

Reopen Applications

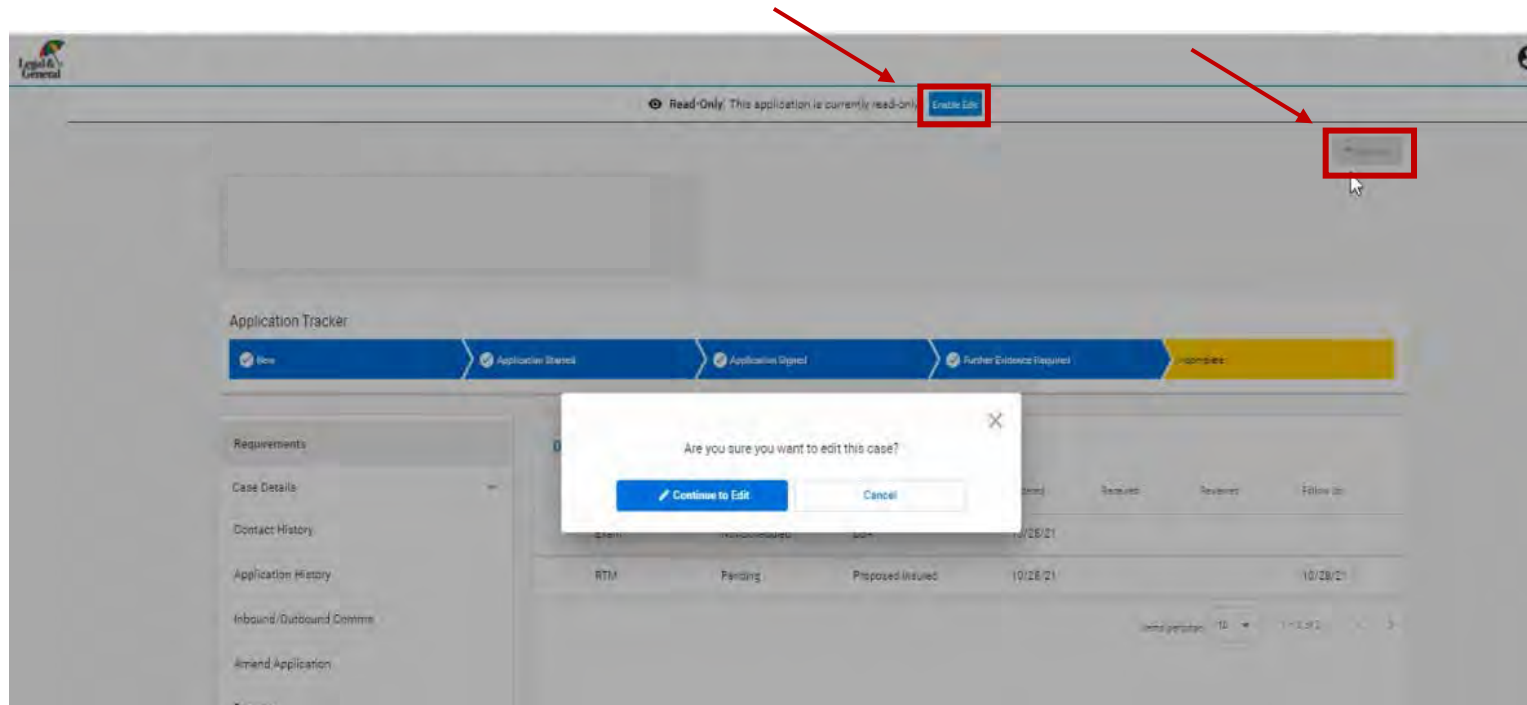


Reopen application for advisors



Advisors can reopen a closed application from Partner Dashboard by clicking on the closed application:

1. Once the case has been opened, click the “Enable Edit” button. The “Reopen” button will be enabled.
2. Click the “Reopen” button. A pop up window will show, asking the advisor to select a reason for why the application is being reopened.



