

News & Notes

helping you stay informed



June 10th, 2026

Ameritas Eliminates Medical Exams for Applicants 50 & Under

Effective June 13th, Ameritas will no longer require any medical exams for applicants age 50 and younger, regardless of the amount of monthly benefit or product being applied for.

Exam Requirements for Applicants Age 51+:

- For applicants age **51 and older**, exam requirements are as follows:
- Monthly Benefit Up to **\$6,000** = No exam required
- Monthly Benefit of **\$6,001+** = Blood, urine, and physical measurements (mini exam) required

Things to Keep in Mind:

- This change applies in all states for those using Tele-Underwriting in CA and Enhanced eApplication in all other states
- Medical exams may still be required on a case-by-case basis at the underwriter's discretion
- When determining total monthly benefits, combine all IDI, BOE, SIS, and BLRR monthly benefits, both pending and inforce with Ameritas
- If you've recently submitted an application that would originally require an exam, our team has proactively been asking that the requirement be waived

Resource Materials:

- [Ameritas Exam Elimination Notice](#)
- [Ameritas Underwriting Requirements](#)

Please reach out to our team with any questions.



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