

Golden Rule Insurance Company Broker Underwriting Cheat Sheet

Simplified Issue (SI):

Simplified issue could include prior claims history checks, or an underwriting phone call. Generally any health question on an application that is answered "yes" will result in a decline. Sample application for SI products are in Sales Tools in Broker Portal.

Guaranteed Issue (GI):

Guaranteed issue means the applicant will not be turned down due to medical history.

Height and Weight:

The broker portal will only accept height and weight within acceptable range, height and weight charts are available on the next page.



	SI	GI	Height and Weight
Health ProtectorGuard	✓		✓
HPG Guard	✓		✓
Accident ExpenseGuard*		✓	
Accident ProGap		✓	
Accident ProGuard	✓		✓
Accident ProGuard GI		✓	
Short Term Medical	✓		✓
Dental		✓	
Vision		✓	
AccidentWise		✓	
CriticalGuard SI	✓		✓
CriticalGuard GI		✓	
Term Life SafeGuard	✓		✓
Hospital SafeGuard GI		✓	
Hospital Guard GI		✓	
AdvantageGuard	✓		✓
AdvantageGuard GI		✓	
HospitalWise		✓	

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All applications are subject to replacement review.

Non-insurance telehealth and discount subscription products do not require medical history or height weight.

* Emergency room visits are evaluated and can prevent coverage from being issued.

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Short Term Medical Plans

Height and Weight Chart*

Male		Female	
4' 6"		4' 6"	64-152
4' 7"		4' 7"	67-158
4' 8"		4' 8"	69-164
4' 9"		4' 9"	71-170
4' 10"	81-180	4' 10"	74-176
4' 11"	84-187	4' 11"	77-182
5' 0"	87-193	5' 0"	79-188
5' 1"	90-200	5' 1"	82-194
5' 2"	93-206	5' 2"	85-201
5' 3"	96-213	5' 3"	87-207
5' 4"	99-220	5' 4"	90-214
5' 5"	102-227	5' 5"	93-221
5' 6"	105-234	5' 6"	96-228
5' 7"	108-241	5' 7"	99-235
5' 8"	112-248	5' 8"	102-242
5' 9"	115-256	5' 9"	105-249
5' 10"	118-263	5' 10"	108-256
5' 11"	122-271	5' 11"	111-264
6' 0"	125-279	6' 0"	114-271
6' 1"	129-286	6' 1"	117-279
6' 2"	132-294	6' 2"	120-287
6' 3"	136-302	6' 3"	124-294
6' 4"	139-311	6' 4"	127-302
6' 5"	143-319	6' 5"	130-310
6' 6"	147-327	6' 6"	134-319
6' 7"	151-336	6' 7"	137-327
6' 8"	154-344	6' 8"	141-335
6' 9"	158-353	6' 9"	144-344
6' 10"	162-362	6' 10"	148-352
6' 11"	166-371	6' 11"	152-361
7' 0"	170-380	7' 0"	155-370

Ancillary Medical Plans

Height and Weight Chart

Height	Weight Maximum
4' 8"	179
4' 9"	185
4' 10"	191
4' 11"	198
5' 0"	205
5' 1"	211
5' 2"	218
5' 3"	226
5' 4"	233
5' 5"	240
5' 6"	248
5' 7"	255
5' 8"	263
5' 9"	271
5' 10"	279
5' 11"	287
6' 0"	295
6' 1"	303
6' 2"	311
6' 3"	320
6' 4"	329
6' 5"	337
6' 6"	346
6' 7"	355
6' 8"	364
6' 9"	373
6' 10"	382
6' 11"	391
7' 0"	400

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NOTE: This information is confidential.

* Montana uses a different height and weight chart than other states.

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