**Reopen: application
eligible**



Reopen: application eligible



- Applications are determined ineligible for reopen as per the criteria on slide 13. The following message will be displayed when the application is reopened successfully. There is no limit for multiple reopens.

The screenshot displays the Legal & General application tracker interface. At the top, a blue banner indicates 'You are now editing this case.' with a 'Save Edits' button. Below this, a status bar shows '47 Days Pending' and 'Reopened'. The 'Application Tracker' section features a progress bar with steps: 'New', 'Application Started', 'Application Signed', 'Further Evidence Required', and 'Incomplete'. The 'Requirements' section on the left lists 'Case Details', 'Contact History', 'Application History', 'Inbound/Outbound Comms', 'Amend Application', and 'Decision'. The main table, titled '0 of 2 Requirements Received', lists requirements with columns for Requirement, Status, Owned By, Ordered, Received, Reviewed, and Expires. A red arrow points from a message box at the bottom to a larger message box on the right.

Requirement	Status	Owned By	Ordered	Received	Reviewed	Expires
Exam	Not Scheduled	LGA	10/28/21			
RTM	Pending	Proposed Insured	10/28/21			10/28/21

The application has been reopened and will be reviewed by an Underwriter.

Reopen: application eligible



When an application is eligible for reopen:

- Email:
 - An email will be sent to the Policy Owner (when PI≠PO) and to PI (when PI=PO). Agency (BMGA1 or GA) will be blind copied.
 - The email can be suppressed within agency preferences.
- SMS:
 - An SMS will be sent to the Policy Owner (when PI=PO).

Hi,

Your application has been reopened and is now being reviewed by our team.

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company

1-855-914-9115

8:30am to 5:00pm EST, Monday-Friday

OnlineApp@Lgamerica.com

SMS Sent To:

Legal & General America | Banner Life: Your application has been reopened and is now being reviewed by our team. Text STOP to opt-out or HELP if you need assistance.
Msg&DataRatesMayApply

Reopen: application eligible



If a policy is successfully reopened, a label marked “Reopened” will be displayed:

- Policy status will move to “Further Evidence Required” or “Underwriter Review” based on if there is additional evidence required. If required, an evidence card is generated in “Action Needed” status.
- Once a final decision is made, the “Reopened” label will no longer display.

Read-Only: This application is currently read-only. [Enable Edit](#)

22 Days Pending Reopened

Application Tracker

New Application Started Application Signed Further Evidence Required Underwriter Review Decision Offer Made Offer Accepted Paid Active

Requirements

Case Details

Contact History

Application History

Inbound/Outbound Comms

Amend Application

0 of 3 Requirements Received

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
ReOpen Requested	Pending		11/30/21			
Description						
Review ReOpened Application						
Exam	Pending	LGA	11/22/21			
RTM	Pending	Proposed Insured	11/22/21			12/22/21

Items per page: 10 1 of 3

Reopen: application eligible



The following criteria is used to determine whether or not a lab needs to be ordered when the application is reopened. If a valid lab is not included with the application, one will be ordered automatically:

- Applicant's age is between 61-80 years and lab draw date is greater than or equal to 6 months, a new lab will be ordered automatically.
- Applicant's age is between 20-60 years and lab date is greater than or equal to 12 months, a new lab will be ordered automatically.

If a lab is needed, a new exam evidence card will be created and a lab order placed.

