

What happens next?

If you haven't already completed the Medical History part of the application, you'll receive a phone call in the next few days from a representative from ExamOne, our medical examination professionals, to complete the 25 minute confidential call.

If you're unavailable at the time of the call, the message will leave this contact number 800.543.8023 (English) or 866.768.2705 (Spanish). Please return this call as quickly as possible.

Preparing for the medical history interview.

The interviewer will ask questions about your medical and family history – your doctor's information, medication use, foreign travel and lifestyle habits.

The interviewer will be able to schedule your medical exam, if required.

A second telephone interview may be required depending on the product type and amount of life coverage applied for; this inspection report will ask more in depth financial questions.

Have the following information available for the interview:

- Contact information (name, address and phone) for all physicians or medical practitioners consulted in the past 5 years with the consultation dates and date of last visit.
- Any tests or procedures and the results in the past 5 years.
- All prescribed medications currently being taken.
- Personal medical history, previous surgeries, and diagnosis.

Why you're in good hands

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AgencyZip

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AgentEmail



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ALR648-3 5/19

life insurance

APPLYING FOR LIFE INSURANCE WHAT'S NEXT.



Your medical exam.

If your exam was not scheduled during your Medical History interview, you will receive a call from ExamOne to schedule your exam either at your home, workplace or nearest facility. During your appointment the examiner may:

- draw blood
- request a urine specimen
- take your height, weight, pulse and blood pressure
- complete an EKG, if applicable

Requirements may vary based upon age, amount applied for and insurance product chosen.

Preparing for the exam:

- Have a picture ID readily available as well as any application paperwork that was sent to you.
- For our purposes, fasting for the blood work is not essential. Fasting state doesn't affect most tests and can be taken into account in assessing the results.

Tips for best results:

- 24 hours prior to the exam limit salt and high cholesterol foods
- 12 hours prior to the exam avoid strenuous exercise, refrain from drinking alcoholic beverages

After the Exam:

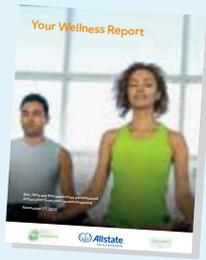
Once you've completed the medical history and exam, the information collected will be used to help underwrite your policy, which is how we determine the fairest price for your individual situation. If you qualify for the policy, your cost will be based on your specific underwriting rate class.

- People in good health, who do not use tobacco, generally qualify for Standard rates. Most applicants fall into this category if they do not otherwise engage in dangerous activity.
- Extremely healthy people may qualify for reduced rates (Preferred Elite, Preferred, Standard Select rates), if they also avoid dangerous behavior and have a clean driving record.
- Additional rating classes are available for those who use tobacco, have hazardous occupations or hobbies, or a medically controlled health concern.

Once you accept your policy, your life insurance rate is locked in. And, if your health improves over time, you may be eligible to improve your underwriting rating class.



Personalized Wellness Report.



You will receive your exam results in the form of a personalized Wellness Report – a comprehensive report that will help you understand your results and provide tips and information about your own health.

How it works

- ExamOne will give you a brochure with a web address and your barcode.
- Within 5-7 days, you can view your report online at www.MyExamOne.com. Log on by using the lab slip barcode provided to you by your examiner.
- Print or save your wellness report as it will only be available online for one year following the exam.

What you will receive:

- Key areas of focus highlight health risks that may need extra attention.
- Screening results from the medical exam include tips for improving your health.
- Next steps give personalized recommendations for a healthier, happier life.
- Medical summary report that is easily shared with your doctor.