

SERVICE

EMSI Ceases Operations
Effective Immediately

EMSI has been a vendor partner with us for many years, performing paramed exams, APS retrieval, and drop ticket fulfillment, including telephone interviews. On Friday, July 3, 2020, EMSI announced they were ceasing operations effective immediately. The purpose of this email is to make you aware of this development, and to share updates on the steps that are being taken to care for in-the-mill business as well as new applications. To prevent any potential delays, **please discontinue selecting EMSI** as your requested vendor on your Agent's Report or any worksheets to ensure your cases are being handled as intended.

Paramed Exams: Pending Prudential ordered Paramed exams will be moved to APPS. This vendor currently handles the majority of exam orders and has confirmed they can absorb the additional volumes without impact to service. Here is a summary of next steps, based on order status:

- **"Already Completed, Pending Lab Results"** – No additional action is needed, lab results and exam paperwork will be sent to the Prudential Home Office as normal.
- **"Scheduled, Not Yet Completed" or "Not Yet Scheduled"** – All Paramed exams previously ordered through EMSI will be reordered through APPS and exams will be scheduled as quickly as possible. As these exams will be ordered manually, detailed exam requirements status on Web Case Status will not be available.

In the event a Producer / BGA has ordered a Paramed exam directly from EMSI, they will need to reorder through another vendor.

Please contact your dedicated New Business team with any case specific status questions. If the case you are following on is New Business as a result of a Term Conversion, please contact our Change Term Conversion team at 1-800-778-5611, Prompt 2.

New Business and Reinstatement APS Retrieval (Excluding Claims): ReleasePoint will begin handling all new APS orders requested by Prudential on **Wednesday, July 8, 2020.**

All Prudential orders previously requested through EMSI are being transferred to ReleasePoint by the Home Office and ReleasePoint has created a specific group to assist with retrieving this information as quickly as possible.

If a special authorization was previously requested by the facility, an additional special authorization may be required so that Release Point may procure the records. Prudential will reach out on impacted cases to advise of specific requirements.

Detailed requirements status on Web Case Status and proactive status emails will not be available on these cases until Friday, July 17, 2020.

In some cases, Human API (patient portal Electronic Health Record) may be an option. If Prudential previously ordered an **eHealth Record** but your client chose not to participate, now may be a good time to have your client give it a try. Contact the assigned Underwriter on your case to see if this is an option.

Please contact your dedicated New Business team with any case specific status questions. If the case you are following on is New Business as a result of a Term Conversion, please contact our Change Term Conversion team at 1-800-778-5611, Prompt 2.

APS Reimbursement Process: There are no changes to our existing APS reimbursement process. If APS records were previously obtained from EMSI directly from the Producer / BGA and the case would otherwise qualify for reimbursement, please follow our regular processing guidelines.

Distributor Specific Drop Ticket Fulfillment / Tele Interviews: We're continuing our efforts to enhance eInterview and will be making it available to drop tickets as quickly as possible. As an interim solution, we'll be taking the following steps:

- **FastApp:** Suspended effective **Tuesday, July 7, 2020**. Prudential Case Management is reaching out to our FastApp users to encourage the use of the Xpress Worksheet application and eInterview option. Work is also underway to connect FastApp to TMA's Call Complete process, which is anticipated to be available later in July. Work is also underway to identify pending cases which haven't been received at Prudential yet. In the event the case has not yet been received, Prudential Case Management will reach out to the impacted Producers / BGAs to discuss resubmission options.
- **ApplicInt/Express Complete:** New cases will route to TMA's Call Complete process for handling. For pending cases that haven't yet arrived at Prudential, the Case Management team will reach out to impacted Producers / BGAs to determine if the case should be re-submitted or cancelled.
- Distributor specific information will be provided to the impacted BGAs by their dedicated Prudential Case Management teams.

Please note: Prudential does not have access to cases that were pending with EMSI. In these situations, a new online interview or tele-interview through TMA may be required for the application to move forward.

To minimize potential delays, we recommend submitting business via our **PruXpress Worksheet** process and selecting **eInterview**, which allows all eligible cases to be considered through Prudential's PruFast Track accelerated underwriting program. Prudential will continue to order requirements for this segment of business. For applications requesting coverage amounts above \$3 million, or for proposed insureds over the age of 60, the BGA / Producer may order medical requirements, or Prudential is available to order requirements as well.

Please contact your dedicated New Business team with any case specific status questions. If the case you are following on is New Business as a result of a Term Conversion, please contact our Change Term Conversion team at 1-800-778-5611, Prompt 2.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

© 2020 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

