



## Release Notes

---

### Envision 13.1 (06/2022)

#### **eHQ Underwriting Requirements added to the Underwriting Requirements section:**

Depending on the age and amount requested, when completing a Fast & Full® Life application, one or both of the following options will be offered regarding how a life insured's health information is collected:

- a Personal Health Interview (PHI), which is a telephone interview with the life insured, performed by a third-party vendor; or
- an Electronic Health Questionnaire (eHQ), which is completed as part of the Fast & Full Life application process by the advisor and may improve the time to issue a contract by up to 5X<sup>1</sup> vs. paper applications with a PHI requirement. **For paper applications, only PHI is available.**

This release lists both options, when available, in the Underwriting Requirements section of the illustration. Providing this information will enable the advisor to have a discussion with their clients about the best option for them when providing health information as part of the application process.

1 Median time-to-issue contracts based on Fast & Full Life Application vs. paper application that use eHQ, are "auto-approved", eContract delivery is selected and owner(s) and life insured(s) validate email addresses when application is signed. Empire data on file from May 16 to May 30, 2022.

#### **Improved Benefit Description: Children's Critical Illness Rider**

The benefit description has been updated to provide further clarity regarding automatic coverage eligibility for children born within or after 10 months of the Rider taking effect if certain conditions are met, and confirms that coverage for step children and adopted children must be applied for and approved for coverage to take effect. These changes align with the current contract provisions for this Rider and are meant to provide additional information to clients in the illustration.

Please refer to Information Circulars for details.

#### **Software Changes:**

The changes are included in **Envision 13.1**.

If you have any questions, please contact your Account Executive, or call our Sales Centre Team at 1-866-894-6182 or by email at [salescentre@empire.ca](mailto:salescentre@empire.ca).

For Advisor Use Only

®/™ Trademarks of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company