

Medical Underwriting

We are dedicated to providing a flexible, dependable and, above all, highly responsive underwriting service for you.

In most cases, our Group Risk Insurance provides cover for employees under the Automatic Acceptance Limit (AAL). However, there will be circumstances where an individual employee is eligible for cover but doesn't qualify for immediate acceptance for all or part of their cover. For example, if their benefit exceeds the AAL. If this is the case, we will medically underwrite that employee.



STEP 1 IDENTIFYING THE AFFECTED EMPLOYEES

How do we know who this affects?

Using the data provided, we can identify which employees will need to be medically underwritten and we'll contact you so you can let them know. They will then need to complete a Health & Activities form, or they also have the option of filling out a Telephone Data Collection form instead. This allows us to request that a nurse from Medicals Direct call them to go through the Health & Activities form over the phone, taking their information during the call. Medicals Direct will then share the information with us.

STEP 2 GATHERING THE INFORMATION WE NEED

How do we gather the information we need?

Our detailed Health and Activities questionnaire reduces requests for further information and subsequent medical evidence.

If we need to request a Medical Examination, we'll make this as convenient for your employee as possible, who has the option of having a surgery based medical examination by either a GP or independent medical examiner. We also offer a home based or work based examination by an independent examiner, if preferred.



Did you know? We recognise that sometimes the underwriting process will be delayed by factors outside your control. Therefore, in the majority of cases we provide up to 120 days of temporary cover.

STEP 3 MAKING A DECISION

How do we make a decision?

Our dedicated medical underwriting team will gather all the information needed to make a decision. If more medical evidence is needed we will request this from the member's treating practitioner.

Once we have made a decision, we'll let you know so you can inform your employee.



Did you know? Once underwritten, in most cases, employees can increase their cover free of underwriting up to the scheme maximum.

If this is not available to an individual employee, we can still offer a forward underwriting limit, which allows them to increase their cover, within a specific amount, before further underwriting is needed.