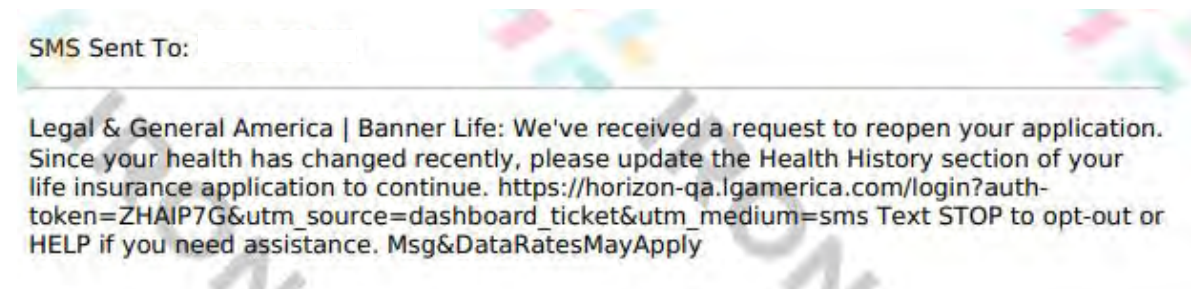
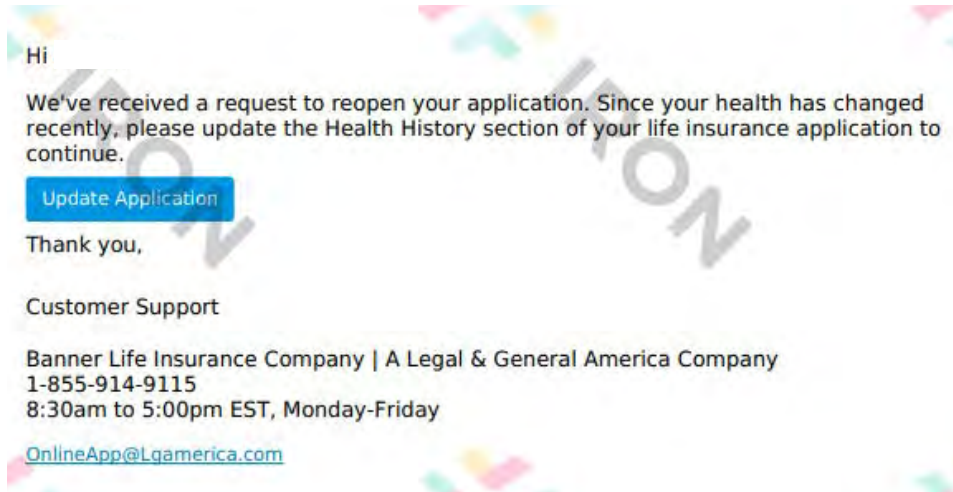
A screenshot of the Legal & General application tracker interface. At the top, there's a status bar with the Legal & General logo, a "Read-Only" notice, and a "Reopen" button. Below this, there are two buttons: "129 Days Pending" and "Reopened". The main section is titled "Application Tracker" and features a progress bar with steps: "New", "Application Started", "Application Signed", "Further Evidence Received" (highlighted in green), "Underwriter Review", "Decision", "Offer Made", "Offer Accepted", "Paid", and "Active". On the left, a sidebar lists navigation options: "Requirements", "Case Details", "Contact History", "Application History", "Inbound/Outbound Comm", and "Amend Application". The main content area shows a table titled "1 of 5 Requirements Received". The table has columns for "Requirement", "Status", "Issued By", "Ordered", "Received", and "Follow Up". The data rows are: "Amend Application" (Completed, Proposed Insured, 12/10/21, 12/10/21), "ReOpen Requested" (Pending, 12/10/21), "RTM" (Pending, Proposed Insured, 08/08/21, 12/21/21), "Exam" (Pending, LSA, 08/08/21), and "APS - Williams" (Pending, LSA, 08/08/21). At the bottom right, there's a pagination control showing "Items per page: 10" and "1 of 5 pages".

Reopen: application eligible



If the option to “Send to Applicant” is selected to update health history:

- Email:
 - An email will be sent every other day for 14 days from the date that the reopen was requested. Agency (BMGA1 or GA) will be blind copied on the first and last emails. This cadence will stop once the updates have been made.
 - When the applicant clicks on the “Update Application” link within the email, he/she will be redirected to the application summary page to make updates.
 - The applicant can only make updates to the health history section.
- SMS:
 - An SMS will be sent every other day for 14 days from the date that the reopen was requested. This cadence will stop once the updates have been made.
 - When the applicant clicks on the “Update Application” link within the email, he/she will be redirected to the application summary page to make updates.
 - The applicant can only make updates to the health history section.



