

Field Underwriting

What You Need to Know

By Karelyn Holub, Lead Underwriter

Application

Part A and B: Proposed Insured/Owner Information

- Provide complete demographic information for the proposed insured and owner, if applicable

Part C: Policy Information

- Requested plan type
 - Level Death benefit (Assurance Plus)
 - Graded Death benefit (Guaranteed Assurance)
- Requested effective date
 - Can be up to 60 days from the date written
 - Will default to written date if no requested date is chosen

Part D: Medical Information (applicable to Level Death benefit only)

- Proposed insured must be able to answer all medical questions “No” and provide physician information

Note: If a proposed insured has taken a medication for any of the conditions in Part D during the last 24 months, even if it’s a maintenance medication, they will not qualify for the Level Death benefit coverage.

Part E: Beneficiary

- Provide complete beneficiary information
- Note the percentage split if multiple beneficiaries are listed for the primary and/or contingent beneficiary

Helpful Tips for Field Underwriting

Questions to screen for medical conditions:

- What medical conditions do you have?
- What medications are you taking?
- Who is the primary care physician you are consulting with?
- Are you seeing any specialists?
- When were you last seen or treated? What were you treated for?
- What types of tests, treatments, procedures, surgery, follow-ups, or medications have been recommended?

Helpful Questions for Field Underwriting

Diabetes

- Are you using insulin?
- How many medications are you taking?
- Any complications, such as neuropathy, retinopathy, circulatory, or kidney disease?

COPD

- When were you diagnosed?
- Are you using any medications either daily or on an as-needed basis?
- Do you require any regular testing or follow-ups?

Oxygen use

- Do you require the use of oxygen?

Helpful Questions for Field Underwriting, *continued*

HIV/AIDS/ARC

- Have you ever been diagnosed by a member of the medical profession or tested positive?

Kidney disease

- What stage kidney disease do you have?
- Have you been told you have end stage renal disease or that you require dialysis?

Alcohol/Drug abuse

- Have you been diagnosed or consulted a member of the medical profession for alcohol or drug abuse?
- Have you attended rehab (inpatient or outpatient)?

Scenarios

Condition	Old application	Current application
<p>Heart attack 8 years ago</p> <ul style="list-style-type: none"> Started Metoprolol for hypertension and Simvastatin for cholesterol; still taking daily No changes in medications since onset 	Eligible for Assurance Plus	Eligible for Assurance Plus
<p>Diabetes diagnosed 12 years ago</p> <ul style="list-style-type: none"> Treated with Metformin, Glyburide, and Pioglitazone No changes in medications in 24 months 	Eligible for Assurance Plus	Eligible only for Guaranteed Assurance due to three medications to treat diabetes
<p>Diagnosed with hypertension September 2018</p> <ul style="list-style-type: none"> Started Atenolol at 40 mg; still taking daily 	Eligible only for Guaranteed Assurance due to treatment of heart disorder with new medication in last 24 months	Eligible for Assurance Plus

Scenarios

Condition	Old application	Current application
Insulin-dependent diabetes diagnosed 5 years ago <ul style="list-style-type: none"> Treated with Novolog daily on a sliding scale 	Eligible only for Guaranteed Assurance due to insulin-dependent diabetes	Eligible only for Guaranteed Assurance due to insulin-dependent diabetes
Iron deficiency anemia diagnosed August 2019 <ul style="list-style-type: none"> Started ferrous sulfate; still taking daily 	Eligible only for Guaranteed Assurance due to treatment of blood disorder and new medication in last 24 months	Eligible for Assurance Plus
COPD diagnosed 6 years ago <ul style="list-style-type: none"> Started Qvar, Pulmicort, and Flovent No changes to medications in last 24 months 	Eligible for Assurance Plus	Eligible only for Guaranteed Assurance due to COPD diagnosis and current treatment
HIV positive diagnosis 13 years ago <ul style="list-style-type: none"> Treated with Truvada No changes in medications in last 24 months 	Eligible for Assurance Plus	Eligible only for Guaranteed Assurance due to HIV diagnosis and current treatment

Scenarios

Condition	Old application	Current application
<p>Seizure disorder diagnosed January 2019</p> <ul style="list-style-type: none"> • Hospitalized for one night • Keppra prescribed; still taking daily 	<p>Eligible only for Guaranteed Assurance due to treatment of a brain disorder with new medication in last 24 months</p>	<p>Eligible for Assurance Plus</p>
<p>Alcohol abuse diagnosed 3 years ago</p> <ul style="list-style-type: none"> • Inpatient treatment 1 year ago • Started Antabuse 1 year ago; still taking 	<p>Eligible for Assurance Plus</p>	<p>Eligible only for Guaranteed Assurance due to alcohol abuse and current treatment</p>
<p>Asthma diagnosed February 2019</p> <ul style="list-style-type: none"> • Started Albuterol; still taking as needed 	<p>Eligible only for Guaranteed Assurance due to treatment of lung disorder and new medication in last 24 months</p>	<p>Eligible for Assurance Plus</p>

Scenarios

Condition	Old application	Current application
Hypertension diagnosed 20 years ago <ul style="list-style-type: none">• Takes Amlodipine and Metoprolol daily• Metoprolol was increased to 50 mg 2 months ago	Eligible only for Guaranteed Assurance due to treatment of heart disorder with medication dosage change in last 24 months	Eligible for Assurance Plus
Diabetes diagnosed 4 years ago <ul style="list-style-type: none">• Neuropathy in feet• Treated with Metformin and Gabapentin for neuropathy• No changes in medications in 3 years	Eligible for Assurance Plus	Eligible only for Guaranteed Assurance due to diabetes with complications

Questions?

If it is not clear if your client qualifies for the Level Death benefit under the Assurance Plus plan, **call our prescreen line, 800-626-2068**, to speak with an underwriter.

Prescreens are not a guarantee of eligibility for Level Death benefit coverage.

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