Lincoln *MoneyGuard*® Personal History Interview

Frequently Asked Questions – August 2023

Lincoln Underwriting & New Business is committed to providing a superior customer experience as we continue to enhance our digital capabilities to deliver streamlined processes with quicker turnaround times.

Online Personal History Interview (PHI) provides clients with a new choice in how they complete their life insurance interview with Lincoln: online, phone or on paper. **Online PHI** is a mobile-friendly option and will enable clients to complete their interview in privacy, at a time most convenient to them. Online interview is only available in California for MoneyGuard Market Advantage.

Lincoln *MoneyGuard* Personal History Interview (PHI)	
Question	**Answer**
What are the options available for clients to provide the Personal History Interview information to Lincoln?	Lincoln gives clients a choice as to how they would like to provide their personal Long-Term Care (LTC) and Medical Supplements information to Lincoln. Clients can choose the method that is most convenient and comfortable for them. They can provide the information either online, over the phone or on paper. For clients ages 61 and up, a quick cognitive phone interview will be conducted, regardless of PHI completion method.
Can my client choose which interview method they prefer?	Yes. For eApp submissions, online PHI (eInterview) will be the **default** interview method; however, the Financial Professional can select the phone (Tele-interview) method within the **Client Interview Type** section in the eApp submission process. For paper application submissions, the Financial Professional can select the PHI method on the *MoneyGuard* Coversheet [Form MG11672; firm variations].
What can my client expect during the interview?	The client should be prepared to discuss personal health questions including: • Medical history including symptoms, conditions and diagnoses for which they may have been treated for in the last 10 years • Specific treatments or follow-ups that have been scheduled or completed • A list of current medications, including dosages and reason for use • A list of doctors that they've seen in the last five years, including name, city and state, date, reason for last visit, and any testing or treatment performed, including the outcome or results

	Preparation is key to ensuring that the process goes smoothly. Underwriting decisions are based on the information provided during the PHI. A pre-interview worksheet is available to help your client prepare: MG-PHI-FLI001.
Are the questions the same for all methods?	Yes. The interview questions will be the same for all PHI completion methods. A quick cognitive phone interview will be required for all clients ages 61 and up.
What are the benefits of choosing an online or phone interview?	The online and phone methods reduce the amount of paperwork required and help to ensure in-good-order completion of the LTC Supplement and application Part II.
Can the client interview be conducted in any language(s) other than English?	The online interview is available in English only. The phone interview is only conducted in English; however, a translator may be used.
Online PHI (eInterview)	
Where is online interview available?	Online interview is available for all distribution channels. Not available in New York.
What can my client expect with the online interview?	• After the Application Part I and Solicitation forms are received by Lincoln and agent validation is complete, a secure link will be emailed to the client to begin their online interview. Reminder emails will be sent on the 3rd, 5th and 8th day after the initial email is sent. • The client must authenticate themselves by providing the last 4-digits of their SSN and consent to the electronic transmission process. • The online interview is a fully electronic experience for the client and takes approximately 20-30 minutes to complete. • eSignatures will be captured from the client.
What are the benefits of the online interview experience?	Faster Turnaround Times • Client may begin the online interview immediately upon receiving the email from Lincoln Streamlined User Experience • Offers a private and convenient interview experience to be completed at the client's leisure • The platform is available 24 hours per day, 7 days per week • It is mobile-friendly and can be completed on any device • An auto-save feature enables clients to stop and come back later to complete the interview, with no loss of previously entered information
If reflexive questions are needed, will the client be asked these questions during the online interview?	Yes, the appropriate reflexive questions are included and will be asked during the online process, when necessary.
What happens if a cognitive screening is required?	For clients ages 61 and older, they will be contacted via phone for a quick cognitive interview following the completion of the online interview.
If my client needs to pause answering questions on the online interview, will previously answered questions be saved?	Yes, an auto-save feature enables clients to stop and come back later to complete the interview, with no loss of previously entered information.

