)

## Coverage

Individual, Spouse, Children

## Premium Rates

Base policy: Uniage; Unismoke

Riders: Age banded; Unismoke

Premiums do not increase with age. Software for rate calculations is available.

## Premium Modes

Available premium modes are bank draft, monthly payroll deduction (minimum of 3 participants), and quarterly, semi-annual and annual direct. For monthly bank draft mode, you may select a draft date anywhere between the 1<sup>st</sup> and the 28<sup>th</sup> of a month. Withdrawal dates of the 29<sup>th</sup>, 30<sup>th</sup> and 31<sup>st</sup> are now allowed.

## Effective Date of Coverage

Effective dates can be requested by writing the date at the top of the first page of the application. Effective dates can be requested up to 60 days from the date the application is signed.

**If a specific date is not requested for policies sold on monthly bank draft, coverage is effective the date the application is signed if the person qualifies for the coverage.**

**If a specific date is not requested for policies sold on payroll deduction, the application will be returned to the agent to determine the effective date.**

In determining when coverage is in effect **for medical claims on payroll deduction policies**, there are two key dates: the date stated on the policies schedule page (which is the date requested by the agent) and the date of the first deduction of premium from the applicant's paycheck.

Any waiting period in the policy of any nature or duration begins on the effective date of the policy, as listed on the policy's schedule page.

For any benefits not subject to a waiting period, coverage begins on whichever is earlier: the effective date stated on the policies schedule page or the date of the first deduction of premium from the applicant's paycheck, provided the policy is issued as applied for.

### **Sales Literature**

The Great American Plan brochure, form # L-5350-AD, provides an overview of the benefit options as well as the exclusions and limitations. Agents should become familiar with all information in this brochure and give one to each applicant.

### **Phone Sale Application Process**

A phone sale process is available for the Great American Plan. Guidelines are as follows:

- Agent completes the application over the phone.
- Agent prints "Phone Sale" on the applicant signature lines.
- The premium payment mode must be monthly bank draft. All banking information (bank name, routing number and account number) must be clearly written on the Pre-Authorization Agreement for Electronic Funds Transfer section of the application (faxed copy of voided check is also acceptable).
- Agent mails or faxes the application to Pinnacle with a copy of the quote and replacement form if applicable.
- Agent must give the client a plan brochure, copy of the application and outline of coverage *prior to telephone interview*.
- Loyal American calls the applicant for a phone interview and to obtain verbal electronic signatures. If applicant cannot be reached, a toll-free number (**866-825-4822**) is left for the applicant to call back.
- Loyal American drafts the first month's premium at time of policy issue.

# Policy/Riders Overview

## **BASE POLICY:**

### **Accident Expense**

Pays for covered expenses resulting from an accident not to exceed selected calendar year benefit amounts. It pays for treatment rendered in a hospital emergency room, a physician's office or a subsequent inpatient hospitalization that occurs within 90 days of the accident. Coverage is available from \$1,000 to \$10,000 per person. There are several deductibles available from \$0, \$100, \$150 to \$200.

## **OPTIONAL RIDERS (subject to calendar year benefit level selected):**

### **Hospital Admission**

Annual First occurrence; \$500 – \$2,000 per person.

### **Hospital Daily Room**

\$200 - \$1,000 per day per person; 30 or 60 day benefit period; elimination period of 0, 1 or 2 days available.

### **Hospital Intensive Care**

\$400 - \$2000 per day per person; up to 60 days per confinement.

### **Outpatient Surgery**

\$100 - \$1000 per person per outpatient facility surgery.

### **Critical Illness**

First occurrence lump sum benefit of \$10,000 - \$50,000 per person. Heart attack, stroke, kidney failure, cancer, major organ transplant, Multiple Sclerosis and Muscular Dystrophy. 25% benefit for first major heart surgery; 10% benefit for first angioplasty procedure.

### **Heart Attack & Stroke**

First occurrence benefit of \$10,000 - \$50,000 per person. 25% benefit for first major heart surgery; 10% benefit for first angioplasty procedure.

### **First Occurrence Cancer**

\$10,000 - \$50,000 lump sum benefit per person for first diagnosis.

