

FlexLife Transition Rules

MAY 2025

Effective date: May 31, 2025

On May 31, the new FlexLife will become available in the illustration system and eApp.

App Signed Date	Before May 31	Old FlexLife (2019) only.
	Starting May 31	The new FlexLife (2025) will become available. The old FlexLife will no longer be available in eApp. Paper applications for the old FlexLife must be signed before May 31st and will be accepted through June 13.

Paper applications

To include the Premium Chronic Care Rider when submitting a paper application, you must include these state-specific forms (available in Merrill):

- Premium Chronic Care Supplement Application (20968)
- Premium Chronic Care Rider Disclosure (20969)

In addition, in the Part D — Riders and Amounts section of the application, select Other, write Premium Chronic Care, and list the percentage desired (2% or 4%).

Application in house

If you have a pending application for the old FlexLife and would like to switch to the new FlexLife with the Premium Chronic Care Rider, you will need to submit:

- A new illustration
- An EFT form (if applicable)
- To add the Premium Chronic Care Rider, you will need these state-specific forms:
 - Premium Chronic Care Supplement Application (20968)
 - Premium Chronic Care Rider Disclosure (20969)
- A new application if the application signing date is May 1 or earlier

If the application is pending and the client wants to keep it as originally applied for:

- No need to do anything extra

eApps that haven't been completed

- If the application has passed the HIPAA lock, your application will not be accessible, and you will need to start a new application for the new FlexLife
- If the application has not gone past the HIPAA lock, you can continue with the application but will need to choose the new FlexLife

Rewrites

If your client wants the new FlexLife with the Premium Chronic Care Rider:

- A rewrite must be requested by June 30
- After June 30 we will no longer allow rewrites to the new FlexLife
- All other rewrite reasons will be accepted through the normal 120-day rewrite period

Term conversions

- If your client wants to do a term conversion to the old FlexLife, they can do so through June 13 using paper application Form 20007
- eApp term conversion will not be available for the old FlexLife
- Pending term conversions will be allowed to switch to the new FlexLife starting May 31
 - Submit a new illustration to your case manager
 - Submit an EFT form (if applicable)
- The PCC rider will not be available for term conversion or to be added after issue

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