

Previously, clients with certain health conditions would be considered "standard" due to that specific condition. Regardless of their otherwise excellent health, that one condition "bumped" them out of preferred or preferred plus, even though they were a good risk.

We can now give clients with certain health conditions a "better choice," with **Better Choice Preferred**. Conditions considered for **Better Choice Preferred** include:

- Asthma
- Arrhythmia
- Anxiety / Depression
- Crohn's Disease
- EBCT Scores
- Elevated LFTs
- Epilepsy
- Treated Sleep Apnea
- Ulcerative Colitis

Remember, your clients must be considered at standard rates by underwriting without any credits for the condition, while meeting our regular preferred class criteria, to qualify for the Better Choice Preferred.

Should you have any questions, please contact your Underwriting Team.

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