

A client may dispute their Milliman report by following the below process:

- In the E-app, when the advisor clicks to review the underwriting decision:
 - A decline of coverage will be displayed, **OR** If the E-app is in return to underwriter (RTU) status, the Decline Notice is sent to the IMO
- The client will get a Decline Notice via email within 48 hours of a decline decision
- The Decline Notice will include a decline reason(s) (Ex. Medical/prescription data) and instructions to get a copy of their Milliman report
- If the client's email address is missing from the E-app the Decline Notice will be mailed to the client

Step 1 Request Milliman Report (No cost within 60 days)

- Email: FCRAreport@milliman.com
- Call: Toll-free (877) 211- 4816
- Mail: P.O. Box 2223, Brookfield, WI 53008
- <https://www.rxhistories.com/for-consumers/>

Step 2 Review and Reply to Milliman

- Milliman will email*, and send via regular mail, the report to the client after receiving the client's request (*If email address is provided in the E-app)
- Client must communicate error(s) found in the report to Milliman (not United Life)

Step 3 Milliman follow-up w. client & client's doctors

- Milliman will work w. client & client's doctor(s) to correct error(s)
- Milliman will notify UL and client of correction, if applicable

Step 4 UL Re-run Milliman Report

- UL will run a new Milliman report to confirm updates (If not corrected, UL will contact the IMO to discuss next steps)
- UL will contact IMO to confirm updates are acceptable

Step 5 New E-app

- Advisor and client must submit a new illustration and E-app to re-apply for coverage

FAQ

1. Can my client send a doctor's letter to UL? NO, send all information to Milliman.
2. My client has a new doctor. Milliman will work with the client to determine how to correct the report. Please provide all details to Milliman.
3. Can UL send a copy of the Milliman report? NO, only Milliman will send the report.
4. Why do I need a new illustration and E-app if the Milliman report is fixed? A new illustration and E-app is the only way to get a new policy number to complete all the steps for reconsideration.
5. What if Milliman will not change the report? If an issue cannot be resolved, Milliman will contact UL, and UL will then reach out to the IMO for next steps.