

**WOODMEN OF THE WORLD
ASSURED LIFE ASSOCIATION**

**MEDICARE SUPPLEMENT
UNDERWRITING GUIDELINES**



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CONTACTS

Addresses for Mailing New Business and Delivery Receipts

When mailing or shipping your new business applications, be sure to use the pre addressed envelopes.

Administrative Office Mailing Information

Mailing Address

Woodmen of the World
or Assured Life Association
P.O. Box 2397
Omaha, NE 68103-2397

Overnight/Express Address

Woodmen of the World
or Assured Life Association
Records/Mailing Processing Center
9330 State Highway 133
Blair, NE 68008-6179

FAX Number for New Business - ACH Applications

1-402-997-1910

Online Forms, General and State Specific

<http://www.denverwoodmen.com>

- Click on “Agent Login” link on left side of the home page
USER NAME: medsup
PASSWORD: woodmen1
- Click on “Agent Only” link on left side of the refreshed home page
- Click on links under “General Forms” to access PDFs of general materials, or click on a state name under “State Specific Forms” to find links to state specific materials

Important Phone Numbers

Area	Phone Number
Underwriting	1-877-617-5591
Sales Support	1-877-815-4776
Licensing	1-888-847-8829
Supplies	1-877-815-4776
Compensation Support Center	1-877-466-8353
Customer Call Center, Service	1-877-223-3666
Customer Call Center, Claims	1-877-223-4244
Fraternal Benefits - Society Home Office	1-800-777-9777

INTRODUCTION

This guide provides information about the evaluation process used in the underwriting and issuing of Medicare supplement insurance certificates. Our goal is to process each application as quickly and efficiently as possible while assuring proper evaluation of each risk. To ensure we accomplish this goal, the producer or applicant will be contacted directly by underwriting if there are any problems with an application.

CERTIFICATE ISSUE GUIDELINES

All applicants must be covered under Medicare Part A & B in Texas and Washington; in all other states, only Part A is required. Certificate issue is state specific. The applicant's state of residence controls the application, forms, premium and certificate issue. If an applicant has more than one residence, the state where taxes are filed should be considered as the state of residence. Please refer to your introductory materials for required forms specific to your state.

Open Enrollment

To be eligible for open enrollment, an applicant must be at least 64 ½ years of age (in most states) and be within six months of his/her enrollment in Medicare Part B.

Applicants covered under Medicare Part B prior to age 65 are eligible for a six-month open enrollment period upon reaching age 65.

States with Under Age 65 Requirements

Illinois	All plans are available. Coverage is guarantee issue if applied for within six months of Part B enrollment.
Louisiana	All plans are available. Coverage is guarantee issue if applied for within six months of Part B enrollment.
Oklahoma	Plan A is available. Coverage is guarantee issue if applied for within six months of Part B enrollment.
Oregon	All plans available. Coverage is guarantee issue if applied for within six months of Part B enrollment.
Pennsylvania	All plans available. Guarantee Issue if applied for within six months of Part B enrollment.
Texas	Plan A is available. Coverage is guarantee issue if applied for within six months of Part B enrollment.

Selective Issue

Applicants over the age of 65 and at least six months beyond enrollment in Medicare Part B will be selectively underwritten. All health questions must be answered. The answers to the health questions on the application will determine the eligibility for coverage. If any health questions are answered "Yes," the applicant is not eligible for coverage. Applicants will be accepted or declined. Elimination endorsements will not be used.

In addition to the health questions, the applicant's height and weight will be taken into consideration when determining eligibility for coverage. Coverage will be declined for those applicants who are outside the established height and weight guidelines.

Application Dates

- Open Enrollment – Up to six months prior to the month the applicant turns age 65
- Underwritten Cases – Up to 60 days prior to the requested coverage effective date
- West Virginia – Applications may be taken up to 30 days prior to the month the applicant turns age 65

Coverage Effective Dates

Coverage will be made effective as indicated below:

1. Between age 64 ½ and 65 – The first of the month the individual turns age 65.
2. All Others – Application date or date of termination of other coverage, whichever is later.

Replacements

A “replacement” takes place when an applicant wishes to exchange an existing Medicare supplement policy/certificate from Woodmen of the World/Assured Life Association (internal), or any other company (external), for a newer or different Medicare supplement/Select certificate. Internal replacements are processed the same as external, requiring a fully completed application.

A certificate owner wanting to apply for a non-tobacco plan must complete a new application and qualify for coverage.

