

Here for You

During these challenging times we want to make sure our valued partners are informed and updated as the ever-changing impacts of the COVID-19 pandemic challenge our customers and our industry.

Update on operations areas

To keep our associates safe, while still supporting your business, we have moved to a remote working environment. Our goal during this time is to keep our service levels at the highest standards, but we are currently experiencing some impacts in the following areas:

Contact Center and Inforce Services

- While we virtualize our contact center operations you may hear the occasional dog barking in the background or child talking to mom or dad.
- Callers may experience delayed hold times of several minutes
- Inforce service requests may take longer than standard

We continue to work and do all we can to restore our capacity while also maintaining the safety of our associates. At this point, we do not have a specific date to return to our normal standards.

Underwriting Updates

We have received calls on several different challenges you and our vendors are currently facing. The information below should allow you to better navigate these challenges:

- **Retrieving vendor information during underwriting:** We have heard of some medical facilities closing, making it difficult to retrieve attending physician statements (APS's). While there is certainly potential for this to cause delays, we have not yet experienced impacts with APS's.
- **Paramedical Exams:** 60% of cases are able to be underwritten without a paramed exam. But when they are needed, there are a number of factors, including various state and local orders regarding shelter in place; applicants' and examiners' desire to social distance themselves from others; and, of course, the paramount need to safeguard applicants' and examiners' health that are affecting this process. While this is a rapidly changing dynamic, here is what we know at this point:
 - Both of our paramed vendors (ExamOne and APPS) can and are conducting mobile (i.e., in home) exams in almost all states.
 - Both vendors are now asking applicants questions about recent travel, if they are experiencing any symptoms and/or have had exposure to infected parties. In the event applicants have recently traveled to heavily impacted countries, are displaying possible symptoms or know of exposure to someone who is infected, examiners are requiring exams to be delayed up to 15 days.
 - Some examiners are employees of our vendors and some are independent contractors. Contractors are sometimes determining for themselves individually where they will and won't conduct exams and under what conditions.
 - We know that many applicants are canceling exams themselves.

It is imperative for us to have the necessary information to accurately underwrite clients and preserve security for our customers now and in the long run. While we are not changing and/or waiving any previously defined underwriting requirements, we are taking some temporary steps in underwriting to help with the challenges that may exist in the current environment with getting exams completed:

Care Solutions Business

Paramed Exam, Physical Measurements, Blood, Urine, EKG

Getting a paramed is always preferable, if available in the applicant's area or state, knowing situations are changing frequently. However, if it's not possible to perform the paramed, we are able to waive the requirements and substitute medical records if the applicant has seen their physician within the past six months. If there are no significant medical issues, we will proceed without the exam. If there are significant medical issues, we reserve the right to require any of the age and amount requirements deemed necessary to appropriately underwrite the case.

If the applicant does not have a physician or has not seen their physician within the past six months, we cannot waive the requirements. However, we would encourage you to discuss this with our underwriting team to determine if there is another way we may be able to underwrite the case.

We are exploring the possibility of utilizing third-party data sources which could augment and/or replace the blood profile requirement.

Senior LTC Exam

We are willing to substitute the Senior LTC Exam (which is performed by a Paramedical examiner) with a stand-alone EMST cognition test performed by LTCG via telephone interview.

Please note that these guidelines apply to all ages and amounts applied for, and that they will be utilized at the underwriter's discretion and are subject to change at any time.

Traditional Life Insurance Business

In an effort to adapt to the constantly changing environment, we will be using our underwriting expertise and the tools we have available to make every effort to provide the coverage that your clients need.

We strongly encourage utilizing our Accelerated Underwriting program for any case that qualifies, as it is the best way to potentially avoid the need to order an exam on your client.

Our paramed vendors are active in nearly all states at this time, but we know that this cannot guarantee the completion of an exam given the daily changes in our current environment. If an exam can be completed, we will continue with a "business as usual" approach. For cases that require an exam, but it cannot be completed, we are utilizing alternative approaches to satisfying underwriting requirements for cases up to \$1.5 million.

These alternative tools include tele-interviews, public financial data, electronic lab and medical information when available, and medical records. In some instances, we may limit the underwriting class available. Our main goal is to try and continue to underwrite and offer on cases with as little disruption to our normal risk management practices as possible.

COVID-19 Impact Update Sites

To help you stay focused on your business and cut down on the number of update communications you receive from OneAmerica, two new webpages have been created to provide the most recent information our COVID-19 related business impacts:

[Financial professionals](#)
[Customers/General Public](#)

Please refer to these sites to see view the latest information and insight regarding OneAmerica business impact and service for you and our customers.

Thank you for your continued partnership and dedication to being there for our customers as we navigate this state of national emergency.

