

Individual and Family Product News:

Producer Manual Updated to Include Revised Field Underwriting Guidelines

The Producer Manual has been updated to include revised Field Underwriting Guidelines to help you better determine an applicant's eligibility for Highmark medically underwritten products. Please review the Guidelines to familiarize yourself with the changes.

Please be aware that the Producer Manual is a confidential document. The Producer Manual, including the Field Underwriting Guidelines, should not be shared with anyone other than Highmark-appointed Producers.

A PDF of the manual is attached here. This new version of the Producer Manual will be posted on the Producer Portal by Monday, September 28.

In addition to the revision of the Underwriting Guideline section, other changes include:

- Notice that CompleteCare is no longer being marketed.
- Clarification of how to apply the Family Deductible to Highmark products.
- Clarification on out-of-area coverage.
- Clarification on adding newborns, natural born, adopted and placed-for-adoption.

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If you have any questions concerning this issue of Producer News, please contact your Highmark client manager.

Sincerely,



Reginald E. Brown

Director, Producer Affairs, West