The policy/certificate to be replaced must be in force on the date of replacement. All replacements involving a Medicare supplement, Medicare Select or Medicare Advantage plan must include a completed Replacement Notice. One copy is to be left with the applicant; one copy should accompany the application.

The Medicare supplement certificate cannot be issued in addition to any other Medicare supplement, Select or Medicare Advantage plan.

Reinstatements

When a Medicare supplement certificate has lapsed and it is within 90 days of the last paid to date, coverage may be reinstated, based upon meeting the underwriting requirements.

When a Medicare supplement certificate has lapsed and it is more than 90 days beyond the last paid to date, the coverage cannot be reinstated. The client may, however, apply for new coverage. All underwriting requirements must be met before a new certificate can be issued.

Medicare Select to Medicare Supplement Conversion Privilege

Certificate owners covered under a Medicare Select plan with Woodmen of the World/Assured Life Association may decide they no longer wish to participate in our hospital network. Coverage may be converted to one of our Medicare supplement plans not containing network restrictions. We will make available any Medicare supplement certificate offered in their state that provides equal or lesser benefits. A new application must be completed; however, evidence of insurability will not be required if the Medicare Select certificate has been in force for at least six months at the time of conversion.

Telephone Interviews

Random telephone interviews with applicants will be conducted on underwritten cases. Please be sure to advise your clients that we may be calling to verify the information on their application.

Pharmaceutical Information

Woodmen of the World/Assured Life Association has implemented a process to support the collection of pharmaceutical information for underwritten Medicare supplement applications. In order to obtain the pharmaceutical information as requested, please be sure to include a completed “Authorization to Disclose Personal Information (HIPAA)” form with all underwritten applications. This form can be found in the Application Packet. Prescription information noted on the application will be compared to the additional pharmaceutical information received. This additional information will not be solely used to decline coverage.

Certificate Delivery Receipt

Delivery receipts are required on all certificates issued in Nebraska, Louisiana, and West Virginia.

Two copies of the delivery receipt will be included in the certificate package. One copy is to be left with the client. The second copy must be returned to Woodmen of the World/Assured Life Association in the postage-paid envelope which is also included in the certificate package.

Guarantee Issue Rules

The rules listed below can also be found in the *Guide to Health Insurance*. These are the Federal requirements. Woodmen of the World/Assured Life Association offers all plans available on a guarantee issue basis.

Guarantee Issue Situation	Client has the right to buy. . .
<p>Client is in the original Medicare Plan and has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays. That coverage is ending.</p> <p>Note: In this situation, state laws may vary.</p>	<p>Medigap Plan A, B, C, F, K or L that is sold in client's state by any insurance company.</p> <p>If client has COBRA coverage, client can either buy a Medigap policy/certificate right away or wait until the COBRA coverage ends.</p>
<p>Client is in the original Medicare Plan and has a Medicare SELECT policy/certificate. Client moves out of the Medicare SELECT plan's service area.</p> <p>Client can keep the Medigap policy/certificate or he/she may want to switch to another Medigap policy/certificate.</p>	<p>Medigap Plan A, B, C, F, K or L that is sold by any insurance company in client's state or the state he/she is moving to.</p>
<p>Client's Medigap insurance company goes bankrupt and the client loses coverage, or client's Medigap policy/certificate coverage otherwise ends through no fault of client.</p>	<p>Medigap Plan A, B, C, F, K or L that is sold in client's state by any insurance company.</p>

MEDICARE ADVANTAGE (MA)

Medicare Advantage (MA) Annual Election Period

General Election Periods for Medicare Advantage (MA)	Time frame	Allows for...
Annual Election Period (AEP)	Nov. 15th – Dec. 31st of every year	<ul style="list-style-type: none">• Enrollment selection for a MA plan• Disenroll from a current MA plan• Enrollment selection for Medicare Part D
Open Enrollment Period (OEP)	Jan. 1st – Mar. 31st of every year	<ul style="list-style-type: none">• MA eligible individuals can make one MA OEP election• Disenroll from a MA-only plan

There are many types of election periods other than the ones listed above. If there is a question as to whether or not the MA client can disenroll, please refer the client to the local SHIP office for direction.

Medicare Advantage (MA) Proof of Disenrollment

If applying for a Medicare supplement, Underwriting cannot issue coverage without proof of disenrollment. If a member disenrolls from Medicare, the MA plan must notify the member of his/her Medicare supplement guarantee issue rights.

