

Non-medical update: Real-time exam decision

Effective May 15, 2021, our non-medical process will be updated to provide the client a real-time decision if an exam and labs are needed upon conclusion of the tele-interview.

As a reminder, the non-medical process can accelerate the client's application with an underwriting path to policy approval that does not require an exam and labs. The new, real-time decision update does not change our non-medical submission parameters, and **a majority of non-medical applications can still proceed without an exam.**

- **If an exam and labs are required**, the paramedical exam will be scheduled for the client with APPS-Portamedic.
 - Three new requirements for the case will appear in Connex: **Urinalysis, Blood Profile and Physical Measurements**. No further action is required by the agent for these requirements. AIG is the responsible party for scheduling with APPS.
 - If client declines to schedule an exam at the conclusion of the tele-interview, APPS will continue to contact the client to help schedule the exam. The client may always choose to discuss with their agent before scheduling an exam. **It is the Agent or Agency's responsibility to contact AIG to withdraw the case**, and we will notify APPS to stop contacting the client to schedule the exam.
- **If an exam and labs are NOT required**, the client will be thanked for their time and the interviewer will note next steps: their application will be sent to underwriting for evaluation, we will be in touch with their agent if anything is needed, and that their agent will be in contact with them once a decision has been made.



It's important to discuss options in advance with the client so they can be prepared to schedule an exam if needed.

Note: If an exam is needed, an in-language examiner can be requested and will be supported where available.

[See next page for streamlined processing tips](#)

Non-medical enhancement: Real-time pivot added to tele-interview

Tips for Streamlined Processing

Non-Med submission parameters

With few exceptions, applications that meet the product, age and face amount parameters below will start with the non-medical underwriting process and go through tele-interview, regardless of rate class.

Product	Age	Face Amount
QoL Value+ Protector II	0-50	\$1 million or less
QoL Max Accumulator+ II		

- **Ensure the client is prepared for the tele-interview and has medical information needed.** Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips. Please note:
 - The tele-interview vendor will call the client. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number for the client to call.
 - **CRL Plus tele-interview phone line** for both iGO eApp and paper submissions is 877-243-2448.
 - The exam, if needed, will be scheduled with APPS and **AIG is responsible for scheduling the exam.**
 - **An in-language examiner can be requested by the client and will be supported where available.** Please prepare the client to tell CRL Plus interviewer that in-language support will be needed on the exam. CRL Plus will capture these special instructions with the exam order placed to APPS.
- **Use digital submission for the fastest turnaround.** Applications for non-medical underwriting submitted through iGO eApp are often approved within 5 business days when initial application is received in good order.
- **Leave the Part B, exam and any other medical requirements to us!** Submitting an agent-completed Paper Part B, exam, labs or APS records for any case that falls within the non-medical submission parameters above will cause processing delays.
- **For cases that require an exam and labs, use Connex to track and monitor:**
 - Within 1-2 hours “Non Med Ineligible – Labs Required’ AND three new requirements will appear in Connex for the case: **Urinalysis, Blood Profile and Physical Measurements.**
 - Within 24-48 hours, reason that exam and labs are required will be posted to Connex.
 - Within 72 hours, the **Physical Measurements** requirement on Connex will provide exam details (date and time of scheduled exam, lab slip number, APPS phone number).