

# ENHANCED QUICK ISSUE (EQI) UNDERWRITING

## SIMPLY PUT, WE MAKE UP TO \$15,000 OF TOTAL MONTHLY COVERAGE<sup>1</sup> AVAILABLE WITH:

- No financial documentation requirement.
- No labs or paramedical exams.
- No occupation class restrictions.

## PROMPT SERVICE

With simplified medical and financial underwriting guidelines, our goal is to make an offer upon review of the TeleMed interview.

## EASY APPLICATION PROCESS

To apply, simply complete and submit:

- State-specific Application for Disability Insurance.
- Order for TeleMed interview placed with ExamOne or APPS.
- Overhead Expense Supplement if OE being applied for.

## ENHANCED QUICK ISSUE UNDERWRITING GUIDELINES

	PROVIDER CHOICE IDI (PREMIER/SELECT)	PROVIDER CHOICE IDI (ESSENTIAL)	PROVIDER PLUS IDI <sup>4</sup>	OVERHEAD EXPENSE
Issue Age	18-50	18-50	18-50	18-50
Occupation Class	6-1, 6M-1M, 4D, 3D	6-1, 6M-1M, 4D, 3D	6-1, 6M-1M <sup>2</sup>	6-3, 6M-3M
Minimum Income	\$18,000	\$18,000	\$18,000	\$18,000
Mental/Substance Related Disorder Limitation**	Unlimited/24 Months	6 Months	Unlimited/24 Months	24 Months Based on Contract State/Occupation
Benefit Period	2, 5, 10 years, Age 65, 67, 70 (occ class restrictions may apply)	2, 5, or 10 year or Age 65 only	2, 5, 10 years, Age 65, 67 (occ class restrictions may apply)	No restrictions
Maximum Monthly Benefit/ Total Coverage <sup>1</sup>				
Ages 18-40	\$5,000	\$5,000	\$5,000	\$10,000
Ages 41-50	\$3,000	\$3,000	\$3,000	\$10,000
Issue & Participation Limits	Subject to normal I&P limits	Subject to normal I&P limits	Subject to normal I&P limits	Subject to normal I&P limits
Available Riders	All except for Graded Lifetime, Lump Sum, and Benefit Purchase Rider	Short-term Residual and SIS	All except for Graded Lifetime, Lump Sum, and Benefit Purchase Rider	All except for FIO.
TeleMed Interview	Required	Required	Required	Required
Income Documentation Physical Measurements Paramedical Exam Urine Specimen Blood Specimen Inspection Report Attending Physician Statement (APS) <sup>3</sup>	Not Required	Not Required	Not Required	Not Required
OE Supplement	N/A	N/A	N/A	Required



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\*\* State and occupation variations may apply.

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<sup>1</sup> Total coverage is the combination of individual disability and overhead expense coverage and refers to total in-force and applied-for monthly benefit, Social Insurance Substitute Rider, Student Loan Protection rider/Supplemental Benefit Term rider, half of Future Increase Option Rider. The Automatic Benefit Enhancement Rider is available at underwriter discretion and must not exceed the applicable maximum issue and participation limit under EQI (1.27 x the monthly benefit plus in force coverage and available FIO), Catastrophic Disability Benefit Rider is available in an amount up to the applied-for base monthly benefit. Normal issue and participation limits apply. Enhanced Quick Issue program cannot be combined with any other underwriting program.

<sup>2</sup> For classes 2/2M and 1/1M, additional limitations apply. See Field Underwriting Guide for further detail.

<sup>3</sup> We reserve the right to request medical records based on TeleMed interview results.

<sup>4</sup> ProVider Plus Policy Form 1400 is used in states that have not approved Provider Choice.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. Not available in CA. Enhanced Quick Issue provides for expedited, streamlined underwriting. It does not imply guaranteed issue and doesn't modify underwriting requirements other than those specifically addressed here.

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