Fertility Journey Rider

Overview

This article provides an overview of the Fertility Journey Rider and explains how to add the rider after issue in Mainframe.

Details

The Fertility Journey Rider is a no-additional-cost rider that provides a one-time AV credit triggered by certain reproductive treatments. This rider is not underwritten.

Availability

- Original state approvals: AL, AR, CO, DE, FL, HI, ID, LA, ME, MT, NC, NE, NV, NH, ND, OK, RI, SC, TN, WA, WV, WI, WY
- Added to state approvals 3/3/23: IA, MN, TX
- Added to state approvals 3/25/23: AK, KY, MI, MS, MO, NJ
- Added to state approvals 5/19/23: IN
- Added to state approvals 6/24/23: GA, DC
- Added to state approvals 7/28/23: VT
- Added to state approvals 8/25/23: OR
- Not available to add after issue (can be added only during the rewrite period).

FJR is not currently approved in the following states: AZ, CA, CT, IL, KS, MD, MA, NM, NY, OH, PA, SD, UT, VA

Approved Products and Age Groups

- FlexLife, FlexLife NL, Living Life By Design, and Living Life Defender if approved by state
- Ages 0 85

Required Forms

No additional forms are required for the Fertility Journey Rider. An amendment is also not needed. Only one instance of this rider is allowed on a policy.

Benefit Amount

The rider will provide a one-time lump sum AV credit. This AV credit will be calculated as 3 times the greater of the minimum monthly premium (MMP) and the minimum guaranteed

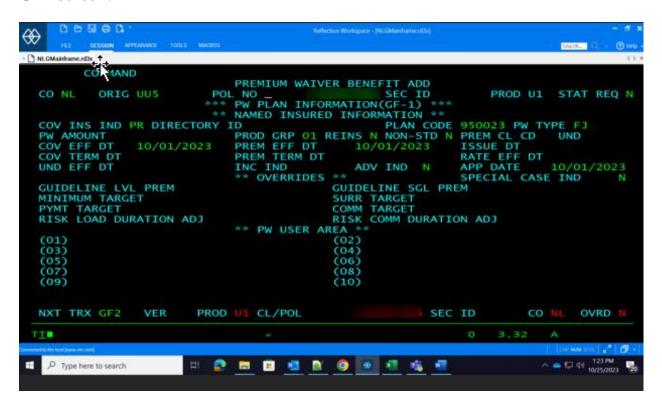
premium (MGP) (if applicable). This amount will be set at issue, based upon the MMP/MGP. After-issue changes will not impact the benefit amount.

Effective Date

January 28, 2023 (original state approvals; see above for additional states' effective dates)

Procedure: Adding the Fertility Journey Rider

GF1 screen:



Enter the following fields:

COV INS IND: PR

PW TYPE= FJ

COV EFF DT= policy monthaversary

PROD GRP=

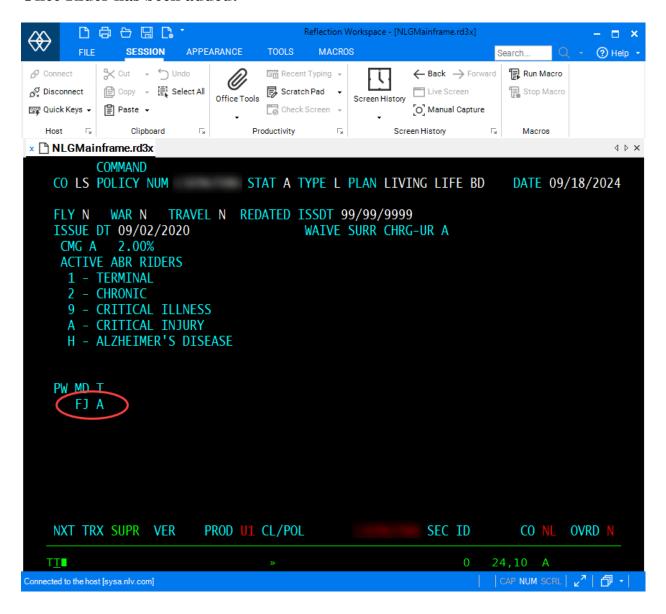
Once entered, press enter and the plan code will auto populate based on policy company NL vs LS

NL: 960023

LS: 950023

F1 to transmit

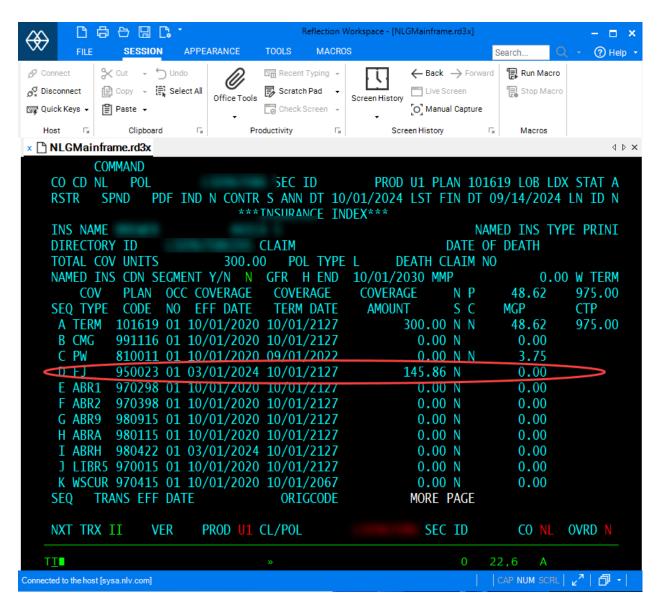
Once Rider has been added:



A = Active

T=Terminated

Details will show on NI screen:



Article Details

Last Reviewed	9/18/2024	Intended Audience	Contract Change
Reviewed by	Adam Pouliot	Business Block	Life

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