



INFORMATION CIRCULAR

DATE: June 11, 2021 **N° 2021-16**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: **Changes to Empire Life Disability Credit Protect Screening Questionnaire**

Effective June 11, 2021, we will be launching some changes to the Empire Life Disability Credit Protect Screening Questionnaire (in our Fast & Full Life Application and in INS-2853 – included in our Life & Health Insurance Application D-0082). The changes are being implemented to provide further clarification regarding life insured eligibility for our Empire Life Disability Credit Protect rider. There are no changes to the underwriting criteria for the rider. The changes include:

- **Revised question 1** – to clarify that life insureds who work full time or who are on regular/uncomplicated maternity or parental leave **are** eligible. (See attached revised screening questionnaire for updates.)
("Full Time" means continuously performing all duties of your regular occupation for a minimum of 8 out of the last 12 months and for at least 20 hours per week.)
- **Revised question 4 a), b) c) & d)** – In addition to 4 a), the acceptable impairments listed in the Exceptions Table are applied to 4 b), c) & d). (See attached revised screening questionnaire for updates.)
- **Revised question 6** – to better identify excluded occupations, the definitions for Construction, Labourers and Transportation are now included. (See attached revised screening questionnaire for updates.)
- **Added Appendix** – listing of excluded Construction categories for greater clarity. (See attached revised screening questionnaire for updates.)

Clients can apply for the Empire Life Disability Credit Protect rider:

- By using the Fast & Full® Life Application - the updated screening questionnaire is available in Step 5 (Health tab) as of June 11, 2021; or
- By using our paper Life & Health Insurance Application (D-0082) - the new version of the screening questionnaire (INS-2853 – v05/21) will be incorporated in the app and will be available on our Advisor Portal – My Advisor Dashboard.

To reduce the probability of an automatic decline, be sure to complete the INS-2853, and only submit the completed screening questionnaire if life insured answers "no" to ALL questions.

Transition rules

We will continue to process older versions of the paper Life & Health Insurance Application (D-0082) with the Empire Life Disability Credit Protect Screening Questionnaire (INS-2853) if submitted and received prior to June 11, 2021.

Older versions of our paper Life & Health Insurance Application (D-0082) and Empire Life Disability Credit Protect Screening Questionnaire (INS-2853) submitted after June 11, 2021 **must be received by 5:00 pm June 25, 2021, to be accepted.**

Reference

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EMPIRE LIFE DISABILITY CREDIT PROTECT SCREENING QUESTIONNAIRE

Use this screening questionnaire to determine if a proposed Life Insured is eligible to apply for the Empire Life Disability Credit Protect rider.

Policy number

Life Insured 1 first name	Middle initial	Last name
Life Insured 2 first name	Middle initial	Last name

Screening Questions	Life Insured 1	Life Insured 2
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Answering "yes" to any of the Screening Questions below means the Life Insured cannot apply for the Empire Life Disability Credit Protect rider. Do not submit this questionnaire to Empire Life if the answer to any Screening Question is "yes".

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.) 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.	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
2. Have you 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?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
3. Do you currently have any symptoms for which you have not yet sought medical consultation?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
4. Within the past 10 years have you:		
a) been disabled or absent from work for more than 15 consecutive days other than for flu, colds or uncomplicated maternity/paternity leave, or due to an impairment with the associated condition set out in the Exceptions Table for Questions 4 a, b, c & d?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
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, other than due to an impairment with the associated condition set out in the Exceptions Table for Questions 4 a, b, c & d?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
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, other than due to an impairment with the associated condition set out in the EXCEPTIONS TABLE for Questions 4 a, b, c & d?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
d) had any symptoms, consulted or been treated for any disease or disorder of the neurological system or musculoskeletal system other than due to strains or fractures as noted in the Exceptions Table for Questions 4 a, b, c & d?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
e) had any symptoms, consulted or been treated for depression, anxiety, burn-out or other psychological disorder?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
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?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
g) had Chronic Fatigue Syndrome, Fibromyalgia or chronic pain; Ulcerative Colitis or Crohn's disease; varicose veins or deep vein thrombosis?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no
5. Is your weight below or above the range indicated for your height in the table below?	<input type="radio"/> yes <input type="radio"/> no	<input type="radio"/> yes <input type="radio"/> no

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



EXCEPTIONS TABLE for Questions 4 a, b, c & d

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
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.