

LincXpress® Tele-App Program

Frequently Asked Questions

Lincoln is committed to delivering a superior customer experience by making it easy for you and your clients to do business. We've enhanced the submission process to offer more options and flexibility, introducing *LincXpress*® Tele-App.

Question	Answer
LincXpress® Tele-App Program:	
What is <i>LincXpress</i> Tele-App?	<p><i>LincXpress</i> Tele-App is a streamlined, no-cost, ticket process for electronic ticket or paper ticket submissions, utilizing Lincoln's <i>LincXpress</i> Tele-App process. Following the Tele-App interview, the case will be processed by your dedicated Leading Edge Underwriting team, with signatures on the application and applicable non-solicitation forms obtained on delivery of the policy.</p> <ul style="list-style-type: none"> • Paper Tele-App tickets <ul style="list-style-type: none"> ○ Lincoln <i>LifeElements</i>® Term and Permanent Products • <i>Electronic tickets</i> <ul style="list-style-type: none"> ○ Lincoln <i>LifeElements</i>® Term ONLY
What are the advantages of <i>LincXpress</i> Tele-App?	Increased efficiencies with <i>LincXpress</i> Tele-App process include a streamlined ticket process, less paperwork and reduced NIGOs (Not In Good Order) submissions.
Where is <i>LincXpress</i> Tele-App currently available?	<i>LincXpress</i> Tele-App is available for all products up to the product maximum age and face amounts (excluding Lincoln <i>LifeElements</i> ® One-Year Term, Lincoln <i>TermAccel</i> ®, and Lincoln <i>MoneyGuard</i> ®) through all available submission methods and in all states, except NY. Internal Exchanges/Replacements, Term Conversions and Reinstatements cannot be processed using <i>LincXpress</i> Tele-App.
Is <i>LincXpress</i> Tele-App the only way to complete and submit an application?	No, <i>LincXpress</i> Tele-App is a ticket submission process which is in addition to our traditional full application submission process. Unlike <i>LincXpress</i> Tele-App, the full application process will not include a Tele-App interview or the opportunity for Lab-free Underwriting.
Can an informal Application (Trial) be followed by a Formal Application submitted via <i>LincXpress</i> Tele-App?	Yes, Lincoln will allow a <i>LincXpress</i> Tele-App ticket to be submitted for cases that were submitted first as a Trial. No requirements are waived in the process and the case will NOT qualify for Lab-free Underwriting consideration if within 12 months. (Full details on page 7). The Tele-App process cannot be used as a method to complete a trial quote.

<p>What are the required forms for submission prior to interview?</p>	<ul style="list-style-type: none"> • eTicket or Paper Ticket • Authorization for Release of Information (HIPAA) • Receipt of Privacy of Lincoln Financial Group Privacy Practices Notice and Important Notice Acknowledgement Form • Replacement Form – LF10087 or state variation, needed whether replacement or not • Agent’s Report <p><i>*Additional forms may be required depending on the product, contract state, etc. Tele-App checklist is a resource to determine the additional forms that may be required.</i></p>
<p>Why are signatures required up front for <i>LincXpress</i> Tele-App?</p>	<p>By collecting the signature up front Lincoln ensures the solicitation paperwork is collected in good order and avoids any potential delays throughout the process.</p>
<p>What is the compensation structure?</p>	<p>There is no change in the compensation structure for cases submitted using <i>LincXpress</i> Tele-App.</p>
<p>How is status information on <i>LincXpress</i> Tele-App submissions communicated?</p>	<p>Status of the case will be available on our Lincoln Producer Websites. Additionally, the Tele-App Specialist will send emails to confirm:</p> <ul style="list-style-type: none"> • Receipt of ticket • Call attempts made to client • Interview scheduled • Interview completion
<p>Is Temporary Insurance available with <i>LincXpress</i> Tele-App?</p>	<p>Yes, temporary insurance is available with <i>LincXpress</i> Tele-App at this time. TIA can be bound via EFT draft, Check or Credit/Debit Card.</p>
<p>Can more than one agent be on the case?</p>	<p>Yes, up to four agents may be on each case.</p>
<p><i>LincXpress</i> Tele-App Paper Ticket Process:</p>	
<p>What products are available for paper ticket submission using <i>LincXpress</i> Tele-App?</p>	<p>Products available as a paper ticket option are: Lincoln <i>LifeElements</i> Term and <u>all</u> Permanent Products. This excludes Lincoln <i>LifeElements</i> One-Year Term, Lincoln <i>TermAccel</i>, and Lincoln <i>MoneyGuard</i>.</p>
<p>What is the process for submitting a paper ticket using <i>LincXpress</i> Tele-App?</p>	<p>A paper ticket and accompanying solicitation forms may be submitted by fax, email, mail or secure file transfer through your regular channel to your dedicated Lincoln Leading Edge Underwriting team.</p> <p>Paper tickets and accompanying solicitation forms can be accessed on the Lincoln Forms Tool. To generate</p>

