

Share Your Electronic Health Records (EHR) to Get Your Application Processed Faster

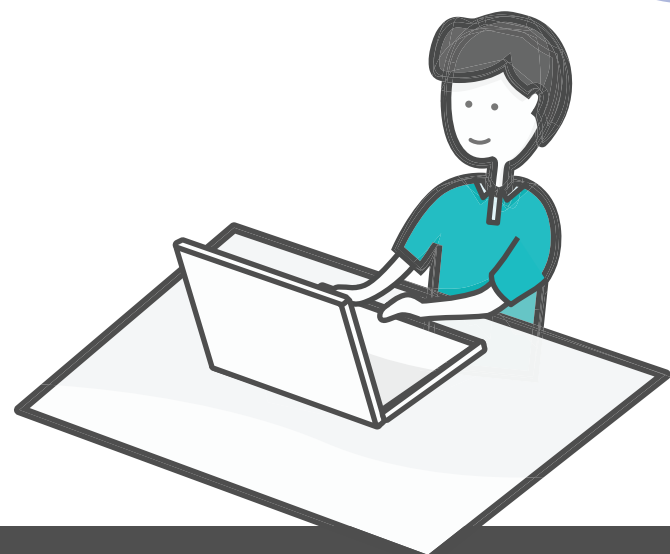
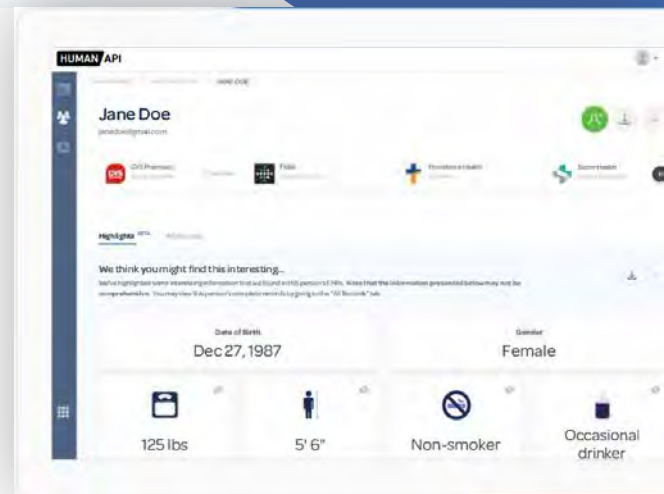
Congratulations! You are one step closer to having your application processed.

What's next?

Prudential has partnered with **Human API** to provide a simple way to obtain medical records, to help speed up the life insurance application process.

What is the quickest way to retrieve my medical records?

Providing your electronic health records via your patient portal account is the quickest and easiest way! However, you or your medical facility may not have a patient portal. In that case, Human API will access your electronic health records via other data sources, where available, or will work with a vendor to obtain the records directly from your physician.



About Human API

Human API is a health technology company that gives consumers a simple way to share EHR data with the businesses that need them. Rather than rely on manual processes that involve phone calls, faxing, or mailing, Human API retrieves medical records digitally. For more information, visit our website at www.humanapi.co.

How It Works

Human API offers a simple method for sharing medical records, including an online experience where you can authorize the release of your electronic health records by connecting your **patient portal accounts**.

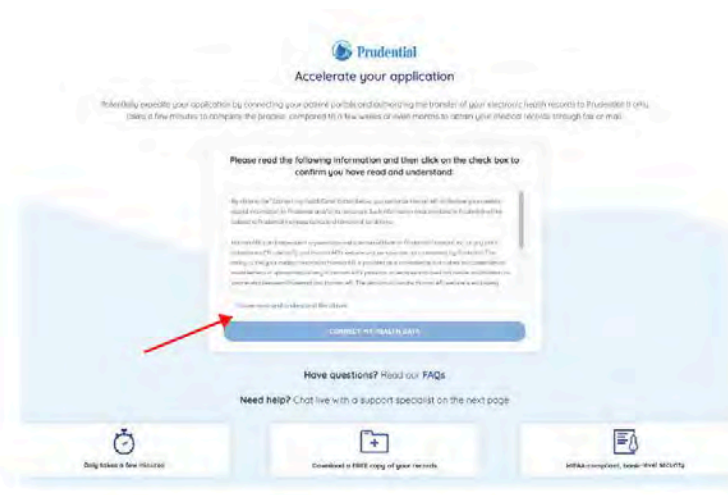
1 Review the email invitation that was sent to you by Prudential

The Prudential Life team has sent you an email that includes a unique link for you to access Human API. After reading through the steps in the email, the “Get Started” button will launch the Human API process. The button will look like this:



2 Accept the terms and conditions

When you launch Human API, the first page you will see explains how your electronic health records will be shared. Once you read through the text, be sure to check the box before clicking “Connect my health data”.



