

If my spouse and/or children are also applying, will they need to submit separate medical history statement(s)?

Yes, if they are applying for coverage that is subject to EOI (please check with your benefits administrator if unsure). Your spouse should complete and sign his/her own medical history statement.

What can I expect from Medical Underwriting?

Once an application is reviewed, we will either approve, decline, or request more information. We may request additional information from you, copies of medical records from your physician, and/or a paramed exam. You will be advised by mail of any request, the process involved, and the date by which the information must be received. Our 800 number will be provided in the letter requesting information in the event you have any questions.

How long does the underwriting process take?

The busy annual enrollment season runs from November through March each year. The initial review may take _____ weeks during these months. For applications submitted April - October, you can expect a response in _____ weeks. Applications requiring additional information will be in addition to these times.

How will I know the decision?

You will receive a letter notifying you of the decision. In the event of a declination, you will be told the medical reason(s) for the decision, and be advised of the reconsideration process. The medical reason(s) for the declination will not be shared with anyone but you.

When is approved coverage effective?

Generally, coverage becomes effective on the date you are approved for coverage. Premium deductions begin the first of the following month. Refer to your group policy contract or contact the Office of Personnel/Human Resources Department for the specifics of your policy.

If my application is declined, do you take my existing coverage away?

No. If some amount of coverage is already in force through a guarantee issue provision or other means, any declination decision will apply only to the portion of coverage that is actually subject to EOI.

What happens if you don't get the information you need to make a decision?

In this case, an application will be closed due to Lack of Information (LOI). You will be advised that the application is closed, but we also let you know that if the needed information is received in a reasonable timeframe, your application will be re-opened.

What do I do if I have a question regarding the status or decision on my _____ application?

Call the Medical Underwriting Department at 800-843-7979. We are happy to discuss any questions you might have. If your application was declined and if there is any information you could provide that might lead to a favorable decision, we will let you know.