

COVID-19 UPDATES

Important Note: This builds upon our prior updates. [Click here to view these.](#)

SBLI stands with you during these challenging times, as we continue to closely monitor the COVID-19 pandemic and its impact to our industry and business. In an effort to provide the most recent update, please note the following with immediate effect:

Underwriting Operations Update

- Positive COVID-19 cases are still being postponed for 30 days after resolution of symptoms and back to normal physical activity. Cases that are more severe and require hospital admission will most likely require a longer postponement period, depending on the severity.
- A statement of health is still required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue. Our e-Policy delivery system helps to support this process as it allows the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.
- SBLI has reactivated binding coverage with a Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement. This option has been updated on our drop ticket platforms.
- SBLI has also reactivated our Upsell Program, which provides increased coverage options at the time of offer, for all eligible customers with no additional underwriting requirements. The Program includes our increased face amount maximum of \$750,000 in our Accelerated Underwriting process.
- Temporary acceptable risk classification adjustments will continue as follows:
 - For cases aged 59 or younger:
 - Table 6 or better: Applications accepted
 - Table 7 or higher: Applications postponed until further notice
 - For cases aged 60 or older:
 - Table 2 (150%) or better: Applications accepted
 - Table 3 or higher: Applications postponed until further notice

Foreign Travel Update

- Travel plans to a country with advisory Level 1 or 2 are acceptable, subject to answers on Covid-19 questions indicating no symptoms, positive test, or self-isolation.
- Travel plans to a country with advisory Level 3 or 4 will continue to be a postpone until 30 days after return with no COVID-19 symptoms, positive test, or self-isolation.

Vendor Information

Electronic Health Record Update:

- We continue to utilize electronic health records as an option when medical records are required. We have piloted both Human API and MIB sources and continue to try and use this information. If distribution has access to obtaining any electronic health records, we are willing to review if submitted. If additional information is required, SBLI has the right to request a traditional APS.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your continued partnership and business.

JUNE 19, 2020

Update to SBLI's Response to COVID-19

SBLI continues to closely monitor the COVID-19 pandemic and its impact on our business. We stand ready to support you through these challenging times, so please let us know what we can do to help you. Please note the following updates.

Important Note: This builds upon our prior updates. [Click here to view these.](#)

UNDERWRITING OPERATIONS UPDATE

- A statement of health is still required for most cases upon policy delivery, but it is no longer required for cases issued with an up-to-date Part 2. Our e-Policy delivery system helps to support this process as it allows the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.
- Based on the fact that we have been receiving medical record requests in a timely manner during the COVID-19 pandemic, we have returned to keeping pending cases open for 60 days rather than 90 days.
- Please note, an issue has been identified with one of our Part 2 questions which is normally asked during the tele-med interview process. On our California, Florida and Connecticut applications only, a question is not showing up during the interview. This fix has been completed and the system update is targeted for release into production in the near future. For now, we are just amending the application on delivery. We would like to reassure you that it is having no impact on the processing time of applications.

KEY REMINDER

We have temporarily suspended binding coverage with a Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your business.

APRIL 17, 2020

Update to SBLI's Response to COVID-19

SBLI continues to closely monitor the COVID-19 pandemic and its impact on our business. We stand ready to support you through these challenging times, so please let us know what we can do to help you. Please note the following temporary changes, effective April 17, 2020.

Important Note: This builds upon our prior updates. Click [3/26/2020](#) or [04/06/2020](#) to view these.

UNDERWRITING OPERATIONS UPDATE

Temporary Age Adjustments to Life Insurance Applications

- For cases aged 59 or younger:
 - Table 6 or better, we are continuing to accept applications.
 - Table 7 or higher, we are postponing applications until further notice.
- For cases aged 60 or older:
 - Table 2 (150%) or better, we are continuing to accept applications.
 - Table 3 or higher, we are postponing applications until further notice.

Key Reminders

- A statement of health will be required upon policy delivery on all cases going forward, and which must be signed and returned. Please note, our e-Policy delivery system enables the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.
- We have temporarily suspended binding coverage with a Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement.

VENDOR INFORMATION**Medical Records**

- We are continuing to receive medical records daily from our medical retrieval vendors and are monitoring various processing metrics and any facility closures. We may also try to obtain Digital Health Portal information from Human API if necessary. If we are unable to obtain records, we will review submitted applications on a case-by-case basis.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your business.

APRIL 6, 2020

Update to SBLI's Response to COVID-19

SBLI continues to closely monitor the COVID-19 pandemic on a daily basis, and we will provide you with underwriting and operational updates as things change.

Important Note: This reflects an update to our March 26, 2020 communication.

