

Med Supp e-App Quick Start Guide



Med Supp e-App...to be sure





QUICK START GUIDE

With Mutual of Omaha's Medicare Supplement Electronic Application (Med Supp e-App) you may complete and submit business online.




Designed specifically for our Med supp producers, this e-App has everything you need and want to complete and submit applications for quick issue. Saves you time and ensures accuracy. Whether you write hundreds of applications a year or are an occasional Med supp writer, you'll like this process. Chances are you won't go back to paper.

- Saves Time
- Eliminates Guesswork
- Easy for You and Applicants
- Reduces Frustration of Outdated Forms
- Quick Issue • Paid Faster
- Simple to Keep Track of Apps in Progress
- Reduces Paper App Supply



e-App Features

When you begin using the Med Supp e-App, you'll discover all of its features and benefits. Here are a few of the highlights in the meantime:

- Underwriting rules are automatically applied
- FDA database prescription drugs and dosages are listed if needed
- Visual cues indicate your progress, missing information and clarifications
- One signature covers all forms
- Answers to simple questions reveal only the additional questions your client needs
- Each client's signature options appear (electronic or voice)
- Real-time rate quotes and data updates
- A Dashboard shows all your applications in progress
-  For sensitive information



Who Can Use It

You complete the e-App with applicants in person or on the phone. It's not approved for applicants to complete themselves.

Who	What's Required
Producer • Licensed, appointed and registered on Sales Professional Access (see Get Started on back cover)	Internet connection and email account
Applicant • You complete the e-App for anyone with an Internet connection; an email address is preferred, but not required*	<ul style="list-style-type: none"> • Bank account information and Social Security number for signing* • Prescription drug information, if policy is underwritten • Medicare card, if applicable

* See What Ifs on back cover

Where It's Located

Sales Professional Access, mutualofomaha.com/broker, in two places:

- **Welcome page**
- **Sales Tools tab** (includes training materials)

The screenshot shows the Mutual of Omaha Sales Professional Access web application. The navigation menu includes: Welcome, Products, Reports, **Sales Tools** (highlighted), Incentives, About Mutual, and Support. The main content area features several sections:

- News You Can Use:** Long-Term Care: Flex-to-Age 85: Perfect for Clients Who Think They Can't Afford LTC; Life Teleconferences: Mark Your Calendar; Life Portfolio: Help Your Clients Help Their Grandkids; New GUL and GUL Plus: Where They Fit; Medicare Supplement: Electronic Application Coming Next Month; DI Choice Portfolio: Your Advantages; Other Publications; Express Archive.
- A New Way to Stay Connected:** LTC Connection: Online tips, tools and training to help you connect with customers. Includes a "Get Connected" button and a carousel of images.
- Wouldn't it be nice? Laguna Niguel:** Qualify for Mutual Sales Leaders, April 1-5, 2012 in Laguna Niguel, California. Be our honored guest at the luxurious Ritz-Carlton. Learn how you can qualify.
- Featured Product:** Med Supp e-App -- to be sure. You can complete and submit applications online with Mutual of Omaha's Medicare Supplement Electronic Application (Med Supp e-App). It's fast, easy and with embedded underwriting rules, you can be confident you're submitting complete and accurate applications. Below this is a link for "Med Supp e-App" and "Sandbox Med Supp e-App (for training only) Resources".
- Case Status Reports:** Health Business (Go to my report), Life and Annuity Business (Go to my report).
- Products:** Annuities, Critical Illness, Disability Insurance, Life Insurance, Long-Term Care, Medicare Supplement, Medicare Part D Plans.
- Check Your Standing for Mutual Sales Leaders**

At the bottom of the page, there are links for "Privacy policy" and "Terms of Use", and copyright notices for 2011 Mutual of Omaha Insurance Company.

How It Works

The general flow of the Med Supp e-App process is:

- 1** You sign onto Sales Professional Access
- 2** Applicant has Internet browser and email account open (preferred, see What Ifs on back cover)
- 3** You arrive at your Dashboard, click “Start a New Quote” to generate a premium quote
- 4** You ask applicant the questions, add information, click to retrieve plans/ quotes, select a plan
- 5** You click “Initial Documents” to email required docs to the applicant
- 6** You click “Apply Now” to begin the application
- 7** You ask the questions and complete fields
- 8** When all checkmark circles are green, you click “Continue to Review” and go over all the information entered with the applicant; revise as needed. It’s your last step before signature
- 9** You select “Submit” to send an email to the applicant with signature options, required documents and authorization code for signature. Then, you see a Web page with the same information. If the applicant doesn’t use email, see What Ifs on back cover.
- 10** Applicant reviews documents and selects the preferred signature option (see Signature Options section)
- 11** You receive an email that the applicant signed and submitted the application to Mutual of Omaha; the application with policy number shows up on your Dashboard. You also get an email when the applicant receives a premium change and when he/she declines to sign the application
- 12** Once the file goes to underwriting, it appears on your health case monitoring report



