

SecureCare: How it Works

Application and Underwriting Process

SecureCare policies are underwritten using a streamlined process.

Application Process

1. Complete Part 1 of the application with client and submit to Minnesota Life via paper or through our electronic application process (eApp). WriteFit is not available for SecureCare.
2. Once MN Life receives the application we **verify licensing and forms**.
 - **Life, Health and long-term care (LTC) license required** at the time of application. If proper licensing is not in place a new application will be required.
 - As a best practice, if this is your first application in a particular state please include **a copy of your LTC certification** to prevent any underwriting delays.
 - Must be in good order before sending to LTC Underwriting department
 - To verify your licensing please contact central licensing at 1-866-889-6107, option 5.

Underwriting

Streamlined Underwriting Process

1. Once the application is reviewed, the client is contacted by Tele-interview Services within 24 hours to schedule a tele-interview. The client may also call Tele-interview Services directly to complete their tele-interview after the application has been sent to underwriting.
Please Note: Agents/Back Office staff – DO NOT ORDER ANYTHING.
2. This begins the underwriting process which includes:
 - A tele-interview, which generally takes between 30-40 minutes.
 - Share the **“SecureCare: What’s Next”** marketing piece to prep clients for tele-interview.
 - A cognitive assessment that takes between 10-20 minutes. Required for individuals age 56 and older.
 - **Financial underwriting and suitability** performed concurrently with medical underwriting.

Contact Information

Underwriting Pre-screens

1-888-405-5824
8 a.m.-3:30 p.m. CST, Monday-Friday

or

securecarequickquote@securian.com
(provide reference number when submitting an application)

Case Inquiries

1-800-328-6124, option 5
8 a.m.-5 p.m. CST, Monday-Friday

Tele-interview Services

1-866-544-1614
7:00 a.m. - 7:00 p.m. CST, Monday-Friday

- MIB and Rx are ordered immediately and an Attending Physician Statement is requested by Underwriting only for cause.
- **Paramedical exam and labs are not required.** Underwriting requirements not applicable to SecureCare cannot be transferred.

Underwriting decision

1. **Six-Day Average Turnaround Time** to a decision when **all** requirements are received. Status updates can be found in Vista/online.
2. Once an underwriting determination is made:
 - **If approved**, the contract will be issued and mailed. The owner pays the premium (EFT/ACH, 1035 exchange or check). Once all funds are received, the policy is put in force.
 - **If declined**, a letter detailing the reasons for the decision is mailed directly to the proposed insured including the appeals process. Advisor receives generic notification of the decline due to HIPAA privacy regulations.
 - Client will be notified of the decline and offered an appeals process. The client must respond within 60 days of the underwriting decision.
 - Client name, policy number and supporting information needed to help the underwriter review the decision should be included.
 - Appeals can be faxed to 952-833-5311 or mailed to P.O. Box 64935, St. Paul MN, 55164-0935.

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