

Reminder about rate class availability

We sometimes receive questions about the availability of Standard Plus rates.

Please be aware that not all plans offer Standard Plus rates. For specific plan availability, please refer to the appropriate Product Grid in our [Field Underwriting Guide](#).

Also please note:

- If Standard Plus rates are NOT available for a fully underwritten plan, and if the applicant does not qualify for Preferred Non-Tobacco or Preferred Plus rates, then the best rate available is Standard.
- Cases that may qualify for Standard Plus under published criteria for other plans cannot be included in Preferred Non-Tobacco if Standard Plus is not available.

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