

Washington sales/resubmission details effective Feb. 1, 2022

Due to the combination of the high application activity driven by the WA Cares Fund exemption deadline and the inability to continue processing cases within required guidelines, we were forced to close some cases just before year-end. With application information only being valid for 90 days, and as we did not have underwriting requirements or funding, we made the difficult decision to close those applications at that time.

If your client still wishes to pursue an Asset Care or Annuity Care insurance policy, we are working to make this as easy as possible for them with the following process.

Guidelines for new business submissions or reopening a previously submitted case:

1. A new eApplication (eApp) will be required for all new applications and for resubmissions.
 - A new fully completed eApp, with medical questions answered, will be required for all new applications and for resubmissions. If medical questions are not answered, a new interview will be needed.
2. We will make every effort to utilize previously received Underwriting Requirements.
 - On the cover page, please note the policy number of the original case AND that you wish to use previous requirements.
 - If we are unable to utilize any of the previously received requirements, we will post those updates in OneSource Online as we would any additional requirements that might arise during our process.
3. If the prior case was submitted for a joint policy with one applicant (Applicant 1) approved and no decision on the joint applicant (Applicant 2), we will allow the following:
 - If Applicant 1 was approved within 60 days of the new application on Applicant 2, we will honor the decision as long as:
 - Applicant 2 is approved within 45 days of submission of the new/resubmitted application.
 - A Certificate of Insurability will be required for Applicant 1.
 - An eApp must be submitted on Applicant 2 only. On the cover page, please reference the original policy number and include a note stating which of the two joint applicants was originally approved.

Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset Care form number series: ICC18 L302, ICC18 L302 SP, ICC18 L302 JT, ICC18 L302 SP JT, ICC18 R537, ICC18 R538, ICC18 SA39, ICC18 R540, L302, L302 JT, L302 SP, L302 SP JT, R537, R538 SA39 and R540. Annuity Care and Annuity Care II form number series: SA34 (WA) Q-R, SA34 (WA) NQ-R, and SA35 (WA)-R.

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