Landing page.

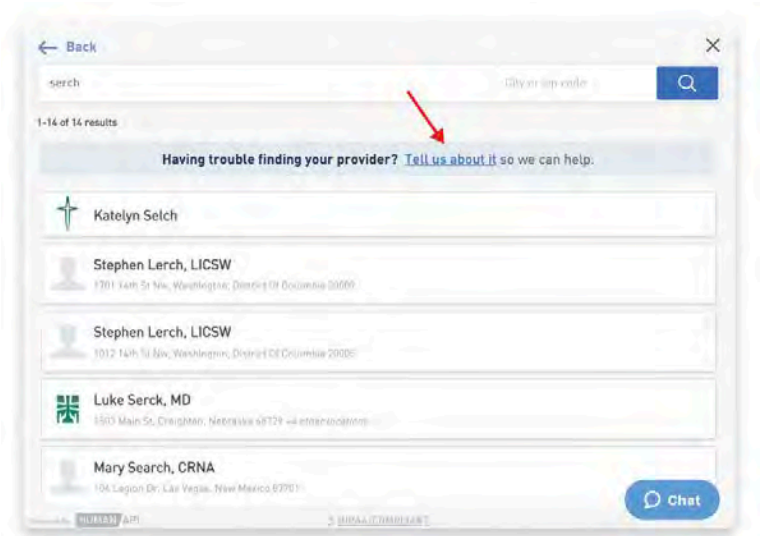
What is a “patient portal”?

Patient portals are websites or mobile apps that allow patients to interact with their healthcare providers (schedule appointments, send messages, etc.) and view electronic health records. If you have never registered for your provider’s patient portal, you may be required to contact your provider directly to set one up.

3 Search for a provider


Search for a health system (recommended), a hospital/clinic, or a physician to find your patient portal. A health system is the organization your provider is associated with. For example, your provider Dr. Jon Snow is a part of the Kaiser Permanente health system so we would recommend you search for Kaiser to make the search process easier.

If you are having difficulty finding your provider, click on the “Tell us about it” link located above the list of search results or use our Live Chat, as outlined below.



Search results.

Need help?

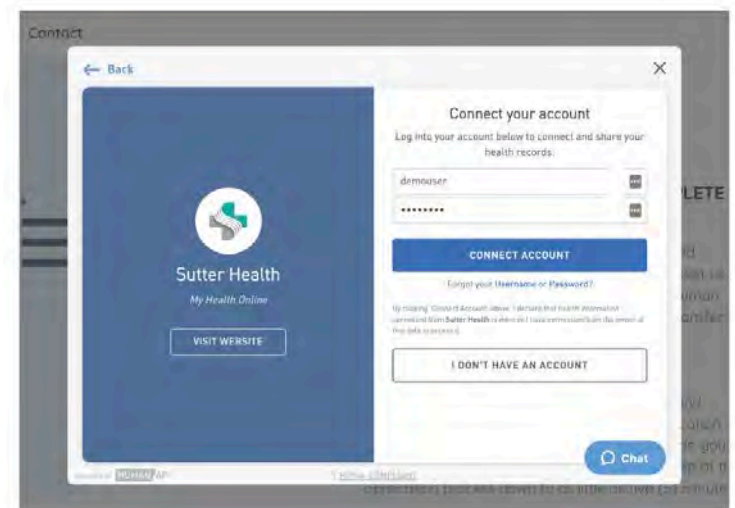
If you need assistance at any point during the process, we encourage you to utilize the Live Chat feature by clicking on the  button, located on the bottom right corner of the pop-up window. Our dedicated support team is available to help on business days during the hours of 9 a.m. – 8 p.m. EST.

4 Connect your account

Enter your patient portal username and password to connect your account and authorize the release of your electronic health records.

