Email subject line: client’s name, your health ins was submitted, your name

**,**

**Your file was successfully submitted to Philadelphia American.**

**You should be receiving 2 emails from Philadelphia American** (you can ignore the 1st email)**.** **The 2nd email will include a link to complete your e-signature.  You’ll also see option to review your file I submitted.  If you see any errors either let me know, since it won’t allow you to make corrections; although, you can notate any corrections in the “comment” box.**

Note: to be on the safe side; once you’ve completed the e-verification forward me the original email you received that included your e-verification link so I can confirm you’ve successfully completed your e-verification.

**If you don’t receive email I recommend you call them in the next few days at (800) 552-7879 then select option 2 & 1, then let whomever answers know you’re calling to complete your telephone interview.**

**Telephone interview would consist of 3 things…**

1. Confirm some basic info, for example height & weight.
2. Obtain your verbal authorization for them to medically underwrite you for health insurance
3. Read you a disclosure the policy is no longer considered major medical due to being grandfathered in and not being an ObamaCare plan as you and I discussed.  Since as of 2014 all pre-2014 major medical plans that didn’t change over to Obamacare are no longer classified as major medical.

Telephone Interview Tip:  When they ask you any health questions, they’ll all be yes or no questions.  And I recommend during any telephone interview to obviously answer truthfully Yes or No, but do not elaborate or volunteer any information.

**Then within several days after your e-signature/telephone interview I should have your approval.  That’s when they’ll draft your first month premium plus their one-time $55 application fee (**$30 for the health + $25 for the dental**).**

**I’ll then email you an approval email with a check list of all the items you’ll be receiving in the mail.**

**Best of Health,**

Matt Jubie **Insurance & Retirement Broker
American Health Underwriters
800-768-9521 - office
800-768-9547 - fax

\*\*CONFIDENTIALITY NOTICE & HIPAA Compliance Disclosure\*\***

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