



I've Applied for Disability Insurance: What's Next?

What happens after I have submitted my disability insurance (DI) application?

The application will now progress through the carrier's underwriting process. It typically takes four to eight weeks for the underwriting process, but it could vary.

1 Initial Review

Your application will be reviewed and requirements may be requested based on your age or benefit amount applied for. Requirements could include:

- Blood and urine samples/exam/assessment
- Income documentation (pay stubs, tax returns, W2s)
- Medical records (potentially)
- Telephone interview/online questionnaire

2 Underwriting Begins

Once all outstanding requirements are submitted, the underwriter will review them for a possible approval. The factors that impact underwriting include:

- Fluctuating income
- Abnormal lab results
- Chiropractic care
- Pre-existing medical conditions
- Therapy/counselor visits
- Medication use (prescription history will be gathered)

3 If Approved

Once all outstanding underwriting requirements are completed/submitted, the underwriter will make a decision on the application. For the DI policy, if approved, this is what you could expect in the next steps of the process:

- Approved as applied for (no changes to the applied for benefit, coverage, or premium)
- Approved with changes due to pre-existing medical conditions or financials (if this is the case, your financial professional should recommend this option because you qualify for DI coverage as approved)
 - Depending on the situation, reconsideration of the change may be possible
 - Exclusion for medical conditions and/or increased premium rating and/or limitations to benefit period, benefit amount, and/or riders*

Contact your financial professional for questions or further assistance.

*Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.

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Phone Interview Tips

Have these items on hand during the phone interview.

- Medical providers' names and contact information for the past 10 years
- Personal medical history dates and details (surgeries, illnesses, etc.) in the past 10 years
- Foreign travel in the past five years
- Employment history including company names and dates