Disenroll during AEP and OEP

Complete the MA section on the Medicare supplement application; and

1. Send **ONE** of the following with the application
 - a. A copy of the applicant's MA plan's disenrollment notice
 - b. A copy of the letter the applicant sent to his/her MA plan requesting disenrollment
 - c. A signed statement that the applicant has requested to be disenrolled from his/her MA plan.

If an individual is disenrolling after March 31 (outside AEP/OEP):

1. Complete the MA section on the Medicare supplement application; and
2. Send a copy of the applicant's MA plan's disenrollment notice with the application.

For any questions regarding MA disenrollment eligibility, contact your State Health Insurance Assistance Program (SHIP) office or call 1-800-MEDICARE, as each situation presents its own unique set of circumstances. The SHIP office will help the client disenroll and return to Medicare.

Guarantee Issue Rights

The rights listed below can also be found in the *Guide to Health Insurance*. These are the Federal requirements. Woodmen of the World/Assured Life Association offers all plans available on a guarantee issue basis.

Guarantee Issue Situation	Client has the right to...
Client's MA plan is leaving the Medicare program, stops giving care in his/her area, or client moves out of the plan's service area.	buy a Medigap Plan A, B, C, F, K or L that is sold in the client's state by any insurance carrier. Client must switch to original Medicare Plan.
Client joined an MA plan when first eligible for Medicare Part A at age 65 and within the first year of joining, decided to switch back to original Medicare.	buy any Medigap plan that is sold in your state by any insurance company.
Client dropped his/her Medigap policy/certificate to join an MA Plan for the first time, have been in the plan less than a year and want to switch back.	obtain client's Medigap policy/certificate back if that carrier still sells it. If his/her former Medigap policy/certificate is not available, the client can buy a Medigap Plan A, B, C, F, K or L that is sold in his/her state by any insurance company.
Client leaves an MA plan because the company has not followed the rules or has misled the client.	buy Medigap plan A, B, C, F, K or L that is sold in the client's state by any insurance company.

If you believe another situation exists, please contact the client's local SHIP office.

Woodmen of the World/Assured Life Association's Guarantee Issue Rights

Guarantee Issue Situation	Client has the right to...
Client's group health plan ended and the client joined an MA Plan for the first time, has been in the plan less than a year, and wants to switch back to original Medicare.	buy any Medigap plan that is sold in the client's state by our insurance company.
Client voluntarily left group health plan and wants to purchase a Medicare supplement.	buy any Medigap plan that is sold in the client's state by our insurance company.

PREMIUM

Calculating Premium

Utilize Outline of Coverage

- Determine ZIP code where the client resides and find the correct rate page for that ZIP code
- Determine Plan
- Determine if non-tobacco or tobacco
- Find Age/Gender - Verify that the age and date of birth are the exact age as of the application date
- This will be your base monthly premium

Tobacco rates do not apply during Open Enrollment or Guarantee Issue situations in the following states:

Arkansas
Iowa
Illinois
Ohio
Pennsylvania
Virginia

Utilizing the Calculate Your Premium Form

- Enter the **base** premium on line #1 and proceed with the instructions that follow.

Types of Medicare Certificate Ratings

- **Community Rated** - The same monthly premium is charged to everyone who has the Medicare certificate, regardless of age. Premiums are the same no matter how old the applicant is. Premiums may go up because of inflation and other factors, but not based on age.
- **Issue-age Rated** – The premium is based on the age the applicant is when the Medicare certificate is bought. Premiums are lower for applicants who buy at a younger age, and won't change as they get older. Premiums may go up because of inflation and other factors, but not because of applicant's age.
- **Attained-age Rated** – The premium is based on the applicant's current age so the premium goes up as the applicant gets older. Premiums are low for younger buyers, but go up as they get older. In addition to change in age, premiums may also go up because of inflation and other factors.

