



# Post-Traumatic Stress Disorder (PTSD) Guidelines

Carrier	Guidelines
<b>American National</b> <small>As of 02/2024</small>	Each case will be looked at on a case-by-case basis depending on severity and control. Usually standard for mild, controlled cases and could require a rating for more significant disorder. Standard – Table 6.
<b>Corebridge Financial</b> <small>As of 08/2023 (Under Carrier Review)</small>	Each case will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
<b>John Hancock</b> <small>As of 02/2024</small>	Would consider if no functional impairment.
<b>Legal &amp; General America</b> <small>As of 02/2024</small>	Case by case basis considering severity, response to treatment, complications, and co-morbidities.
<b>Lincoln Financial Group</b> <small>As of 02/2024</small>	Case by case basis will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
<b>Lumico</b> <small>As of 02/2024</small>	Post Traumatic Stress Disorder (PTSD) is grouped in the Psych question of the application. Any medication they take is reviewed and rated accordingly as Mood or Psych.
<b>MassMutual</b> <small>As of 02/2024</small>	Best class possible if there are no suicide attempts, no interference with daily life, and no medications. Otherwise, considered on a case by case basis.
<b>Nationwide Life</b> <small>As of 02/2024</small>	We follow the Hannover Re’s Ascent manual. For the LTC rider, we can consider mild PTSD by following the life rating if controlled, no attacks in 3 years, not confined to home, no functional impairment, and no hospitalizations or suicide attempts. Moderate to Severe PTSD is declined.
<b>North American</b> <small>As of 02/2024</small>	Please refer to North American Underwriting Guide found on <a href="http://www.northamericancompany.com">www.northamericancompany.com</a>

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<b>OneAmerica</b> <small>As of 02/2024</small>	Individual consideration based on severity of condition; treatment/medications; degree of control and current level of stability.
<b>Pacific Life</b> <small>As of 02/2024</small>	Consideration depends on severity, treatment/medications, degree of control and stability.
<b>Protective Life</b> <small>As of 02/2024</small>	Will consider standard if stable and well controlled. No offer if on disability.
<b>Prudential</b> <small>As of 02/2024</small>	Please refer to Prudential's Underwriting Guide found on <a href="http://www.pruxpress.com">www.pruxpress.com</a> .
<b>SBLI</b> <small>As of 02/2024</small>	Typically, no better than standard rates but depends on severity, current control and date of diagnosis.
<b>Securian Financial</b> <small>As of 02/2024</small>	Ratings depend on age and stability. Overall, no better than Non-Tobacco Plus. Most would likely fall in the Table 2-3 range. Condition resolved completely, greater than 5 years since last symptoms and/or treatment, Standard will be considered.
<b>Symetra</b> <small>As of 02/2024</small>	If remains stable, well followed, no history of substance abuse could be considered for standard <b>after 6 months</b> of confirmed stability. GLR credits, for UL product only, ages 20 – 70, could improve the offer to a preferred classification, if otherwise meets the GLR guidelines.
<b>Transamerica</b> <small>As of 02/2024</small>	Generally, not better than standard. Rates can range to decline as the severity of the PTSD increases.
<b>United of Omaha</b> <small>As of 02/2024</small>	If well controlled on meds, doing well, working, etc., can be considered at Standard rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc., can be highly rated or declined.

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