

The Lincoln Leader

March 16, 2020 – Vol. 18 Issue 6

COVID-19 (Coronavirus) Underwriting Update

At Lincoln, we continue to actively monitor the spread of the coronavirus (COVID-19), as well as the Level 3 travel restrictions that have been listed by the Centers for Disease Control and Prevention (CDC), due to the outbreaks occurring in many countries.

While the majority of those infected with the COVID-19 virus will experience mild symptoms and have a full recovery, there is concern for those who are elderly and those individuals who have underlying chronic medical conditions.

Effective immediately, the following guidelines will apply to any Lincoln life insurance application, including Lincoln *MoneyGuard*® solutions, and are subject to change. We will continue to monitor the situation and will provide you with any updates or changes to these guidelines as they occur.

Underwriting Guidelines for Foreign Travel

Effective immediately and until further notice, any applicant who meets the following age and rate class criteria AND confirms foreign travel to any Level 3 country listed on the CDC website [[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)], the underwriting offer will be **postponed** until the applicant is back in the United States for a **minimum of 30 days**:

Age and Rate Class	Confirmation of Foreign Travel
<ul style="list-style-type: none">• Age 65 and older, all ratings• All ages, rated Standard and above	<ul style="list-style-type: none">• Planned travel to any country listed as Level 3 on the CDC website [cdc.gov/coronavirus]• Using any means of travel transportation

If you have any questions, please contact your dedicated Lincoln Underwriting team for guidance.

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LCN-2993203-031220

Exam and Lab Vendor Update COVID-19 (Coronavirus)

Like Lincoln, our partner vendors continue to actively monitor the impact and spread of the coronavirus (COVID-19). Many of our approved exam and lab vendors have shared detailed information regarding how they are handling the current environment. The safety of our mutual clients and vendor staff is of utmost importance, and therefore, these actions may result in an increase of appointments being rescheduled or cancelled. The actions taken include, but are not limited to, the following:

- Consistency in following the direction of the Centers for Disease Control (CDC) and World Health Organization (WHO), reminding employees to take added precautions with hand washing and staying home when sick
- Extra steps will be taken when scheduling client appointments, including the potential of being asked the following questions:
 - Have you traveled within the last 14 days to designated countries?
 - Have you been in contact with a sick or exposed individual?
 - If the client answers yes to either question, the scheduling of those appointments will be postponed.
- Enhancing employee safety protocol and safety in labs that handle Life Insurance testing

For more detailed information regarding a specific vendor's protocol related to COVID-19, please reach out directly to your account representative at that vendor.

If you do not have an established relationship with the vendor, please contact Lincoln's Vendor Management Team at NBVendorMgt@lfg.com for further assistance.