Rate Type Available by State

State	Company	Tobacco / Non-Tobacco Rates	Gender Rates	Attained, Issue, or Community Rated	Tobacco Rates During Open Enrollment
AL	ALA	Y	Y	A	Y
AR	ALA	Y	N	C	N
AZ	ALA	Y	Y	I	Y
GA	ALA	Y	Y	I	Y
ID	WOW	Y	N	I	Y
IA	ALA	Y	Y	A	N
IL	ALA	Y	Y	A	N
LA	ALA	Y	Y	A	Y
MT	WOW	Y	N	A	Y
NE	ALA	Y	Y	A	Y
OH	ALA	Y	Y	A	N
OK	ALA	Y	Y	A	Y
OR	WOW	Y	Y	A	Y
PA	ALA	Y	Y	A	N
TX	ALA	Y	Y	A	Y
UT	WOW	Y	Y	A	Y
VA	ALA	Y	Y	A	N
WA	WOW	N	N	C	N
WV	ALA	Y	Y	A	Y

ALA = Assured Life Association
WOW = Woodmen of the World

Height and Weight Chart

Eligibility

To determine whether you may purchase coverage, locate your height, then weight in the chart below. If your weight is in the Decline column, we're sorry, you're not eligible for coverage at this time. If your weight is located in the Standard column, you may continue to step 1.

	Decline	Standard	Decline
Height	Weight	Weight	Weight
4' 2"	< 54	54 – 145	146 +
4' 3"	< 56	56 – 151	152 +
4' 4"	< 58	58 – 157	158 +
4' 5"	< 60	60 – 163	164 +
4' 6"	< 63	63 – 170	171 +
4' 7"	< 65	65 – 176	177 +
4' 8"	< 67	67 – 182	183 +
4' 9"	< 70	70 – 189	190 +
4' 10"	< 72	72 – 196	197 +
4' 11"	< 75	75 – 202	203 +
5' 0"	< 77	77 – 209	210 +
5' 1"	< 80	80 – 216	217 +
5' 2"	< 83	83 – 224	225 +
5' 3"	< 85	85 – 231	232 +
5' 4"	< 88	88 – 238	239 +
5' 5"	< 91	91 – 246	247 +
5' 6"	< 93	93 – 254	255 +
5' 7"	< 96	96 – 261	262 +
5' 8"	< 99	99 – 269	270 +
5' 9"	< 102	102 – 277	278 +
5' 10"	< 105	105 – 285	286 +
5' 11"	< 108	108 – 293	294 +
6' 0"	< 111	111 – 302	303 +
6' 1"	< 114	114 – 310	311 +
6' 2"	< 117	117 – 319	320 +
6' 3"	< 121	121 – 328	329 +
6' 4"	< 124	124 – 336	337 +
6' 5"	< 127	127 – 345	346 +
6' 6"	< 130	130 – 354	355 +
6' 7"	< 134	134 – 363	364 +
6' 8"	< 137	137 – 373	374 +
6' 9"	< 140	140 – 382	383 +
6' 10"	< 144	144 – 392	393 +
6' 11"	< 147	147 – 401	402 +
7' 0"	< 151	151 – 411	412 +
7' 1"	< 155	155 – 421	422 +
7' 2"	< 158	158 – 431	432 +
7' 3"	< 162	162 – 441	442 +
7' 4"	< 166	166 – 451	452 +

Fraternal Membership Dues and Enrollment/Certificate Fee

There will be \$1.00 per month added to the applicant's initial and renewal premiums for membership dues.

There will be a one-time application fee of \$25.00 that will be collected with each applicant's initial payment. For a husband and wife written on the same application, \$50 in fees must be collected. This will not affect the renewal premiums. The application fee does not apply in Arkansas, Washington, or West Virginia.

Completing the Premium on the Application

Initial Premium

- The amount in line #4 will be the amount you enter on the Premium Collected box located on the application.
- Circle the appropriate mode for the **initial** payment.

Renewal Premium

- Determine how the client wants to be billed going forward (**renewal**) and select the appropriate mode on the Renewal Mode section on the application.
- Indicate, based on the mode selected, the renewal premium. **Monthly direct is not allowed.**

NOTE: If utilizing Electronic Funds Transfer (EFT) as a method of payment, please complete the *Authorization for Electronic Funds Transfer* form. If paying the initial premium by EFT, the completed authorization form must be submitted with the application. The certificate will NOT be issued until the completed form is received.

Collection of Premium

At least one month's premium must be submitted with the application. If a mode other than monthly is selected, then the full modal premium must be submitted with the application.

NOTE: Woodmen of the World/Assured Life Association does not accept post-dated checks or payments from Third Parties, including any Foundations as premium for Medicare supplement/Select.

Business Checks

If premium is paid by a business account, complete the information located on the Producer Information form.

Conditional Receipt and Notice of Information Practices

Leave the Conditional Receipt and the Notice of Information Practices with the applicant. The Conditional Receipt must be completed when provided to applicant if premium is collected.

