



UHIU  
Staton Building, Ste 4304  
301 Third Street  
Chicago, IL 29584

Re: Health Insurance Application Denial

Dear Applicant:

Our name may be unfamiliar, but United Health Insurance Underwriters underwrites health insurance for many carriers around the nation. We thank you for your interest in your prospective insurance carrier's health insurance plans. We appreciate your efforts in complying with preliminary examination procedures for applicant screening. Unfortunately, we cannot accept your application for health insurance.

The results of your examination have been thoroughly checked and confirmed. Our decision is based upon a number of concerns we have regarding your health as it is affected by your lifestyle choices. While you may wish to obtain a second opinion before you seek any medical treatment for your conditions, our decision to deny your application is final.

Although you appear to be a reasonably healthy, functioning adult, as the insurance underwriters, we must consider each applicant's potential for future health problems. To maintain affordable policies and plans, we must screen our applicants' lifestyles in addition to present health conditions. This is rated on the Health Risk Index (HRI).

In your application, you indicated that you have been smoking a pack of cigarettes a day, since you were four years old. We initially thought all the black resin in your lungs was just from your six years working in a coal mine. Although this alone does not disqualify you from insurance, it does boost your HRI score.

You also indicated that you like to "imbibe" on a regular basis. Alcoholic consumption is a given for most people in modern American society. Still, most people drink beer, wine, or occasionally whiskey. Your taste for a "Rubbing Freezer" as you put it (rubbing alcohol, anti-freeze, and a splash of 7-Up) is not only unusual, but highly lethal. This significantly contributes to your HRI score.

Lastly, we do not consider "alligator wrestling," "timed bomb defusing," or "blindfolded skyscraper base jumping" legitimate sports or hobbies. We recommend you take up something a little more tame, such as rugby or lacrosse.

Based on the above, your HRI score, on a scale of 1 to 100, came out to about 246. Geeze, man. Only Evel Knievel and Bill Clinton had scores higher than you.

We have one policy that we can offer. Our Knockin' on Death's Door health plan will cover the cost of bandages up to 4" x 6" (limit four per year) and aspirin (limit fifty tablets per year) for a cost of \$650 per month (payable one year in advance). Please let us know if you are interested. No agent will visit you. We'll just send you the form and a bill.

Yours truly,

Policy Review Administrative Manager

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