

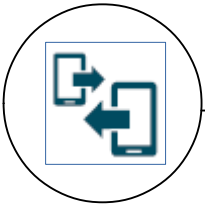
# The Underwriting Process

Medical underwriting is the evaluation of your medical history in order to offer you the coverage requested. Here is an overview of this process:



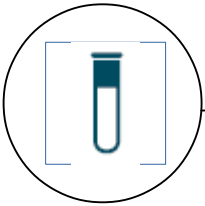
## Application

Complete your application and send by mail. Be sure to complete all sections to help expedite review. Please note: Membership is required to apply.



## Telephone Interview

A 20-30 minute call to review your health and work history will be scheduled by ExamOne, our paramedical services provider. Please have medical and prescription information handy, as well as financial documents.



## Body Chemistry Profile

An ExamOne representative will arrange for a convenient time and location to collect your blood and urine specimens. We may also record vitals, such as blood pressure, height and weight.



## Physician's Statement

Medical records may be needed from your doctor. You can help by ensuring your physician responds quickly to requests. Additional information may be requested.



## Decision & Documents

Once all information is received, a medical underwriter will return a decision about your application in about 5 business days. If approved, you will receive a Certificate of Insurance in the mail.

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