Will my client have the ability to go back and review and/or change an answer, if necessary?	There are two sections in the online interview: Long-Term Care and Application Part II. Within the Long-Term Care section, the client can go back and review/edit previously answered questions and stop/come back later as needed for completing this information. Once the Long-Term Care section is complete and the client proceeds to the Application Part II, the information is saved and no longer able to be viewed or edited.
How long does my client have to complete the interview, after they receive the link from Lincoln?	The secure online interview link will be active for 10 days. Once the client activates the link and begins their interview, they will have an additional 10 days to complete the process. An auto-save feature enables clients to stop and come back later to complete the interview, with no loss of previously entered information. If the link expires before the client completes the interview, the client will be notified by email and provided self-service instructions on how to quickly reactivate their interview.
If my client starts the interview online but prefers to complete the interview over the phone, can they switch?	Yes. The client can switch to a phone interview at any time through the process. Any information already provided in the online interview process will be **saved** and the client will not be asked to provide that information again. To request this switch, one of the following methods can be used: • Producer or Case Contact requests from Lincoln New Business Associate, or • Client contacts Lincoln at the phone number provided in the online interview email or by using the Help FAQs • Client uses the Chat with Us feature within the online experience
If my client has questions during the online interview, who do they contact?	Support tools are provided for the client throughout the online experience, including: • Chat with Us – an online chat with a live Tele-App specialist (available Monday-Friday, 8am – 9pm ET) • Help FAQs • Medical Terminology Tool • Chatbot Technology Additionally, the client may contact a Lincoln team member during normal business hours at the phone number provided in the online interview email and in the Help FAQs.
Is my client required to eSign the document online?	Yes. The client must 'opt in' for electronic transmissions, including eSignature, before proceeding to complete the online application. If the client does not consent, a message will display and access to the application will be closed. The client will then be contacted by Lincoln to schedule a phone interview.
How does the eSignature process work?	eSigning is a simple, point-and-click, self-guided process through DocuSign. Once it is time to electronically sign the application packet, the client will be taken to a website that will give them step-by-step instructions on where and how to sign.
What additional resources are available for use with online interview?	*MoneyGuard* Online Interview Overview VIEW *MoneyGuard* Online Interview Agent Training VIEW *MoneyGuard* Online Interview Client Experience Video VIEW *MoneyGuard* PHI Client Preparation Guide VIEW

Online Interview Scheduler

If my client wants to schedule online, how do they do it?	When Lincoln receives the application and verifies that all necessary information to start the interview is complete, Lincoln will send an email to the client and case contact with a link to schedule their phone interview at a time that is convenient for them. The subject of the email will include the policy number and the client's name.
Can the Agent, Case Manager or Lincoln Wholesaler schedule the interview online on behalf of the client?	Yes. Anyone who receives a copy of the Online Scheduling Link may schedule on behalf of the client. Please be sure to input client information only.
Can I schedule the interview for my client before they leave my office?	No, the link to schedule the interview will not be sent until Lincoln receives the application and verifies that all necessary information to start the interview is complete. Once that is complete, Lincoln will send an email to the client and case contact with a link to schedule their phone interview at a time that is convenient for them.
What dates and times are interviews available?	Clients can select any non-holiday weekday (Monday through Friday) between 8:00am and 6:00pm ET to schedule an Interview.
How does my client reschedule, if needed?	Contact information for rescheduling the interview will be provided in the Appointment Confirmation email and Appointment Reminders that will be sent to the client.
Does my client have to schedule the interview using the online scheduling tool?	No. The use of the Online Interview Scheduler is optional. If the client does not choose to schedule their interview online, Lincoln will call the client to schedule an appointment time, as they do today.

Please note, once the link is sent out – if not utilized within 72 hours the Tele-App Team or LTCG will reach out to the client to initiate the scheduling process.

Online Interview (System Requirements)

What if my client does not have an email address? Can the online interview still be conducted?	No. A valid email address is required to complete the electronic process and the client must consent to an electronic process to proceed.
If my client is completing the online interview on a mobile device, will they receive a confirmation that data will be passed securely?	The online interview will be accessed through an internet browser (Microsoft Edge, Chrome, Safari, Firefox), regardless of the device. Because the experience will be conducted through the web and not through a mobile device application, the security measures will be the same for a PC or mobile device.
My client does not have a computer. Can the online interview be conducted on a mobile device?	Yes. You may complete the online interview on both Android and Apple mobile devices.

Phone PHI (Tele-Interview)	
What can my client expect with the phone interview process?	After the Application Part I and Solicitation forms are received by Lincoln and deemed 'in good order', an email will be sent to your client with a link to Lincoln's Online Scheduling Tool to schedule their phone interview at a time that's convenient for them. If no appointment is scheduled within 72 hours, a Lincoln Representative will call the client to schedule. The client can also reschedule or cancel their phone appointment using the online scheduling tool. The phone interview typically lasts 30-40 minutes and an appointment reminder is available for the client upon request, via text message or email.

Contact your dedicated Lincoln *MoneyGuard®* Underwriting & New Business team with additional questions.