

# COVID-19: Broker Update #6

## Individual Insurance



May 31, 2021

### Update on COVID-19 Accommodations and Practices

We appreciate your cooperation and feedback as we navigate the pandemic together. We are committed to continuing adapting to best support you and your customers.

Here are updates to our COVID-19 practices:

#### COVID-19 Exposure Statement (formerly known as COVID-19 Questionnaire)

**For WOW applications:** The COVID-19 statement will now be added to the Full Life and Quick Life applications. The statement is to be completed with the application for a more streamlined process. For the most updated life applications, please visit our **website**:

- **Full Life Application**
- **Quick Life Application**

**For @pprove applications:** No changes – the COVID-19 statement will continue to be added to addendums as customers will still need to sign the application and addendums at this stage.

#### NEW Underwriting Requirements

Our new Underwriting Requirements will **replace** both our Flexible Underwriting Requirements (created for COVID-19) and our standard pre-COVID requirements. This change now aligns our underwriting requirements for both product lines, WOW and @pprove.

Please refer to the attached Underwriting Requirements PDF. For your convenience, the new requirements are also included at the end of this document. Visit our website and @pprove for our updated product guides.

To ensure you have the latest system updates, please visit our website to download **WOW version 24.0.0**. @pprove will be automatically updated.

For WOW policies, we will return to our standard Temporary Insurance Agreement period of 60 days.

#### Grace Periods

At the height of the pandemic, we extended the grace period on our individual policies by an additional 30 days for all customers who requested it. We will now continue to provide grace period extensions on a case-by-case basis.

If a customer wishes to inquire about this option, we can be reached at:  
**lifecustserv@wawanesa.com** or **1-800-263-6785**

## Deferred Renewals

We will continue to provide deferrals on renewal premiums on a case-by-case basis for customers who are working with us to replace their policy.

If a customer wishes to inquire about this option, we can be reached at:  
**lifecustserv@wawanesa.com** or **1-800-263-6785**

## Paramedical Communication

In 2020, we established a process for customers requiring paramedical appointments. We provided 3 documents to share with your customer to help them make an informed decision:

- Wawanesa Life Paramedical Services Guide
- Appointment guide for Dynacare
- Appointment guide for ExamOne

With increased customer confidence and established safety protocols in place by the paramedical companies, we will discontinue the use of this additional communication as of May 31, 2021.

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**New Underwriting Requirements are located at the end of this document.**

**Thank you for your continued support.**



# UNDERWRITING

## Medical Requirements for WOW Term, @approve Term, @approve CI

Amount	Application Choice							
		0-40	41-45	46-50	51-55	56-60	61-65	66+
\$99,999 or Less	<b>Full App</b>	-	-	-	-	-	Para, Urine	Para, Urine
	<b>Quick App &amp; Tele</b>	-	-	-	-	-	Vitals, Urine	Vitals, Urine
\$100,000 - 249,999	<b>Full App</b>	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood
\$250,000 - 349,999	<b>Full App</b>	-	-	-	Para, Blood	Para, Blood	Para, Blood,	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG
\$350,000 - 499,999	<b>Full App</b>	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG
\$500,000 - 1,000,000	<b>Full App</b>	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG
\$1,000,001 - 2,999,999	<b>Full App</b>	Para, Blood,	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG
\$3,000,000 - 3,999,999	<b>Full App</b>	Para, Blood, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR
\$4,000,000 - \$4,999,999	<b>Full App</b>	Para, Blood, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR
\$5,000,000 - \$10,000,000	<b>Full App</b>	Para, Blood, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR

For WOW Term:

Customers applying for insurance between the ages 18-45 and amounts of \$500,000 to \$1,000,000 may be eligible for Preferred Rates. The Underwriting Department will review the information received in the Full Life Application/Teleinterview and advise if there is a possibility for the customer to qualify for Preferred Rates and the medical requirements needed to assess.

## Medical Requirements for WOW Whole Life, @approve Whole Life, @approve T100

Amount	Application Choice									
		0-17*	18-40	41-45	46-50	51-55	56-60	61-65	66+	
\$99,999 or Less	<b>Full App</b>	-	-	-	-	-	-	-	Para, Urine	Para, Urine
	<b>Quick App &amp; Tele</b>	-	-	-	-	-	-	-	Vitals, Urine	Vitals, Urine
\$100,000 - 249,999	<b>Full App</b>	-	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood
	<b>Quick App &amp; Tele</b>	-	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood
\$250,000 - 349,999	<b>Full App</b>	-	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG
\$350,000 - 499,999	<b>Full App</b>	-	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG
\$500,000 - 1,000,000	<b>Full App</b>	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG
\$1,000,001 - 2,999,999	<b>Full App</b>	n/a	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG
	<b>Quick App &amp; Tele</b>	n/a	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG
\$3,000,000 - 3,999,999	<b>Full App</b>	n/a	Para, Blood, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR
	<b>Quick App &amp; Tele</b>	n/a	Vitals, Blood, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR
\$4,000,000 - \$4,999,999	<b>Full App</b>	n/a	Para, Blood, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR
	<b>Quick App &amp; Tele</b>	n/a	Vitals, Blood, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR
\$5,000,000 - \$10,000,000	<b>Full App</b>	n/a	Para, Blood, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR
	<b>Quick App &amp; Tele</b>	n/a	Vitals, Blood, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR

\*For @approve T100: Maximum volume for juveniles is \$500,000.