BRIDGE®

Underwriting guide | For financial professionals

EquiTrust® Life Insurance Company

Congratulations!

Your client is one step closer to closing the long-term care (LTC) planning gap with Bridge by EquiTrust. Here's what you and the client can expect during the underwriting process.

Underwriting overview

All clients are approved for Bridge LTC benefits if they pass annuity suitability requirements. Underwriting is optional. Clients who bypass underwriting receive Secure (the most conservative) underwriting class. However, clients who participate in underwriting may receive a more favorable rate class of Standard or Preferred, which results in more premium leverage — meaning they receive more LTC benefits for their money. No medical records are required.

Many applicants receive an underwriting decision right away based on answers to the five questions and automated risk review. Depending on the outcome of the automated risk review, some clients will need to also complete a live video underwriting assessment. Underwriting decisions are valid for 90 days.

Underwriting classes

As noted above, there are three underwriting classes — Preferred, Standard and Secure. Preferred and Standard are more favorable classes. Secure underwriting class is assigned either to clients who choose to bypass underwriting or to clients who are placed in the class based on underwriting criteria, including responses to the five health questions, the digital risk score and, in certain cases, the video underwriting assessment.

Five health questions

The five health questions are:

1. Do you currently live and receive care in or use, have applied to, or have been advised to reside in a nursing home, assisted living facility, any other residential care facility, home health care or adult day care? (A client who resides in a senior or independent living facility and is not receiving assistance with activities of daily living should answer "no" to this question.)
2. Do you currently need any assistance or supervision in performing any of the following activities of daily living: bathing, dressing, eating, walking, moving in or out of a bed or chair, toileting and/or bowel/bladder control?
3. Do you currently use a wheelchair, motorized scooter, stair lift, Hoyer lift or respirator?
4. Have you been diagnosed or advised by a member of the medical profession as having or been treated for any of the following conditions in the past five years: heart attack, bypass angioplasty, stent surgery of the heart or legs, COPD, chronic kidney failure, cancer of the bone/esophagus/liver/lung/ovary/pancreas/stomach/uterus, lymphoma, leukemia or any metastatic cancer?
5. In the past five years, have you received Social Security Disability Insurance benefits?

Additional underwriting may be requested

After you submit the Bridge application, you will receive an email within a few minutes (if submitted between 7:00 a.m. and 7:00 p.m. Central time) notifying you of your client's underwriting class or advising that additional underwriting is needed. If a video underwriting session is required, the email will include a link to schedule the appointment. Clients must present a valid government-issued photo ID at the start of the session, which typically takes about 30 minutes to complete.

Cognitive and physical assessment

The video underwriting includes a cognitive and physical assessment. The cognitive assessment will consist of questions to help evaluate recall ability. Coaching is not allowed, and the interviewer will monitor for signs of coaching. The physical assessment will require your client to complete a few exercises to evaluate balance and muscle strength. Your client should not wear headphones during the interview as they may affect the client's ability to stand up or move away from the camera for the physical exercises.

Tips to share with your clients completing the video evaluation

- Make sure your computer's camera and microphone are working.
- If you use a cane or walker, have it readily available.
- Connect to WIFI before placing your call.
- If you use a hearing aid, have it in place.
- Sit in an area free of obstacles.
- Sit in a stable chair with back support that does not have wheels. Do not sit on a sofa or bed.
- Position the camera so you're in full view with your head, hands and feet visible.
- Have your current government-issued photo ID ready to confirm your identity.

What's next for clients who participate in the video evaluation?

After the session is complete, you'll receive a notification with your client's underwriting class. Typically, the notification is sent within a few minutes of completion, though there are times when additional evaluation time may be required. All underwriting decisions are final. As a reminder, no one will be declined.[1] To help your client prepare for their interview, please provide them with the Bridge Digital Underwriting guide, and keep in mind coaching is prohibited.

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[1] Must pass annuity suitability requirements.

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