Reopen: application eligible



- When a closed application is reopened for “New Medical Information” or “New Financial Information,” an email will be sent to the advisor notifying him/her to upload evidences.
- After clicking the “Upload Document” link in the email, the advisor will be directed to the “Manage Application” page to enable Edit mode and upload document as displayed in next slide.



Reopen: application eligible



- Advisor can upload documents for reopened application under category 'Application' and subcategory 'Reopened Application' only in Edit mode after Reopen is successful.

The screenshot shows the 'Application Tracker' interface. At the top, a status bar indicates '47 Days Pending' and 'Reopened'. Below this, a progress bar shows the stages: 'New', 'Application Started', 'Application Signed', and 'Further Requirements'. The left sidebar lists various sections: 'Requirements', 'Case Details', 'Contact History', 'Application History', 'Inbound/Outbound Comms', 'Amend Application', and 'Decision'. The main area displays a table of documents. An 'Upload Document' modal is open in the center, prompting the user to 'Select the category of document from the list below.' The modal contains two dropdown menus: 'Category' with 'Application' selected, and 'Subcategory' with 'Reopened Application' selected. Below these are 'Browse', 'Cancel', and 'Upload' buttons. The background table has columns for 'Document', 'Date', 'Category', 'Recipient', and 'Delivery'.

Document	Date	Category	Recipient	Delivery
#LGASecure* Information needed for your life insurance application	12/14/21 08:41 pm	Notifications	Proposed Insured	Outbound
#LGASecure* Information needed for your life insurance application	12/14/21 08:39 pm	Notifications	Proposed Insured	Outbound
#LGASecure* Information needed for your life insurance application	12/14/21 08:37 pm	Notifications	Proposed Insured	Outbound
#LGASecure* Information needed for your life insurance application	12/14/21 08:35 pm	Notifications	Proposed Insured	Outbound
#LGASecure* Additional documents needed to re-open application for Keven Buckley	12/14/21 08:33 pm	Notifications	Agent	Outbound
#LGASecure* Your life insurance application has been reopened	12/14/21 08:33 pm	Notifications	Proposed Insured	Outbound

Reopen: application eligible



- Uploaded documents can be seen under Inbound/Outbound Comms section.
- Multiple documents can be uploaded.

Application Tracker

Reopened

Application Tracker Progress: New, Application Started, Application Signed, Further Evidence Required, Underwriter Review, Decision, Offer Made, Offer Accepted, Paid, Active

Requirements, Case Details, Contact History, Application History, Inbound/Outbound Comms, Amend Application, Decision

Search... Delivery Recipient Category Reset Upload

Document	Date	Category	Recipient	Delivery
Reopened Application - Policy Packet (95)	12/14/21 08:23 pm	Application	LGA	Inbound
LGASecure Information needed for your life insurance application	12/14/21 05:07 pm	Notifications	Proposed Insured	Outbound
LGASecure Additional Info Request (Darcy Burge	12/14/21 05:01 pm	Notifications	Agent	Outbound
LGASecure Information needed for your life insurance application	12/14/21 05:01 pm	Notifications	Proposed Insured	Outbound
Part1	12/14/21 05:01 pm	Application	Proposed Insured	Outbound
Part2	12/14/21 05:01 pm	Application	Proposed Insured	Outbound

Reopen: application eligible



- When an applicant or advisor updates the details in the application as part of Reopen, they will be highlighted in orange on the summary page.
- This process is similar to the BAU Amend Application process.

