



Lab Result Guidelines

| Carrier | Guidelines |
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| <p style="text-align: center;">American National As of 01/2024</p> | <p>Clients will be given the option to receive text notification of the availability of results from our lab provider. Those results can be obtained electronically by the client. If this is not an option, in order for the client to obtain a copy of their lab results, please send written request to the address below. This request must be over the proposed insured's signature.</p> <p>To obtain a copy of an abnormal blood profile and/or information from an APS on rated, declined or postponed cases, write to the address below. (This written request must be over applicant/insured's signature and contain the name and address of the doctor whose records are in question.)</p> <p>American National Insurance Company/P.O. Box 1720 / Galveston, TX 77553</p> |
| <p style="text-align: center;">Corebridge Financial As of 10/2023 (Under Carrier Review)</p> | <p>Applicants will view or print their lab results from a secure website using credentials provided at the time of their insurance exam by the examiner. Lab results will be available online approximately two weeks after an exam. Go to http://www.accessmylab.com and enter your Slip ID located on the consent form provided by the examiner at the time of exam.</p> <p>ExamOne/LabOne results – Contact your case management team and have them send a lab card to applicant to retrieve their results on their own.</p> |
| <p style="text-align: center;">John Hancock As of 01/2024</p> | <p>Depending on which vendor is chosen for the exam you would need to access the lab results from the provider.</p> |
| <p style="text-align: center;">Legal & General America As of 01/2024</p> | <p>As of September 8, 2020, ExamOne updated their laboratory slips to provide customers the option to opt-in for text notifications. For clients participating in ExamOne's online laboratory results program (Inside Look®), the applicants will receive notifications via text message when their lab results are available. For online results, the applicant can visit Applicant.ExamOne.com to register and access their lab report. The applicant will securely access their results with two-factor authentication.</p> <p>Labs available via website portal 7 to 14 days after exam. Proposed insured provided with login instructions at time of exam. A follow-up email and/or text is sent once labs are available to view.</p> |
| <p style="text-align: center;">Lincoln Financial As of 01/2024</p> | <p>Lincoln will no longer provide a printed copy of Lincoln ordered lab results with the policy delivery package. Information will be provided to the client directly about viewing their lab results online. If your client would like to request a paper copy of their lab results, please contact the exam vendor directly. In case of technical difficulties, Lincoln may email results sparingly to avoid overwhelming case managers. An email request from agent with confirmation of insured's secure email address is required to request the results.</p> |

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| <p style="text-align: center;">Lumico As of 01/2024</p> | <p>All of Lumico's life insurance products are simplified issue and do not require a proposed insured to conduct a physical exam and produce lab results.</p> |
| <p style="text-align: center;">MassMutual As of 01/2024</p> | <p>Applicants will view or print their lab results from a secure website using credentials provided at the time of their insurance exam by the examiner. Lab results will be available online approximately two weeks after an exam.</p> <p>Go to: AccessMyHealth™ for CRL ExamOne® Inside Look Online - Log In</p> |
| <p style="text-align: center;">Nationwide As of 01/2024</p> | <p>If the labs were processed through Clinical Reference Labs (CRL) the results are made available to the proposed insured 10 days after collecting the blood and urinalysis. The proposed insured/insured may obtain the results through CRL's Access My Lab portal; accessmylab.com. At time of the sample collection the proposed insured is provided with information on how to access the portal to either view or print their lab results.</p> <p>If the labs were processed through another lab or the proposed insured/insured does not want to utilize CRL's Access My Labs portal, we may release the results with the proper authorization; a completed Nationwide Authorization to Release Health Information or a dated and signed authorization from the proposed insured/insured to include the address to where the lab results are to be sent is required prior to processing the request.</p> <p>ExamOne - https://applicant.ExamOne.com or call 1-877-933-9261, Option 1</p> <p>The proposed insured will need to register and include the bar code number from the front of the "Important Information" brochure they received at time of collection.</p> |
| <p style="text-align: center;">North American As of 01/2024</p> | <p>At time of exam, client is given instructions on how to access their lab results online thru CRL. They can access their results thru www.AccessMyLab.com to create account and access results. They will need lab slip ID to obtain the results.</p> |

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| <p style="text-align: center;">OneAmerica As of 01/2024</p> | <p>Medical requirements, such as, paramed exams, blood, and urine, may be ordered by the marketing organization or producer. If a marketing organization or producer prefers to order exam requirements, we ask that they notify OneAmerica of this processing and that they indicate such on the case coversheets that they are ordering these requirements.</p> <p>Medical records are ordered by OneAmerica. Access to our vendor website to track status may be requested by your OneAmerica case manager.</p> |
| <p style="text-align: center;">Pacific Life As of 01/2024</p> | <p>For Exam One: When the applicant completes the life insurance examination, he or she will be given a brochure with instructions on how to access their lab results online. He or she can then visit https://applicant.examone.com to create an account. Please note that the client will need their lab slip ID number to obtain the results.</p> <p>For CRL: When the applicant completes the life insurance examination, he or she will be given a brochure with instructions on how to access their lab results online. He or she can then visit www.AccessMyLab.com to create an account. Please note that the client will need their lab slip ID number to obtain the results.</p> |
| <p style="text-align: center;">Protective Life As of 01/2024</p> | <p>When an applicant completes a life insurance examination, he or she will be given a brochure along with bar code with instructions regarding how to access their lab results online. He or she can then visit www.MyExamOne.com/Results to create an account. An email notification will direct the applicant back to the website to view the lab results when ready.</p> |
| <p style="text-align: center;">Prudential As of 01/2024</p> | <p>AccessMyLab brochure.</p> |
| <p style="text-align: center;">SBLI As of 01/2024</p> | <p>The client can request lab results by sending a request to records@sbli.com</p> <p>Client should have received a brochure from the examiner which has information on how they can log into Exam One's website and view their lab results online.</p> |

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| <p>Securian Financial As of 01/2024</p> | <p>Client may request lab results by either calling 877-933-9261 or websites www.myexamone.com/access-my-results/ or applicant.examone.com</p> |
| <p>Symetra As of 01/2024</p> | <p>For labs completed for Symetra, information will be provided by the examiner to the client directly about viewing their lab results on-line at the time of the exam.</p> |
| <p>Transamerica As of 01/2024</p> | <ol style="list-style-type: none"> 1. The applicant completes the paramed exam and provides their mobile phone number. 2. A text notification is sent as soon as the lab report is complete. 3. The user clicks the website link in the text to verify, identify, and access the report. |
| <p>United of Omaha As of 01/2024</p> | <p>The client may go online with ExamOne to get a copy of their labs. Lab results sent out automatically only on declines due to labs, otherwise the client needs to request in writing.</p> |

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