	<p>Tele-App specific forms, simply select the “<i>LincXpress</i>” version of the product that your client is applying for (for example: LifeElements level Term (2014) – <i>LincXpress</i>). A checklist has also been created to help identify the forms needed prior to interview and prior to policy issue. Any questions please contact your sales team or Leading Edge Underwriting Team.</p>
<p>What is the process for submitting a paper ticket for VUL products?</p>	<p><i>LincXpress</i> Tele-App is available for all our variable life products. Please note that additional requirements are necessary and include:</p> <ul style="list-style-type: none"> • VUL/SVUL Allocations Form • Customer Identity Verification Form • Suitability Amendment (BJF-01003 or state variation) in all states except MA • MA – Variable Life Insurance Suitability Supplement (LFF10687-26) <p><i>*Consult with your broker-dealer regarding availability of the tele-app ticket option</i></p> <p>Prior to submission please confirm with your broker dealer that this process is an approved form of submission and observe any back office suitability requirements and firm-specific form requirements.</p>
<p><i>LincXpress</i> Tele-App Electronic Ticket (eTicket) Process:</p>	
<p>What products are available as an eTicket for <i>LincXpress</i> Tele-App?</p>	<p>Lincoln <i>LifeElements</i> Level Term is available as an eTicket using <i>LincXpress</i> Tele-App. The Lincoln <i>LifeElements</i> Level Term with <i>Conversion Products Enhancement</i> cannot be submitted electronically and will require a paper ticket to be used with Tele-App.</p>
<p>How is an eTicket for Lincoln <i>LifeElements</i> Level Term submitted using <i>LincXpress</i> Tele-App?</p>	<p>Submissions can be made by running a quote and submitting an eTicket.</p> <ul style="list-style-type: none"> • Existing iPipeline customers will have this additional ticket option available in the electronic process. Those who are not iPipeline subscribers will also be able to access the new electronic ticket option on the Lincoln <i>LifeElements</i> Level Term product page within Lincoln Solutions Center and LFD.com.
<p>Will the electronic process work if the owner and insured are different? Are multiple owners allowed?</p>	<ul style="list-style-type: none"> • Yes, the process works if the owner and insured are different. After eTicket submission additional owners cannot be added (as the solicitation becomes void). The electronic process allows for one trust as owner and up to three trustee signatures maximum. Multiple trusts as owners are not allowed.
<p>What if the client does not have an email address? Can the eticket still be submitted electronically for Lincoln <i>LifeElements</i> Level Term?</p>	<p>Your client needs to agree to an electronic process in order to qualify for this program. A valid email address is required to complete the eTicket process.</p>

What if the agent fails validation during the licensing and appointment validation check?

When failing validation, the system will notify Lincoln’s licensing department to research. In the meantime, the agent can continue to submit the case and the client will be contacted within a few short days after submission to schedule the *LincXpress* Tele-App interview. Licensing and appointments must be cleared prior to issue.

