



Date: October 23, 2009
From: Marketing
Subject: Disclosure Notices

Great News

Effective immediately, we will be expanding the definition of Pre-existing Condition in our disclosure notices to acknowledge conditions that are fully disclosed on the application. This information will be communicated to the policyholder during the application process on the Standard and any State Specific Disclosure Notice and will also be added to our brochures upon reprint. We will begin immediately on changing the PDF version of the brochure and the Outline of Benefits on the e-App software.

We currently have three (3) State Specific Disclosure Notices; Michigan, South Carolina, Texas and a Standard Disclosure Notice. Below, highlighted in yellow, is an example of how this change will appear on each of our Disclosure Notices. The example below is our Standard Disclosure Notice, if you are in one of the states which requires a State Specific Disclosure, yours may be slightly different.

3. No benefits will be payable for any sickness or injury due to a Pre-Existing Condition until the end of twenty-four (24) months of coverage, unless the condition was fully disclosed on the application and benefits relating to the condition are not specifically excluded under the terms of the insurance Certificate or any amendatory endorsement.
4. **Pre-existing Condition** means: the existence of symptoms which would cause a person to seek diagnosis, care or treatment within the twelve (12) month period preceding the Effective Date of the Insured's coverage under the Group Policy; or a condition for which medical advice or treatment was recommended by a Physician or received from a Physician within the twelve (12) month period preceding the Effective Date of the Insured's coverage under the Group Policy. A condition fully disclosed on the application and not specifically excluded in the insurance Certificate or an amendatory endorsement will not be considered to be a Pre-existing Condition.

Coupling this new Pre-existing Condition language with our Forward Thinking Underwriting approach will provide you with the tools you need to issue more business and provide your client more financial security, knowing that if they disclosed all of their health history on the application that there will be no surprises at time of claim.