

What to Expect

Understanding the application process for Life, Disability, Professional Overhead Expense and Critical Illness insurance.

Thank you for trusting OMA Insurance to protect you and your family.

Applying for insurance is a collaboration between OMA Insurance and the insuring company. A little preparation goes a long way toward the success of your insurance application.

This guide outlines what you can expect to happen during the underwriting of your application and how you can help ensure the process stays on schedule.

But what exactly happens next?

1. Application



Here's what you can expect to happen

You will need to complete an application form.

The average time from the receipt of your application to receipt of your insurance certificate is 6 to 8 weeks. This depends on how quickly the insurance company's underwriter can obtain the necessary medical information and if needed, financial documents to assess your application.

The underwriter will notify you of any additional information required to complete the review of your application.

Here's how you can expedite the process

Before you apply ensure that your medical association membership is active. If you're not a member yet, contact your local medical association or society to apply for membership.

On your application:

- answer all questions fully
- provide details where required
- include your OMA Reference Number
- sign and date your application
- If premium payment is to be made by Pre-Authorized Debit please include your banking information from a Canadian financial institution

For assistance in completing your application, contact an OMA Advisor.

2. Telephone Interview



As part of the underwriting process, you will need to complete a telephone interview which will include questions about your health and your family medical history.

Within 3 to 5 days of your application being reviewed by the underwriting company, a representative of our paramedical service provider (Exam One) will contact you to complete the telephone interview. Depending on your medical history, the average telephone interview takes approximately 30 minutes.

The interviewer will ask you about:

- doctors' visits
- your medical and personal history
- your immediate family's (parents, siblings) significant medical history

If you are applying for life insurance, you may be asked a few questions about your financial assets.

Prepare for the interview by having the following information ready:

- medical conditions - diagnosis, date diagnosed, treatment history, testing dates, and names and addresses of all attending doctors
- medications used - prescribed and over-the-counter; names & dosages; length of usage
- primary care physician's name, address, phone number
- other medical visits in the last 5 years including doctors, clinics, hospitals (include dates and reasons for each visit)
- your immediate family's significant medical history and their age at onset

3. Blood Chemistry Profile and Urinalysis



If required, an Exam One representative will contact you and arrange for a convenient time and location to collect your specimen. On the day of the visit, the examiner may also take your vitals and record your height and weight. A pamphlet will be provided during the health professional's visit which explains how to go online to get your results directly from the lab.

Testing on blood/urine specimens includes:

- Blood chemistry Profile: Serum HIV antibody, liver enzymes, HbA1c, Fructosamine, BUN, Creatinine, Alk Phos, total bilirubin, Hepatitis B and C
- Urinalysis: Nicotine, cocaine, glucose, protein, leukocyte screen, hemoglobin screen, white and red blood count, granular and hyaline casts, specific gravity, temperature, creatinine and protein/creatinine

Prepare for the visit:

- have your government-issued photo identification available
- provide any history of problems associated with providing a specimen
- if possible, for the 12 hours prior to appointment:
 - avoid strenuous exercise
 - limit salt & high cholesterol food
 - refrain from alcohol intake
- try to fast for at least 3 hours before the appointment
- limit caffeine & nicotine for 1 hour; and drink a glass of water just before the appointment

The average time for the visit is 15 to 20 minutes. If you are unable to keep the appointment, contact Exam One.

4a. Attending Physician's Statement (APS)



Here's what you can expect to happen

To complete the underwriting assessment of your application, further medical information regarding your health history may be requested from your physician. In some cases, a specialist report may also be needed.

Average time for completion of APS is 20 to 25 business days.

Here's how you can expedite the process

Advise your doctor to expect the request.

4b. Additional Requirements



Based on your medical history or the amount of insurance you are applying for, you will be notified if any additional information is needed to assess your application such as:

- ECG/EKG
- Medical Exam
- Supplementary Questionnaires
- Financial Information

Arrange for the completion of any additional requirements as soon as possible.

Please return all completed documents to Manulife as quickly as possible in the return envelope provided.

5. Underwriter Decision



Once all requirements are received, the underwriter will render a decision, usually within 5 business days of receiving the last underwriting requirement.

6. Acceptance of Policy Documents



You will be mailed a Certificate of Insurance if your application is approved. Premium payments will begin according to the mode of payment you selected.

If your application is approved with changes, you will be sent an amendment form for review and acceptance before the coverage takes effect and premiums begin.

If your application is not approved, you will receive a confidential letter explaining the reason.

If your application is approved without changes then no further action is required.

If your application is approved on an amended basis - carefully review the documents sent to you. If you agree, sign and return all required documentation within 30 days in the return envelope provided.

File all insurance documents with your Will and other important papers.

Contact Manulife or an OMA Advisor if you have questions.

Getting ready for your Insurance Examination Appointment

When you receive your appointment details, please note the details as a reminder.

Examiner Name:

Date:

Examiner Contact Number:

Time:

Noting the following information ahead of time will assist you during your telephone interview:

List of Physicians

Date: Physician's Name: Reason for Visit:

Date: Physician's Name: Reason for Visit:

Date: Physician's Name: Reason for Visit:

List of Medications

Medication Name: Dosage: Length of Time Used:

Medication Name: Dosage: Length of Time Used:

Medication Name: Dosage: Length of Time Used:

Medication Name: Dosage: Length of Time Used:

Medication Name: Dosage: Length of Time Used:

OMA Insurance Contact Information

info@omainsurance.com

Please use your OMA Member ID when calling about your plan.

Manulife Contact Information

Administrator for OMA Insurance

1-888-596-8881

More_info@manulife.ca

Please use your OMA Member ID when calling about your plan.

ExamOne

Paramedical provider for Manulife

1-855-406-6856

Telephone Interview Hours of Operation (Eastern Time):

Monday - Thursday: 8:00 AM - 10:00 PM

Friday: 8:00 AM - 8:00 PM

Saturday: 10:00 AM - 4:00 PM

Life benefits are underwritten by **New York Life Insurance Company**. Disability, Professional Overhead Expense and Critical Illness benefits are underwritten by

The Manufacturers Life Insurance Company (Manulife).

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