

# CLIENT STEP-BY-STEP GUIDE



## Important Information You Need to Know



Your advisor has submitted an order for life insurance through Vive. This document explains the steps involved in getting your insurance application completed. Should you have any questions about this process, please contact:

Case management at **1-866-947-5052** or  
E-mail **[ordersupport@getvive.com](mailto:ordersupport@getvive.com)** for assistance

**1. Order Details.** Your advisor submitted an order for life insurance through Vive. Your order is immediately transmitted to a Tele-Interviewer who will contact you within 24-48 hours.

**2. Phone Interview within 48 Hours.** A representative will call you to complete a brief interview for your life insurance application. During this interview, your personal information will be confirmed and additional details may be collected. Please have the following required information prepared to save time during the call:

- Personal and Household Income
- Detailed Beneficiary Information, including SSN
- Out of Country Travel Listing with Dates
- Avocations and Frequency (i.e. Scuba, Skydiving, Racing, Flying)
- Assets, Liabilities and Net Worth
- Driver's License Number
- Existing Insurance Coverage/Replacement Information: Company, Amount, Policy Number

**At the end of the interview, the representative will walk you through the signature process.**

**3. Underwriting – Accelerated Underwriting (AU) or Fully Underwritten.**

### Accelerated Underwriting

- If you qualify, AU is designed to underwrite with the least medical requirements, which means no exam, labs, or medical records.

### Fully Underwritten

- Clients who do not fit AU criteria may need to complete additional medical requirements such as exam, labs, and medical records. See Medical Requirements Q&A.
- If an exam is needed, please be prepared with available dates and times to provide at the end of your interview.
- The examiner will meet you at the scheduled time and location. They will ask you a brief series of medical questions and measure your height, weight, blood pressure and pulse. Because a blood and urine sample is collected it is important that you limit certain activities, be aware of food consumption prior to the exam. An EKG may also be conducted depending on coverage and amount applied for.

**4. Application Reviewed.** The insurance company will review your application and any applicable medical requirements. Subsequent requirements may be requested, to include administrative clarification to medical records. Obtaining medical records is dependent on your medical facility, which could extend the underwriting process.

**5. Approval & Policy Issue.** If your application is approved, you will be notified by your agent and the policy will be issued. There may be policy delivery and premium payment requirements to complete the case.

## Medical Requirements Q&A *(Does not apply to those who qualify for Accelerated Underwriting)*

### ***How Should I Prepare for My Exam?***

At the time of your appointment, when the examiner arrives, please have the following information available:

- Names, addresses and phone numbers of any doctors or clinics visited in the last five years
- List of medical conditions or diagnoses including the date diagnosed, treatment, result of treatment, and treating physician information
- Names and dosages of current medications
- Health insurance member identification numbers for any current health insurance policies (for health insurance applications only)

Next, in order to achieve optimal results, make sure you do the following prior to your exam appointment:

- Be prepared with a picture ID at the time of the examination
- Limit salt and high-cholesterol foods 24 hours prior to the examination
- Avoid strenuous exercise 12 hours prior to the examination
- Refrain from drinking alcoholic beverages for at least 12 hours prior to your appointment
- Limit caffeine and nicotine one hour prior to your appointment
- Provide history of problems associated with providing a blood sample
- Drink a glass of water one hour prior to the appointment
- Get a good night of sleep prior to the examination

### ***What is a Paramedical Exam?***

A paramedical examination usually includes the recording of height, weight, blood pressure and pulse. The exam may also include the collection of blood, urine, oral fluid, and an EKG and/or X-ray, depending on the insurer's underwriting guidelines for your age and insurance amount. The exam may also include a personal interview to collect information about your medical history. All of this information allows the insurance company to perform a comprehensive evaluation of your current health.

### ***Where is the exam performed?***

Paramedical professionals perform examinations at one of their convenient locations. If desired the exam may be performed at your home or workplace. You choose the time and place most convenient for you.

### ***How long will the examination last?***

The examination time can last from 15 to 45 minutes depending on the number of necessary services.

### ***What if blood has to be drawn?***

If a blood sample is required by the insurance company, a medically-trained professional will perform the collection. Only single-use, sterile, disposable needles are used to collect the specimen and vinyl gloves are always worn.

### ***What is an EKG?***

An EKG records electric impulses of the heart. If an electrocardiogram (EKG) is required by the insurance company, it will be performed at the time of the examination. An EKG recording is usually complete in less than 10 minutes.

### ***What happens when the exam is complete?***

Any specimens obtained during the examination are sent to a designated laboratory and the results are forwarded to the insurance company for assessment. Paramedical professionals are not aware of the tests performed on the specimen(s) at the laboratory and do not receive the test results.

### ***How do I obtain my laboratory test results?***

You can obtain a copy of your results by contacting your agent.