

# WHAT HAPPENS NEXT, NOW THAT I'VE APPLIED FOR DISABILITY INCOME INSURANCE?

Now that you've submitted your application, you may have some questions. These are answers to some of the most commonly asked questions about the application and underwriting processes. If your question isn't answered here, we invite you to call your agent for more information.



## **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 be shorter or longer, depending on how long it takes to receive and underwrite the required medical, financial and occupational information.

## **Why do I have to provide proof of my income?**

Just as financial institutions require income verification for mortgages, loans, etc., we require income verification in the form of a payroll stub, W-2 and/or tax return. After all, the company is accepting a potentially large financial responsibility on your behalf.

## **My agent said that I will most likely receive a phone call from someone representing the company asking for application information verification. Will everything I say be kept confidential?**

Absolutely! We are very aware of the sensitive nature of the financial, medical and occupational information we require to consider your application for insurance, and do not share this information with others without your permission.

## **Will I need to take a medical exam?**

In most cases, blood and urine samples are required. Depending on your health history, your age and the amount of insurance for which you applied, you may also be required to take a medical exam.

## **If tests or exams are required, who will pay for them?**

The company will pay the entire cost and arrange for any tests to be done in connection with the paramedical exam.

## **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.

## **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.



The Guardian Life Insurance  
Company of America  
7 Hanover Square  
New York, NY 10004-4025  
[www.guardianlife.com](http://www.guardianlife.com)

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY, or provided by Guardian. Product provisions and availability may vary by state. Pub6168BL (06/17) 2017-39071 (Exp. 06/19)