

FIELD AGENT REPORT (website: kofcdavidkeeling.com)

This month's article topic is one I have not talked about before. However, it is becoming a bigger issue we are dealing with today: *THE STATE OF YOUR HEALTH WHEN APPLYING FOR COVERAGE!*

Applicants for life & Long Term Nursing Care coverage are seemingly waiting until they develop health issues to apply and assume they can pass through a "fraternal gate" in still receiving the cheapest premium rate. While the Order's Underwriting departments attempt to be forgiving, like all insurance programs, they are federally regulated and must show responsibility to our Board of Directors representing the overall membership. So in doing this, the Order's Underwriting departments will not only consider your application to the best of its ability, but if it appears your application must be rated, postponed or rejected, they automatically check with other Insurance companies to see what their decision on your case is to make sure no error has been made and above all, being fair to you...

Still; if your application results in a rated or altered case due to a health issue, let's not forget the Order will pay you/your family much more in benefits than what you will ever pay in premiums which is the "miracle of insurance" and why Fr. McGivney believed in it so strongly. Please do not wait until you develop a first health issue (or don't wait for a 2nd one) to apply, for it might prevent your qualifying for something you/your family may really want & need later on. Always remember the 2-deciding factors in applying for insurance: Your age at the time you apply and your state of health at the time you apply. In addition, keep in mind the Order allows a policyholder to appeal after the 1st year, any rated plan to possibly reduce/eliminate that extra cost. Contact me, David Keeling, Council Field Agent at (909) 824-1024/e-mail address: david.keeling@kofc.org for questions concerning our Order's benefits program.