

DATE: February 13, 2020 **N° 2020-05**

CATEGORY: **INSURANCE**

TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts

SUBJECT: **Improvements to the paramedical ordering process on the Fast & Full® Life App**

Empire Life is streamlining the underwriting requirements ordering process to provide clients and advisors a more consistent and efficient experience throughout the application process. Beginning March 5, 2020, a PHI with vitals can now be replaced with a paramedical when submitting an application using the Fast & Full® Life App.

In addition, the ability to select a preferred vendor to complete these requirements will be added, though Empire Life will continue to place orders.

Key benefits and changes:

- Paramedicals now an option on the Fast & Full® Life App.
- Ability to choose a vendor between Dynacare and ExamOne (new).
- Consistent process for requirement ordering for the Fast & Full® Life App and paper applications.

Transition Rules

Fast & Full® Life applications completed on or after March 5, 2020 will have the option to request a paramedical and will then follow the ordering process within the Fast & Full® Life App. The process for age and amount requirements will remain the same. Please refer to underwriting requirements at: [Empire.ca > Advisor > Underwriting](#).

Any pending, in-process applications with PHI and vitals previously ordered will follow the previous requirement process. This will minimize the risk of duplicate orders submitted.

Advisor Support

Vendor	Advisor Contact details	Customer interview details
Dynacare	Tele-interview line of business: Monday to Friday: 8AM to 6PM EST. 1-800-361-3771 DIS-TI-Support@dynacare.ca Paramedical line of business: Monday to Friday: 8AM to 6PM EST. 1-800-361-3771 DIS-Para-Support@dynacare.ca	Dynacare offers customers a preferred contact time to schedule a call for the PHI.
ExamOne	Tele-interview line of business Monday to Friday: 8AM to 6PM EST. 1-800-952-2350 empire@examone.com Paramedical line of business Monday to Friday: 8AM to 6PM EST. 1-800-268-3358 empire@examone.com	ExamOne uses an auto-dialer to contact the customer to complete the PHI and can schedule a call back.

Reference

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