

## New Flex Points Crediting Program

Effective May 31, our competitive underwriting programs will be combined into a single crediting program that provides greater opportunities to improve ratings while simplifying usage and allowing for more accurate underwriting assessments of client's health.<sup>1</sup>

**With the new Flex Points crediting program**, your client may qualify for one preferred class upgrade or one substandard class improvement (on cases originally assessed at Table D or less) if they meet any 4 of the program factors.<sup>2</sup> See chart at right.

### Flex Points Highlights

- Not age-specific
- Focus on cholesterol ratio vs. total cholesterol for greater accuracy.
- BMI replaces gender-specific height/weight chart, allowing for greater accuracy.
- Family history revised:
  - Disease of parents with coronary artery disease or cancer replaced by death of parents
  - Family history only considered for specific cancers (colon, lung, melanoma, pancreatic in either parent; breast, ovarian, prostate in same-sex parent)
- **Better Choice Preferred** is now written into underwriting guidelines for the individual impairments involved.
- **Expanded Standard** program allows improvement to Standard rates on Permanent products rated through Table B.<sup>3</sup>
- The previous **Preferred Offsets** and **Healthy Credits** programs are replaced by the Flex Points program.

**We've updated our Field Underwriting Guide** to reflect our new program plus other minor changes. Click the links below for more information. Note: Field Underwriting Guide changes are effective May 31, 2019.

[View Field Underwriting Guide](#)

[View Flex Points Flyer](#)

1. Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.
2. Special conditions may apply. Certain Flex Points vary by age and credits may not be available for tests performed on younger individuals. All credits have additional requirements and time frame criteria required before they can be used to improve a rating. Consult with your AGL underwriters for details.
3. Flex Points and Expanded Standard can be combined, but the best possible offer using both can be no better than Standard rates.

### Flex Points Factors

1	Normal stress EKG, thallium, stress echo, Sestamibi, EBCT, or other perfusion or imaging test
2	Normal chest or abdominal CT scan
3	Hemoglobin A1C < 5.5
4	LDL <100 within 6 months and Cholesterol/HDL ratio ≤5.0 without medication
5	BMI of 23-25
6	Untreated blood pressure 120/80 or better
7	Normal mammogram
8	Good exercise capacity testing
9	Normal cardiac cath or Cardiac CT Angiogram
10	Normal colonoscopy
11	NT Pro-BNP ≤100
12	Normal CBC
13	Normal Carotid Ultrasound
14	Normal LFTs AND triglycerides <200 mg/dl
15	Normal Prostate exam
16	Favorable Lab Risk Score on cases Standard or better

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