

NEW

# EMPIRE LIFE DISABILITY CREDIT PROTECT™ RIDER

Pre-screening Tool



Insurance & Investments  
Simple. Fast. Easy.®



# Empire Life Disability Credit Protect Rider – Pre-screening Tool

Our Empire Life Disability Credit Protect™ is designed to help clients with their monthly debt payments in the event they are unable to work due to a disability. It is available as an optional rider on new EstateMax®, Optimax Wealth® or Solution Series policies.

Prior to submitting an application that includes a Empire Life Disability Credit Protect rider, use this pre-screening tool to determine if the prospective life insured will be eligible to apply for the rider.

## 3 important facts for clients to understand before applying for Empire Life Disability Credit Protect

**1**

### The maximum monthly benefit the client can apply for

Empire Life Disability Credit Protect rider can be included with a permanent or term life insurance application. The maximum monthly benefit amount for the rider is the lower of i) \$3,500 and ii) 3.5% of the coverage amount of the life insurance to which the rider is attached.

**2**

### Ensure the coverage amount meets the client's needs

While the premium for the rider is calculated based on the rider's maximum monthly benefit, the monthly benefit amount is determined at the time of a claim based on the LESSER of the required payments for eligible loans and the maximum monthly benefit amount. Be sure to determine the appropriate maximum monthly benefit at the point of sale, and review it periodically with the client to ensure the amount continues to meet the client's insurance needs after issue.

**3**

### The rider is NOT covered under the Temporary Insurance Agreement

If client is applying for temporary insurance, it is important to note that the initial policy premium (including the initial premium for all coverages, riders and benefits) must be submitted with the application but no coverage under the Empire Life Disability Credit Protect rider is included under Temporary Insurance Agreement.



## Our Underwriting Approach

We utilize screening questions and Life underwriting for the Empire Life Disability Credit Protect rider:

- Screening questions – allow advisors to pre-determine if life insureds are eligible to apply; and
- Life underwriting approach – life underwriting is used to determine if a life insured is qualified for coverage.

### To qualify for the Empire Life Disability Credit Protect rider, a life insured must be:

- ✓ continuously and actively working a minimum of 20 hours per week for at least 8 months during the previous 12 months at time of application;
- ✓ able to answer “no” to ALL of the Empire Life Disability Credit Protect screening questions – 6 main health questions which incorporate a build chart and uninsurable occupation listing; and
- ✓ considered as “true” standard for the life insurance coverage– while we currently consider a life insured with 100% to 149% rating as “standard” risk class for life insurance, to qualify for the Empire Life Disability Credit Protect rider, the life insured must be rated 100% standard for life insurance, without any exclusions.



## Applying is easy

### Online via Fast & Full Life Application

- Built-in screening questionnaire in step 5 (Health tab) makes it easy to pre-screen life insured’s eligibility to apply
- If a life insured is not eligible to apply, i.e. answers “yes” to any one of the screening questions, the rider will be removed from the application and a new premium quote and illustration without the rider will automatically be generated

### Using our paper Life & Health Application (D-0082)

- Use the Empire Life Disability Credit Protect Screening Questionnaire (INS-2853) to pre-screen life insureds to determine if they can apply for the rider
- If a life insured qualifies to apply for the rider, simply submit the INS-2853 with the Life & Health Application

*ONLY submit the completed questionnaire if the life insured answers “no” to ALL screening questions.*

# Empire Life Disability Credit Protect rider screening questions

Below are questions to help determine if a life insured is eligible to apply for the rider.

