

OWN IT

Understanding life during changes: Pregnancy-related underwriting guidelines

At Securian Financial, we understand that pregnancy brings temporary changes to a woman's health profile. Our specialized underwriting approach recognizes these natural transitions and provides appropriate flexibility during pregnancy, delivery and the postpartum period.

Specialized underwriting considerations for the journey to motherhood

GESTATIONAL DIABETES: POSTPARTUM WITH NORMOGLYCEMIA

Class	Age	Key criteria
Preferred Select	40+	<ul style="list-style-type: none">• 5 years post-episode• Single episode, no recurrence• BMI < 25• No CV risk factors• No 1st degree relative with DM
Preferred	All	<ul style="list-style-type: none">• Single episode, no recurrence• BMI < 25• No CV risk factors• No 1st degree relative with DM
Non-tobacco Plus	All	<ul style="list-style-type: none">• No build stretch• Single episode, no recurrence• No ratable CV risk factors
Standard	All	<ul style="list-style-type: none">• GDM history with 1+ pregnancies• CV risk factors well controlled• Build within +25



Looking for more?

To access additional tools and resources for women, visit securian.com/own-it

Postpartum depression: compassionate assessment

We recognize that postpartum depression is a common and treatable condition. Applicants may qualify for coverage when:

- Compliant and routinely monitored by health care provider (PCP, PA, NP or psychotherapist)
- Daily functioning remains stable
- Taking up to 2 mental health medications total (with low-dose benzodiazepine if applicable)
- Preferred rates available for applicants over age 20 who meet these criteria

Cholesterol considerations

We understand the natural elevation of cholesterol during pregnancy. Our guidelines include:

- Accepting cholesterol levels up to 300 for Preferred Select and 350 for Preferred classifications during:
 - Late second or third trimester of pregnancy
 - Within 4 months post-delivery
- Requirements:
 - Meeting all other underwriting criteria including Cholesterol/HDL ratio and build limits
 - No history of treated cholesterol or cardiovascular risk factors prior to pregnancy
 - Pre-pregnancy total cholesterol will be used if available
 - Full risk factor assessment will be conducted

Build assessment

For applicants currently pregnant or within 6 months postpartum, we rate based on pre-pregnancy weight.

Understanding laboratory changes during pregnancy

Research confirms that cholesterol, LDL, triglycerides and other laboratory findings may naturally rise during pregnancy, typically beginning in the second trimester and peaking during the third trimester. Our underwriting process accounts for these temporary elevations.

Our commitment

At Securian Financial, we're committed to providing fair and flexible underwriting that recognizes the unique changes that occur during pregnancy. We understand that pregnancy-related health markers often return to normal following delivery and recovery, and our guidelines reflect this understanding.

Our specialized approach ensures that expectant and new mothers receive appropriate consideration during the underwriting process, supporting them through this important life stage while providing the protection they need for their growing families.

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