As always, in pre-appointment states, if agent validation is not cleared at the time of solicitation, a new ticket and interview will need to be completed.

What browsers are supported for electronic ticket submissions?

iPipeline continues to support new versions of the most popular web browsers, including:

- Microsoft Internet Explorer (8,9,10,11)
- Firefox (for Windows)
- Apple Safari (for Mac and iPad)
- Google Chrome (for Windows)

With regards to the Firefox and Chrome Browsers, iPipeline’s goal is to support the most current version of a browser as well as its previously released version on a rolling basis.

What happens if a message from the internet browser’s pop-up blocker appears while submitting an electronic ticket?

Click “Always Allow” and this will allow the process to continue.

***LincXpress* Tele-App Process:**

Why is the *LincXpress* Tele-App interview required?

LincXpress Tele-App is designed to be quick and efficient and the answers obtained through the Tele-App interview will populate the required application package. Completing the interview eliminates delays in the process and reduces the effort required by the advisor.

Who initiates the *LincXpress* Tele-App Interview?

Lincoln’s in-house team of *LincXpress* Tele-App Specialists will contact your client directly to schedule the interview. For eTicket submissions, initial contact will typically occur within a few short days upon receipt of the ticket. For paper ticket submissions, initial contact will occur 48-72 hours after receipt of the ticket and when the paperwork is In Good Order. The additional time is to allow normal indexing and coding time.

What can the client expect during the *LincXpress* Tele-App interview?

The interview is expected to take between 30-40 minutes. Preparation is key to ensure that the process goes smoothly. To prepare for the interview Lincoln has created a worksheet to assist your client. Some of the items the client should be prepared to discuss include: medical history including diagnosis; symptoms and conditions in the last 10 years; doctor visits; hospital and medical facility visits; employment and income; tobacco and alcohol use; hobbies/avocations; beneficiaries’ social security numbers and existing policy information.

What are the hours for the <i>LincXpress</i> Tele-App team?	Standard business hours are 8:00 am to 9:30 pm EST Monday through Thursday and until 8:00 pm on Friday; however we schedule calls at any time that is convenient for the client, including weekends.
Are there Spanish speaking <i>LincXpress</i> Tele-App Specialists?	No, <i>LincXpress</i> Tele-App Interviews are only conducted in English at this time. A translator cannot be used.
Is an exam required in addition to the <i>LincXpress</i> Tele-App interview?	During the <i>LincXpress</i> Tele-App interview, Lincoln is gathering some information traditionally requested in an exam. The exam includes requesting vitals and physical measurements from the client over the phone. If they do qualify for Lab-free underwriting, a traditional full exam is not needed. If they do not, Lincoln will notify the agency and order an abbreviated exam.
Can the producer set up the exam?	The application and medical supplement are being completed by Lincoln's Tele-App Specialist during the <i>LincXpress</i> Tele-App interview. The lab work including vitals, labs and physical measurements are the only remaining requirements. In order to deliver a streamlined experience, Lincoln will order the abbreviated exam at the completion of the Tele-Interview.
Can an exam for another company be used?	In order to deliver a streamlined experience, Lincoln will order the labs and vitals after the Tele-Interview is completed unless acceptable results are already in possession. If lab work was previously completed within the last 12 months for ages up to 69 and in the last 6 months for ages 70+, you may attach the lab slip and/or short form exam with the ticket.
What company is used to collect labs and vitals?	ExamOne is the company who collects the labs and vitals. The vendor that processes the lab results is CRL Labs.
Can the client access the labs?	Yes. Clients can securely access lab results at no cost through the designated online lab service website for Lincoln ordered labs. The online portal provides clients with their results faster and in a consumer-friendly format that provides greater detail and information on each result. Information will be provided to the client directly about viewing their lab results online.
Will Lincoln share the lab results?	Yes, Lincoln will share the labs and exam with the agency in cases where the client is declined or upon request if approved at a rate other than applied.
Who orders the APS?	After the initial review of the <i>LincXpress</i> Tele-App interview is complete, the underwriter will advise whether an APS is needed. If the agency orders the APS today, that process will continue.
Can I submit a dual submission for <i>LincXpress</i> Tele-App and <i>TermAccel</i> ?	Yes, dual submissions are allowed. It is highly recommended that you submit the <i>TermAccel</i> application first, as the medical information and labs collected during the <i>TermAccel</i> process can be leveraged for other life product submissions, making it easier on your client. Please note that two separate interviews <u>must</u> be conducted due to the differences in information asked.

