

# BetterLife

A different kind of life insurance company



## What to Expect

During the BetterLife Underwriting Process



## The Underwriting Process

If you're reading this, you've probably completed your insurance application with BetterLife: **congratulations!**

After completing an insurance application, there are two additional simple steps that you **may** need to complete in order to finish the underwriting process:



### 1. Phone interview



### 2. Health Assessment

BetterLife's application and underwriting process contains a wide variety of questions and health information. Gathering complete and accurate information allows us to offer you insurance protection at the fairest and lowest cost possible.

## 1. Phone Interview



You *may* need to complete a short phone interview during the underwriting process. If that's the case, a few days after you apply for insurance you will receive a call from ExamOne, BetterLife's tele-underwriting service. The customer service representative will collect any additional health and financial information needed to process your application; the information you provide will remain confidential.

The phone interview will take about 30 minutes, depending on your medical history. To help keep the conversation short, bring all applicable information for each individual you'd like covered by the insurance policy. *Flip to the back of this brochure for a list of information you'll need for your interview.*

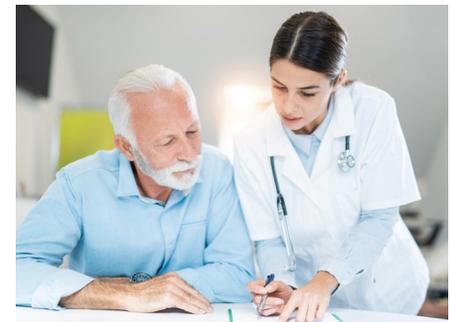
Interview questions cover a wide range of subjects pertaining to your health history and are the same for anyone applying for this type of insurance protection. The underwriting process cannot be completed until you have spoken with ExamOne. **If ExamOne does not reach you at a convenient time, please call 866-927-8295 during operating hours** (*listed below*).



**Monday - Thursday 7 am - 11 pm CST**

**Friday 7 am - 9 pm CST**

**Saturday 7 am - 4 pm CST**



## 2. Health Assessment



The second **potential** step you'll need to complete as a part of the underwriting process is a health assessment. During or after your phone interview, you'll schedule a health assessment to be performed by a medically trained ExamOne professional. To make it as easy and convenient as possible, you'll get to choose the time and location for it to take place.

### Your health assessment may include:

- ✓ Height and weight measurements
- ✓ Blood pressure reading
- ✓ Blood sample
- ✓ Urine sample
- ✓ Electrocardiogram (EKG)

### Follow these tips before your health assessment to get the most accurate possible results:

- ✓ Fast for 4 - 8 hours prior
- ✓ Limit salt and high-cholesterol foods for 24 hours
- ✓ Avoid strenuous exercise for at least 12 hours
- ✓ Refrain from drinking alcoholic beverages for at least 12 hours
- ✓ Limit caffeine and nicotine for at least an hour beforehand
- ✓ Drink a glass of water (minimum) an hour prior
- ✓ Get a good night's sleep

At the health assessment, you will receive a copy of your phone interview to verify and sign. If a health assessment is not required as part of your insurance application, you will receive a copy to sign at the time of policy delivery. Assessment results will be available from ExamOne by logging on to their website; your ExamOne professional will provide login information along with your personal ticket number.

# Information to Gather for Your Interview

While it's not required that you complete this information prior to your interview, gathering it ahead of time will save time and speed up the application process. Remember to gather information for **each** individual you'd like covered by a BetterLife insurance policy.

Doctor's name, address, and phone number \_\_\_\_\_

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Date of your last physical and results \_\_\_\_\_

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List of current medications \_\_\_\_\_

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Any hospitalizations including dates, reason, and name and address of hospital

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Children's medical history (if applying for individual coverage) including your children's age, height, and weight; doctor's name, address, and phone number; and date of your children's last physical and results

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