Pro Tip! Make sure to have your patient portal login credentials on hand! You’re going to need them in order to connect your accounts. If you do not have a patient portal account, we recommend setting it up before starting the Human API process.

Once you’ve connected your account, close the pop-up window and you’re done!



Authorization page.

Is my health data secure with Human API?

Yes. Human API is a fully HIPAA-compliant service, meaning it meets or exceeds U.S. government standards for medical data security, akin to those employed by national banks.

Read more about our data security promise here:

www.humanapi.co/security.

What kind of information will Human API have access to?

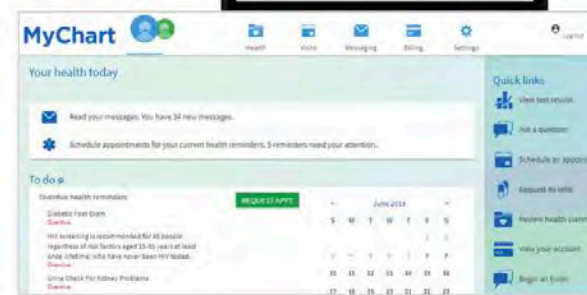
The information contained in your connected data sources varies by type and provider; your healthcare provider's electronic health record (EHR) system likely contains details on encounters, conditions, medications, test results, immunizations, etc.

Who has access to my data and for how long?

The philosophy behind Human API is that you, the consumer, are always in control of your data. Therefore, Human API will never share your data with any other party unless you explicitly indicate you want to, either through your patient portal authentication or a HIPAA authorization release form.

What if I don't have a patient portal account?

As long as your provider has a patient portal in place, you should be able to create an online account. Some providers do require you to contact them directly to set up their patient portals so we recommend you set up your patient portal prior to starting the Human API process. If your doctor does not have a patient portal system, or you'd rather not create an account, that is okay! Prudential has the ability to access medical records through other secure data sources.



Examples of patient portals.

Can I change my password after I authorize my records?

Yes! However, we recommend you wait at least 48 hours before doing so. Human API will work to retrieve your electronic health records over the next several days after you connect. Occasionally, the data retrieval can take several days so waiting to change your credentials can help ensure your data is retrieved appropriately the first time.

What username and password should I enter to authorize my provider?

You should enter the username and password you use to log in to your provider's patient portal. Any other credentials will not work.

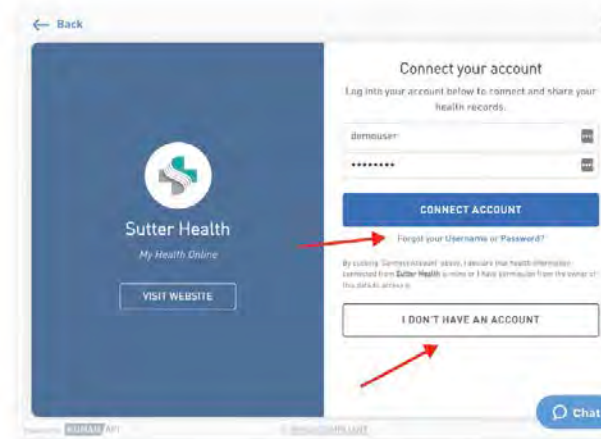
If you haven't created an account on your provider's system yet, you can create a new username and password. Most healthcare providers in the U.S. already have electronic health record systems in place, so you should be able to create a new profile quickly.

What if I forgot my username and/or password?

If you don't remember your username or password, follow the "Forgot your Username or Password?" links that are conveniently located on the authorization page, right below the "Connect Account" button. This should take you directly to your provider's website, where you will be able to reset your username or password.

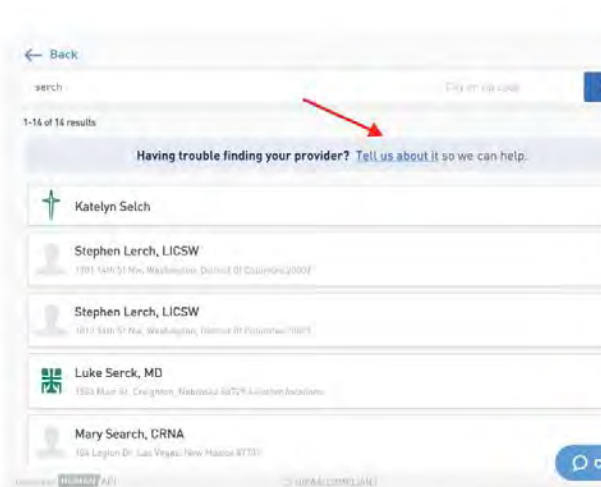
What if I can't find my provider?

