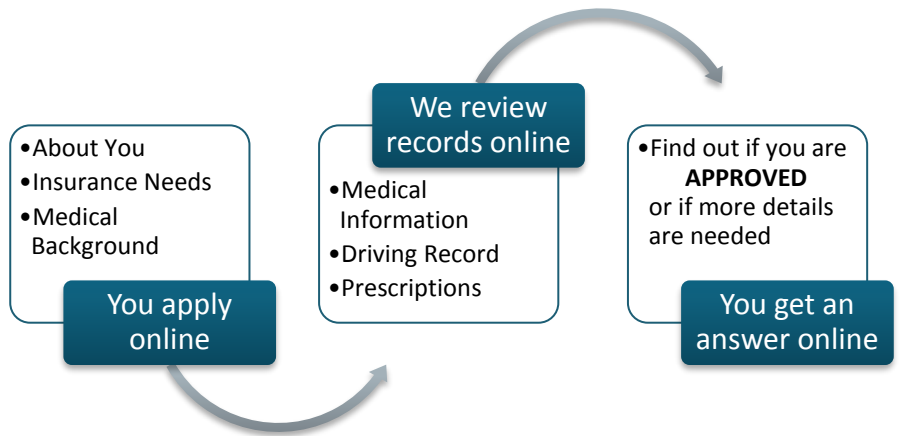


QuickDecisionSM Frequently Asked Questions

We are confident you will enjoy the benefits of receiving a faster decision to your life insurance request. But we understand if you have questions about the process. Below are some common questions and answers.

If you still have questions about applying, let us know and we are happy to help.



What is QuickDecision group term life insurance?

QuickDecision is a feature available on Group Traditional Term Life (5-Year Banded Term Life) Insurance which allows us to make an underwriting decision in real time based upon your answers along with database information gathered. Since we are often able to receive everything we need through this process, we can deliver your answer sooner.

Can I apply for more than \$250,000 in coverage?

Yes! While the QuickDecision feature is only available on amounts up to \$250,000, you can apply for as much coverage as your plan allows. Each plan has individual and family maximums. Higher amounts require additional information to be gathered about you. If we need more information, a representative will call you to schedule a convenient time to answer questions or, if needed, have a medical professional visit you at our expense.

What type of information do you get about me online?

You will answer questions about your medical history with options to provide details when necessary. This is all stored for a limited time in a secured database separate from your other information. With your permission, we then ask other databases to confirm some information about you. This can include validation of medical history, any driving infractions, and any medications you are taking. We do not retain any of this information about you. This information is looked up, verified, and then released. All of this happens online, typically while you are still finishing the last few steps of your application.

How is my information secured?

Information you provide is all gathered on a secured server which has undergone high standards of security testing. We proudly display the Norton seal at the bottom of the page with details about the security. Additionally, the data provided is separated and stored on different servers – and is stored for only a limited time. This helps to safeguard your data in multiple ways.

Why do you need information about my medical and driving history?

All life insurance considers underwriting, which is a review of medical and other information about the person being insured. Through this process, we gather and compare information about you against a broad group of people like you. The better your history, the better rates you could be offered. Your medical history includes any factors which put your health – and life – at risk. This can include a history of disease, habits, behavior, and recreation. So sometimes a driving history including reckless behavior can be just as important as if you suffered a serious illness.

When will my coverage begin?

We may be able to offer you a decision about your application today. Your plan administrator needs to verify your eligibility before you can be fully approved for your coverage. This verification happens quickly, typically within a day or two. If approved, your coverage begins on the first of month following your approval. You will receive any additional details, forms, certificates, or explanations by mail.

Will I need to visit a doctor?

Generally, no. Most QuickDecision applications can be given an answer without the need for follow up, however sometimes you may need to speak with a representative to verify information or have a medical professional visit you. If this is necessary, it will be arranged on your schedule and at our expense.