

Vendor Services Update – COVID-19

Update as of March 24, 2020

Prudential is working closely with our Vendors and together we are actively monitoring the impact and spread of the coronavirus (COVID-19). Ensuring our Applicants safety, as well as the safety of the individuals who work for our Vendors, is critically important. Additionally, as updates from the States occur, which may restrict some services, the Vendors are making updates to their processes and communicating that information as quickly as possible to the Prudential team. Considering the fluidity of state changes, we recommend that you go directly to our Vendors websites links below or PRUXPRESS to get the most up to date information.

The following information is subject to change at any time and we expect to see similar actions taken across additional vendors and/or states. Please refer to the links to our Vendor’s home page or PRUXPRESS for the most current information.

Service	Vendor Impact	Action
APS	<p>EMSI - Some offices are closed now with the expectation that this will increase over time.</p> <p>emsinet.com/company-alerts</p>	<p>EMSI will notify Prudential when an office closure prevents the doctor record from being retrieved. The case will be suspended until the office is reopened. If the open date is unknown, EMSI will follow weekly to determine the status of that office.</p> <p>For requirements ordered by Prudential, the producer / BGA will receive an update via Proactive Case Status (PCS) emails and Web Case Status (WCS) regarding pending APS status.</p>
EXAM	<p>APPS/EMSI/Exam One - Exams and Lab Draws have been suspended in several states as well as the Commonwealth of Puerto Rico.</p> <p>Regardless of which Vendor is handling your Applicant’s exam, we recommend checking the ExamOne link below which provides state by state details of where exams can still be completed by all Paramedical Vendors or the EMSI and APPS link for their specific updates. PRUXPRESS will also have relevant Vendor information.</p>	<p>In areas where exams have been suspended, Applicants are being contacted to reschedule exams to a date after the restrictions expire.</p> <p>For requirements ordered by Prudential, the producer / BGA will receive an update via Proactive Case Status (PCS) emails and Web Case Status (WCS) regarding changes to appointments and communications with the Applicant.</p> <p>Examiners are following all CDC recommendations regarding protective gear and preventative safety measures. All Paramedical Vendors have proactively communicated to all employees, including examiners, to take necessary precautions to help protect themselves and the Applicants from COVID-19. Such tips include:</p> <ul style="list-style-type: none">• Washing hands with soap and water, and often• Using alcohol-based hand sanitizer• Covering mouth when sneezing or coughing• Avoiding touching eyes, nose and mouth

	<p>https://www.myexamone.com/examone-response-to-coronavirus-disease-2019-covid-19/</p> <p>emsinet.com/company-alerts</p> <p>https://appslive.com</p>	<p>Examiners will ask Applicants about diagnosis of illness and travel to infected areas during all scheduling, confirmation and appointment calls. Applicants that answer yes to either question will be directed to delay scheduling the appointment for 14 days from contact, diagnosis or return travel and advised to contact their insurance company. Examiner’s will also be screened, prior to the appointment, to ensure they are not ill or have traveled to infected areas.</p> <p>Examiner’s will now adhere to a new precaution referred to as the “Talk/No-Talk Policy.” This new policy will be explained to the applicant during the initial contact portion of the exam to help them understand the efforts being taken to protect them. What to expect:</p> <ul style="list-style-type: none"> • When completing applicant exams, they will stay at least six (6) feet away from the applicant to the extent possible. • When drawing blood and taking measurements where an Examiner and Applicant must be in close contact, they will do so without speaking to help avoid droplets of spit and other bodily fluids from possibly spraying on the Examiner or the Applicant. • When Examiner needs to speak and ask the medical questions, they will do so from at least 6 (six) feet away from the Applicant
LABS	CRL - Operation currently running as scheduled	Business continuity plans include strategies for redundancies, work transfer, and remote work capabilities.
TELE-UNDERWRITING	CRL - Operation currently running as scheduled	<p>CRL is using work from home capabilities for their staff.</p> <p>We encourage the use of the einterview in lieu of the tele-interview. The online interview can be selected during the application process via the PruXpress worksheet or eLife. Applicants can complete the online interview on their own and at their convenience 24x7.</p> <p>Any pending PruXpress or eLife cases with an outstanding tele-interview can be changed to einterview. Please contact your new business case management team for assistance in changing a case from a tele-interview to the online interview.</p>