



# APS Enhancements

## FAQs

We're enhancing our Horizon Experience to significantly reduce APS requests. These enhancements will get your offers delivered quicker and streamline your business process.

APS orders are no longer required for the following age groups and face amounts:

- Ages 20-50 up to \$2M (implemented in May of 2021)
- Ages 51-60 up to \$1M (implemented in December of 2021 and increasing to \$2M later this month)

**Here are a few of the FAQ's received so far about the changes:**

### **Will ages 51-60 up to \$1M require an exam?**

Yes, LGA still requires exams for ages 51+ at this time.

### **Will you order an APS once the policy is inforce?**

The program will waive the up-front APS requirement for many (not all) applicants. However, we will order an APS after issue to ensure the accuracy of the information provided on the application.

### **Is this for Horizon or Venus UW processing?**

These enhancements affect Horizon processing only.

### **Are you still ordering exams or no longer receiving requirements other than 3rd party data?**

We continue to order exams but have eliminated them for ages up to 50 and amounts up to \$2M.

### **What if the applicant has health conditions like diabetes or a history of cancer?**

The more complex cases may require an APS (diabetes is one of those cases). However, most non-tobacco cases that are standard or better should see the APS deferred.

### **Are you still offering Lab Lift?**

We continue to have the Lab Lift program. If an APS is being used to replace an exam, then it will still be ordered up front.

**Visit our [underwriting resource page](#) for more information or contact your distribution representative.**

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