The screenshot displays a medical application summary page with two columns of questions and answers. Several fields are highlighted in orange, indicating updates. Two red boxes highlight specific sections:

- Left Column:**
 - Question: "How much do you weigh?" Answer: **150lbs**
 - Question: "Has your weight changed by more than 10 lbs. in the past year?" Answer: **No**
 - Question: "Who was the last physician you consulted?"
 - Question: "Who was the physician that ordered your blood test?"
 - Question: "Have you ever had an application for life, disability income or long term care insurance declined, postponed, modified, rated, or offered with a reduced face amount?" Answer: **No**
 - Question: "Has a biological parent ever been diagnosed or treated by a licensed health care professional for polycystic kidney disease, Huntington's disease, sickle cell anemia or FAP (familial adenomatous polyposis)?" Answer: **Unknown**
 - Question: "Do you have any biological siblings?" Answer: **No**
 - Question: "Have you been on insulin since your diabetes was first treated?" Answer: **Don't Know**
 - Question: "What was the result of your latest Hemoglobin A1c?" Answer: **I don't know**
 - Question: "Have you ever seen a licensed health care professional regarding, been diagnosed or treated for any of the following?" Answer: **None of the above**
 - Question: "During the last 5 years have you consulted a licensed health care..."
- Right Column:**
 - Question: "How tall are you?" Answer: **5ft - 9in**
 - Question: "Who is your primary physician?"
 - Question: "When was your last full physical including blood test?" Answer: **04/2021**
 - Question: "Who is your health insurance provider?" Answer: **I don't have health insurance**
 - Question: "Have both of your biological parents lived to age 75 or older?" Answer: **Not Applicable**
 - Question: "Has a biological parent ever been diagnosed or treated by a licensed health care professional for coronary artery disease, angina, heart attack or cancer before age 60?"
 - Question: "Have you ever seen a licensed health care professional regarding, been diagnosed or treated for any of the following?" Answer: **Diabetes**
 - Question: "When was your diabetes diagnosed?" Answer: **12/2020**
 - Question: "Who was the physician you consulted?"
 - Question: "Have you ever been admitted to a hospital for suicidal thoughts or attempts of suicide or any other mental health condition?" Answer: **No**
 - Question: "Other than a routine check up by your treating physician, are you..."

