

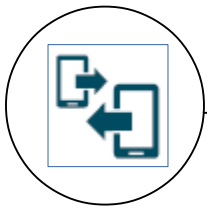
The Underwriting Process

Medical underwriting is the evaluation of your medical history in order to offer you the coverage requested. Here is an overview of this process:



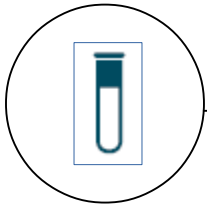
Application

Complete your application online or send by mail. Be sure to complete all sections to help expedite review. Please note: Membership is required to apply.



Telephone Interview

A 20-30 minute call to review your health and work history will be scheduled by ExamOne, our paramedical services provider. Please have medical and prescription information handy, as well as financial documents.



Body Chemistry Profile

An ExamOne representative will arrange for a convenient time and location to collect your blood and urine specimens. We may also record vitals, such as blood pressure, height and weight.



Physician's Statement

Medical records may be needed from your doctor. You can help by ensuring your physician responds quickly to requests. Additional information may be requested.



Decision & Documents

Once all information is received, a medical underwriter will return a decision about your application in about 5 business days. If approved, you will receive a Certificate of Insurance in the mail.

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