

Field Underwriting Guide Updated

Our Field Underwriting Guide has been updated to reflect the following changes, effective April 3:

- **APS criteria relaxed** for these case categories:
 - Age 18-39: Changed from \$2 million to \$3 million.
 - Age 40-59: Changed from \$1.5 million to \$3 million when routine physical exam (PE) is within past 3 years.
- Minor changes to clean up outdated language in the Flex Points Crediting program section. The program guidelines are not affected.

Link: [Field Underwriting Guide](#)