**Reopen: application
ineligible**



Reopen: application ineligible



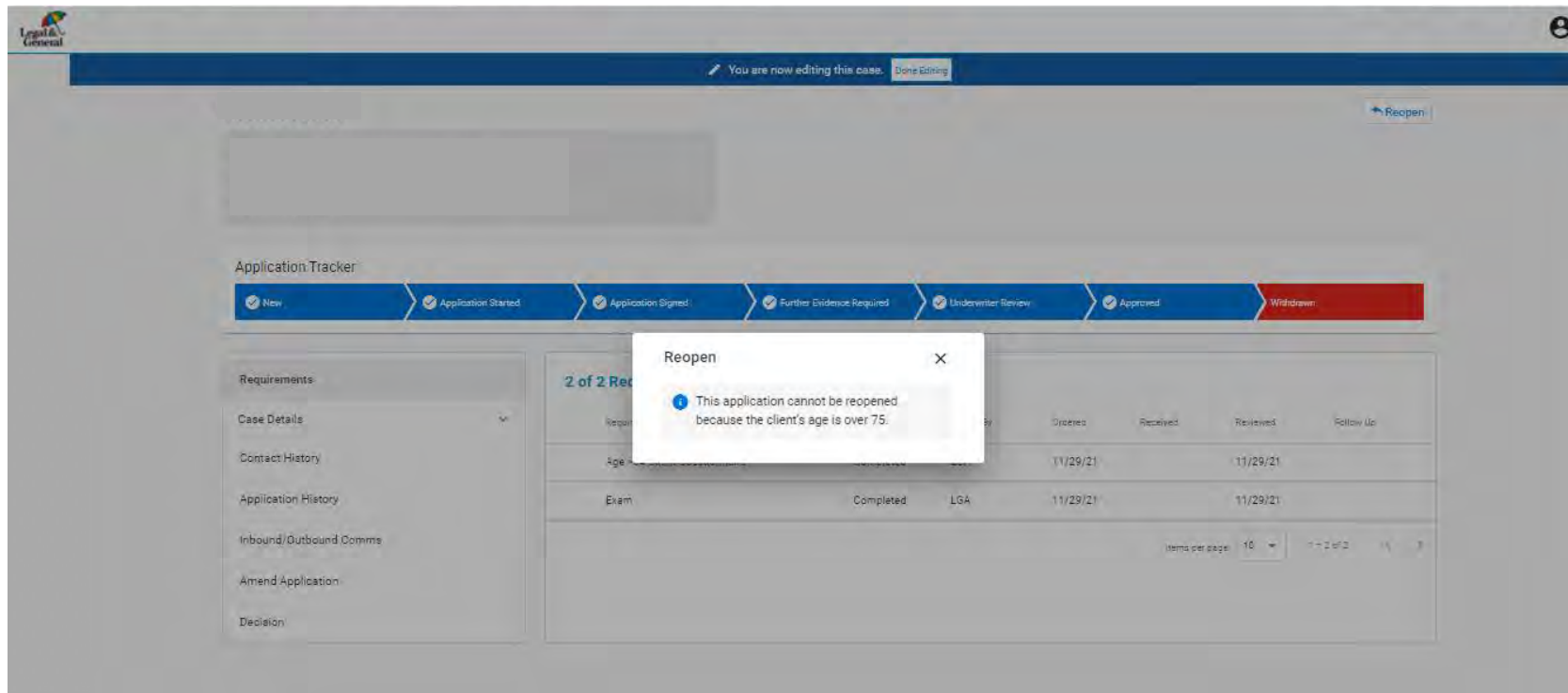
Applications are determined ineligible for reopen if:

- Advisor license expired
- Applicant's age is between 20-60 years at the time of reopen and the application signature date is greater than or equal to 13 months
- Applicant's age is between 61-75 years at the time of reopen and the application signature date is greater than or equal to 7 months
- Applicant's age is above 75 years at the time of reopen
- Application date is greater than 60 days and the applicant's health history has recently changed
- Application was previously declined

Reopen: application ineligible



- A popup window will appear explaining the reason for why an application is ineligible based on the reasons on slide 13. In this sample screenshot, the applicant's age is above 75 years.

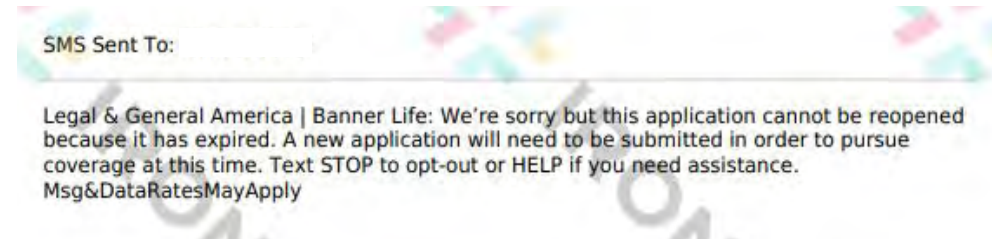


Reopen: application ineligible



When an application is ineligible for reopen because it was previously declined:

- Email:
 - An email will be sent to the Policy Owner (when PI≠PO) and to PI (when PI=PO) explaining why the application is ineligible for reopen.
 - The email can be suppressed within agency preferences.
- SMS:
 - An SMS will be sent to the Policy Owner (when PI=PO) explaining why the application is ineligible for reopen.



