

Life Underwriting COVID-19 FAQs

Here are some answers to questions we're getting during COVID-19.

Q: Can we “pivot” cases to Principal Accelerated UnderwritingSM or the temporary underwriting guidelines that were not originally submitted for Accelerated Underwriting or had exams scheduled but not yet completed?

A: Yes, as long as we have a TeleApp or online Part B completed—even if they've already completed a paper Part B.

Q: How are you handling cases outside your temporary underwriting guidelines?

A: Cases outside the temporary guidelines will be reviewed on a case-by-case basis.

Q: How are you handling pending applications with outstanding medical records (APS) requests?

A: Cases will be reviewed to determine the status of the Attending Physician Statement (APS) request and whether some form of digital health data could be used to satisfy the APS request.

Q: Is Principal[®] able to share information from digital health data sources—specifically information secured through Human API—with agencies or financial professionals?

A: Yes, if the applicant completes the **DD9079 disclosure form** (login required) to agency/financial professional. A completed HIPAA form is not sufficient for the release of this information to the agency or financial professional. **Watch a video** (4:04) from Human API to see the experience your clients will have.

Q: If I submitted a paper application including Part B, what are my options?

A: Paper applications with a paper Part B do not fit the parameters of the temporary underwriting guidelines. Clients have the option of completing a Teleapp interview or online Part B. Or an exam will need to be completed when possible if they prefer to stay with the paper Part B.

Q: Are random holdouts being eliminated for Accelerated Underwriting cases?

A: We need to continue to validate the Accelerated Underwriting program is working as intended, but we're evaluating alternatives to completion of the exam requirements.

Q: Will we have a specific COVID-19 question on the Statement of Health?

A: The Statement of Health doesn't have a specific COVID-19 question, but any details regarding COVID-19 should be provided if a Statement of Health is requested.

Q: How are we handling individuals whose work responsibilities may increase their exposure to COVID-19?

A: At this time, we'll consider applicants with foreign travel plans in 2021 or beyond.

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- Unpack **recent legislation** with materials for individuals and businesses
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