

Continental Life
Insurance Company
of Brentwood, Tennessee

American Continental
Insurance Company

Genworth Financial Companies

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Genworth®
Financial



UNDERWRITING GUIDELINES

MEDICARE SUPPLEMENT INSURANCE

For Continental Life Insurance Company (CLi)
of Brentwood, Tennessee

American Continental Insurance Company (ACI)

UNDERWRITING GUIDELINES

(For Applicants NOT in OE or GI)

Always take enough time with every Applicant to assure that they fully understand all application questions and terminology...and always review the most recent **Drug Information List!**

- A “**yes**” answer to any **Part II** medical question will automatically disqualify the Applicant.
- Do NOT submit an application with any “**yes**” answers in **Part II**.
- The most common reason Applicants are declined is that application questions are sometimes answered incorrectly. The telephone “personal history interview” can indicate that an application question has not been answered correctly. In these situations, Applicants will be declined.
- Applications with any **Part III** questions answered “**yes**” will be evaluated and may be issued. In a small percentage of cases, information in the telephone Interview will be insufficient to make a sound decision. So it may be necessary to request an Attending Physician’s Statement (medical records). Information revealed in medical records is confidential, and will not be given to any Agency or field personnel.

The following conditions/situations will make an Applicant uninsurable:

- The use of three or more cardiovascular medications, including those for elevated blood pressure, heart impairments, irregular heartbeat, circulation problems and stroke.
- The use of two cardiovascular medications plus Furosemide (Lasix), Bumex or Demadex.

- The use of a Medication that is on the published **Drug Information List** as unacceptable (the list applies only to CLi and ACI Applicants).
- The use of oxygen, a nebulizer, or three or more medications for a respiratory disorder, including inhalers.
- Whenever further testing or evaluation has been recommended or planned.
- Whenever Applicant is receiving treatment for an acute condition, or is receiving treatment for a chronic condition that requires frequent medical provider or hospital visits.

Note:

Applicants may be unaware that they have a condition listed on the application, but do in fact take a medication that indicates the condition exists and, therefore, are uninsurable.

Applicants may misunderstand some medical terminology. Be sure to clarify as needed:

- Congestive heart failure - fluid retention requiring a strong diuretic
- Peripheral vascular disease - poor circulation in the legs or arms
- Peripheral neuropathy - numbness, tingling and burning in feet or legs
- Renal insufficiency – inadequate kidney function
- Transient Ischemic Attack (TIA) – mini stroke

Call the Underwriting Team at: 800.445.4245 7:30 AM – 4:30 PM (CST) if you need clarification of any medical terminology, or assistance in determining if an application can be submitted.