<p>Can I use the <i>LincXpress</i> Tele-App process for Lincoln <i>TermAccel</i> Level Term?</p>	<p>No, a new ticket and point of sale forms must be submitted and the client will need to complete a new interview. If labs are required, they will be required to sit through a new abbreviated exam.</p>
<p>Lincoln Lab-Free Underwriting Program:</p>	
<p>What is Lab-free Underwriting?</p>	<p>Lab-free Underwriting is exclusively available for eligible <i>LincXpress</i> Tele-App and Lincoln <i>TermAccel</i> applications. This Lab-free Underwriting opportunity is available for all products within established guidelines (excluding <i>MoneyGuard</i>/Full list of exclusions below).</p> <p>As part of the Lab-free Underwriting process, Lincoln will leverage data from traditional underwriting sources and information provided during the Tele-Interview, along with underwriting technology, to determine whether to waive or order labs within a few short days of completion of the Tele-Interview.</p> <p>This program is designed to identify those clients who are the healthiest risks, and will allow a more streamlined path of underwriting for those individuals.</p> <p>Program Exclusions:</p> <ul style="list-style-type: none"> • New York applications • Lincoln <i>MoneyGuard</i> product submissions • Traditional Full Paper Application and eApplication submissions • Guaranteed and Simplified Issue • Exchanges and Conversions • Lincoln <i>LifeElements</i> One-Year Term • Prior submissions, including trial or formal applications, received in the past 12 months* <p><i>* Any trial or formal submitted in the last 12 months will be reviewed for use of prior medical information in the underwriting decision. Due to prior information on file, these cases will not be considered for the lab-free rules engine; however, if we have enough evidence in the prior file to issue without additional medical information, we will proceed.</i></p>
<p>Which clients have the opportunity to qualify for the lab-free opportunity?</p>	<p>Lincoln <i>LifeElements</i> Term and Permanent Products (Tele-App ONLY):</p> <ul style="list-style-type: none"> • Insureds age 18-60 • Face amounts of \$1M or less <p>Healthiest lives that would likely qualify for Preferred or Plus classes</p>

How can I opt in to the program?	All cases submitted as an electronic or paper ticket with <i>LincXpress</i> Tele-App will go through the lab-free assessment process automatically and have the opportunity to have labs waived.
What tools are available to find out if my client qualifies?	A published prequalification checklist is available.
Will I be notified if labs are needed?	Within a few short days after completion of the Tele-App Interview, the agent will be notified via email advising that the labs have been waived.
What happens if my client does not qualify for lab-free underwriting?	If the client does not qualify for lab-free underwriting, Lincoln will notify the agent after the completion of the Tele-App Interview confirming that the abbreviated exam has been ordered for the Insured through ExamOne.
Is Lab-free Underwriting program available for SUL products?	Yes, total face amount per policy is \$1M. Also, both clients must qualify for the program.
What should I inform my client about the process?	<ul style="list-style-type: none"> Lincoln will review the information obtained through the Tele-App Interview. If additional information is needed to reach an underwriting decision, your client will be contacted by ExamOne within a few short days to schedule a brief exam including a check of their vitals (pulse, blood pressure) as well as blood and urine samples. If no additional information is needed, the application will follow the normal approval and issue process.

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