

## Underwriting Made Easy

Introducing Avalon's "Easywrite" underwriting program. "EasyWrite" is an industry leading process created to help agents submit individual health applications faster and get approvals out the door quicker whether the application is submitted online, over the fax or in the mail. "EasyWrite" responds quickly, providing answers on a member approval or decline within 72 hours.

### Did You Know:

*Less than 9% of all Avalon individual cases require an APS.*

### Did You Know:

*The average approval time for a clean application is less than three days.*

*Paramedical exams with blood work and EKG (if necessary) will be arranged through Avalon and paid for by Avalon. Avalon reserves the right to change this policy at any time.*

*Based on application answers and interview results, the Underwriter may request a paramedical exam outside of the above guidelines.*

*Female Applicants who have had a total hysterectomy (removal of the uterus and cervix) are not subject to the Pap test guideline, unless the surgery was done as a treatment for cervical cancer or pre-cancer.*

### Benefits Include:

- Streamlined underwriting processes
- Underwriter of the Day - call our specified underwriter to get immediate response on a pre-screen request.
- Question on the status of a case? Call our status hotline at extension 110.
- Online status for all applications sent to Avalon via the online cases tool
- New Medical Exam Requirements that speed up the approval process
- No automatic exam requirements for those under the age of 40. All Applicants ages 40 - 49 who have not completed a general health physical within the past 3 years only require a paramedical exam.
- Female Applicants age 40 (+) who have not completed a Pap test with gynecological exam within 18 months will have the option to have an exclusionary rider placed on them until they have the Pap with gynecological exam completed and submitted with normal results to Avalon. When they become an Avalon Member they can have the test completed under our preventive care benefit.
- Female Applicants age 45 (+) who have not completed a mammogram within 18 months will have the option to have an exclusionary rider placed on them until they have a mammogram completed and submitted with normal results to Avalon. When they become an Avalon Member they can have the test done under our preventive care benefit.
- All Applicants age 50 (+) who have not completed a general health physical within the past 15 months must complete a paramedical exam which includes an EKG.

### Did You Know:

*More than 80% of all Avalon individual cases are issued with a standard rate.*

*"The EasyWrite System simplifies many of Avalon's existing underwriting protocols to quicken the time from submission to approval"*

*...Judith Lyons Avalon's VP of Underwriting*