



BNP & NT-proBNP Test Guidelines

CARRIER	Guidelines
<p>AIG As of 12/2016</p>	<p>Will test on proposed insured's who are over the age of 71 as part of their routine guidelines.</p>
<p>American National As of 12/2016</p>	<p>Will reflex on ages 55+, otherwise "as needed" for cause.</p>
<p>Global Atlantic As of 12/2016</p>	<p>Will test as part of their routine guidelines for applicants over age 70.</p>
<p>John Hancock As of 12/2016</p>	<p>Underwriters look at echocardiogram (ECHO) findings to decide which elevated p-BNP values are significant when considering mortality risk on applicant.</p>
<p>Legal & General America As of 12/2016</p>	<p>Test is automatically added on proposed insured's over age 60. Additionally, will test any specimen for known cause.</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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<p>Lincoln National As of 12/2016</p>	<p>Will test as part of their routine guidelines for applicants 70 and older when face amounts are \$1M and above.</p>
<p>MetLife As of 12/2016</p>	<p>Will test as part of routine guidelines for applicants age 70 and older.</p>
<p>Minnesota Life As of 12/2016</p>	<p>Typically do not test. However, if they see results they will take them into consideration.</p>
<p>North American As of 12/2016</p>	<p>Will test at age 70 and up.</p>
<p>OneAmerica As of 12/2016</p>	<p>We don't have anything published. Since this isn't a traditional life product this does not apply.</p>
<p>Protective Life As of 12/2016</p>	<p>Will test applicants ages 51-64, amounts exceeding \$10,000,000. Will test applicants ages 65 and over, all face amounts. (Test on NT-proBNP, not BNP)</p>
<p>Prudential As of 12/2016</p>	<p>The ProBNP is ordered at age 50 >= \$1MM OR Age 51 or more at >= \$250k OR Age 65 or more at >= \$100k</p>

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<p>SBLI As of 12/2016</p>	<p>Will test on applicants over age 70.</p>
<p>Symetra As of 12/2016</p>	<p>Will test on proposed insured's age 70 and above; and on a case by case basis.</p>
<p>Transamerica As of 12/2016</p>	<p>Will test as part of their routine guidelines.</p>
<p>United of Omaha As of 12/2016</p>	<p>Will test as part of their routine guidelines.</p>

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