eCapabilities Frequently Asked Questions

Prudential's eCapabilities work together to create a seamless end-to-end life insurance application experience for you and clients. Please read the questions and answers below to get a better understanding of what you and clients should expect during the life insurance application process.

Who is eligible for PruFast Track?

Clients who meet the following requirements are eligible for PruFast Track:

- Age of applicant: 18 to 60
- Policy face amount: $100,000 to $3,000,000
- Quoted underwriting category: Smoker or better
- Products: Most of Prudential's Term and Permanent Products (excludes PruTerm One and Survivorship products)
- U.S. Residents

Which life insurance application should I use?

Prudential offers a variety of options for submitting life insurance applications online. However, only certain applications are eligible for PruFast Track. Please see the chart below for details. If you have a client that meets the criteria for PruFast Track, then be sure to use the appropriate type of application.

Application Name	Application Type	PruFast Track Eligibility
Prudential Xpress QuickForm	Worksheet	Yes
Fast App; ExpressComplete	Drop Ticket	Yes
Application for Life Insurance	Long Application or "Paper Application"	No

What should my client expect after I submit the application?

The client's experience will be slightly different based on the type of application used. Setting the appropriate expectations with clients helps to expedite the underwriting process and improve the end-to-end experience. See the next page for details.

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Application Name	Application Type	PruFast Track Eligibility	What to Expect
Prudential Xpress QuickForm	Worksheet	Yes	**eInterview** • Once the application is received by Prudential's Home Office, the client will receive an email from prudential.ecommunications@prudential.com. • The email will contain instructions about the eInterview and a "Start my eInterview" link. • The client will receive reminder emails 5 days and 10 days later if the eInterview is not completed. • You can view the status of the eInterview on Life Case Status at www.pruxpress.com. • Once the client completes the eInterview, the PruFast Track process will determine if additional requirements are needed and Prudential will order them.
Fast App; Express Complete	Drop Ticket	Yes	**eInterview** • Select Drop Ticket applications are eligible for eInterview. • After submitting the Drop Ticket application, you will be notified via the iPipeline tool whether the client should expect to complete a telephone interview or an eInterview. • See above for eInterview process. **Telephone Interview** • The client will receive a phone call within 48 hours from the Insurance Fulfillment Center (IFC) to schedule their telephone interview. • IFC will make a maximum of 8 call attempts to schedule the interview. • If the client would like to contact IFC directly, they can be reached at 833-399-6454, option 1 (Monday through Thursday 8 a.m to • 8 p.m. CT, Friday 8 a.m. to 7 p.m. CT). • The status of the interview is available at www.insurancefulfillmentcenter.com. To view the client's status, enter the ticket ID, which is the client's year of birth followed by the last four digits of their SSN. • Once the telephone interview is completed, the results are added to an application packet for signature. • Once the application packet is signed and returned to Prudential, the PruFast Track process will determine if additional requirements are neccessary and Prudential will order them.
Application for Life Insurance	Long Application "Paper Application"	No	**Medical Exam** • The client will receive a call to schedule their exam for life insurance. • Samples collected during the medical exam will be sent to a lab for testing. • Prudential underwriting will review the lab results and determine if a rating decision can be made, or if additional information, such as an Attending Physician Statement (APS), is needed. • Updates will be available on www.PruXpress.com.

IMPORTANT

Be sure to set expectations with the client:

- The client is contacted within 48 hours to complete the eInterview or telephone interview after the application is submitted.

- Upon completion of the interview, the PruFast Track process will determine if additional requirements are needed.

- If additional requirements are needed, the client will receive an email from info@ehealthrecords-prudential.com that will allow them to access Human API.

  - Human API is a Prudential partner that enables clients to share their medical information electronically.

  - Clients should click the "Get Started" button, which will launch the Human API process. This gives Prudential permission to access their Patient Portals.

  - Having permission to access the Patient Portal allows Prudential to view records electronically, which expedites the underwriting process.

- The flyer "Life Insurance: From Application to Ownership" can also be used with clients.

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