

Lab Lift

Exam Substitution Program

Give your clients an exam-free experience with great term pricing and coverage options.

With Lab Lift from Legal & General America, the best of both worlds is available to your eligible clients using paper applications. Electronic health records (EHRs) or an attending physician statement (APS) will be used as a substitute for a paramedical exam and fluids — by pulling medical data and lab results from recent physician visits.

Eligibility

- Ages 20–60
- Comprehensive physical within the last 18 months that includes complete blood work
- Applicants can apply for up to \$2 million in coverage (including any existing coverage with Banner Life or William Penn that is not being replaced)
- All rate classes are eligible, including Sub-standard cases

Current requirements waived:

For those eligible for the program, the full paramed requirement will be waived for individuals ages 51–60 with face amounts over \$500,000.

The EKG requirement will be waived for individuals ages 51–60 with face amounts between \$1 million and \$2 million.

Part 1 and Part 2 of the application is needed.

Agents with clients who would typically complete Part 2 during a paramed can use **ExamOne** to complete the application. At this time, using ExamOne to collect the Part 2 is not available in New York.

Simply submit a cover sheet

Have an eligible client? Submit a simple one-page [cover sheet](#) with the paper application, including the last date blood work was completed and physician information.



Up to \$2 million in coverage with no exams or blood work!

Why choose LGA

Competitive term pricing leader

Digital solutions that accelerate process

Exceptional financial strength ratings

Ranked in the top five of U.S. life insurers¹

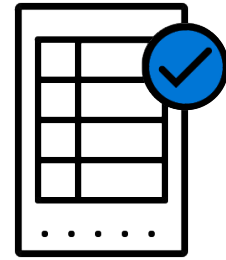
Protecting Americans for over 70 years

1 Top five term life ranking based on coverage in the brokerage channel; 2019 LIMRA US Retail Individual Life Ins. Sales By Channel. The new digital application is available for Banner Life business only at this time and is not available in New York. Lab Lift available for all OPTerm series options. For the digital application, Lab Lift is not available in New York. Clients who do not fit all accelerated underwriting or Lab Lift requirements may need to submit additional information like a paramedical exam or other labs or medical records.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD, and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. Clients who do not fit all accelerated or Lab Lift underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. 21-004 (01.28.21)

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Lab Requirements

Eligible clients will have had comprehensive blood work completed in the last 18 months. Here's what that includes:

Comprehensive Metabolic Profile (CMP)

(Also called: chem 14, chemistry panel, chemistry screen, metabolic panel)

- Glucose
- Calcium
- Electrolytes: sodium, potassium, carbon dioxide and chloride.
- Albumin (liver protein)
- Total protein, which measures the total amount of protein in the blood
- Liver enzymes:
 - ALP (alkaline phosphatase)
 - ALT (alanine transaminase)
 - AST (aspartate aminotransferase)
 - Bilirubin
- Kidney waste: BUN (blood urea nitrogen) and creatinine

Complete Lipid Panel

- Total cholesterol
- Triglyceride
- HDL cholesterol
- LDL cholesterol



Lab Lift eligibility

With Lab Lift, eligible clients will have their medical risk assessed based on Electronic Health Records (EHRs), if available, or an Attending Physician Statement (APS).

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- Up to \$2 million in coverage (including any existing coverage with Banner Life or William Penn that is not being replaced)
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