UNDERWRITING OPERATIONS UPDATE

There continues to be no disruption to our business processing operations in Underwriting and New Business. We have taken action to ensure that we continue to underwrite and process new applications, claims, and other payments on schedule and as quickly as possible.

In regards to our Underwriting updates, please note the following guidelines. Effective April 6, 2020:

- Any proposed insured who has recently returned from any country listed on the CDC website will be postponed for 30 days immediately following their return and must show no signs or symptoms of COVID-19 or positive test results. Any proposed insured with future travel to any of these countries will be postponed for 30 days after they return and must show no signs, symptoms, or positive COVID-19 test results.
- A statement of health will be required on all cases going forward on policy delivery and must be signed and returned.
- Until further notice, we are temporarily suspending taking cash with an application to bind coverage under the Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement.
- We still have no plans at this time to make any changes to our Accelerated Underwriting program parameters.

CUSTOMER SERVICE/PAYMENT PROCESSING

- SBLI is continuing all billing and premium payment processing as quickly as possible. This includes ACH and Lockbox processing.
- SBLI is also providing leniency for all overdue premium payments, extending the lapse date by 60 days from the paid-to date. This applies to all 50 states.

VENDOR INFORMATION

- **Tele-meds:** The tele-med interview service from our vendors is continuing as usual and remains up to date.
- **Medical records:** We are continuing to receive medical records daily from our medical retrieval vendors, but we are monitoring any facility closures. If we are unable to obtain records, we will review submitted applications on a case-by-case basis.
- **Laboratory Processing:** Our laboratory processing is up to date and business is continuing as usual.
- **Exams:** Our paramedical examiners are continuing to operate and have safety protocols in place. They are managing and assigning cases, updating status records, and answering phones and responding to questions. Their overall operations continue to be challenged with exam completion in certain localized markets and have had to suspend services in certain areas, such as Vermont.

E-POLICY DELIVERY SYSTEM

We are continuing to evaluate our policy printing and mailing service; and in the interim, we strongly encourage the use of our e-policy delivery system. This enables the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact. If you'd like your agency to be set up or if you need any additional information or training on our e-policy delivery system and process, please contact our Brokerage Sales Desk at 1-888-224-7254 (option 1) or email brokerage@sbli.com for assistance with this.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your business.

MARCH 26, 2020

Update to SBLI's Response to COVID-19

SBLI is closely monitoring the Coronavirus/COVID-19 on a daily basis, and we will endeavor to provide you with updates as things change and evolve.

UNDERWRITING OPERATIONS

There has been no disruption to our business process in Underwriting and New Business. We have taken action to ensure that we continue to underwrite and process new applications, claims, and other payments on schedule and as quickly as possible. Many of our team members are working remotely, but as the crisis unfolded over the past several weeks, we took care to secure, implement, and test required technology and equipment. This has enabled us to maintain business continuity and adhere to our traditionally high standards under the guidelines prescribed by our health officials.

In regards to our Underwriting updates, please note the following guidelines.

Effective immediately:

- People traveling to or from affected countries¹ listed on the US travel ban will be postponed, and anyone recently returned from one of these countries will be postponed for 30 days immediately following their return and must show no signs or symptoms of COVID-19.
- A Good Health Statement may be required on policy delivery for clients age 60 and over and for any underwriting offer that is approved at a substandard rate.
- SBLI will keep pending cases open for a 90-day period as we may experience delays in obtaining records from our 3rd party vendors.
- We have no plans at this time to make any changes to our Accelerated Underwriting program.

COVID-19 COVERAGE

- SBLI policies do not include any exclusions related to death as a result of COVID-19 or any other Pandemic.

VENDOR INFORMATION

Our Underwriting vendors are continuously following COVID-19 and updating carriers every day. Please note that the tele-med interview service from our vendors is continuing business as usual. There are no delays on tele-med interviews and they are working at full capacity. We do expect paramedical exam appointment cancellations or delays. Examiners have protocols in place and those will be explained to the client before the exam is conducted. In regards to medical records; our vendors are operating accordingly, but we do expect delays as some facilities have either closed or are operating with a reduced staff.

E-POLICY DELIVERY SYSTEM

We also offer an e-policy delivery system which automatically sends an e-mail directly to the client notifying them that their policy is available on our client portal www.MySBLI.com. The policy owner is able to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact. If you'd like your agency to be set-up or if you need any additional information or training on our e-policy delivery system and process, please contact our Brokerage Sales Desk at 1-888-224-7254 (option 1) or email brokerage@sbli.com for assistance with this.

If you have any questions, please contact us at 1-888-224-7254 (option 1) or email brokerage@sbli.com.

Thank you for your business.

¹ Affected countries currently include: China, South Korea, Japan, Iran, Italy and Hong Kong.