



# Insurcheck™ Oral Swab Field Guide

## Overview

Guardian® Individual Life Underwriting has partnered with its trusted lab vendor, Clinical Reference Laboratory (CRL), to streamline the oral swab collection process using Insurcheck™. Insurcheck™ uses a mobile app to provide applicants with step-by-step audio and visual instructions for collecting their oral swab. It also records the collection process for identity verification purposes. With Insurcheck™, applicants will be provided with everything they need for a successful oral fluid collection, including a collection vial, consent form, return shipping materials, and detailed instructions.

## Insurcheck™ Workflow

1. The underwriter advises the agency that an oral swab is required.
2. The agency emails [IMOralFluids@glic.com](mailto:IMOralFluids@glic.com) to request an Insurcheck™ oral swab collection kit.  
**IMPORTANT:** A *Consent to Do Business Electronically* is required for Insurcheck™. This form is automatically completed during the eApp and eMed processes. For paper applications, you will need to have the applicant sign the consent form prior to requesting the kit.
3. The applicant receives an email from "PROOFportal Admin" with instructions for downloading the instructional PROOF+ mobile app. The email will contain a Participant ID and PIN that the applicant will need during the collection process.

Dear [applicant name],

As part of your insurance application with [Insurance company name] you will be receiving a CRL sample collection kit via FedEx in the next couple of days. Your laboratory test results are needed to complete the insurance application process.

Our InsurCheck™ process powered by the PROOF smartphone app will be used to guide you through the sample collection process. To download that [app](#) click the link below that matches your type of phone:

**Apple phones ->** <https://apps.apple.com/pk/app/proof/id1471553656>

**Android phones ->** <https://play.google.com/store/apps/details?id=com.recoverytrek.badgertrek>

The collection process will take approximately 20 minutes. Please do not eat or drink for 30 minutes prior to providing your sample. Please do not open the kit until instructed to do so by the PROOF app. We encourage sample collection and kit shipment within 24 hours of receipt to avoid delays with your insurance application.

Your Participant ID is **123456789** and your PIN is **123456**.

Please click the link below to see a short video of what to expect during the process:

[Link to tutorial here]

If you have any problems associated with this sample collection, please call (800) 882-1922, between the hours of 7:00am and 5:00pm CST, M-F, or email [insurances@crllcorp.com](mailto:insurances@crllcorp.com).

Sincerely,

Clinical Reference Lab

**IMPORTANT:** The applicant should keep this email until their collection process is complete.

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The Guardian Life Insurance Company of America  
10 Hudson Yards New York, NY 10001  
[www.guardianlife.com](http://www.guardianlife.com)  
PUB12177  
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4. Within 1-3 days, the applicant receives an oral swab collection kit.
5. Using the email referenced in #3, the applicant downloads the mobile app and begins the collection process.
6. The applicant ships their oral swab to the laboratory for testing using the Fedex shipping materials provided in the kit.

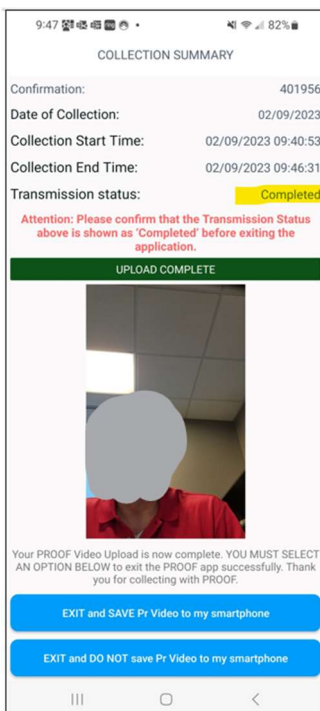
**NOTE: If the applicant does not ship their oral swab to the laboratory within 3 days of sample collection, they will receive a reminder text.**

