



HERMANN SONS LIFE

**WHAT TO EXPECT
DURING THE
APPLICATION PROCESS**

**SAN ANTONIO, TEXAS
LICENSED TO SELL IN THE STATE OF TEXAS**

Now that the agent has collected your personal and medical information, here is what happens next:

1. The agent will review all medical and personal information collected on the application to verify accuracy and completeness. If all information is complete, the agent will deliver the application to the Underwriting Department for processing. **If the agent discovers any information missing or incomplete, the agent may contact you to clarify.**
2. Once your application is delivered to the Underwriting Department, it is input into our computer system to begin the formal review by the Underwriter. Based on your medical history, your personal avocations and the amount of insurance you are requesting, the Underwriter will decide whether or not a paramedical exam is required, if medical records will be requested or if a follow-up interview* is necessary.

If a paramedical exam is not necessary, the Underwriter will determine whether or not your application for insurance can be approved at this time. Once you are approved, the Underwriter will issue your insurance contract and it is delivered to your local agent. Your local agent will then contact you to set an appointment to deliver your contract to you.

If a paramedical exam is necessary, the Underwriter will order the exam from a third party at **no cost to you!** Paramedical exams are performed by licensed paramedical examiners in your area. The exams typically include questions about your medical history, your height and weight, blood pressure is taken and a urine specimen and blood sample may be collected. The paramedical exam typically takes at most 30 minutes to complete.

3. Once the Underwriter receives the results of the paramedical exam, the Underwriter will determine if further records or information are necessary and whether or not your application for insurance can be approved.

If you are rated or declined, you are encouraged to contact the Underwriter to discuss the reasons for this decision.

* Typically necessary when higher amounts of coverage are applied for.

Common questions regarding Paramedical Exams:

How much will this exam cost me?

There is no cost to you. The insurance company pays all costs.

Why is this exam necessary?

The insurance company will compare the exam results with the information contained in your application. If there is a discrepancy, the Underwriter may contact you for clarification. Also, the exam results may indicate whether or not you are prone to illnesses such as diabetes, heart disease, strokes, cancer, etc. Assessing the risk you pose helps to determine how high or low your premiums will be.

Who will contact me to set the appointment?

Hermann Sons Life contracts with several paramedical providers. One of these companies will contact you to set a date, time and location convenient for you. Please expect a telephone call from a local or long distance phone number you may not recognize.

It is very important that you schedule and complete this paramedical exam as soon as possible. The longer you delay this step, the longer it will take to get your application processed.

Hermann Sons Life
We strengthen community.
800-234-4124
www.hermannsonslife.org

Helpful Tips for a Stress-Free Exam

Schedule your exam early in the day.

The best time to schedule an exam is early in the morning. The paramedical examiner may ask you to fast before the exam. It is best to fast between 8 to 12 hours before your exam. You should however schedule your exam appointment for the least stressful time of day for you.

Drink plenty of water before the exam.

A glass of water an hour or so before the exam is desired in order to facilitate obtaining a urine specimen. Also, staying hydrated makes it easier to give blood.

Do not exercise before the exam.

Strenuous exercise such as running a race, weight lifting or jogging could cause elevated protein in the urine and can raise your blood pressure and pulse.

Get plenty of rest the night before the exam.

Sleep will offset anxiety and fear. When you are well-rested, your blood pressure will be lower, leading to better test results.

Have a list of all your medications ready.

The examiner will ask about your medical history, including the use of prescription drugs and over-the-counter medications.

Have your doctor's name and address ready.

Compile a list of your doctors' names and contact information. That includes all the medical facilities you may have used and the dates of your visits.

Have a picture ID available.

Preferably a driver's license if you have one available.

If you are denied coverage:

Don't give up! Consider improving your health with a balanced diet, regular exercise and better control of medical issues (i.e. high blood pressure, diabetes, etc.).

And you can always reapply at a later date.