NOTE: Do not mail a copy of the receipt with the application.

Shortages

Woodmen of the World/Assured Life Association will communicate with the producer by telephone, e-mail or FAX in the event of a premium shortage. The application will be held in pending until the balance of the premium is received. Producers may communicate with Underwriting by calling 1-877-617-5591 or by FAX at 1-402-351-2552.

Refunds

Woodmen of the World/Assured Life Association will make all refunds to the applicant in the event of rejection, incomplete submission, overpayment, cancellations, etc.

Our General Administrative Rule – 12 Month Rate

Our current administrative practice is not to adjust rates for 12 months from the effective date of coverage.

APPLICATION

Properly completed applications should be finalized within 5-7 days of receipt at Woodmen of the World/ Assured Life Association's administrative office. The ideal turnaround time provided to the producer is 11-14 days, including mail time.

Application Sections

The Medicare supplement application consists of six sections that must be completed. Please be sure to review your applications for the following information before submitting.

Plan Information Section

- Entire Section must be completed
- This section should indicate the plan or certificate form selected, effective date, premium paid, and the premium payment mode selected — **both initial and renewal**

Section 1 — Applicant Information

- Please complete the client's residence address in full. If premium notices are to be mailed to an address other than the applicant's residence address, please complete the mailing address in full
- Age and Date of Birth are the **exact age** as of the **application date**
- Medicare Card number, also referred to as the Health Insurance Claim (HIC) number, is vital for electronic claims payment
- Height/Weight — This is required on underwritten cases

Section 2 — Miscellaneous Questions

- Verify the applicant answered "Yes" to receiving the *Guide to Health Insurance* and Outline of Coverage, it is required to leave these two documents with the client at the time the application is completed
- Answer the tobacco question. (Refer to the Calculating Premium section in this guide for a list of states where Tobacco rates do not apply during open enrollment or guarantee issue situations)
- Please indicate if the applicant is covered under Parts A and B of Medicare

Section 3 — Insurance Policies/Certificates

- If the applicant is applying during a guarantee issue period, be sure to include proof of eligibility
- If the applicant is replacing another Medicare supplement policy/certificate, complete question #2 and include the replacement notice
- If the applicant is leaving a Medicare Advantage plan, complete question #3 and include the replacement notice
- If the applicant has had any other health insurance coverage in the past 63 days, including coverage through a union, employer plan, or other non-Medicare supplement coverage, complete question #4
- Verify if the applicant is covered through his/her state Medicaid program

Section 4 — Health Questions

- If the applicant is applying during an open enrollment or a guarantee issue period, do not answer the health questions or prescription information
- If applicant is not considered to be in open enrollment or a guarantee issue situation, all health questions must be answered, including the question regarding prescription medications

NOTE: In order to be considered eligible for coverage, all health questions must be answered “No”.

For questions on how to answer a particular health question, see the **Health Questions** section of this guide for clarification.

Section 5 — Signatures

- Signatures and dates: required by both applicant(s) and producer. The producer must be appointed in the state where the application is signed

NOTE: Applicant’s signature must match name of applicant on the application. In rare cases where applicant cannot sign his/her name, a mark (“X”) is acceptable. *For their own protection, producers are advised against acting as sole witness.*

- If someone other than the applicant is signing the application (i.e., Power of Attorney), please include copies of the papers appointing that person as the legal representative

HEALTH QUESTIONS

Unless an application is completed during open enrollment or a guarantee issue period, all health questions, including the question regarding prescription medications, must be answered. Our general underwriting philosophy is to deny Medicare supplement coverage if any of the health questions are answered “Yes”. For a list of uninsurable conditions and the related medications associated with these conditions, please refer to the next two sections in this guide.

There may, however, be situations where an applicant has been receiving medical treatment or taking prescription medication for a long-standing and controlled health condition. Those conditions are listed in health questions 8, 9 and 10.

A condition is considered to be controlled if there have been no changes in treatment or medications for at least two years. If this situation exists and you would like consideration to be given to the application, answer the appropriate question “Yes,” and attach an explanation stating how long the condition has existed and how it is being controlled. Be sure to include the names and dosages of all prescription medications.

If you have questions about the interpretation of health questions 6 and 7 on the application, please see the information below.

