What to expect

Understanding the application process for life and disability insurance for ASCE members.

Group Membership Association Division

NEW YORK LIFE The Company You Keep®

But what exactly happens next?

Thank you for trusting us to help protect you and your family. Your association and New York Life Insurance Company will work together to offer quality products to help meet your financial needs while making the requirements as clear as possible.

This guide outlines what you can expect to happen during the underwriting of your application and how you can help ensure that the process stays on schedule.

	Here's what you can expect to happen.	**Here's how you can expedite the process.**
1. Application	You will need to complete an application form. The average time from the receipt of your application to receipt of your insurance certificate is 6 to 8 weeks. This depends on how quickly the insurance company's underwriter can obtain the necessary medical information and, if needed, financial documents to assess your application.	Before you apply, ensure that your association membership is active. If you're not a member yet, contact the association to apply for membership. On your application: • Answer all questions fully • Provide details where required • Include your member number • Sign and date your application
2. Telephone interview	As part of the underwriting process, you may need to complete a telephone interview, which will include questions about your health and your family medical history. If needed, within 3 to 5 days of your application being submitted to the underwriting company, you will be contacted by a representative of our paramedical service provider (ExamOne) to complete the telephone interview. • The interviewer will ask you about: • Doctors' visits • Your medical and personal history • Your immediate family's (parents, siblings) medical history • Setting an appointment for your blood and urinalysis specimens to be collected, as well as taking your vitals • If you are applying for life insurance, you may be asked a few questions about your financial assets.	Prepare for the interview by having the following information: • Medical conditions—diagnosis& date diagnosed, treatment & result of treatment, treating physician information • Medications used—prescribedand over-the-counter; names & dosages; how long used • Primary care physician's name, address, phone number • Other medical visits in the last 5 years including doctors, clinics, hospitals (include dates and reasons for each visit) • Your immediate family's (parents and siblings) medical history. Depending on your medical history, the average time for the interview is 20 to 30 minutes.

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3. Blood chemistry profile and urinalysis	An ExamOne representative will arrange for a convenient time and location to collect your specimen. On the day of the visit, the examiner may also take your vitals and record your height and weight. A copy of the lab results will be available to you via ExamOne's website. The average time for the visit is 15 minutes.	Prepare for the visit: • Have your government-issued photo identification available • Provide any history of problems associated with providing a specimen • If possible, for the 12 hours prior to appointment: • Avoid strenuous exercise • Limit salt & high cholesterol food • Refrain from alcohol intake • Try to fast for at least 3 hours before the appointment • Limit caffeine & nicotine for 1 hour; and drink a glass of water just before the appointment If you are unable to keep the appointment, contact the ExamOne representative promptly to reschedule.
4. Attending Physician's Statement (APS)	To complete the underwriting assessment of your application, further medical information regarding your health history may be requested from your physician. In some cases a specialist report may also be needed. Average time for completion of APS is approximately 21 calendar days.	Advise your doctor to expect the request.
5. Other requirements	Based on your medical history or the amount of insurance you are applying for, you will be notified if any additional information is needed to assess your application such as: • ECG/EKG • Medical exam • Supplementary questionnaires • Financial information • The underwriter will notify you if any additional information is required.	Arrange for the completion of any additional requirements as soon as possible. Return all completed documents to New York Life as quickly as possible in the return envelope provided or by fax to 1.888.879.1456.
6. Underwriter decision	Once all requirements are received, the underwriter will render a decision, usually within 5 business days of receiving the last underwriting requirement.	Understand that an underwriting decision is about evaluating risk. The decision you receive, including the rate and amount offered, considers your information against a larger pool of people with traits similar to you, known as your risk class.
7. Acceptance of policy documents	You will be mailed a Certificate of Insurance if your application is approved. Premium payments will begin according to the mode of payment you selected. If your application is approved with changes, you will be sent an amendment form for review and acceptance before the coverage takes effect and premiums begin. If your application is not approved, you will receive a confidential letter explaining the reasons.	If your application is approved as applied for then no further action is required. If your application is approved on an amended basis—carefully review the documents sent to you, and if you agree, sign and return all required documentation within 30 days in the return envelope provided or by fax to 1.800.367.0813. File all insurance documents with your Will and other important papers. Contact your TPA if you have any questions.

Getting ready for your insurance examination appointment.

When you receive your appointment details, please note the information as a reminder.

Examiner Name: _____

Date: _____ Time: _____ Contact Number: _____

Noting the following information ahead of time will assist you during your telephone interview:

List of physicians.

(Physician's name, address, telephone numbers, dates, and reason for visit)

List of medications.

(Medication name, dosage, and the length of time used)

Pearl Insurance, Administrator for
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ExamOne
Paramedical provider for New York Life Insurance Company
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Life and Disability benefits are underwritten by New York Life Insurance Company.

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