

# How It Works

## The Medical Exclusion Rider

### THE MEDICAL EXCLUSION RIDER BECOMES NECESSARY:

- WHEN we have identified an existing condition that increases the chance of you making a disability claim at some point in the future
- WHEN you have a specific medical problem with clearly identifiable symptoms, such as organ, joint or musculoskeletal disorders
- WHEN an impairment is severe, recent, very specific or likely to recur
- WHEN the risk can be clearly defined and easily excluded

### A Necessary Addition in Some Cases

The purpose of a Medical Exclusion Rider is to offer disability protection to clients who have a medical condition that existed prior to completing the disability income insurance application. It is also used in the case of clients who engage in an activity that could result in a disability.

### How We Make the Decision

In assessing your situation, we take into account not only your present state of health, which may be fine, but also the risk of future problems. Your personal health information is compiled from your application, personal history interview and the records and statements of your doctor and other health care providers. Underwriters, who are trained to evaluate risk, then review your case and determine whether a medical exclusion rider or riders are necessary.

Please do not be alarmed if you see wording that includes a rather comprehensive description of your condition. This is because — since few medical diagnoses can be absolutely specific and certain — our riders describe the general condition or area of the body to be excluded from coverage.

### The Basic Idea — to Offer You High-Quality Disability Income Coverage, Even If You Have a Medical Condition

Without this kind of rider, the medical risk would be too great for us, the insurance carrier, to assume, and we would not be able to offer you the disability income protection you need.

### So, You Are Eligible For Disability Insurance

This is good news, because we offer some of the finest income protection coverage available. But your “chronic, recurrent condition” or “anticipated medical risk” is excluded. What this means is that in underwriting your application for disability insurance, we found that you have now or had in the past one or more medical conditions that either directly or indirectly increase the risk of occurrence of a disability. That being the case, we are offering you the most favorable coverage available that falls within our underwriting guidelines.

### Never Disqualify Yourself — File a Claim

In any situation where an exclusion exists and you think your disability falls within its scope, you should not automatically conclude that it is not covered. If you experience a disability where the exclusion may be in question, we encourage you to submit a claim and give us the opportunity to make an informed decision based on all the facts at that time. It is not possible to cite in advance what a claim decision would be in any circumstance, whether an exclusion exists or not.

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### If Your Condition Is Resolved, You Can Be Re-Evaluated

Although a Medical Exclusion Rider is usually permanent because of the nature of the medical risk that has been identified, in some cases we will consider removing it. However, before asking for such a re-evaluation, you need to know that a favorable judgment may be made if:

- Enough time has gone by that we feel convinced the medical problem will not recur or become aggravated again,
- The medical problem has been eliminated,
- Your policy has been in effect for at least two years

If at any point you believe you have met the criteria above and you wish to have your rider considered for removal, contact your agent.

### Any Questions?

Please feel free to contact your agent, or contact our Claims and Policy Services Contact Center either by phone at 1-800-819-2468 or by email at [callctr@berkshirelife.com](mailto:callctr@berkshirelife.com).

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