



UNDERWRITING EXAM REQUIREMENTS

- **All Applicants up to age 49 who have not completed a general health physical within 3 years and who have no comparable health insurance coverage must complete a paramedical exam.**
- **All Applicants age 50+ who have not completed a general health physical within 1 year and who have no comparable health insurance coverage must complete a paramedical exam.**
- **Female Applicants age 40+ and who have not completed a pap test with pelvic exam within 1 year will be required to schedule, at their own expense, a pap test with pelvic exam and submit the results to Avalon Healthcare, Inc.**
- **Female Applicants age 45+ and who have not completed a mammogram within 1 year will be required to schedule, at their own expense, a mammogram and submit the results to Avalon Healthcare, Inc.**

***Paramedical exams with bloodwork will be arranged through Avalon's exam vendor and paid for by Avalon Healthcare, Inc.**

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

*****Female Applicants who 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.**