

# CILC Bulletin

Issue date: December 11, 2000  
Effective: December 11, 2000  
Bulletin number: CILCADM-15E  
Replaces: None

---

## CILC MEDICAL EXAMINER AND LABORATORY REIMBURSEMENT PROCEDURE

In our continuous effort to make it easier to do business we have sent new guidelines to all our medical examiners and laboratories. We are requesting that brokers follow the instructions below.

When submitting business all brokers are required to use our approved medical examiners and laboratories. Approved doctors and laboratories are listed by country in our website.

If you want to add a medical examiner or laboratories to our directory, please contact the Miami office. All medical examiners and laboratories are required to fill out a questionnaire in order to be part of our international directory.

All approved medical examiners and laboratories have agreed that medical services, exams, laboratory tests, and courier fees will be paid directly to them by CNA International Life in accordance with our Schedule of Fees. Neither the broker nor the patient (proposed insured) has to pay any type of fee or deductible for these services.

If for any reason a broker or patient pays for any service, CNA International Life reserves the right not to reimburse for the service.

All medical examiners and laboratories are required to send their medical receipts directly to CNA International Life. In order to ensure timely processing of all medical reimbursements the receipts should be clearly completed with the name of the patient, the type of exams performed on the client, the original doctor's signature (not a stamp), and the date in which they were performed.

The invoices must be originals and in U.S. \$. **No copies of invoices or faxes will be accepted.** All receipts should be invoiced and will be paid by CNA International Life according to our Schedule of Fees.

If an invoice is handed to a broker, the broker is responsible to send the original receipts to:

CNA International Life  
Underwriting Department  
6205 Blue Lagoon Drive Suite 200  
Miami, Florida 33126

---

**CNA INTERNATIONAL LIFE**

KEY TO BULLETIN TOPICS: TRM (Term), WL (Whole Life), UL (Universal Life), VAR (Variable), IR (Impaired Risk), OL (Other Life), ANN (Annuities), ADM (Administration), ADV (Advertising), CMPL (Compliance), MAR (Marketing), SFT (Software), UW (Underwriting)

Medical Exams, paramedical exams, EKGs, X-Rays, stress tests and laboratory test results must be sent directly to :

CNA International Life  
CNA International Team  
100 CNA Drive  
Nashville, Tennessee 37214

Currently in Costa Rica, the Dominican Republic, El Salvador, Ecuador, Jamaica, Mexico, and Peru we are processing labs through in-country labs. Please see our directory. In these countries cases require a full blood profile and urine test regardless of the age and face amount.

In all other countries, lab tests will be processed in the United States using approved Osborn Laboratory kits. Osborn kits should be ordered from CNA International Life.

Medical Examiners and Laboratories are instructed to send lab samples to:

Osborn Laboratories  
14901 West 117<sup>th</sup> Street  
Olathe, Kansas USA 66062

Please check the bulletin section of our website for future additions of in-country labs.

**CNA INTERNATIONAL LIFE**

---

KEY TO BULLETIN TOPICS: TRM (Term), WL (Whole Life), UL (Universal Life), VAR (Variable), IR (Impaired Risk), OL (Other Life), ANN (Annuities), ADM (Administration), ADV (Advertising), CMPL (Compliance), MAR (Marketing), SFT (Software), UW (Underwriting)