



**ManhattanLife**<sup>™</sup>

Underwritten By Standard Life and Casualty

# OmniFlex<sup>™</sup> Short-Term Care Underwriting Tip Sheet

Questions: 800.842.7799

ManhattanLife's OmniFlex<sup>™</sup> Short-Term Care utilizes two-tiered underwriting to ensure coverage is available to a wider range of clients. The more familiar you are with the factors that go into evaluating eligibility, the more confident you and your client can be about deciding whether to proceed with an application.

## Two-Tiered Underwriting (Defined)

The OmniFlex<sup>™</sup> STC policy application has two distinct sections of questions related to the applicant's health history.

**Part 1** of the health questions are used to determine overall plan eligibility. If any answer to questions in Part 1 are "YES", the applicant is not eligible.

**Part II** of the health questions will determine whether some benefit restrictions will apply. If any answer to Part II questions are "YES", the simple inflation benefit is not available, and the applicant will be limited to a maximum of \$100 Daily Benefit on the base Policy, Home Health Care Rider, and Hospital Indemnity Rider.

**NOTE: Answering "NO" to all medical questions on the application does not guarantee acceptance. The underwriter reviews the applicant's entire medical history when making their decision.**

## Issue Ages

OmniFlex<sup>™</sup> is available to applicants between **45 - 89**. Consideration is based on *attained-age*.

## Underwriting Requirements

An applicant's build / Body Mass Index (BMI) is NOT a factor when determining eligibility for OmniFlex<sup>™</sup>.

Eligibility for OmniFlex<sup>™</sup> is based on applicant answers to the health questions on the application, a pharmaceutical check and telephone interview clarification call (as needed).

The telephone interview is only required if clarification is needed regarding medications. Please refer to the [ManhattanLife STC Medication List](#) (form *MLOmni-Medlist0523*).

In the event ManhattanLife is unable to complete a phone interview, additional medical records may be required.

## Pre-screen Your Tough Cases

Do you have a client with a lengthy or complicated health history? Utilize our OmniFlex<sup>™</sup> prescreen form to help you determine eligibility for even your toughest cases!

Complete the [OmniFlex<sup>™</sup> Health Prescreen Form](#) with your client's information and follow the submission instructions.

## ManhattanLife Underwriting Contacts:



**Health Prescreen:** 800-672-4535 option 9, then option 2 (OmniFlex)



**Interview Clarification Call (PHI):** 800-672-4535 option 8, then option 2 (OmniFlex)



**STCUnderwriting@manhattanlife.com**

### Hours to reach OmniFlex<sup>™</sup> Underwriting Team:

- Monday - Thursday: 8:00 a.m. to 5:00 p.m. Central Time
- Friday: 8:00 a.m. to 2:00 p.m. Central Time



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## QUESTIONS?

Call our Marketing Team at **800.842.7799** or email [marketing@goldencareusa.com](mailto:marketing@goldencareusa.com).

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