People with diabetes mellitus that require, or have ever required, more than 50 units of insulin daily, or people with diabetes (insulin dependent or treated with oral medications) who also have one or more of the complicating conditions listed in question #6 on the application, are not eligible for coverage. For purposes of this question, hypertension (high blood pressure) is considered a heart condition. Some additional questions to ask your client to determine if he/she does have a complication include:

1. Does he/she have eye/vision problems?
2. Does he/she have numbness or tingling in the toes or feet?
3. Does he/she have problems with circulation? Pain in the legs?

Consideration for coverage may be given to those persons with well-controlled cases of hypertension and diabetes. A case is considered to be well controlled if the person is taking less than 50 units of insulin daily or no more than two oral medications for diabetes and no more than two medications for hypertension. A combination of less than 50 units of insulin a day and one oral medication would be the same as two oral medications if the diabetes were well controlled. In general, to verify stability, there should be no changes in the dosages or medications for at least two years. Individual consideration will be given where deemed appropriate. We consider hypertension to be stable if recent average blood pressure readings are 150/85 or lower.

Uninsurable Health Conditions

Applications should not be submitted if applicant has the following conditions:

AIDS	Diabetes (WI only)
Alzheimer's Disease	Emphysema
ARC	Kidney disease requiring dialysis
Cirrhosis	Lateral Sclerosis (ALS)
Chronic Obstructive Pulmonary Disease (COPD)	Lupus - Systemic
Other chronic pulmonary disorders to include:	Multiple Sclerosis
Chronic bronchitis	Myasthenia Gravis
Chronic obstructive lung disease (COLD)	Organ transplant
Chronic asthma	Osteoporosis with fracture
Chronic interstitial lung disease	Parkinson's Disease
Chronic pulmonary fibrosis	Senile Dementia
Cystic fibrosis	Other cognitive disorders to include:
Sarcoidosis	Mild cognitive impairment (MCI)
Bronchiectasis	Delirium
Scleroderma	Organic brain disorder
Diabetes - Insulin >50 units/day	Spinal Stenosis

In addition to the above conditions, the following will also lead to a decline:

- Implantable cardiac defibrillator
- Use of supplemental oxygen
- Use of a nebulizer
- Asthma requiring continuous use of three or more medications including inhalers
- Taking any medication that must be administered in a physician's office
- Advised to have surgery, medical tests, treatment or therapy
- If applicant's height/weight is in the decline column on the chart

Partial List of Medications Associated with Uninsurable Health Conditions

This list is not all-inclusive. An application should not be submitted if a client is taking any of the following medications:

3TC	AIDS	Megace	Cancer
Alkeran	Cancer	Megestrol	Cancer
Amantadine	Parkinson's Disease	Mellaril	Psychosis
Apokyn	Parkinson's Disease	Melphalan	Cancer
Aricept	Dementia	Memantine	Alzheimer's Disease
Artane	Parkinson's Disease	Methotrexate (>25mg/wk)	Rheumatoid Arthritis
Avonex	Multiple Sclerosis	Metrifonate	Dementia
Azilect	Parkinson's Disease	Mirapex	Parkinson's Disease
AZT	AIDS	Myleran	Cancer
Baclofen	Multiple Sclerosis	Namenda	Alzheimer's Disease
Betaseron	Multiple Sclerosis	Narcotics	Chronic Pain
Cerefolin	Dementia	Navane	Psychosis
Carbidopa	Parkinson's Disease	Nelfinavir	AIDS
Cogentin	Parkinson's Disease	Neoral	Immunosuppression, Severe Arthritis
Cognex	Dementia	Neupro	Parkinson's Disease
Comtan	Parkinson's Disease	Paraplatin	Cancer
Copaxone	Multiple Sclerosis	Parlodel	Parkinson's Disease
Cytoxan	Cancer, Severe Arthritis, Immunosuppression	Permax	Parkinson's Disease
D4T	AIDS	Prednisone (>10 mg/day)	Rheumatoid Arthritis
DDC	AIDS	Procrit	Kidney Failure, AIDS
DDI	AIDS	Prolixin	Psychosis
DES	Cancer	Razadyne	Dementia
Eldepryl	Parkinson's Disease	Remicade	Rheumatoid Arthritis
Embrel	Rheumatoid Arthritis	Reminyl	Dementia
Epogen	Kidney Failure, AIDS	Requip	Parkinson's Disease
Ergoloid	Dementia	Retrovir	AIDS
Exelon	Dementia	Rebif	Multiple Sclerosis
Galantamine	Dementia	Riluzole	ALS
Gold	Rheumatoid Arthritis	Risperdal	Psychosis
Haldol	Psychosis	Ritonavir	AIDS
Herceptin	Cancer	Sandimmune	Immunosuppression, Severe Arthritis
Hydrea	Cancer	Sinemet	Parkinson's Disease
Hydergine	Dementia	Stalevo	Parkinson's Disease
Imuran	Immunosuppression, Severe Arthritis	Stelazine	Psychosis
Insulin (>50 units/day)	Diabetes	Sustiva	AIDS
Interferon	AIDS, Cancer, Hepatitis	Symmetrel	Parkinson's Disease
Indinavir	AIDS	Tacrine	Dementia
Invirase	AIDS	Tasmar	Parkinson's Disease
Kemadrin	Parkinson's Disease	Teslac	Cancer
Lasix / Furosemide (>60 mg/day)	Heart Disease	Thiotepa	Cancer
L-Dopa	Parkinson's Disease	Thorazine	Psychosis
Leukeran	Cancer, Immunosuppression, Severe Arthritis	Tysabri	Multiple Sclerosis
Levodopa	Parkinson's Disease	VePesid	Cancer
Lioresal	Multiple Sclerosis	Vincristine	Cancer
Lomustine	Cancer	Viramune	AIDS
		Zanosar	Cancer
		Zelapar	Parkinson's Disease
		Zoladex	Cancer

