

A CONSUMER'S GUIDE

What You Need to Know About... Preparing for a Senior Supplement Exam

Preparing for a life insurance exam can be an extremely important part of the underwriting process. In addition, many insurers require a "senior supplement" exam for applicants age 70 and older. There are different types of exams, but most of the questions and activities are similar.

The exam may be given in person by the paramed or medical doctor who is doing the regular physical exam. In other instances, the exam is completed by a phone interview with the insurance company or a contracted vendor of the insurance company. Phone interviews may be recorded.

Most of the questions are very similar despite the type of exam. The most common types of questions include:



Orientation

Day of the week, date, age, birthday, address, current U.S. president, and past president.



Daily Activities

Cleaning, laundry, meal preparation, shopping, handling of finances, mowing the lawn, driving, any falls sustained and medication compliance. A sample question may be, "could you recognize if there is a change in the appearance of the pills and question it?"



Exercise

What type of exercise do you do? And how often do you exercise?



Delayed Word Recall

The examiner will say several words, usually three to 10, and ask you to repeat as many as you can remember a few minutes later. Some carriers may want you to use the words in a sentence.



Math

Simple math questions may be asked. For example, "Start at the number 20 and continue to subtract 3 from 20 until you reach 0."



Mobility aka "Get Up and Go" Test

The examiner will time how long it takes for you to stand up, walk 10 feet, turn around and sit down again. Some carriers also require you to stand up and sit down up to five times in a row.



Clock Draw

The examiner says a time, for example, 10 after 10, and you are asked to draw a clock with the hands pointing to the proper numbers.



Questions

Contact your life insurance agent for information about preparing for a senior supplement exam.



Be sure to notify the examiner if you have a hearing problem – you should be able to hear the questions clearly. The examiner will also make sure the phone connection is good, especially if you are using a cell phone.



These materials are provided for educational purposes only and do not constitute the solicitation of an insurance product to the public. For use with non-registered products only. Products and programs offered through Tellus are issued by various insurance companies and may not be available in all states. Policy terms, conditions and limitations will apply. Not all applicants will qualify for coverage. You can obtain more information about insurance products by contacting your insurance agent. Tellus makes no representation regarding the suitability of a particular insurance product to your needs.

Insurance products are offered through Tellus Brokerage Connections, Inc., a subsidiary of BB&T Insurance Holdings, Inc.

BB&T Insurance Holdings, Inc. and its representatives do not offer legal or tax advice. Please consult your individual tax or legal professional regarding your personal situation. 0618 UNDW16-6763-A, 1219

Copyright © 2019 Tellus Brokerage Connections