



Introducing the NeverStop digital underwriting process

When you choose a long-term care insurance product with the NeverStop Wellness Program, your client will be just a few short steps away from securing their financial future and protecting themselves and their families from the financial, emotional, and physical consequences that accompany the need for long-term care (LTC).

Our goal is to make underwriting as easy and quick as possible. Below is an overview of our process and what you and your clients should expect.

The Ease of Enrolling in NeverStop

When you recommend a long-term care insurance product that includes NeverStop, your client will experience,

- A quick and easy 30-minute digital underwriting process, and
- An underwriting decision in 15 minutes or less

That means no more waiting 6 - 8 weeks (or more) for a decision. No chasing medical records and no waiting for assessments.

You'll follow the application process for the carrier's product you've sold. All medical history will be captured on the application and the cognitive and physical assessment will be completed via Assured Allies' digital underwriting process.

Soon after the assessment is completed, you will be notified directly of the underwriting decision.

Important information about the digital underwriting process

1. The underwriting assessment (or “interview”) is completed through a live online video call **between your client and an Assured Allies underwriter**.
2. Your client will be asked to **accept a HIPAA authorization**, allowing us to request and review their medical information.
3. During the interview, your client will be asked a series of health questions and to participate in both a **cognitive and physical assessment**. The cognitive assessment includes a number of questions and to help evaluate recall ability. It is very important your client receives no coaching during the cognitive assessment, as this could have a negative impact on the outcome.
4. The physical assessment will require your client to stand and complete **a few exercises** to evaluate balance and muscle strength.
5. It is imperative your client has **access to a computer and has their own email address** on that computer. The interview cannot be conducted via a telephone call.
6. The risk class is determined by the cumulative findings of several factors including,
 - * Answers to the application health questions,
 - * Performance scores on the Assured Allies NeverStop physical and cognitive tests, and
 - * Third party electronic health data (e.g., medical claims, prescriptions and labs when available and applicable).

Preparing for the interview

Important steps that will ensure success



Ensure the **camera and microphone** are in good working order and everyone can be seen and heard.

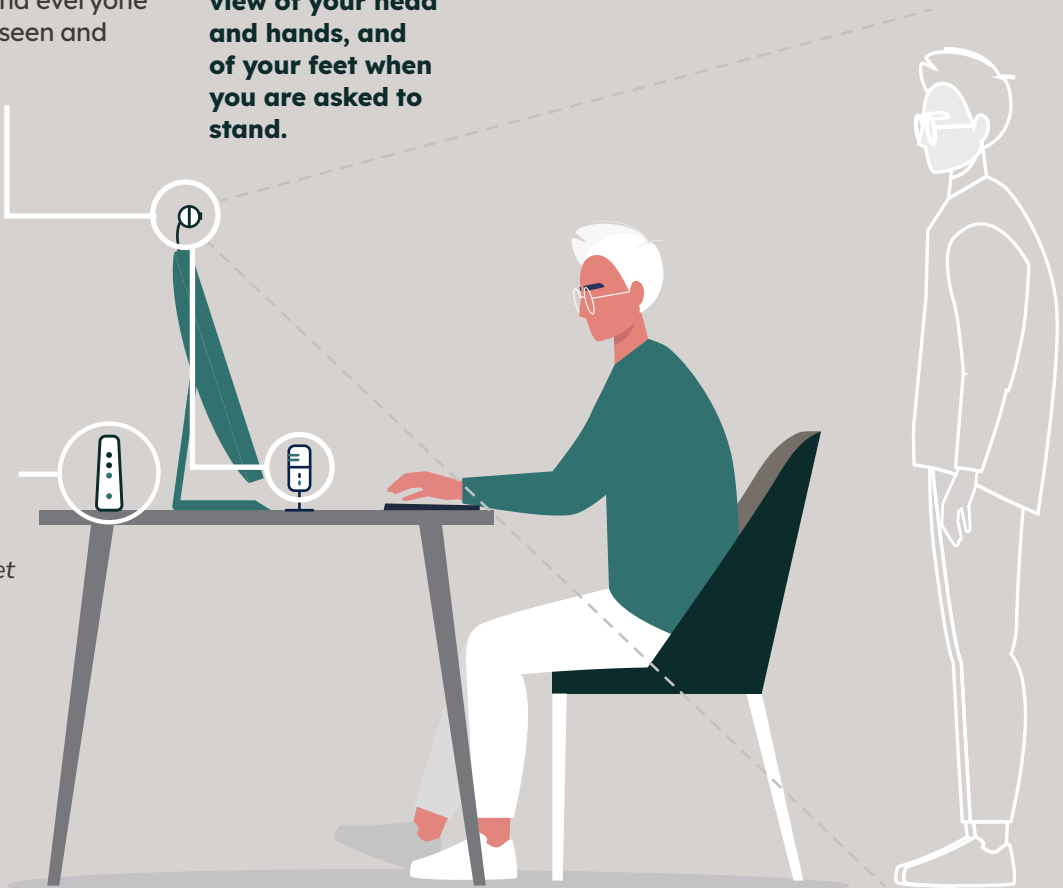
The camera should be positioned so there is always a **full view of your head and hands, and of your feet when you are asked to stand.**



Connect to WIFI before initiating the interview. You will need a stable internet connection with at least 3 MBps.



Have a **current government-issued photo ID** ready to confirm your identity.



Wear comfortable shoes.

Avoid heeled shoes, flip-flops and shoes without backs, such as slippers.



Sit in a stable chair with back support that does not have wheels.

Do not sit on a couch, sofa or bed. Make sure your interview is held in an area free of obstacles.



Have your **hearing aids in place** if you use them.



Find a **quiet location that is free from distractions.**



Do not use headphones.

They can be problematic on multiple fronts — feedback and static issues, bad connections and a trip hazard if they are wired to the computer.