

What You Can Expect

EZ App Teleunderwriting for Life and Disability Insurance



Thank you for applying for insurance coverage with Ameritas.

The next step of the application process includes a 20-30 minute telephone interview to obtain your medical and lifestyle information. A professional interviewer will contact you within 24-48 hours.

Interviewer information

One of our vendors, American Para Professional Systems (APPS) or ExamOne, will contact you to conduct the interview.

If you are unavailable to answer their call, they will leave a message with return call instructions.

Telephone interview

During the interview, you will be asked basic questions about yourself such as:

- Medical and prescription history
- Tobacco use
- Hobbies, travel and sports

This section is provided as a convenient place to record your information. Please have the information below available at the time of the interview to expedite the process.

Names, addresses and phone numbers of physicians and medical facilities that have provided you with medical care:

Diagnosis and dates of any significant medical conditions:

Prescribed medications, including dosage and frequency:

Driver's license number and state of issue:

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Mini-examination

A mini-examination (mini-exam) may be required to complete the application process. The telephone interviewer will schedule a visit (if necessary) from a qualified medical professional to collect height, weight, blood pressure, pulse, a blood and urine sample, and, in some instances, an electrocardiogram (EKG). If the telephone interviewer is unable to accommodate a schedule time, the order will be sent to a local exam office for scheduling. This mini-exam may be performed at your convenience in the privacy of your home, office, or an independent medical facility, if one is available in your area. Please have your calendar available to help identify the most convenient date and time for your mini-exam. If you have any questions, please contact your insurance representative. If a mini-exam is required, use this space to write down the time and date of the mini-exam:

Mini-Exam Tips: Please follow these suggestions prior to your exam.

- Abstain from eating or drinking (except water) for 12 hours prior to your mini-exam, if your health permits.
- Do not drink alcoholic beverages for 12 hours prior to your mini-exam.
- Do not smoke or chew tobacco for at least one hour prior to your mini-exam.
- Do not engage in strenuous physical activity 12 hours prior to your mini-exam.



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