



What happens next, now that I've applied for disability income insurance?

Now that you've submitted your application, you may have some questions. Below are answers to some of the most commonly asked questions about the application and underwriting processes.



How long will it be before I receive a decision on my application?

In general, it takes from four to eight weeks. However, that period could vary, depending on how long it takes to receive and underwrite the required medical, financial and occupational information.

Will financial documentation be needed?

Depending upon the type of benefits, amount of coverage, and employment status, we may require specific financial documentation.

What medical information might be required?

A Part II medical form will be needed. This may be submitted using any one of the following options:

- eMed – online option (preferred)
- Paramed Exam – in person with an assigned examiner

In some cases, depending on your health history, age, and the amount of insurance applied for, we may require blood and urine.

I forgot to list a doctor visit on my application. What should I do?

Immediately call the authorized company representative who took your application. Complete and accurate information is one of the best ways to speed your application through underwriting.

Things to know when applying

- Have a valid driver's license or photo identification available
- The date and reason for your most recent medical visit
- Information about medications you have taken
- Diagnoses and dates of significant medical events
- Name and contact information of your primary care physician and any other treating physicians or specialists
- Family medical history, including any major medical conditions and onset ages for immediate family members

What if I have a health problem?

In some instances, coverage may still be issued. However, the policy coverage may be modified, or a particular condition excluded from coverage, or an extra premium may be charged because of adverse health history.

If I am issued a modified policy, can it be reviewed later?

In some instances, yes, depending on your health history. The important thing is to get the policy in force to cover the other health problems or accidents that can occur.

I was just issued a preferred life insurance policy from you. Does that mean that my disability insurance policy is likely to be issued on a preferred basis too?

Medical underwriting for disability income insurance is more complicated than for life insurance because many conditions can be disabling without being life-threatening. This factor is taken into consideration during the disability underwriting process.

Call your agent today for additional questions and information.

**The Guardian Life Insurance
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New York, NY

Pub6168BL (04/23) 2023-153396 (Exp. 04/25)

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