

# Underwriting Requirements

## Simplified Underwriting Includes:

- Completion of worksite application and personal worksheet
- The applicant must answer “no” to all questions in the application section 1
- MIB Screen
- RX Database Screen
- Acceptable Height and Weight
- Uninsurable medications
- Possible clarifying phone interview if the drug database or MIB screen indicate a discrepancy in the responses to the health questions, or if the drug database screen indicates a medication that could be used for multiple conditions including one that is uninsurable.

## Applicants Not Eligible for Simplified Underwriting Include:

- Employees actively-at-work\* over age 64
- Spouses not actively-at-work\* ages 18 through 49
- Spouses/partners over age 49
- Anyone applying outside of the initial enrollment period, or after the first 90 days from his or her eligibility date.

**NOTE:** Employees who are not actively-at-work\* are not eligible to apply. The spouse/partner is eligible to apply only if the employee is eligible and has submitted an application. If the spouse/partner attempts to apply and the employee’s application has not been submitted, the spouse/partner will not be able to complete the application process. If the employee is not eligible to apply, the spouse/partner is also not eligible to apply. If the applicant is not eligible for Simplified Issue Underwriting, Full Underwriting will be required.

\* **Actively-at-work on a full-time basis means that the applicant:** is age 18 through 64, and is an employee (i.e., not a contractor) receiving a regular wage or salary, and is regularly scheduled to work 20 or more hours per week, and was working at his/her usual place of employment on the last regularly scheduled work day before signing the application, and has not been absent from work due to illness or injury for more than 5 days during the 30 days prior to signing the application or during the time he/she has been employed by his/her employer, if less than 30 days.

If the applicant is not eligible for Simplified Issue Underwriting, Full Underwriting will be required. Maximum plan issue age is 69.

## Full Underwriting Includes, but not limited to:

- MIB Screen
- Acceptable Height and Weight
- RX Database Screen
- Phone Health Interview (PHI) with Cognitive Screening
- Focused Interview (discretionary) to Supplement Yes answers on the application or RX Database results
- Review of their medical history through Attending Physician Statement (APS)

Applicants who have not seen their physician in the previous two years are required to see their physician prior to application for a complete physical exam, to include a complete blood count (CBC) and basic metabolic panel (BMP).

While the standard protocols are described above, please note that the carrier reserves the right to request additional information or protocols from an applicant regardless of underwriting type at any time prior to completion of the underwriting process. The carrier reserves the right to decline an applicant if they have not seen a United States based doctor or there are no medical records available from a U.S. based doctor.