

Insuring HIV Applicants: What You Need to Know

John Hancock is pleased to be one of the first U.S. insurance companies to offer both term and permanent life insurance coverage to persons living with human immunodeficiency virus (HIV).

As you read in our recent [press release](#), **we're now considering HIV positive applicants ages 30 to 65 with favorable and stable clinical courses for Face Amounts to a maximum of \$2,000,000.**

There are a number of underwriting criteria for clients to receive coverage, and while the following list is technical it will help you in determining if your client will qualify:

- Self-disclosed diagnosis
- Compliant with antiretroviral therapy (ART) for at least 5 consecutive years
- Well followed by an HIV specialist
- Viral load undetectable for the last 2 years and current CD4 count ≥ 350 cells/mm³
- Current negative Hepatitis B & C testing and no history of hepatitis
- No viral resistance to treatment
- No history of IV drug use or other substance abuse
- No history of coronary artery disease, diabetes, cancer, or protein in the urine
- No significant psychiatric history
- Not underweight or losing weight, normal protein levels
- No AIDS-defining illness

The ratings charged for each case will be determined based on the age, sex and smoking status of your client and are higher at younger ages and for smokers.

Applications should be submitted on an informal inquiry basis and should include the Attending Physician Statement (APS) along with the medical records from the HIV-treating specialist. Our underwriters will determine any additional underwriting requirements that are needed once the APS is reviewed.

Please note: QuickQuote inquiries will not be considered.

Likely Underwriting Decision

- Offers will be limited to applicants ages 30-65, applying for a maximum of \$2,000,000
- If eligible for coverage, ratings range from 250% to 400% with an additional \$2 flat extra for younger ages

Factors Affecting the Decision

- Current age, date of diagnosis, tobacco use
- Documented favorable and stable clinical course with strict adherence to ART, minimum of 5 years of favorable treatment
- Absence of significant immunosuppression or co-morbid conditions (e.g. diabetes or coronary artery disease)

Fast Track the App

Requirements:

- APS, lab results, including special blood testing if current results are not provided in APS
- Routine underwriting requirements; for details visit our online Field Underwriting Guide on John Hancock's producer website

Fast Track:

- APS to include evidence of continuous care and details related to treatment

Joint Life Survivorship

In Survivorship cases, the HIV-positive applicant will be rated as indicated above, however there will be no HIV-related rating applied to the HIV-negative spouse.



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