



Best Practices Ordering Labs

Life Underwriting and New Business

Lincoln's Underwriting and New Business team is dedicated to streamlining your underwriting experience to help you place your life insurance cases more quickly. For any new life insurance case submission, excluding *Lincoln TermAccel*, Lincoln will accept labs, exams and medical records from other companies. Based on the application submission method, the following best practices and guidelines may help you save time and avoid any unnecessary lab work for your client.

Life Insurance Tele-App Ticket Submissions

Did you know that labs may not be required for Tele-App submissions?

LincXpress® Tele-App: Lincoln will order labs and vitals, if they are required. Your client may be eligible for the lab-free process, so this best practice will save time and avoid unnecessary lab work for your client. However, Lincoln will accept labs, exams and medical records from other companies for cases submitted through the *LincXpress* Tele-App process.

Lincoln TermAccel® Level Term: Lincoln will order labs and vitals, if they are required. **A full Paramed exam is not required for *Lincoln TermAccel*. Lincoln must order the labs and vitals and cannot accept exams completed through other companies.** To deliver a streamlined experience, this process has been directly integrated with our partner exam vendor and is not compatible with other company's exams.

Traditional Paper Application and eApp Submissions

Ordering medical requirements up-front saves significant processing time. Lincoln will accept labs, exams and medical records from other companies for any new Lincoln life insurance cases submitted on the traditional paper application or through iPipeline's electronic application (eApp) process.

Submitting Labs, Exams and Medical Records to Lincoln Underwriting

To prevent duplicate orders and delays in Underwriting, include the lab slip, exam and/or medical records with the application or *LincXpress* Tele-App ticket submission. As a reminder, Lincoln cannot accept outside labs or vitals for *Lincoln TermAccel* cases.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates. Only Registered Representatives can sell variable products.