**Let’s Talk Underwriting**

You are embarking on the underwriting portion of the application for your insurance contract. Underwriting can take 4-12 weeks to complete, but there are steps we can take to best prepare you and expedite the process. Please carefully read the following in its entirety.

Underwriting consists of:

1. **Medical Exam:** We order the examination on your behalf. Exam One is our preferred medical assessment company, but we will notify you if we choose to use an alternative. You will receive a call from the health professional appointed by Exam One within 24 hours of the order, during which you will schedule your exam. Please choose the soonest available appointment you can accommodate to expedite the underwriting process. If you miss the call, please return it as soon as possible. Review page 2 for additional exam preparation.
2. **Telephone Interview:** Based on your age and amount of insurance applied for, you may be contacted by a third party on behalf of the insurance carrier. The purpose of this report is to confirm that the information provided by us on your application is correct.
3. **Medical Records:** The underwriters will obtain medical records from your physicians if needed. Once the records from your primary care physician are reviewed, they may request additional records from any specialists you have seen. This is typically the stage that takes the most time and you may be contacted during which to aid in collection of the records or encourage your physician to furnish the documents in a timely manner. **To avoid delays, we advise you to refrain from non-urgent wellness checkups until after the underwriting process is completed.**

Please don’t ever hesitate to reach out to us with any questions or concerns.

**Make the Most of your Exam**

Follow these guidelines to help obtain the best results for your help rating.

1. Schedule your exam for first thing in the morning
2. Limit the following **24 hours** prior to the exam:
	1. Strenuous physical activities
	2. Caffeine
	3. Alcoholic beverages
3. Get at least **8 hours** of sleep the night before the exam
4. Do not eat or drink anything except water **4-8 hours** prior to the exam
5. Drink a full glass of water **1 hour** prior to the exam
6. Refrain from smoking **30 minutes** prior to the exam
7. Have the following items ready **at the exam**:
	1. A photo ID
	2. Names, addresses, and phone numbers of any doctors, hospitals, or clinics visited in the last 5 years
	3. Names and dosages of current medications

**Special Considerations**

If you have been diagnosed with either condition below, please take the following additional precautions:

* Diabetes
	+ Schedule the exam for 12 hours after a meal (no sweets/sugars after the meal)
	+ Empty your bladder immediately after eating
	+ Take your usual medications as directed by your physician
* Hypertension
	+ Avoid all stimulants (caffeine, alcohol, cigarettes, etc.)
	+ Have the examiner take your blood pressure after you have had a chance to relax – preferably 3 attempts at 10 minute intervals
	+ Take your usual medications as directed by your physician