Payment Options

- First payment** • Visa, MasterCard or automatic bank withdrawal
- Renewal payment** • Automatic bank withdrawal or check

Signature Options

The following criteria determine how the applicant may sign the e-App:

Signature Method	Available on These Types of Business	And When the Initial Payment Is
<p>Electronic</p> <p>Applicant:</p> <ul style="list-style-type: none"> • Has Internet access (email address not required; see What Ifs) • Must review initial documents before signing • Enters credit card information 	<p>Underwritten</p> <p>Guarantee issue</p> <p>Open enrollment</p>	<p>Automatic bank withdrawal</p> <p>Visa, MasterCard</p>
<p>Voice*</p> <p>Applicant must review application and initial documents before calling the voice signature phone number.</p>	<p>Guarantee issue</p> <p>Open enrollment</p>	<p>Automatic bank withdrawal</p>
<p>Wet</p> <p>Producer mails or delivers the application and documents to the applicant to sign and submit. Primarily used when the applicant is not the bank-account holder. Always an option but not preferred; will delay issue. See What Ifs on back cover.</p>	<p>Underwritten</p> <p>Guarantee issue</p> <p>Open enrollment</p>	<p>Automatic bank withdrawal</p> <p>Check</p>

* Voice signature is not available to those who:

- Want to enter bank account information themselves; they must use electronic signature, or
- Are replacing Med supp or Med Advantage coverage in AL, AK, CO, CT, GA, IL, MD, MA, NV, NH, NJ, NY, NC, OR, PA, SC, TN, VT, WA, WV, WI

Dashboard Highlights

You may sort the information by column heads or search a name, date, etc. The Dashboard indicates application status:

Status	Explanation	Dashboard
Quoted	Completed through quote only; can open it later to finish with the applicant	30 days
App Started	Partially answered the application; saved it to resume with applicant later. Great if you're interrupted and cannot complete the app after starting it.	30 days
Pending Signature	Completed application and sent to applicant for signature. Monitor so you can follow up with the applicant to finish the signature process.	30 days
Printed for Signature	When the applicant is not the bank-account holder. You sent everything to the applicant to wet sign. See What Ifs.	90 days
Submitted e-Signature	Applicant e-signed the application and submitted it to Mutual of Omaha. A policy number was assigned and shows on Dashboard.	90 days
Submitted Voice Signature	Applicant voice signed the app and submitted it to the Mutual of Omaha. A policy number was assigned and shows on Dashboard.	90 days

The screenshot displays the Mutual of Omaha Medicare Supplement e-Application Dashboard. At the top, the Mutual of Omaha logo is on the left, and the user's name 'Jane Doe' and Producer Number '765432' are on the right. Below the header, there are navigation buttons for 'Start a New Quote or Application', 'Introduction', and 'Initial Documents'. A search bar is provided for finding existing quotes or applications, with fields for First Name, Last Name, Policy Number, Phone Number, and State. Below the search bar, there are dropdown menus for App Status, Last Modified, Company Code, and Producer. A table of application records is shown below, with columns for Applicant Name, Policy Number, FAV Key, Phone Number, State, Start Date, App Status, and Last Modified. The App Status column is highlighted in yellow. The table contains the following data:

Applicant Name	Policy Number	FAV Key	Phone Number	State	Start Date	App Status	Last Modified
ACH, JESSIE		991980003632413	(555) 555-5555	MO	06/22/2011	App Started	07/01/2011
ADAMS, JOHN		991980003633055	(402) 123-4321	NE	07/05/2011	Pending Signature	07/06/2011
ADFSDF, ASDF		991980003633209	(323) 232-3232	NE	07/09/2011	App Started	07/06/2011
ADSFDSA, ASDFDS		991980003631957	(332) 332-3233	NE	06/10/2011	App Started	07/07/2011
ADANAGAIN, MIKE		991980003631685	(999) 888-7777	NV	06/07/2011	App Started	06/27/2011
AGE, MIKE	109876-89	991980003631207	(999) 333-2222	CA	05/24/2011	Submitted e-Signature	
AL, FRANK		991980003632643	(402) 351-3456	AL	06/28/2011	App Started	06/28/2011
ALASKA, FRANK		991980003632641	(402) 135-1342	AK	06/28/2011	App Started	06/28/2011
APP, MARK	109913-89	991980003632317	(999) 888-7777	NE	06/21/2011	Pending Signature	06/29/2011

e-App Functions

Navigation

- **Green/white checkmark:** Page is complete and in good order
- **Yellow exclamation mark:** Page is missing information. Go to the page and read the directions or look for the yellow-highlighted area
- **Blue Dot:** the page you're on
- Tab through the answer fields
- Tap "y" key for yes and "n" for no
- In dropdown boxes (state, drugs, etc.), type the first few letters of what you want to get close
- Use the left navigation to jump to any page. For example, you can work on the Producer page while the applicant gathers prescription drug information. Or, you can add notes to the underwriter when discussing drug use.

Of course, it's best to complete the pages in order so that the underwriting rules can be applied and you see only what you need to complete.

