

# Vendor Service Impacts

Information as of March 20, 2020

Our approved partner vendors are actively monitoring the impact and spread of the coronavirus (COVID-19) and the safety of our mutual clients and staff is of utmost importance. As a result, many vendors are making updates to their processes and we are committed to helping keep you informed.

**The following information is subject to change at any time and we expect to see similar actions taken across additional vendors and/or states. As updates are received, any impacts will be added to this document.**

## Lincoln Business Impact

Lincoln will work with clients to schedule exams and/or obtain necessary information as business operations begin to resume to normal levels. Life insurance applications are good for 1 year from the date of submission and Lincoln will keep the file open as we work to obtain outstanding requirements.

**Please note that exams, medical, and other requirements will not be waived.**

Service	Vendor Impact
<p><b>APS</b></p>	<p>Facility closures are being reported across the US and will impact APS Requests, please refer to the Business Impact for handling of affected cases.</p>
<p><b>Criminal Reports</b></p>	<p><b>EMSI (with Comprehensive EIR's):</b>  Files cannot be ordered in the following states: KY, MA, MD, NC, NJ, RI, VT*  Files cannot be ordered in select counties in the following states: AR, CA, GA, IL, MI, MS, NY, PA, TN, TX  Comprehensive EIR's will be completed, noting that the Criminal Report is outstanding.  *Public access to records in VT has been greatly restricted and turn around times will be adversely impacted.</p>

<p><b>Exams and Labs</b></p>	<p><b>APPS:</b> Have suspended Exams/Lab Draws in the San Francisco Bay Area (including San Francisco, San Jose, Oakland &amp; the surrounding counties) and the Commonwealth of Puerto Rico, due to state of emergencies declared.</p> <p><b>EMSI:</b> Have suspended Exams/Lab Draws in Orange County and the San Francisco Bay Area (including San Francisco, San Jose, Oakland &amp; the surrounding counties) and the Commonwealth of Puerto Rico, due to state of emergencies declared. Paramedical exams have been suspended in Pennsylvania in light of recent statewide orders. Branch offices in Eau-Claire &amp; La-Crosse, WI have suspended in-home paramedical exams only, exams will continue to be performed in these offices by appointment.</p> <p><b>ExamOne:</b> Have suspended Exams/Lab Draws in the San Francisco Bay Area (including San Francisco, San Jose, Oakland &amp; the surrounding counties) and the Commonwealth of Puerto Rico, due to state of emergencies declared. There is also a curfew in NJ &amp; PA (5:00am – 8:00pm) and will operate within the curfew to complete appointments.</p>
<p><b>Exams and Labs</b></p>	<p><b>IMS:</b></p> <p>Pennsylvania: Not scheduling exams until further notice. We are accepting new orders for the entire state.</p> <p>New Jersey: Scheduling exams and accepting new orders</p> <p>San Francisco Bay Area: Not scheduling exams in certain counties until April 8<sup>th</sup> (Alameda, San Francisco, Santa Clara, Marin, Contra Costa), scheduling exams outside of these counties and accepting new orders.</p> <p>Puerto Rico: not performing exams but accepting new orders</p>
<p><b>Tax Returns</b></p>	<p>No known impacts at this time.</p>

For more details regarding a specific vendor’s protocol related to COVID-19, please reach out directly to your account representative at that vendor.

If you do not have an established relationship with the vendor, please contact Lincoln’s Vendor Management Team at [NBVendorMgt@lfg.com](mailto:NBVendorMgt@lfg.com) for further assistance.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, 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.