If you can't find your provider, click on the "Tell us about it" link and leave more details about your provider. Human API is regularly adding providers to their network and they will notify you once your provider is added if you leave your email address.



If you forgot your username and/or password, you can follow either of the links on the authorization page.

If you don't have a patient portal account, look for the "I don't have an account" button on your provider's authorization page to register for a new account through your healthcare provider's patient portal.



Click on "Tell us about it" if you can't find your provider.

What happens if my records cannot be obtained through a patient portal?

If you do not have a patient portal or cannot connect your patient portal, Human API will utilize other data sources to obtain your records.

There may be instances where a special authorization is required by your provider. If this occurs, Human API will reach out directly to you. You will need to sign the authorization form and upload it for the process to continue successfully.

Can I revoke access to my medical records?

Yes, you can disconnect a provider to revoke access at any time by selecting a provider from the Wallet screen, then clicking on “Disconnect”.

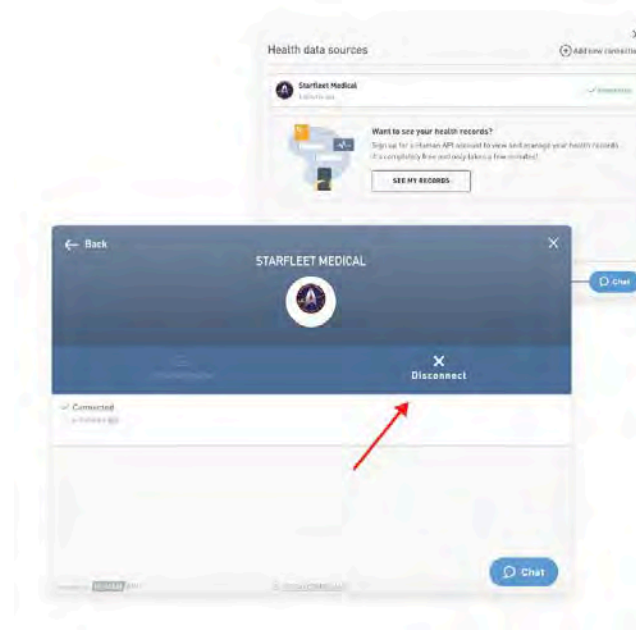
Can I get a free copy of my medical records?

Yes! To view a copy of your medical records, look for the panel that says “Want to see your health records?”, which will appear after you’ve successfully authorized at least one provider, then click on “See My Records” to sign up for a Human API account.

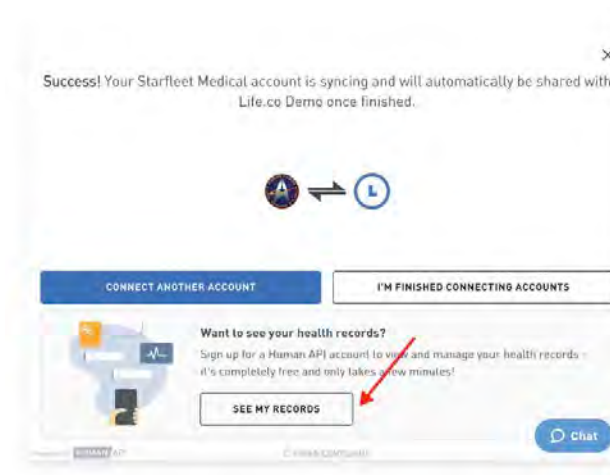
With a Human API account, you will be able to view a timeline of your medical records as well as download a PDF copy of your record. Additionally, you will be able to see and manage who you are sharing records with and what you are sharing with them.

If I feel there is a discrepancy or error in my health records, how do I dispute that?

Human API retrieves your medical records directly from your healthcare provider’s portal, and we do not modify any data. If you feel there is a discrepancy or error in your data, please contact your provider directly to have the data corrected.



To revoke access to your medical records, select a provider from the Wallet screen (top right), then click on “Disconnect” (bottom left).



To view a copy of your medical records, look for the “See My Records” button and sign up for a Human API account.