

What happens next...



Your phone interview

Within the next 24 hours we will call you to perform a confidential telephone interview that will last approximately 30 minutes. The goal of this call is to help determine your coverage eligibility.

During your interview

You should be prepared to tell us about any medical conditions you have now or have had within the past 10 years:

- Name of condition(s) and date(s) of diagnosis
- Name and address of the doctor seen for the condition(s)
- Names and dates of any medications taken for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address and phone number of any treatment facilities used

We also will ask you for your driver's license number.

After your interview

The interviewer will offer the option of scheduling the paramedical exam at the end of the call. There is no cost to you for this examination, and it can take place at your home, workplace or a patient service center.



Your paramedical exam

The examiner will provide any forms that require your signature. Please follow the instructions and return the signed documents to the examiner. If you live in North Carolina or Texas, the application package will be mailed to you.

The exam includes a check of your:

- Height and weight
- Blood pressure and pulse

The examiner also will take urine and blood samples, and, depending on your age and medical history, an electrocardiogram (EKG) may be required. Be sure to tell the examiner of any medications you are taking.



What happens next...

Prior to your exam

Get a good night's sleep.



Avoid drinking alcoholic beverages for at least eight hours before your exam.



Try not to eat any food two hours prior to your exam. If at all possible, fast for 12 hours.



Do not smoke or drink coffee for at least one hour before your appointment.



Drink a glass of water at least two hours prior to your exam.



After your exam

The results of your exam will be forwarded to Genworth and the underwriting process will begin. Based on your medical history and the amount of life insurance coverage you request, we may need to obtain additional information from your doctor, or from investigative consumer report or motor vehicle report.

Once all of the application information is collected, an underwriter will evaluate the information to determine an underwriting classification. If your application is approved, your financial professional will deliver your policy, which will detail the values, benefits and costs of your coverage.

Please contact your life insurance agent/producer or financial professional with any questions about your life insurance policy.

Life insurance products underwritten by

Genworth Life and Annuity Insurance Company

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, New York, NY

Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.