## Empire Life Disability Credit Protect Screening Questionnaire

Answering "Yes" to any one of the screening questions means the life insured is not eligible to apply.

|   |                   |
|---|-------------------|
| 1. Have you been working for compensation less than Full Time within the past 12 months? ("Full Time" means continuously performing all duties of your regular occupation for a minimum of 8 out of the last 12 months and at least 20 hours per week.)<br><br><b>Note: answer "No" if within the past 12 months you have been working Full Time, or if you have been on regular/uncomplicated maternity/paternity leave from your current employer</b>                               | No = ✓<br>Yes = ✗ |
| 2. Have you ever had any disability insurance application declined, rated, postponed or modified; or has any benefit been paid under any disability insurance due to your injury or impairment?   | No = ✓<br>Yes = ✗ |
| 3. Do you currently have any symptoms for which you have not sought medical consultation?   | No = ✓<br>Yes = ✗ |
| 4. Within the past 10 years have you:   |                   |
| a) Been disabled or absent from work for more than 15 consecutive days <b>other than for flu, colds, uncomplicated maternity/paternity leave or due to an impairment with the associated condition set out in the Exceptions Table for 4 a), b), c) &amp; d)?</b>   | No = ✓<br>Yes = ✗ |
| b) Received treatment or advice for any symptom, injury, impairment or disorder of the neck, back, spine or joints, or had any other physical symptoms, injury, impairment or disorder <b>other than due to an impairment with the associated condition set out in the Exceptions Table for 4 a), b), c) &amp; d)?</b>  | No = ✓<br>Yes = ✗ |
| c) Had any symptoms, consulted or been treated for any disease or disorder of the cardiovascular system, heart, blood vessels, lungs or respiratory system; immune system, a positive HIV result, AIDS or ARC; anemia or other blood disorder; cancer, tumour (benign or malignant); diabetes or endocrine system; pancreas, liver, or kidney disease <b>other than due to an impairment with the associated condition set out in the Exceptions Table for 4 a), b), c) &amp; d)?</b> | No = ✓<br>Yes = ✗ |
| d) Had any symptoms, consulted or been treated for any disease or disorder of the neurological system or musculoskeletal system <b>other than due to strains or fractures as noted in the Exceptions Table for 4 a), b), c) &amp; d)?</b>   | No = ✓<br>Yes = ✗ |
| e) Had any symptoms, consulted or been treated for depression, anxiety, burn-out or other psychological disorder?   | No = ✓<br>Yes = ✗ |
| f) Had any symptoms, consulted or been treated for Parkinson's disease, multiple sclerosis, paralysis, cerebral palsy, muscular dystrophy, ALS (Lou Gehrig's disease), Huntington's Chorea, Alzheimer's, or any disease or disorder of the brain or nervous system?   | No = ✓<br>Yes = ✗ |
| g) Had Chronic Fatigue Syndrome, Fibromyalgia or chronic pain; Ulcerative Colitis or Crohn's disease; varicose veins or deep vein thrombosis?   | No = ✓<br>Yes = ✗ |

## Empire Life Disability Credit Protect Screening Questionnaire

Answering "Yes" to any one of the screening questions means the life insured is not eligible to apply.

