



MEDICARE SUPPLEMENT INSURANCE

UNDERWRITING—HOW WE'RE DIFFERENT.

The best Medicare Supplement insurance Plan is one that fits clients' needs and yours by providing competitive premium rates and agent commissions. In order to deliver on our promises our risk management team takes a different approach than typical underwriters of Medicare Supplement insurance. Explore what makes us unique.

DIABETICS

- To be considered for coverage the applicant:
 - o Must be diet or oral med controlled (HgA1c less than 8.0).
 - o Must fit within "Diabetic Weight" on height/weight chart.
 - o BP readings must be less than or equal to 140/85.
 - BP readings would not typically be asked with standalone hypertension.
 - o No increases in medication in past 2 years.
- Any use of insulin to control or manage diabetes will result in a declination.
- A "Diabetic Weight" column is included in our height/weight chart.
- Applicants with diabetes and high blood pressure will require a PHI

NARCOTIC PAIN MEDICATION

- Any use of narcotic pain medication for the control or management of "pain issues" will not qualify for coverage.

MILD ANXIETY/DEPRESSION

- Applicants prescribed medication by their Primary Care Physician for mild anxiety/depression that is well controlled can qualify for coverage.
- If, however, the applicant is seeing a psychiatrist for counseling/treatment they will not qualify for coverage.

PENDING SURGERY OR TREATMENT

- Pending treatment/surgery/doctor follow-up or scheduled testing advised by the applicant's Physician will not qualify for coverage.
- Applications can be re-considered once treatment/testing has been completed.
 - o A new application must be completed in these situations with updated medical information.

This program is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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