### **Accidental Death and Dismemberment**

\$10,000 - \$50,000 per person. 100% benefit for loss of life; 50% benefit for loss of both hands or both feet, sight of both eyes, or one hand and one foot; 25% benefit for loss of one hand or one foot or sight of one eye. The total amount payable under this benefit will not exceed the amount payable for loss of life.

# Underwriting Guidelines

## **Base Plan**

The conditions listed below are not insurable:

- Applicants who have been diagnosed with AIDS, ARC, or who are HIV positive.
- DWI/DUI within the last 10 years.

## **Hospital Admission, Hospital Daily Room, Hospital Intensive Care, Outpatient Surgery, Critical Illness, or Heart Attack & Stroke Riders**

The medical conditions listed below are not insurable:

- Renal Disease or Failure
- Applicants who have had or have been advised to have a heart, liver or kidney transplant
- Diabetes Mellitus
- Complications such as retinopathy, neuropathy or nephropathy
- History of leukemia or lymphoma (even if considered in remission now)
- Uncontrolled Hypertension in the last twelve months. If medication management decreases Blood Pressure readings to 139/89 or below for a period of one year, the hypertension will be considered controlled.
- Oxygen use in the past twelve months
- Scheduled surgery in the next 60 days
- Cancer in the last ten years

## **First Occurrence Cancer**

The medical conditions listed below are not insurable with Cancer plans:

- Internal cancer or malignant melanoma
- Applicants who are suspected of having or have symptoms or signs of cancer, or who have been advised to have tests to determine if cancer is present.

## Height and Weight (Adults)

Applicants must be within the following height and weight guidelines to be eligible for the Heart, Hospital Admission, Hospital Daily Benefit, Hospital ICU, Outpatient Sickness and Critical Illness riders.

<b>Height</b>	<b>Pounds Not More Than</b>	<b>Height</b>	<b>Pounds Not More Than</b>
<b>4' 8"</b>	190	<b>5' 8"</b>	269
<b>4' 9"</b>	198	<b>5' 9"</b>	279
<b>4' 10"</b>	205	<b>5' 10"</b>	289
<b>4' 11"</b>	211	<b>5' 11"</b>	300
<b>5' 0"</b>	219	<b>6' 0"</b>	311
<b>5' 1"</b>	226	<b>6' 1"</b>	319
<b>5' 2"</b>	233	<b>6' 2"</b>	326
<b>5' 3"</b>	240	<b>6' 3"</b>	333
<b>5' 4"</b>	247	<b>6' 4"</b>	338
<b>5' 5"</b>	252	<b>6' 5"</b>	343
<b>5' 6"</b>	258	<b>6' 6"</b>	351
<b>5' 7"</b>	262	<b>6' 7"</b>	358

## **Ineligible Occupations**

1. Actors, Actresses, Entertainers, Escort Services, Strippers, Models and Stunt Men
2. Air Traffic Controllers
3. Asbestos and Toxic Chemical Workers
4. Athletes (Semi-pro and professional)
5. Attorneys
6. Aviation (high-risk - experimental or test pilots, aerial photographers, etc.) and Crop Dusters
7. Bar, Tavern Owners and Bartenders
8. Billiard Halls
9. Circus and Carnival Workers
10. Correctional Institute Employees
11. Demolition, Explosive and Wrecking Workers
12. Divers (professional skin, SCUBA or underwater excavators)
13. Dock Workers (longshoremen and stevedores)
14. Drivers (mining, racing, testing and explosive hauling)
15. Fishing Industry (commercial, not returning to port each night)
16. Halfway House Workers for Alcohol and Drug Rehabilitation
17. Jockeys or Horse Trainers
18. Logging and Mill Workers (to include tree trimmers)
19. Massage Parlors (exception to certified massage therapists)
20. Meat Packing and Slaughterhouse Workers (Live Animals)
21. Migrant Workers and Missionary Workers
22. Mining, Quarry and Foundry Workers
23. Oil Rig, Natural Gas Workers and On or Off-Shore Drilling
24. Pyrotechnic Technician
25. Rodeo Participants
26. Structural Steel and Iron Workers and Steeple Jacks
27. Tattoo Artist/Tattoo Parlor Owners
28. Tunnel and Caisson Workers
29. Unemployed (recently laid off, temporarily unemployed or between jobs) (except: Housewives, Homemakers)



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