5. Is your weight below or above the range that indicated for your height in this table?

No = ✓

Yes = ✗

| Height         | Below           | Above           | Height         | Below           | Above            |
|----------------|-----------------|-----------------|----------------|-----------------|------------------|
| 4'10" / 147 cm | 82 lbs / 37 kg  | 150 lbs / 68 kg | 5'10" / 177 cm | 119 lbs / 54 kg | 219 lbs / 99 kg  |
| 4'11" / 149 cm | 84 lbs / 38 kg  | 155 lbs / 70 kg | 5'11" / 180 cm | 122 lbs / 55 kg | 225 lbs / 102 kg |
| 5'0" / 152 cm  | 87 lbs / 39 kg  | 161 lbs / 73 kg | 6'0" / 182 cm  | 125 lbs / 57 kg | 231 lbs / 105 kg |
| 5'1" / 154 cm  | 90 lbs / 41 kg  | 166 lbs / 75 kg | 6'1" / 185 cm  | 129 lbs / 58 kg | 238 lbs / 108 kg |
| 5'2" / 157 cm  | 93 lbs / 42 kg  | 171 lbs / 77 kg | 6'2" / 188 cm  | 133 lbs / 60 kg | 244 lbs / 111 kg |
| 5'3" / 160 cm  | 96 lbs / 44 kg  | 177 lbs / 80 kg | 6'3" / 190 cm  | 136 lbs / 62 kg | 251 lbs / 114 kg |
| 5'4" / 162 cm  | 99 lbs / 45 kg  | 183 lbs / 83 kg | 6'4" / 193 cm  | 140 lbs / 63 kg | 258 lbs / 117 kg |
| 5'5" / 165 cm  | 102 lbs / 46 kg | 188 lbs / 85 kg | 6'5" / 195 cm  | 143 lbs / 65 kg | 265 lbs / 120 kg |
| 5'6" / 167 cm  | 106 lbs / 48 kg | 194 lbs / 88 kg | 6'6" / 198 cm  | 147 lbs / 67 kg | 272 lbs / 123 kg |
| 5'7" / 170 cm  | 109 lbs / 49 kg | 200 lbs / 91 kg | 6'7" / 200 cm  | 151 lbs / 68 kg | 279 lbs / 126 kg |
| 5'8" / 172 cm  | 112 lbs / 50 kg | 206 lbs / 93 kg | 6'8" / 203 cm  | 155 lbs / 70 kg | 286 lbs / 130 kg |
| 5'9" / 175 cm  | 115 lbs / 52 kg | 212 lbs / 96 kg | 6'9" / 206 cm  | 159 lbs / 72 kg | 293 lbs / 133 kg |

6. Is one of the following your current occupation?

No = ✓

Yes = ✗

- Acrobats/Aerialists/ Stunt person
- Animal handler or groomer
- Athletes (Professional)
- Auto mechanic
- Aviation – Other than as a passenger on a regularly scheduled airline
- Carnival employee
- Construction -> includes ALL construction workers involved in the construction and deconstruction, maintenance and repair of residential and commercial buildings, roads etc. See Appendix for further details. **Answer "No" if 100% of the time is spent on strictly administrative duties and would not participate in any construction tasks.**
- Divers -> Scuba, Sky
- Equestrian -> Jockey, Rodeo performers, Horse handler, Trainers, Stable help
- Firefighters -> includes volunteer
- Fishing -> Offshore
- Labourers -> includes ALL labourers who work in manual labour jobs such as mineral and metal processing; metal fabrication; chemical products processing and utilities; wood, pulp and paper processing; rubber and plastic products manufacturing; textile processing; food, beverage and associated products processing; fish and seafood processing, and other labourers in processing, manufacturing, warehouse, automotive, railway, roadwork, factory and utilities.
- Law Enforcement/Corrections/Security -> includes police-undercover, Narcotics, Vice or Bomb squad; Correctional officer. **Answer "No" if 100% of the time is spent on strictly administrative duties.**
- Military -> **Answer "no" if your duties are administrative only within Canada, with no history of any active duty/deployment or any possibility of this in future.**
- Search and Rescue workers -> includes Coast Guard; Divers
- Racers -> All types (Car, Boats, Motorcycle, Snowmobile etc.)
- Transportation -> includes occupations that involve operating a vehicle to transport passengers or commercial goods (including couriers using bicycle, motorcycle or scooter), or those which utilize drivers to operate various types of heavy machinery.



