



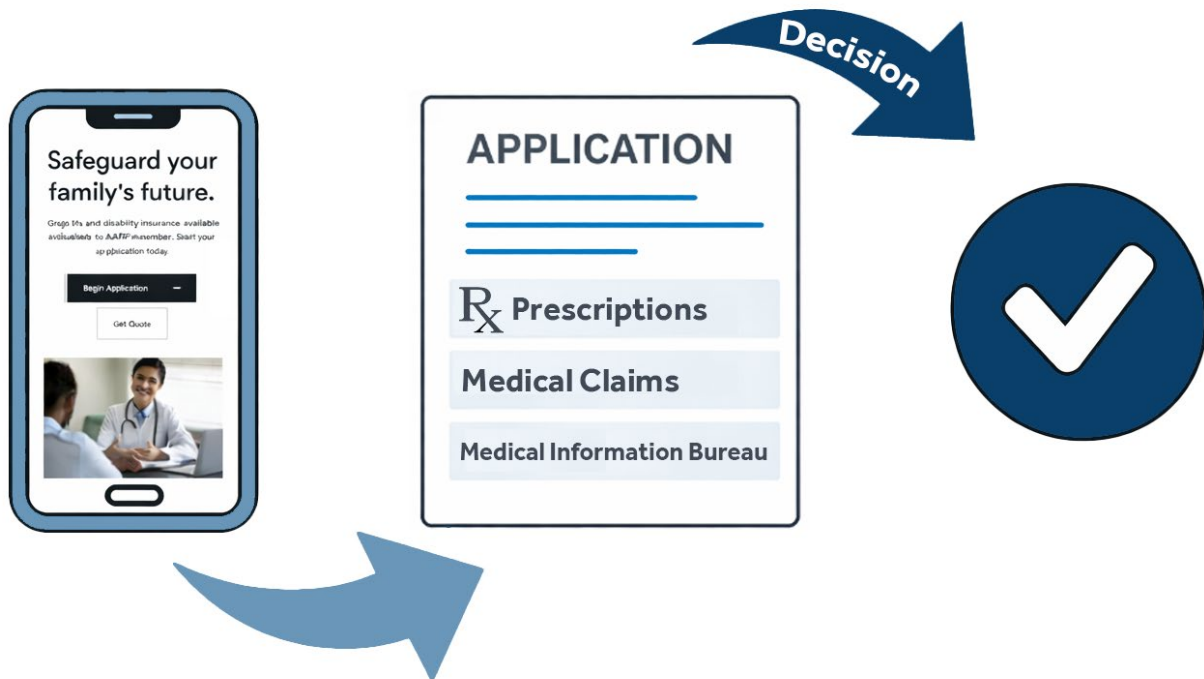
MEDICAL UNDERWRITING FOR LIFE AND DISABILITY INSURANCE

QuickDecisionsm Speeds Decisions

Your insurance decision can be faster with online processing

QuickDecision is New York Life's proprietary medical underwriting process designed to help deliver a faster decision on your insurance application so you can be covered sooner — with no medical exam for many applicants.

Some applicants may need to provide additional information or schedule a paramedical visit to collect vitals and fluid samples. Factors which determine requirements needed include age, coverage amount, and health history.



What can I expect when applying for insurance?

- ✓ Provide personal information, such as address and social security number
- ✓ Answer questions about your health online
- ✓ Provide basic information about your beneficiaries (for life insurance)
- ✓ Often, we ask how you intend to pay for your coverage. Information may be collected but is not withdrawn unless and until you are approved.

New York Life QuickDecisionsm FAQs for Members

Medical Underwriting Process for Group Insurance Applications

What is QuickDecision?

QuickDecision is New York Life's proprietary medical underwriting process designed to help deliver a faster decision (often instantly or within just a few days) on your insurance application so you can be covered sooner — with no medical exam for many applicants. Using online health questions and secure data sources such as prescription, medical claims history and Medical Information Bureau (MIB), QuickDecision provides faster, accurate decisions in a convenient, time-efficient way compared to standard medical underwriting.

Not all applicants will be approved. In some cases, additional review, documents or a medical exam may be required. QuickDecision may not be available in all states and territories and is not available in Canada.

What products are eligible for QuickDecision?

QuickDecision is available for Term Life and 10 and 20 Year Level Term. Eligibility is based on age, amount of coverage requested and state availability.

How does it work?

Your online application includes questions about your health. Based upon your responses along with data we access with your permission, QuickDecision can instantly determine if you are approved for insurance coverage. If for any reason an application cannot receive an immediate decision, we notify our medical underwriters for manual review to provide you the fastest possible decision.

Is there a medical exam or blood test?

Not necessarily. While many applicants will not need a medical exam, some may still be asked to complete one if more information is needed. Certain factors, such as age, coverage amount, and medical history will influence when an exam is required.

What type of information do you get about me online?

You will answer questions about your medical history online as part of your application. We then use outside data sources such as prescription, medical claims, and motor vehicle records to review your application. We do not retain any of this information about you. This information is looked up, verified, and then released. All of this happens online, typically while you are still finishing the last steps of your application to be able to offer the fastest decision possible.

How long does the process take?

With QuickDecision, many applicants complete their application and receive their decision in under 30 minutes. You will be informed if more review or information is needed.

Who is eligible?

Eligibility is based upon factors such as product, amount of coverage requested, age, and state availability. If you are not eligible for QuickDecision processing, your application will be processed with standard medical underwriting.

When will I find out if my insurance application is approved?

At the end of the QuickDecision application process, we will display a decision about your application. If conditionally approved, your Plan Administrator will verify your eligibility and, if fully approved, will process your initial payment and issue coverage. You will receive a certificate with full coverage details. Some people may not receive immediate approval but require a medical underwriter to review the application.

What if I am declined?

If your QuickDecision application is declined, you may contact New York Life to request more information about your application or to appeal the decision.

What if QuickDecision is not approved in my state, or I apply through the mail?

Certain states are not approved to gather your health history online and some applicants prefer to apply through the mail. When this happens, New York Life may process your application with an Expedited Underwriting process if your age and coverage amount requested is within the QuickDecision guidelines. Expedited underwriting decisions can often be delivered in 5-10 business days.

Why do you need information about my medical and driving history?

Insurance companies review medical and other information about the person being insured to determine if the risk can be accepted. Through this process, we gather and compare information about you against a broad group of people like you. The better your history, the better the rates you could be offered for insurance. Your medical history includes any factors which may put your health – and life – at risk. This can include a history of disease, habits, behaviors, and recreation.

Is there a lifetime limit for QuickDecision?

For some products there may be lifetime limits for QuickDecision underwriting. Current limits are \$500K for all combined life. If you are applying for more than one life product during the same online session, the total combined limit cannot exceed the applied limit maximum. If you completed your health history online, as part of the eligibility review, if it's determined that you previously reached, or this new amount plus the former amount issued with QuickDecision will put you over the lifetime limit, the new coverage applied for will be subject to full medical underwriting which could include a medical exam, laboratory tests, and other health information.