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\*\***

***This E-Mail, and the documents accompanying this transmission, which contain confidential information belonging to the sender that is legally privileged. This information is intended only for the use of the individual or entity named above. The authorized recipient of this information is prohibited from disclosing this information to any other party and is required to destroy the information after its stated need has been fulfilled, unless otherwise required by state law.***

***If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or action taken in reliance on the contents of these documents is strictly prohibited.***