



Date: March 4, 2010
From: Marketing
Subject: Underwriting Options in E-App

We have had several questions about the new underwriting options which are included in the latest E-Application software update. Once a condition is selected it is important to understand that not all of the options listed are available. Only those options listed for the condition in the Underwriting Guide. The following options are available if they are listed as a choice in the Underwriting Guide:

- Elimination Rider
- Rate-Up
- Condition Specific Deductible of \$5000 or \$10,000.

The following options are available for change at any time:

- Base Plan Deductible
- Out Patient deductible

You can select the Underwriting Guide with only one click, of your mouse. This will help you determine the best options for the applicant.

Please indicate requested underwriting option below as listed in the **UW Guide**

Elimination Rider

Rate-Up %

No special Underwriting Option Requested

Condition Specific Deductible: None \$5,000 \$10,000 CSD includes EOMB

Base Plan Deductible** \$2,000 \$4,000 \$5,000 \$10,000 \$15,000 \$25,000

Out Patient Deductible** \$1,000 \$1,500 \$2,000 \$2,500 \$5,000 \$10,000

** Changes in either the Base Plan Deductible or the Out Patient Deductible will result in a change for all insured's included on this policy.

New PDFs Save **Current Monthly Amount \$474.00** <<Back Next>>

Both the Base Plan Deductible and the Out Patient Deductible can be changed at any time during the process.

These choices are "Only Available" if the Option is listed in the Underwriting Guide