

## Care Access Field Underwriting Guide

| UNDERWRITING GUIDE   |  | <i>Individual Applicants:</i>  | <i>2-9 Employed Applicants<sup>(1)</sup>:</i>  | <i>10+ Employed Applicants<sup>(2)</sup>:</i>   |
|--|--|--|--|---|
| <b>Application</b>   | Demographic Section  | Required   | Required   | Required  |
|  | Health Information Section   | Required   | Required   | Not Required  |
| <b>Diagnosis<sup>(4)</sup></b>   | <p><b><u>KEY DIAGNOSIS</u></b></p> <ul style="list-style-type: none"> <li>HIV/AIDS</li> <li>Active Cancer</li> <li>Pregnancy</li> <li>Morbid Obesity (per BMI Chart)</li> <li>Chronic Hepatitis B</li> <li>Hepatitis C</li> </ul>  | Application Declined   | <p>Entire group may be accepted or declined based on medical review .</p> <p>If the group is accepted, Pre-Existing Condition<sup>(5)</sup> may apply to certain Applicants.</p> | <p>Entire group may be accepted or declined based on medical review.</p> <p>If the group is accepted, Pre-Existing Condition<sup>(5)</sup> may apply to certain Applicants.</p> |
|  | <p><b><u>OTHER DIAGNOSIS</u></b><br/><i>Include, but are not limited to:</i></p> <ul style="list-style-type: none"> <li>High Cholesterol</li> <li>Hypertension</li> <li>Diabetes</li> <li>Congestive Heart Failure</li> <li>Chronic Obstructive Pulmonary Disease</li> </ul> | <p>Applicants may be accepted or declined based on medical review.</p> <p>Acceptance with Pre-Existing Condition Limitations<sup>(5)</sup> is <b><u>NOT</u></b> available.</p> |  | Not applicable  |
| <p>(1) Groups of 2-9 individuals employed by the same company and/or their dependents</p> <p>(2) Groups of 10+ individuals employed by the same company</p> <p>(3) Must Complete Shortened 1- page Supplemental Questionnaire which replaces this section of the application.</p> <p>(4) The presence of these diagnoses may be used to determine approval or denial and/or retrospective review.</p> <p>(5) <b>Pre-existing Condition Determination Limitation</b> – means the attachment to an acceptance for membership of one or more specific listed medical conditions which are excluded from covered medical services for that Member beginning with the effective date of the Member for a twenty-four (24) month period.</p> |  |  |  |   |