



FOR LIFE

Foreign Travel Guidelines

Definition

Foreign travel is defined as travel outside the United States for 12 weeks or less annually. If the proposed insured travels more than 3 months annually, refer to our Foreign National and Residence guidelines for eligibility.

Eligibility

- Ages 0 to 85
- U.S. citizen or permanent resident of the U.S.

Requirements

- Foreign Travel and Residence Supplement
- Application, medical exams, labs and tests must be completed in the United States

Exclusions

Certain occupations will not be considered for short term travel abroad

Products and Ratings

- All term and permanent products are available
- Preferred plus and preferred are allowed
- Table Ratings and flat extras are allowed
- Table Reduction Program (TRP) is available

State Legislation

- If the contract state is Georgia or Florida, we will not take any adverse action based on foreign travel
- California, Connecticut, Colorado, Illinois, Maryland, Massachusetts, New York and Washington do not permit adverse action based on past travel



Foreign Travel Approved Countries

Foreign travel to almost all countries except those countries currently at war or with very unstable governments or that are experiencing very dangerous natural or man-made disasters will be allowed.

Contact your underwriter for assistance.

INDUSTRY LEADING
UNDERWRITING

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