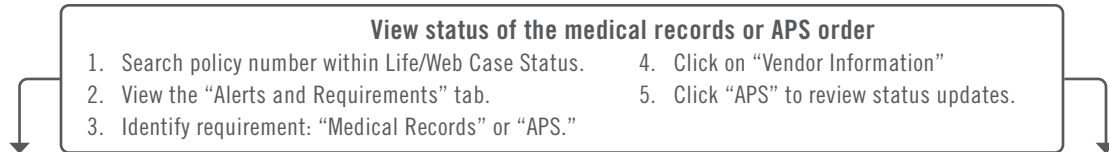


# Service Guide for Medical Records and APS Handling

**When does Prudential order medical records?** When the underwriter has determined the client's medical records are needed, one of two processes will be utilized to gather the client's medical information:



**Face amounts up to \$3,000,000, ages 18 and older:**  
A Prudential-ordered medical records requirement will be posted, regardless of preference indicated on the agent report.

**Face amounts above \$3,000,000, or ages below 18 or above 81:**  
An Attending Physician Statement requirement will be posted. Ordering responsibility will follow the agent report instructions.

**Requirement Name: Medical Records**

**Vendor: Human API**  
The underwriter determines medical records are required. They have the option to request Electronic Health Records (EHR) or an Attending Physician Statement (APS).

**Type: EHR\*** (Patient Portal, Epic ChartGateway, Veradigm)

- Client is sent email to connect to patient portal while Human API also checks with other data sources. The patient portal produces the fastest, most robust results. The client link is valid for 21 days.
- If after eight calendar days no EHR is received, Human API will pivot to an APS ordered from ReleasePoint.
- Life/Web Case Status will reflect "Medical Records;" status will not be available through the vendor tab unless the case pivots to APS.
- If EHR is received after an APS order is placed, the APS order will be canceled.

\*Includes HealthCheck (two year EHR summary). If not received by Day eight, a new medical records requirement will be ordered.

**Type: APS**

- Prudential places an order for APS records through Human API, which goes directly to ReleasePoint.
- ReleasePoint is responsible for obtaining needed records, and all status updates will be provided within the Life/Web Case Status vendor link.
- A link to a special authorization, when required, will be emailed to the client by Human API. The email contains guidance if assistance is needed ([help@humanapi.co](mailto:help@humanapi.co)). A future enhancement will copy the producer on all communications.

**Requirement Name: APS**

**Vendor: ReleasePoint**  
The underwriter determines an Attending Physician Statement (APS) is required.

**Type: APS**

- Prudential places an order for APS records through ReleasePoint.
- ReleasePoint is responsible to obtain needed records, and all status updates will be provided within the Life/Web Case Status vendor link.
- When a special authorization is needed, Prudential will email the authorization to you to facilitate completion. The email includes instructions to return the completed form to ReleasePoint by email: [authos@releasepoint.com](mailto:authos@releasepoint.com).

**Should you have any questions related to medical records or APS orders, please contact your dedicated Prudential case management team. Please do not contact our vendors as this can cause additional delays in processing.**

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