



## TELEUNDERWRITING WHAT TO EXPECT NEXT

### THE PROCESS

You and your Illinois Mutual agent have just taken the first step toward putting your insurance plan in place by completing a Teleunderwriting application. Here's what you can expect next.

### TELEPHONE INTERVIEW

Your agent can connect you with a customer service representative now, or if you prefer, a customer service representative can contact you to complete a fact-finding interview (application Part B). You may also initiate the interview yourself by calling (800) 350-9036. Please be sure to have the following personal information available:

- Medical history
- Names, addresses and phone numbers of consulting physicians
- Names of prescription medications
- Current job duties
- Employment history
- Participation in various hobbies
- Driving record and license number
- Financial information, including your income, and other insurance policies you have

Please be assured that keeping your information secure and private is one of our top priorities. All information provided is used solely for the consideration of your application and will remain confidential in accordance with our privacy procedures. Your agent or the Home Office can supply you with a copy of our privacy policy.

The information provided during the telephone interview will become part of your policy. Therefore, you will be asked to verify the accuracy of the telephone interview by providing a voice signature at the end of the interview.

For the convenience of our Spanish-speaking clients, we offer the option of having the interview conducted in Spanish.

### THE EXAMINATION

Routine examination requirements may be necessary depending on your age, medical history or the amount of coverage for which you have applied. During the interview, the customer service representative may schedule a time for you to meet with a trained examiner. Please have your calendar with you so you are prepared to schedule the exam at this time. This exam can occur at the location of your choosing, but keep in mind, it will require privacy. The exam may include the following:

- Measurement of height, weight, blood pressure and pulse
- Blood sample
- Urine sample
- Electrocardiogram (EKG)
- Medical history questions

Your completed telephone interview and any exam results will be forwarded to the Illinois Mutual Underwriting Department for review and consideration.

### FOR YOUR INFORMATION

The coverage you applied for may not be available as requested. A professional underwriter will review your application and any telephone interview and/or exam findings to determine your eligibility. Additional information, such as medical records, which we will obtain from your doctor, may be necessary to properly evaluate your request for coverage.

Depending on your individual circumstances, the underwriter may approve your application as applied for, make a counter offer of coverage or premium modifications, or deny your request for coverage.

With application approval, an insurance policy will be sent to your agent for delivery. Upon delivery, we ask that you carefully review your policy and discuss any questions you may have with your agent.

### THANK YOU

Thank you for your insurance application. We appreciate your business and want to make the application process as fast and easy as possible for you.