

LIVING PROMISE®
WHOLE LIFE INSURANCE

POINT-OF-SALE INTERVIEW AND APPLICATION PROCESS

Agent Guide



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company



Get Faster Results

With our quick and easy point-of-sale process, you can help your clients apply for Living Promise coverage, complete the health interview process and receive medical eligibility results — all during the same meeting.

We've partnered with Apptical™ to provide the following services over the phone:

- MIB check
- Prescription history check
- Build chart review

The point-of-sale process with Apptical happens while you are with your client and immediately after you complete a Living Promise paper application.

This process is not currently available using the iGO e-Application. This is an optional process available to provide you and your client with a quick medical eligibility result.

If you prefer to submit the application without completing the point-of-sale interview, please submit applications through your normal process.

Apptical Interviews

Apptical is available to conduct interviews during the following hours:

- Monday – Friday: 8:30 a.m. – 2 a.m. (ET)
- Saturday – Sunday: 10 a.m. – 10 p.m. (ET)
- Phone: 855-464-9577

The following four steps explain how to complete the point-of-sale application process.



Step 1: Call Apptical

Once the paper application has been completed, call Apptical at 855-464-9577 to begin the point-of-sale interview process. At the start of the call, you will be asked to provide:

- Your first and last name
- Your United of Omaha producer number
- The product being applied for (level or graded)
- Your phone number (in case the call is disconnected)
- State and application form number being used
- Client identification verification (requested in order to collect the MIB and Rx history) including:
 - Gender
 - Name
 - Social Security number
 - Address
 - Phone number
 - Date of birth
 - Birth state and country

The Apptical representative will then give you a personal health interview (PHI) number to record on the Producer Report form, located in the application packet.

Please note: It is very important that you write the PHI number provided on the application. Not doing so risks incorrect processing.



Step 2: Personal Health Interview (PHI)

At this point, the client is asked to get on the phone. The Apptical interviewer will then ask the client to:

- Verify his/her identification information
- Provide U.S. residence status
- Provide height and weight
- Confirm that the application was signed and the point-of-sale disclosures were provided
- Authorize a prescription history check
- Answer all the health questions listed on the Living Promise application

While the client is answering the health questions, Apptical will run the following checks:

- MIB record
- Prescription history

Depending on the results of the MIB and prescription history check, the interviewer may need to ask additional questions to clarify the client's health status.

Do you have the Apptical Mobile app?

With the app you can bypass Step 1 of the interview process and reduce the time of Step 2 by taking a photo of your client's state photo ID.

Here's how to get the app:

- Search "Apptical Mobile" in the App Store and download the app
- Set up your information in the app
- The app will walk you step by step through the process of sending your client's information to Apptical
- An Apptical interviewer will call you to finish the interview process



Step 3: Eligibility Results

You will be asked to get back on the phone to receive the eligibility results of the case. There are four potential results:

1. The client is medically eligible as applied, subject to our review of existing coverage.

- Inform the client and submit the signed application.

2. There is a discrepancy between the coverage applied for and the results of the prescription history check:

- a. The client is medically eligible to apply for the graded benefit based on results of the prescription history check. Update the application to reflect correct coverage applied for and have client initial the change. Submit the signed application.
- b. The client is not eligible to apply for either coverage type due to prescription drugs related to Part 1 of the application. Write "Withdrawn" on the Producer Report located within the application packet and submit the signed application.

3. There is a discrepancy between the coverage applied for and the results of the MIB check:

- The Apptical rep will request that you ask the corresponding question again.
 - a. If the client changes his/her answer, update the application and have the client initial the change. You will then be provided a medical eligibility result. Inform the client and submit the signed application.
 - b. If the client does not change his/her answer, inform the client that the application requires underwriting review due to information received from the MIB check. Submit the signed application for underwriting review.

4. The client is not eligible to apply for coverage based on answers to health questions on the application:

- The Apptical rep will provide the medical eligibility result. If the client is not eligible for either coverage type, inform your client, write "Withdrawn" on the Producer Report located within the application packet, and submit the signed application.

The medical eligibility results are generated based on United of Omaha's underwriting rules. The Apptical rep will not be able to change the result based on any additional comments/information you provide. The rep will record the additional information you provide and will send that information along to United of Omaha.



Step 4: Final Results

Once the application is received, if the client has any existing coverage with the Mutual of Omaha companies or has applied for coverage in the past, United of Omaha will review that information prior to providing the final underwriting decision. Any information available could result in a change to the eligibility decision provided by Apptical.

Important Notes:

- All applications must be signed and submitted within 14 days, regardless of the eligibility results. United of Omaha requires a record of the client's authorization to check MIB and prescription history records
- Please submit the completed application and all required forms to United of Omaha for quick processing. Any missing forms or information will result in an additional follow up to the producer and will delay the underwriting process



Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com

