

# Medical Underwriting For Group Life and Long-Term Disability Benefits

## Frequently Asked Questions

### 1. What is medical underwriting?

Medical underwriting is the use of medical or health information to assist in the evaluation of an applicant for coverage and determining the appropriate premium required.

### 2. When is medical underwriting required for Group Life and or Long-term Disability benefits?

Your employer has provided you with either a group life benefit, group long-term disability benefit, or perhaps both. The benefit amounts are directly tied to your salary. According to the terms of the policy, there is a maximum benefit amount defined as the non-medical limit. This limit represents the amount of coverage/benefit you are entitled to without requiring any medical underwriting.

Once you have exceeded the non-medical limit due to a salary increase, you will become eligible for additional coverage/benefit amounts to reflect your new salary. However, in order to receive the additional coverage, medical underwriting becomes necessary.

### 3. What are the requirements for medical underwriting?

The first step is to complete the Evidence of Insurability form. This form requires you to answer specific medical questions relating to your current health status. The

accuracy of the form is important as we will not have access to your health claims details during the medical underwriting process. We will, however, inform you of any additional requirements once we have reviewed your completed form.

### 4. Is this process mandatory?

Should you choose to accept the higher benefit above the non-medical limits, then underwriting is mandatory. However, the process is not mandatory if you decide to keep your current coverage/benefit amount not exceeding the non-medical limit.

### 5. Who pays for the additional premium?

We recommend that you speak with your HR department for confirmation.

### 6. How long does this process take?

The processing time will depend on the amount of evidence required, and may take between one (1) and 12 weeks.

### 7. Are the benefits portable from one employer to another?

No, the benefits under a group plan are employer-sponsored and will, therefore, terminate once you have ceased employment with them.

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