Medical limits and examination requirements

For advisers only. Not for use with customers

Medical examinations and tests – what to expect

When applying for a policy, your customer may be required to attend a medical examination or undertake certain tests as described below. In most cases, the extent to which a customer has to provide additional evidence will be based on the type and level of cover required, along with their age and lifestyle. However, for some customers, the type and level of cover required falls below the medical evidence limits, so assessing their application for cover is considerably quicker.

For full details of medical evidence requirements and limits, please refer to the tables overleaf.

Medical examination

If an examination is required, your customer will need to make an appointment with an English speaking doctor The examination will last approximately forty-five minutes and the doctor will ask questions regarding the customer's medical history. Some comprehensive medical checks such as taking their blood pressure and a sample of urine, examining their heart sounds, ears and eyes will also be undertaken. We may also request your customer to provide a blood sample. Where applicable, this examination may be carried out at your customer's home or place of work.

Nicotine Cotinine (Urine) Test*

Also known as cotinine urine test or nicotine urine test, nicotine cotinine tests are the preferred test of choice for Life Insurance Companies to evaluate an individual's tobacco use due to the fact that cotinine is stable and is only produced when nicotine is metabolised. Cotinine is a chemical your body makes after you are exposed to nicotine. This test measures the amount of cotinine in your urine, measuring cotinine is more accurate than measuring nicotine as cotinine remains in the body longer after exposure and the results are more accurate in respect to thresholds of sensitivity which determine whether the test is positive or negative. A positive test demonstrates that the individual has used tobacco products within the days preceding the test.

* Cotinine test availability varies depending on the territory, also results can take up to 2 weeks to be reported due to testing labs being located overseas.

Electrocardiogram (ECG)

We may request an ECG. This tests the electrical activity in the heart and can indicate the possibility of heart disease. Your customer may be required to exercise during the test using a treadmill.

HIV test

We will ask for this if cover is above USD1,000,000 or as a result of information your customer provides in their application. We will send your customer a pre-testing leaflet, including a consent form, which should be completed and returned with the test result.

If you require any further assistance, contact your regional sales consultant or alternatively contact our underwriting team at underwriting@fpiom.com

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IPME-GCC-015b 01/25

Medical limits applicable to Western Nationalities

Level Term and Total Permanent Disability Benefit

Evidence Band	Sum Assured (USD)*	Age next birthday				
		To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	= <50,000	-	-	-	-	-
2	50,001 - 150,000	-	-	-	-	A
3	150,001 - 300,000	-	-	-	-	A+B1
4	300,001 -500,000	-	-	-	-	A+B1
5	500,001 - 750,000	-	-	-	A+B2	A+B2+D
6	750,001 - 1,000,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
7	1,000,001 - 2,000,000	A+B2+H	A+B2+D+H	A+B2+D+H	A+B2+D+H	A+B2+D+H
8	2,000,001 - 5,000,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	>5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Decreasing Term and Total Permanent Disability Benefit

Evidence Band	Sum Assured (USD)*	Age next birthday				
		To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	= <50,000	-	-	-	-	-
2	50,001 - 150,000	-	-	-	-	A
3	150,001 - 300,000	-	-	-	-	A+B1
4	300,001 -500,000	-	-	-	-	A+B1
5	500,001 - 750,000	-	-	-	A+B2	A+B2+D
6	750,001 - 1,000,000	-	-	A+B2	A+B2	A+B2+D
7	1,000,001 - 2,000,000	A+B2+H	A+B2+D+H	A+B2+D+H	A+B2+D+H	A+B2+D+H
8	2,000,001 - 5,000,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	>5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Critical Illness Cover

Evidence Band	Sum Assured (USD)*	Age next birthday				
		To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	= <50,000	-	-	-	-	-
2	50,001 - 150,000	-	-	-	-	A
3	150,001 - 300,000	-	-	-	A	A+B1
4	300,001 -500,000	-	-	A	A+B1	A+B1
5	500,001 - 750,000	A	A+B1	A+B1	A+B2	A+B2+D
6	750,001 - 1,000,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
7	1,000,001 - 2,000,000	A+B2+H	A+B2+D+H	A+B2+D+H	A+B2+D+H	A+B2+D+H
8	2,000,001 - 5,000,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	>5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Medical limits applicable to non-Western Nationalities

Level Term and Total Permanent Disability Benefit

Evidence Band	Sum Assured (USD)*	Age next birthday				
		To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	= <50,000	-	-	-	-	A
2	50,001 - 150,000	-	-	-	-	A+B1
3	150,001 - 300,000	-	-	-	A+B1	A+B1
4	300,001 -500,000	-	-	A+B1	A+B2	A+B2+D
5	500,001 - 750,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
6	750,001 - 1,000,000	A+B2	A+B2+D	A+B2+D	A+B2+D	A+B2+D
7	1,000,001 - 2,000,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
8	2,000,001 - 5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	>5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Decreasing Term and Total Permanent Disability Benefit

Evidence Band	Sum Assured (USD)*	Age next birthday				
		To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	= <50,000	-	-	-	-	A
2	50,001 - 150,000	-	-	-	-	A+B1
3	150,001 - 300,000	-	-	-	-	A+B1
4	300,001 -500,000	-	-	-	A+B2	A+B2+D
5	500,001 - 750,000	-	-	A+B2	A+B2	A+B2+D
6	750,001 - 1,000,000	A+B2	A+B2+D	A+B2+D	A+B2+D	A+B2+D
7	1,000,001 - 2,000,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
8	2,000,001 - 5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	>5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Critical Illness Cover

Evidence Band	Sum Assured (USD)*	Age next birthday				
		To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	= <50,000	-	-	-	-	A
2	50,001 - 150,000	-	-	-	A	A+B1
3	150,001 - 300,000	-	-	A	A+B1	A+B1
4	300,001 -500,000	A	A+B1	A+B1	A+B2	A+B2+D
5	500,001 - 750,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
6	750,001 - 1,000,000	A+B2	A+B2+D	A+B2+D	A+B2+D	A+B2+D
7	1,000,001 - 2,000,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
8	2,000,001 - 5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	>5,000,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

*For other currency equivalents, please refer to the IPME or IPME+ Underwriting Guide available from our website.

Medical Evidence key

A	ME	• Medical examination (microscopic-urinalysis (MSU) if urine dipstick abnormal) and urine cotinine (non-smokers only)
B1	Blood profile 1	Blood profile 1, comprising of: • lipid profile (total cholesterol, high-density lipoprotein (HDL), low-density lipoprotein (LDL), triglycerides) • HbA1c
B2	Blood profile 2	Blood profile 2, comprising of: • blood profile 1 plus: • gamma glutamyl transferase (GGT) • alanine aminotransferase (ALT) or serum glutamic pyruvic transaminase (SGPT) • aspartate aminotransferase (AST) or serum glutamic oxaloacetic transaminase (SGOT) • bilirubin (total – direct & indirect) ALK phosphatase, total protein, albumin, globulin • complete blood count (haematology) • uric acid • renal function tests (RFT) (include urea, creatinine) • iron • electrolytes (sodium, potassium, chloride) • prostate-specific antigen (PSA) (men only, over the age of 50)
D	R ECG	• resting ECG
E	R&E ECG, MSU	• resting ECG • exercise ECG • microscopic-urinalysis (mid-stream urine)
H	HIV, Hepatitis B test	• HIV test by blood • hepatitis B surface antigen (HbsAg) - if positive, hepatitis B viral protein (HbeAg) also required • USD1,000,001 and above for all lives