

Ordering and Reimbursement of Underwriting Requirements



Attending Physicians Statement (APS) orders on formal applications

MassMutual® allows two methods of APS ordering based on each firm's contract:

1. Financial Professionals and Firm staff may order their own APS from any vendor.

- The APS order must be placed under the Firm account.
- MassMutual will reimburse the order (subject to a maximum dollar amount) if the business is paid and placed with MassMutual.

Maximum Rates:

- \$150.00 per each facility request.
- If a copy service is utilized, MassMutual pays \$17.50 for record retrieval.

Note: APS orders should only be placed after receiving notification from MassMutual underwriting.

2. MassMutual underwriting can place the order directly with one of the company contracted suppliers when necessary/requested.

- To share APSs that have been acquired through a MassMutual account, a completed **Voluntary Authorization to Release Information (form FR3010)** and a fee of \$100.00 for this service is required.
 - APSs can be shared on policies that were rated, declined, or issued with an exclusion rider.
 - The \$100.00 fee will be requested via ACH from the MassMutual Vendor Management Team.

APS orders on informal applications

MassMutual® will not pay for any requirements ordered on an informal application.

Orders cannot be placed on a MassMutual account. MassMutual will review what information is provided.

Exam/Lab Orders

Exam/Lab are ordered directly by the firm

- Through MassMutual contracted vendors.
- **Exam vendors:** APPS/Portamedic and ExamOne
- **Labs:** Clinical Reference Lab (CRL) and Quest Diagnostics (ExamOne)
 - MassMutual company contracted vendors are used to ensure data can be transmitted efficiently and in a timely manner, and proper requirements are completed based on the appropriate age and amount requirements.
 - Awareness: If multiple companies are on the lab slip, the order of the companies can impact cycle time for how quickly results are received.
- If labs are being shared with other carriers, the client's name and date of birth, lab slip number, and the date completed will be required.
- MassMutual will pay for the exams completed on a company account; however, a chargeback will occur if a formal application is not received within 60 days of exam completion.
- MassMutual does not reimburse for exams and/or labs that have been completed and/or paid for by another carrier.

How to submit for reimbursement

Submit completed [APS Reimbursement form](#), with invoice and paid receipt to:
vendorservicesinquiries@MassMutual.com

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