## Exceptions Table for Screening Questions #4a, 4b, 4c & 4d

Answer "No" to questions 4 a, b, c and d if client's impairment(s) and condition(s) are as described the table below.

| Impairments                   | Conditions   |
|-------------------------------|--|
| Actinic Keratosis             | Treated and removed with no recurrence   |
| Alopecia                      | With no underlying disorder  |
| Angioedema                    | One episode only and compliant with avoidance and prophylaxis  |
| Appendicitis                  | Surgically treated with Appendectomy, no evidence of tumour or Crohn's, and full recovery and returned to work                                 |
| Asthma                        | Mild, infrequent attacks, well controlled on medication, no lost work time or hospitalization within 5 years                                   |
| Blepharitis                   | No systemic or ocular disease and no vision impairment   |
| Cataracts                     | Surgically removed more than 3 months ago with no complications and full recovery  |
| Cholelithiasis                | Surgically treated with fully recovery and returned to work  |
| Cholesterol (high)            | Controlled on medication or diet and confirmed controlled by attending health care professional  |
| Colour Blindness              | Congenital   |
| Conjunctivitis                | Acute, no more than 3 isolated episodes with no complications and full recovery  |
| Dermatitis, Eczema, Seborrhea | Mild, uncomplicated, not progressive, no systemic disease, and no impact to performing occupational duties                                     |
| Dry Eyes                      | Mild to moderate symptoms, no underlying disease, no impact to ability to perform occupational duties  |
| Dwarfism                      | Primordial or Constitutional and no other abnormalities  |
| Fracture                      | History of, full recovery with no residuals, no associated impairments, no future surgery or treatment anticipated or planned                  |
| Gastritis/GERD                | Mild, fully investigated (endoscopy), responsive to treatment, no associated complications/impairments, not alcohol related, working full time |

## Exceptions Table for Screening Questions #4a, 4b, 4c & 4d

Answer "No" to questions 4 a, b, c and d if client's impairment(s) and condition(s) are as described the table below

| Impairments                             | Conditions  |
|---|---|
| Hemorrhoids                             | Mild to moderate, and no impact to ability to work full time; or treatment/surgery with no complications and full recovery                        |
| Herpes Zoster (Ophthalmic)              | Treated, with complete recovery, no ongoing symptoms and no vision impairment   |
| Hives/Urticaria                         | In history, mild reaction, no pathological cause, and no impact to performing occupational duties   |
| Hyperthyroidism                         | On treatment, well controlled with no symptoms and no complications   |
| Hypothyroid                             | More than 6 months since diagnosis, treated, well controlled, no symptoms, no complications   |
| Hysterectomy                            | Benign disease, surgery complete more than 6 months ago and a full recovery   |
| PAP test                                | Normal result with no underlying history  |
| Pregnancy/ C-section                    | Subsequent to normal delivery and full recovery   |
| Raynaud's disease                       | No impact to ability to perform occupation or activities of daily living  |
| Sinusitis/Rhinitis/ Hay Fever/Allergies | Acute, no associated respiratory impairments, whether present or fully recovered  |
| Strains                                 | Recurrent or Chronic, more than 3 years ago since last symptoms, no associated impairments, no future surgery or treatment anticipated or planned |
| Tonsillitis                             | Surgically treated with no associated impairments and full recovery and returned to work  |
| Tubal Ligation                          | No underlying disease and full recovery   |
| Vasectomy                               | No complications, no underlying disease, full recovery  |
| Vitiligo                                | No psychological impact and no impact to performing occupational duties   |

## Appendix

Answer "Yes" to screening question #6 if the following applies to your occupation in Construction.

**A construction worker is a person who works in the Building Construction Industry, Heavy Construction Industry and Special Trade Construction Industry, as defined below.**

|                                     |  |
|-------------------------------------|--|
| Building Construction Industry      | All general contractors and operative builders primarily engaged in the construction of residential, farm, industrial, commercial, or other buildings  |
| Heavy Construction Industry         | All general contractors primarily engaged in heavy construction other than building, such as highways and streets, bridges, sewers, railroads, irrigation projects, and flood control projects and marine construction   |
| Special Trade Construction Industry | All special trade contractors who undertake activities of a type that are specialized either to building construction, including work on mobile homes, or to both building and non-building projects. This includes projects such as painting, electrical work, plumbing, etc. |

> To find out more, contact your Account Executive or the Sales Centre at 1 866 894-6182

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