

# OneAmerica<sup>®</sup> Care Solutions Underwriting

## *What to know and what to expect*

OneAmerica Care Solutions products help you protect yourself, your future and your loved ones from long-term care costs. Throughout your experience with the companies of OneAmerica — from application to underwriting to claims — our goal is to anticipate your needs, resolve your concerns and serve you even better than you expect.

A necessary step in the purchase process is underwriting. This worksheet will provide helpful details about the underwriting interview. If you have questions before or after your interview, don't hesitate to contact your licensed financial professional.

### **Preparing for the interview**

While your application for coverage is being completed, your licensed financial professional will schedule an interview with our vendor, LTCG. The purpose of this interview is to collect information to support the underwriting process. A Care Solutions underwriter will evaluate this information to determine how your policy will be issued. The interview will take approximately 45 minutes per applicant.

### **Important interview notes**

- Only you, the applicant, may be on the phone throughout the interview.
- Using a speaker phone is not permitted.
- Any indication that you are being coached or that any other person is part of the interview will impact policy approval.
- Plan to do the interview in a quiet area. Then just relax and take your time.
- The interview can't be completed if you are driving.

Translation services are available. If you need to do the interview in a language other than English, please let your financial professional know. We will take steps to ensure all parties are able to communicate clearly. Please allow additional time to complete the interview, if you are utilizing translation services.

### **What the interviewer will ask**

The interviewer will ask you questions about your medical history and health status, like:

- Your physicians' names and addresses
- Medications you take
- Your health conditions and medical diagnoses
- Employment status
- Residence and living arrangements
- Hobbies and social activities

If you are age 60 and over, you will be asked to perform verbal exercises to help evaluate your cognitive status.

### **After the interview**

A Care Solutions underwriter will evaluate your application and information from the telephone interview. The underwriter will then approve the application, decline the application or determine if more information is needed.

### **OneAmerica protects your privacy**

OneAmerica and any vendor representing our companies will protect your privacy and safeguard the information you provide. For more details, refer to our Privacy Practice Notice (form C-24925) and Notice of Insurance Information Practices (form I-19080).

*Continued on next page*

# Pre-interview Worksheet

## Doctors you have visited in the last five years, including primary care physician

Name	Specialization
Address	
Date of visit	Reason for visit
Treatment or test received	
Name	
Specialization	
Address	
Date of visit	Reason for visit
Treatment or test received	

## Prescription and over-the-counter medications

Name	Dosage	Reason for taking	Length taken	Date last taken

## Medical history

All diagnoses including but not limited to coronary conditions, cancers, diabetes, heart disease, retinopathy, hypertension, neuropathy, kidney disease, insulin reaction, urine protein/microalbumin, cerebrovascular/peripheral vascular disease.

Condition	Date of onset	Last date of treatment	Exam or test results	MD treating condition

**Note:** Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Not available in all states or may vary by state. • **NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**

**ONEAMERICA**® is the marketing name for the companies of OneAmerica | [OneAmerica.com](http://OneAmerica.com)