

# OPIOID TESTING

Carrier	When Opioid panels are run
AIG	Run on all cases
Equitable	Run on all cases
Foresters Financial	Run on all cases
Global Atlantic	Underwriter's discretion
John Hancock	Underwriter's discretion
Lincoln Financial	>\$2M
Mutual Omaha	Full Drug Screen on all cases age 18 and up
Nationwide	Underwriter's discretion
New York Life	All cases > \$1,000,001
North American	Individual Case basis only
Principal	Underwriter's discretion
Protective Life	All Cases
Prudential	All Cases > \$10M or Non US Residents at \$2,500,000 and above; For Cause Drug Screen
Sagicor	Underwriter's discretion
Securian Financial	Underwriter's discretion
Symetra	Individual Case basis only
Transamerica	Underwriter's discretion
Zurich	Individual Case basis only

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.