

Inside COLUMBUS LIFE

Paramedical Examination Alternatives

Expansion of Existing Accelerated Underwriting Model

Columbus Life is expanding our existing Accelerated Underwriting Model to use a recently completed routine physical examination with a physician as a replacement for our paramedical examination.

This program is available for **ALL PERMANENT PRODUCTS** and insureds meeting the following criteria will be eligible for the best rate class available:

- Applicants age 18 to 55
- Risk amounts \$100,000 to \$1,000,000

The program will follow these steps:

1. Producer completes Part 1 of the Application
2. Part 2 of the Application is completed by telephone interview
3. The following requirements are ordered and reviewed by the company:
 - MIB
 - TrueRisk Life Score
 - Pharmacy History
 - Motor Vehicle Report
 - Criminal History Report

Applicants that do not meet Accelerated Underwriting rules but have an acceptable risk profile will have the option to replace the traditional paramedical examination with a physical examination completed by their physician under the following criteria:

- **Ages 18-45** – a physical examination by a physician including laboratory results in the past 2 years
- **Ages 46-55** – a physical examination by a physician including laboratory results in the past 12 months
- Evidence of the physical examination could be accepted from:
 - Claretto Electronic Health Records (EHR) retrieval service
 - Insured obtained directly from their patient portal
 - Traditional medical records order

Best rating class available would be standard for applicants that do not meet Accelerated Underwriting rules but have an acceptable risk profile. A testing and rating reconsideration will be allowed in future when examinations are more widely available.

Underwriting reserves the right to require examinations when necessary to completely evaluate the risk. No substandard offer will be made without a medical examination.

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When a Paramedical Examination is Still Required

For all other cases where a paramedical examination is still required, one option to have examinations completed is through a Quest Patient Service Center. ExamOne offers their Quest Patient Service Centers for a potential insured to schedule an appointment and visit one of their locations for the examination. If you have a client that you think would be interested in this option please work with the assigned underwriter to make adjustments to this case to make this happen. Please note that regional availability of this option may vary. Contact your local ExamOne office to confirm availability.