MAILING APPLICATIONS TO PROSPECTS

Mailing a completed application adds a few steps to the normal sales process. Below is a description of the necessary steps.

The Facts

When Face-to-face Interviews Aren't Possible

Face-to-face interviews are always preferable, however, there will be times when you cannot meet with prospects in person. When necessary, and with the prospect's consent, you may conduct the interview over the phone and mail the completed application to the prospect.*

This option is to be used only with people who have responded to lead-generation material or with whom you have ongoing client relationships. It is not appropriate for cold calling as national and corporate do-not-call rules and other compliance requirements apply.

The Sales Process

The method for selling Medicare supplements doesn't change: Call a lead, review coverage, ask for the sale, complete and sign the application, submit the business, deliver the certificate. The difference is that parts of the sales process may be conducted via the telephone instead of face-to-face. Consequently, there are a few more steps, outlined on the next two pages, to complete the sale.

Improve Time Service

Submitting complete and accurate information ensures quick time service. Other factors are:

- You must be licensed to sell in the state where the prospect is at the time of solicitation; that is the state where he/she is located when you ask the questions on the application
- The producer who solicits the business must sign the corresponding application
- You cannot sign blank applications
- Incomplete application submissions will be returned to you
- It is not acceptable to mail blank applications, brochures and outlines as prospecting material

Spot Check for Customer Satisfaction

To ensure that customers who complete Medicare supplement applications over the phone perceive this process as positive and that it's followed correctly, Woodmen of the World/Assured Life Association will call a portion of these applicants to:

- Verify the content and accuracy of the information submitted
- Determine their overall satisfaction level
- Confirm that producers followed this process

The Process

Please complete the following steps when you conduct the Medicare supplement sales interview over the phone and mail the completed application to the prospect:

Step	Action
1	<p>Call the prospect who responded to a lead.</p> <p>When you receive a lead, telephone the person to discuss the benefits, rates and answer questions. Attempt to schedule a face-to-face appointment to review details, ask for the sale and apply for coverage.</p> <p>If the prospect prefers to continue the sales process on the phone, continue to Step 2.</p> <p>Note: You must be licensed to sell in the state where the prospect is at the time of solicitation; that is the state where he/she is located when asked the questions on the application.</p>
2	<p>Communicate the process.</p> <p>If the prospect wants coverage and prefers to apply for a certificate over the phone instead of in person, explain the process before proceeding to Step 3:</p> <ol style="list-style-type: none">1. Producer asks the prospect the questions on the application and required forms.2. Producer mails the completed application and forms to the prospect for review and his/her signature.3. Prospect carefully reviews the application and forms for completeness and accuracy and signs them.4. Prospect returns the application, forms and premium in the provided postage-paid envelope.5. Producer verifies all the required forms are completed and signed.6. Producer submits the application through your usual channel.7. When issued, the producer delivers the certificate according to current certificate delivery guidelines.
3	<p>Complete the required forms over the telephone.</p> <p>Ask the prospect all the questions on the application, replacement notice and state special forms (if needed) and print the answers. Consider repeating his/her responses for accuracy.</p> <p>Note: Privacy requirements prohibit discussing eligibility for other products over the telephone.</p>