Reopen: application ineligible



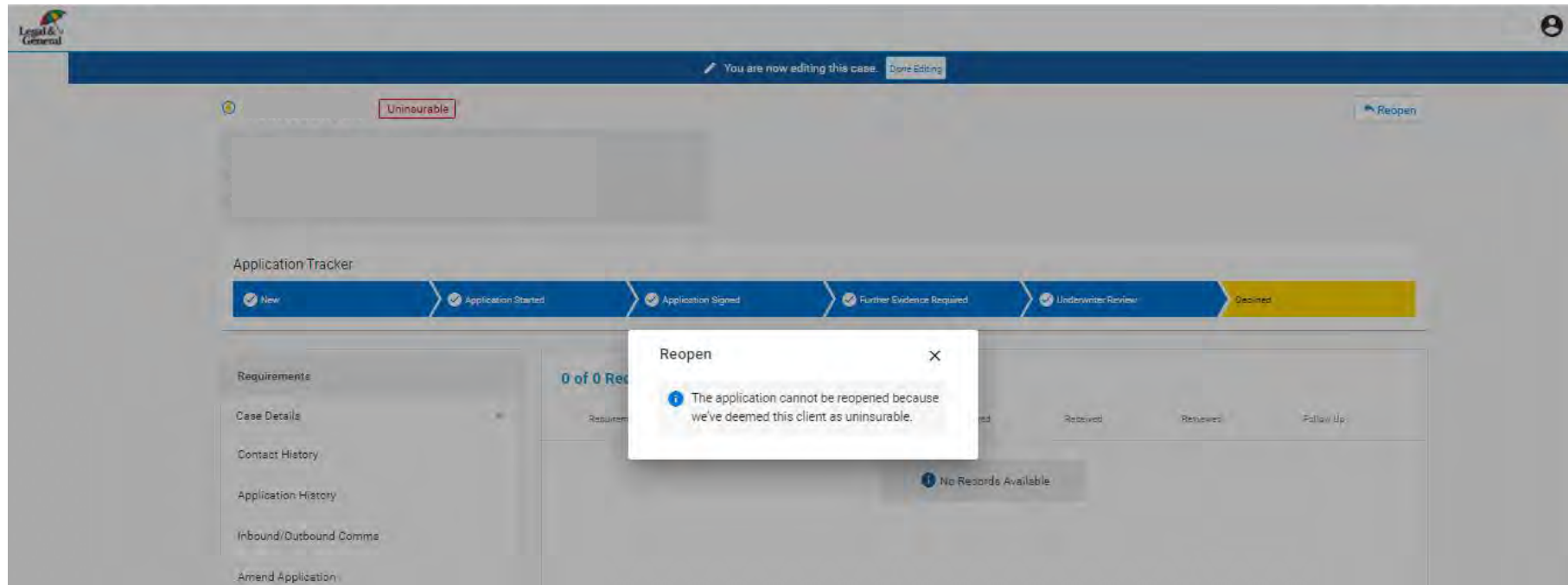
- If a policy is declined, a label marked “Uninsurable” will be displayed.

A screenshot of the Legal & General application tracker interface. At the top, there is a header bar with the Legal & General logo on the left and a user profile icon on the right. Below the header, a red arrow points to a label that says "Uninsurable". The main content area shows an "Application Tracker" section with a progress bar. The progress bar has several steps: "New", "Application Started", "Application Signed", "Further Evidence Required", "Underwriter Review", and "Declined". The "Declined" step is highlighted in yellow. Below the progress bar, there is a "Requirements" section on the left with a list of options: "Case Details", "Contact History", "Application History", "Inbound/Outbound Comms", "Amend Application", and "Decision". To the right of the requirements list, there is a table titled "0 of 0 Requirements Received". The table has columns for "Requirement", "Status", "Owned By", "Ordered", "Received", "Reviewed", and "Follow Up". Below the table, there is a message that says "No Records Available".

Reopen: application ineligible



- If the advisor tries to reopen a declined and “Uninsurable” policy, a popup message is displayed.



Questions?
Contact your distribution
representative.

