

PTSD GUIDELINES

CARRIER	GUIDELINES
AIG	Each case will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
Equitable	PTSD are rated as noted in the Swiss Re Guide.
F & G Annuities & Life	Case by case basis considering severity, response to treatment, complications and co-morbidities
Foresters Financial	Case by case basis considering severity, response to treatment, complications and co-morbidities
Global Atlantic	If controlled with symptoms resolved for over 5 years, possible Standard or better. If symptoms within the last 5 years, depending on age and severity, Table rating would apply.
John Hancock	Would consider if no functional impairment
Legal and General	Case by case basis considering severity, response to treatment, complications and co-morbidities
Lincoln Financial	Case by case basis considering severity, response to treatment, complications and co-morbidities
Mutual of Omaha	If well controlled on meds, doing well, working, etc., can be considered at STD rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc., can be highly rated or decline.
Nationwide	Follow Swiss Re manual. For the LTC rider, we can consider mild PTSD by following the life rating if controlled, no attacks in 3 years, not confined to home, no functional impairment, and no hospitalizations or suicide attempts. Moderate to Severe PTSD is declined
New York Life	Follow Swiss Re manual. For the LTC rider, we can consider mild PTSD by following the life rating if controlled, no attacks in 3 years, not confined to home, no functional impairment, and no hospitalizations or suicide attempts. Moderate to Severe PTSD is declined
North American	Individual consideration based on the cause of the history, severity, treatment, follow-up and current status.
Principal	Follow Swiss Re Guidelines
Protective	We follow Swiss Re and Hannover Re manuals.
Prudential	If well controlled on meds, doing well, working, etc., can be considered at STD rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc., can be highly rated or decline.
Sagicor	If well controlled on meds, doing well, working, etc., can be considered at STD rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc., can be highly rated or decline.
Securian Financial	Generally, not better than STD. Considered on a case-by-case basis and medical records will be obtained on all of these cases.
Symetra	If remains stable, well followed, no history of substance abuse could be considered for standard after 3 years of confirmed stability. GLR credits, for UL product only, ages 20-70, could improve the offer to a preferred classification, if otherwise meets the GLR guidelines.
Transamerica	Generally, not better than STD. Rates can range to decline as the severity of the PTSD increases.
Zurich	Possible Standard if mild, stable and well controlled with no drug or alcohol issues. Rated cases will depend on severity, treatment/medications.