Buttons

- **Previous/Next:** Moves you backward or forward one page at a time; does not save answers to the database, but retains them while you're in the e-App
- **Continue to Review:** When all check mark circles are green, takes you to the Review page to go over the information with the applicant and revise anything.
- **Save:** Retains answers in the database
- **Print:** Prints the application with data in paper-app format; not recommended
- **Close:** Saves answers to the database, saves record to the Dashboard and takes you to the Dashboard
- **Edit Quote:** Takes you back to the quote page
- **Initial Documents:** Enables you to email the required documents to the applicant
- **Submit:** Sends an email to the applicant containing the authorization code, signature options and required documents

The screenshot shows the Mutual of Omaha Medicare Supplement e-Application interface. At the top, the Mutual of Omaha logo is visible. Below it, the title "Medicare Supplement e-Application" is displayed in a blue header, followed by "Application Form". A navigation bar contains buttons for "Save", "Print", "Close", "Edit Quote", and "Initial Documents".

The main content area is divided into two columns. The left column is a navigation menu with items: "Applicant Information" (green checkmark), "Medicare Information" (blue dot), "Household Discount" (green checkmark), "Previous or Existing Coverage" (green checkmark), "Health Questions" (yellow exclamation mark), "Prescription Drugs" (green checkmark), "Payment Information" (green checkmark), "Producer" (yellow exclamation mark), and "Notes to Underwriting" (green checkmark). The right column is titled "Medicare Information" and contains several fields and questions:

- A checkbox: "Client would like to answer Social Security question during application" (unchecked).
- Text input: "Social Security Number".
- Text input: "Please reference your Medicare Card to complete this application. Medicare Claim Number".
- Text input: "*Medicare Part A Effective Date" with a dropdown arrow.
- Text input: "*If you are not covered under Medicare Part A, what is your effective date?" with a dropdown arrow and the value "07/21/2011".
- Text input: "*Medicare Part B Effective Date" with a dropdown arrow.
- Text input: "*If you are not covered under Medicare Part B, indicate the effective date." with a dropdown arrow and the value "07/21/2011".
- Text input: "*Are you applying during an Open Enrollment period?" with a dropdown arrow and a "Refer to the Open Enrollment worksheet to help identify" link.
- Text input: "*Are you applying during a Guaranteed Issue period?" with a dropdown arrow and a "Refer to the Guaranteed Issue worksheet to help identify" link.
- Text input: "*Did you turn age 65 in the last six months?" with a dropdown arrow and the value "No".
- Text input: "*Did you enroll in Medicare Part B in the last six months?" with a dropdown arrow and the value "No".

At the bottom of the form, there is a "Continue To Review" button (highlighted in orange) and another set of navigation buttons: "Save", "Print", "Close", "Edit Quote", and "Initial Documents". A "Disable Debug Mode" link is located at the very bottom of the page.

Messages



Information Mark Button

Provides help, clarification, details



Note Pad

Gives you general and state specific rules



Speech Bubble

You're required to tell the applicant something



Red X Stop Sign

Tells you why the application cannot be submitted



Warning Sign

Tells you what the problem is

What Ifs

These are the most common situations. For additional help, see Resources below.

1. Applicant doesn't have Internet access.

You may complete the e-App with him or her in a location with Internet access using a laptop or pc. Print the forms and give them to the applicant.

2. Applicant doesn't have an email account, but does have Internet access.

You give the applicant a website address to go to review the documents and sign the e-App.

3. Applicant doesn't want to give the Social Security Number to you.

Applicant may provide it at e- or voice signature.

4. Applicant doesn't want to give bank information to you.

He/she may provide at e-signature.

5. Applicant either wants to wet sign or is not the bank-account holder.

Click Submit on the Continue to Review page. Then, on your Thank You screen, print the documents and send them to the applicant.

Get Started

Register for Sales Professional Access

You must be registered for our producer website, Sales Professional Access.

Go to mutualofomaha.com/broker. Click Sign Up and follow the instructions to create your account. You need your seven-digit Mutual of Omaha production number to register.

Have a Valid Email Address on File with Us

To add or update your email address, log in to Sales Professional Access, click the Support tab and the My Profile link.

Play in the Sandbox e-App

Once you're online, select the Sandbox e-App on the Sales Tools tab, Resources page, so you can become familiar with it before using the actual e-App with applicants. Play with the rate quoter, application and signature options.

Keep in mind:

- Use fictitious names
- Enter your email address as the applicant's to see communications
- Sandbox Dashboard entries don't transfer to the Med Supp e-App Dashboard

Use the Med Supp e-App

Ready? To write business, select the Med Supp e-App on the Welcome page or Sales Tools tab.

Resources

Online Training, FAQs, Sandbox e-App

Sales Professional Access (mutualofomaha.com/broker) → Sales Tools tab → Med Supp e-App → Resources

Functionality/Technical Issues

Field Assistance Center: (800) 847-9785

Usability

Sales Support: (800) 693-6083