7. The laboratory tests the applicant's oral swab and auto-transmits results to Guardian®.

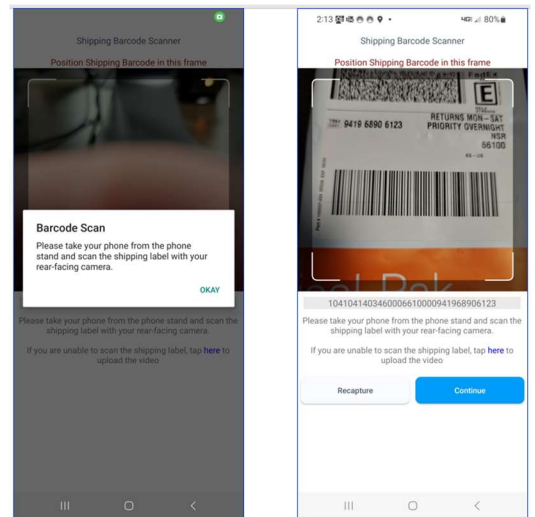
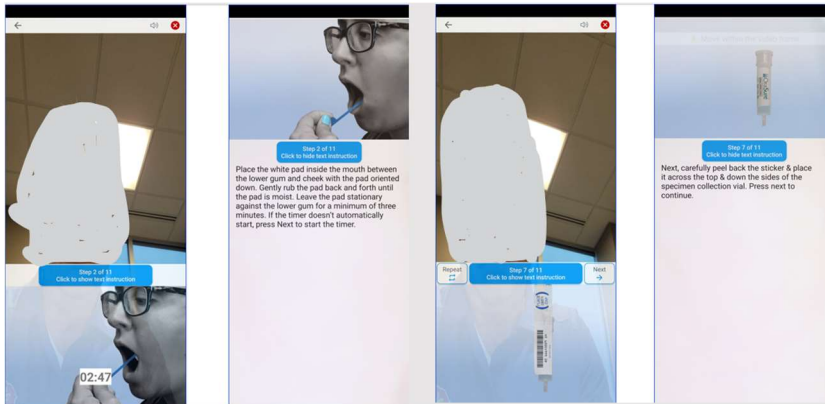
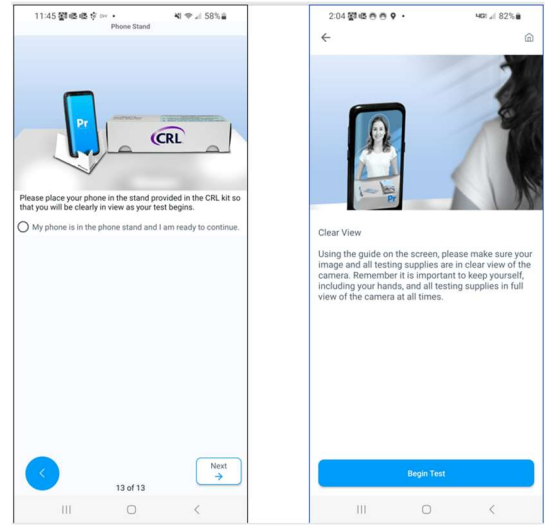
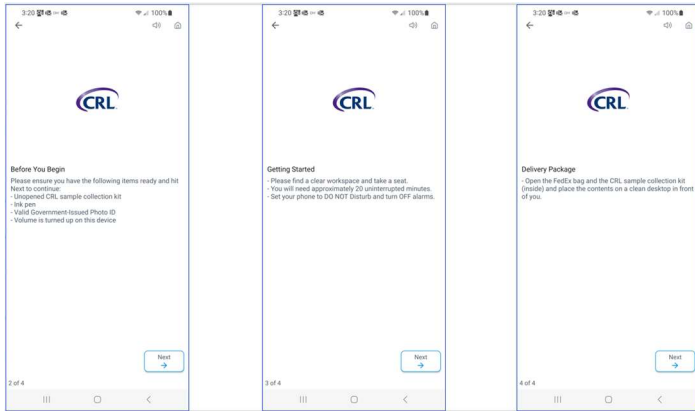
## Mobile App Experience

1. Applicant downloads app, logs in, and begins the process.
2. The app performs a system check to ensure there is sufficient battery, signal, and storage space to complete the process.
3. The applicant signs the consent/agreement.
4. The applicant provides a picture of their Photo ID for identity verification purposes.
5. The applicant scans the barcode at the bottom of the instruction sheet in their kit.
6. The applicant answers health history questions.
7. The applicant performs the oral swab collection according to the instructions provided by the app.
8. The applicant scans their Fedex return airbill for tracking purposes.
9. The applicant completes the collection process.

**IMPORTANT: The collection process is not complete until the "Transmission status" on the "Collection Summary" screen shows "Completed".**



## Sample Screenshots:



## Frequently Asked Questions

**Q:** Is the oral swab collection process safe?

**A:** Yes, this is a safe, non-invasive collection method.

**Q:** How does the oral swab work?

**A:** The applicant will place the swab between their lower cheek and gum for 3 minutes. The swab draws oral fluid, which is rich in antibodies. The applicant will ship the swab to the lab in a vial that contains preservatives, which stabilize the sample. The lab will test the swab upon receipt.

**Q:** When will results be available to Guardian?

**A:** Once the applicant ships their oral swab, Guardian will typically receive results from the lab within 4-6 business days.

**Q:** Where can I find the *Consent to Do Business Electronically* form?

**A:** This form is only needed for paper applications. You can obtain the consent from the forms database on iPipeline. A wet or One Span signature is acceptable.

**Q:** Can the applicant deposit their oral sample in a Fedex dropbox?

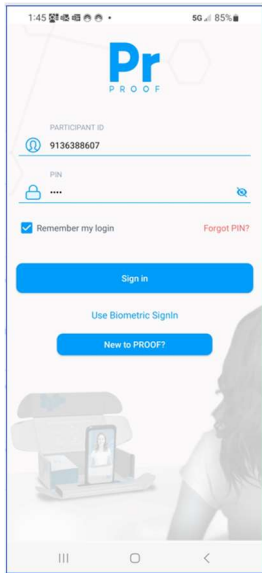
**A:** We do not recommend this since heat/cold can negatively impact the integrity of the sample.

**Q:** What if the applicant can't use Insurcheck™?

**A:** Insurcheck™ is the preferred method of oral swab collection. However, we can provide a regular collection kit with paper instructions for applicants unable to use the mobile app. Please note that a 'selfie' and copy of Photo ID will be required in this situation.

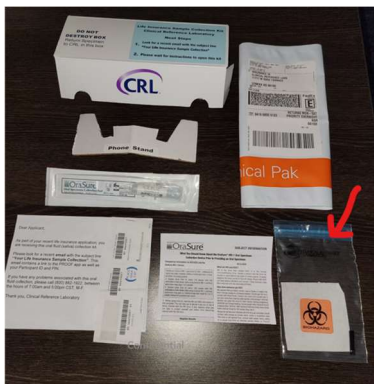
**Q:** Why does the applicant need a Participant ID and PIN?

**A:** A Participant ID and PIN is required to sign into the PROOF+ mobile app.



**Q:** There is a piece of gauze in a biohazard plastic bag in my applicant's oral swab collection kit. What is it for?

**A:** The applicant should put their completed collection vial in this bag. The gauze is intended to soak up any leakage.



**Q:** Who can I contact with questions?

**A:** Please contact [JMOraFluids@glic.com](mailto:JMOraFluids@glic.com) with any questions about the oral fluid process.

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