



Preparing for your eMed personal medical history form

What to expect during the eMed process

Congratulations on your decision to apply for life and/or disability insurance. Your financial professional will discuss the process for underwriting your application.

The eMed personal medical history form will take anywhere from 15 minutes to 1 hour depending upon the amount of personal medical history you may have. While it is preferable to complete the eMed in one session, your progress will be saved as you go through the process. All information obtained will be kept strictly confidential.

Having the following information on hand will expedite the process:

- Current height and weight
- Diagnoses, dates, and details of significant medical events
- Name and contact information of your primary care physician and any other treating physicians or specialists
- The date and reason for your most recent medical visit
- Information about medications you have taken (medication name, dosage, reason prescribed, and prescribing physician)
- Family medical history, including any major medical conditions and onset ages for immediate family members

It is important to note that Underwriting will review the information contained in your eMed and correlate it with electronic health data to determine the overall risk associated with your medical history.

Electronic health data includes:

- Prescription medication records from health plans and pharmacies
- Major medical data from medical insurance claims records, that can include diagnoses, procedures, clinic-administered medications, and medical equipment information aggregated from a variety of treatment providers
- MIB (Medical Information Bureau) codes from other MIB member life and disability insurance companies which represent encrypted data regarding medical and avocational information that can be significant to the underwriting process

If Underwriting is presented with material history that was not noted on the eMed they may have to ask you additional questions, request medical records directly from your treatment provider(s), modify or even decline to make an offer of coverage.

Please contact your financial professional with questions.