

## Full Application to *LincXpress*® Tele-App Available beginning April 13, 2020

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With the continued spread of COVID-19, states are continuing to implement stay-at-home orders and other restrictions which may cause a delay in Lincoln receiving the necessary exam and lab results. Additionally, our vendors are seeing an increase in the number of applicants rescheduling or cancelling their exam appointments due to hesitancy of an examiner entering their home.

To help you continue to do business with Lincoln in the most efficient and effective manner and to help prevent delays due to exams and labs, for cases that meet Lincoln's lab-free criteria, **agents can now easily switch a pending full application submission to a *LincXpress*® Tele-App ticket and be considered for the lab-free process.**

### What You Need to Know

**A process switch to the *LincXpress* Tele-App is only available for pending cases that meet the criteria for lab-free consideration, including:**

- Client is between the ages of 18-60
- Face amount is \$1 million or less
- A decision for the lab-free process will be made during underwriting and is not guaranteed. If labs and vitals are required, Lincoln will order
- If the original case was submitted for a face amount over \$1 million, the face amount **must be reduced to \$1 million or less to be considered for the lab-free process.**
- Available for *Lincoln LifeElements*® Level Term and all UL, SUL, IUL, SIUL, VUL, SVUL products
- ***LincXpress* Tele-App, including lab-free consideration, is not available in New York**
- For more details on the *LincXpress* Tele-App or Lab-Free process, reference the following:
  - [LincXpress Tele-App Agent Guide](#)
  - [Lab-Free Prequalification Guide](#)

### Getting Started

#### Traditional Paper Application/eApp switch to a *LincXpress* paper ticket

- Agent submits a written or email request to the Lincoln New Business Associate (NBA) indicating a request to the switch to a *LincXpress*® paper ticket
- Once received, the NBA will withdraw the full application and generate a **new policy number** for the tele-app case
- Case will be reviewed for any outstanding requirements. The client's phone number will be required for completion of the Tele-App interview
- After the case is deemed in-good-order, Lincoln sends an email to the client with a link to schedule their tele-app interview
- **Please note: The client will be required to complete a full Tele-App interview**

#### Traditional Paper Application/eApp switch to a *LincXpress* eTicket

- Agent submits a written or email request to the Lincoln New Business Associate (NBA) indicating a request to the switch to a *LincXpress*® eTicket
- Once received, the NBA will withdraw the case submitted via a full application
- Agent will submit a new eTicket online
- **Please note: The client will be required to complete a full Tele-App interview**

## Other Information

- If a Temporary Insurance Agreement (TIA) was submitted with the original application and is deemed in-good-order and is not expired, it will carry over to the new case.
- **As a reminder, if the client has applied for a *Lincoln LifeElements*® Term, UL, IUL or VUL product, a product switch to *Lincoln TermAccel*® will not be allowed.** *Lincoln TermAccel* rates are based on a streamlined, fully-automated workflow and assume a cost savings benefit associated with that process. By switching products, that benefit is lost. Therefore, Lincoln will not allow a product switch within 12 months of applying for a traditional product, including *Lincoln LifeElements* Level Term.
- For more information on Lincoln's policy submission options, view the [Lincoln Policy Submission Guide](#).

Please contact your dedicated Lincoln Underwriting and New Business team with any questions.

*LincXpress* Tele-App and lab-free consideration are not available for policies in New York.

Life insurance issued by The Lincoln National Life Insurance Company 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.