

WHAT TO EXPECT WHEN YOU APPLY FOR INSURANCE COVERAGE

Doctors of BC has partnered with The Manufacturers Life (Manulife) Insurance Company to offer our members a comprehensive and affordable insurance program. Outlined below is what you can expect throughout the application process and steps you can take to facilitate a speedy decision.

The Application Underwriting Process

Once Doctors of BC has received your completed application, it will be reviewed for accuracy and sent to Manulife for the underwriting process to begin. Underwriting is the process of assessing and classifying the degree of risk that each applicant represents. Through this risk-selection process, Manulife will determine your eligibility and insurability for coverage. It also ensures that you are charged an appropriate premium rate; for instance, if you are a non-smoker, you will not pay the same rate as a smoker in the same age and sex category.

Initial Screening

After the initial review of your application by an Manulife underwriter, you will be contacted by a representative of Dynacare who will conduct a confidential telephone interview to review your health history and lifestyle. This interview is typically between 30-60 minutes. Following the telephone interview, an appointment may be made to complete vitals, i.e. height, weight, blood pressure and a blood chemistry profile (BCP) including serology for AIDS, HIV, hepatitis, other viral infections, and a drug screen. This appointment will be facilitated by a health professional who will visit your home to obtain the necessary requirements. If needed, Manulife may contact you for additional medical and/or financial information (such as your personal tax returns or business financial statements). In addition, a medical report from your family physician may be requested.

On-Going Monitoring

Manulife actively tracks your application during the underwriting process and follows up on outstanding requirements. They liaise with their service providers regularly to ensure that information is received promptly. Service representatives from both Doctors of BC and Manulife are also available to answer any questions you may have about your application.

The Underwriting Decision

It takes 30 to 40 business days, on average, for the Manulife to receive all the necessary medical and/or financial information required for your application. More time may be needed

to obtain the medical report from your family physician. Once all the information is received, the underwriter will render a decision within an average of five business days and you will be notified of the decision.

The decision of your application will be either:

- **approved standard**, which means it is approved as applied for. This is the most common result.
- **approved substandard**, which can mean that it is approved with an exclusion or limitation; for example, a pre-existing condition will not be covered. This outcome occurs occasionally.
- **declined**, which means the coverage cannot be provided. This is the least common decision. Whenever possible, the underwriter will invite you to re-apply sometime in the future.

Underwriting Appeals

If you do not agree with the underwriting decision, you have the right to appeal. Simply notify Manulife in writing and provide additional information that you believe will help re-assess your application. In reviewing your appeal, the underwriter will consult other members of the underwriting team who have specialized expertise. Note that the majority of appeals are resolved after more information is provided, which can either reverse the original underwriting decision or support it.

Manulife Underwriting Team

Manulife's underwriting team includes qualified underwriters, medical doctors, accountants, and professional support staff who have decades of underwriting experience. Manulife exercises sound, objective, fair, and consistent judgment in making underwriting decisions. They have an enviable track record and are highly respected in the industry for their impeccable underwriting standards and practices.

Protecting Your Confidentiality

All personal information you provide will be kept confidential. Both Manulife and Doctors of BC adhere strictly to applicable federal and provincial privacy legislation. Please refer to Manulife's [Canadian Division Privacy Policy](#) and to Doctors of BC's [Privacy Policy](#).

Need More Information?

If you have any questions regarding the underwriting process, please contact the Manulife Customer Service by e-mail at AM_CCADMIN@manulife.ca.

we know you.

INSURANCE for doctors

we're for you.

For questions regarding your Doctors of BC insurance plans, please call an Insurance Administrator at 604-638-2904 or toll free 1-800-665-2262 ext. 2904 or by emailing insurance@doctorsofbc.ca. You may also contact your Doctors of BC insurance advisor.

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