4	<p>Mail forms to the prospect.</p> <p>Place the following in an envelope and mail to the prospect:</p> <ul style="list-style-type: none"> • Cover letter (attach your business card): <ul style="list-style-type: none"> - Indicating which forms to sign and what to return to you - Asking the prospect to verify all information including his/her Medicare card number, to make necessary corrections and initial changes - Inviting the prospect to contact you with any questions • Application and forms (replacement notice and state special forms, if needed) with signature areas and premium highlighted • Outline of Coverage, <i>Guide to Health Insurance for People with Medicare</i> • Postage-paid addressed envelope <p>Note: Plan availability and premium rates are based on when the application is signed. The producer must communicate changes in plan availability or premium to the prospect before submitting the forms to Woodmen of the World/Assured Life Association.</p>
5	<p>Prospect reviews and signs forms.</p> <p>Once the prospect receives the application and forms, he/she:</p> <ul style="list-style-type: none"> • Verifies the responses and initials any corrections • Signs the application and forms as highlighted • Returns the application and forms to the producer in the provided envelope
6	<p>Verify and sign forms.</p> <p>When you receive the envelope from the prospect, you:</p> <ul style="list-style-type: none"> • Check that you have the first premium payment and the completed and signed application and forms • Verify that the prospect initialed any changes • Sign the required items • Send the Premium Receipt to the applicant <p>Note: The producer who solicited the business must sign the application.</p>
7	<p>Submit for processing.</p> <p>Submit the business (application and forms) in the usual manner.</p>
8	<p>Deliver the certificate according to current certificate delivery guidelines.</p>

Questions?

Call Sales Support, 1-877-815-4776.

*Applies only to Woodmen of the World/Assured Life Association Medicare supplement products and does not change the current underwriting requirements for other Woodmen of the World/Assured Life Association products.

REQUIRED FORMS

Application

Only current Medicare supplement applications may be used in applying for coverage. A copy of the completed application will be made by Woodmen of the World/Assured Life Association and attached to the certificate to make it part of the contract.

The agent is responsible for submitting completed applications to Woodmen of the World/Assured Life Association's administrative office.

Certificate Delivery and Producer Information Page

This page allows producers to indicate where they wish a certificate to be delivered for each applicant. The certificate can be sent to either the producer or the applicant. However, the certificate will always be sent to the producer:

- If there is a premium shortage or other outstanding application requirement
- If the applicant(s) live in a state that requires a delivery receipt (Louisiana or West Virginia)

When no preference is selected, the certificate will be sent to the producer's indicated default.

Producers must include their name and Social Security number. A maximum of two producers is allowed and they should indicate the commission percentage shares, which must total 100%.

Authorization for Electronic Funds Transfer

If premiums are paid by EFT, complete this form.

Conditional Receipt and Notice of Information Practices

Receipt must be completed and provided to applicant as receipt for premium collected. Notice must be provided to applicant.

HIPAA Authorization Form

Required with all underwritten applications.

Replacement Form

The replacement form must be signed and submitted with the application when replacing any Medicare supplement or Medicare Advantage application. A signed replacement notice must be left with the applicant; a second signed replacement notice must be submitted with the application.

Select Disclosure Agreement

The Select Disclosure Agreement form must be signed and submitted with the application when a Select plan is chosen (Select plan not available in all states).

Agent or Witness Certification for Non-English Speaking and/or Reading Applicants

If the applicant does not speak English, this form is to be completed by the agent if agent is translating or a witness if a witness is translating. A copy must be submitted with the application and a copy left with the applicant.

STATE SPECIAL FORMS

Forms specifically mandated by states to accompany point of sale material.

Arkansas

Documentation of Solicitation of Medicare Related Products form – Form must be completed and retain in applicant's file.

Illinois

Medicare Supplement Checklist – The Checklist must be completed and submitted with the application and a copy left with the applicant.

Iowa

Important Notice before You Buy Health Insurance – To be left with the Applicant.

Louisiana

Your Rights Regarding the Release and Use of Genetic Information – This form must be provided to the Applicant.

Montana

Privacy Notice – This form is to be left with the Applicant.

Nebraska

Senior Health Counseling Notice – This form is to be left with the Applicant.

Pennsylvania

Guarantee Issue and Open Enrollment Notice – To be left with the Applicant.

Texas

Definition of Eligible Person for Guaranteed Issue Notice – This form must be provided to the Applicant.