

CRITICAL  
ADVANTAGE<sup>SM</sup>  
PORTFOLIO



# E-APP QUICK START GUIDE

**Critical Illness Insurance, Cancer Insurance & Heart Attack/Stroke Insurance**

# Quick Start Guide

The Critical Advantage e-app allows you to complete and submit your critical illness, cancer, and heart attack and stroke insurance applications online. Whether you regularly submit business with us or you're an occasional producer, you'll like this process. Chances are you won't go back to paper.



## e-App Advantages

The e-app ensures your application is completed in its entirety before you submit it, which saves time and:

- Allows you to complete the application in good order
- Ensures you're using the right forms
- Offers the ability to view and/or print state filed forms at any time
- Reduces application scrubbing time
- Allows you to choose your method of signature collection – e-signature email, e-signature face-to-face or wet signature
- Provides a paperless “green” experience
- Allows you to quote a premium and complete an application at the same time



## e-App Features

When you begin using the e-app, you'll discover there's a lot to like. Here are a few of the highlights:

- Visual cues indicate your progress and prompt you for missing information
- Answers to questions reveal only the additional questions your client needs to answer
- Simple e-signature process
- Auto-save functionality so none of your information is lost
- A dashboard shows all your applications in progress

## Before You Get Started

### Register for Sales Professional Access

You'll need to be registered to use Sales Professional Access, our secure producer website. To register:

- Go to [mutualofomaha.com](http://mutualofomaha.com) and click **Access Your Account**
- Select **Sales Professionals** and click **Register**. Then follow the instructions to create your account
- You'll need your seven-digit Mutual of Omaha production number to register

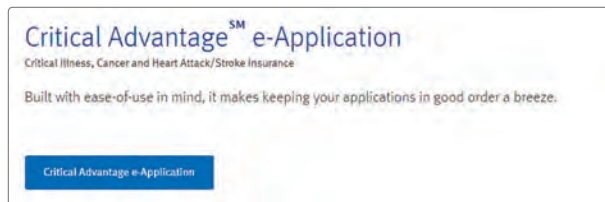
### Make Sure Your Email Address is on File

You'll need to have a valid email address on file with Mutual of Omaha. To add or update your email address:

- Log in to Sales Professional Access
- Go to the **Support** tab
- Click the **My Profile** link

### Access the e-App Online

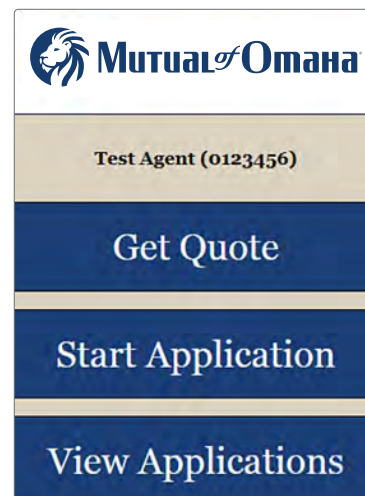
You'll find an electronic applications link on Sales Professional Access under sales tools on the home page, the sales and marketing tab or at the bottom of each product page that use e-app technology.



## Using the e-App

### Start an Application

- Select **Quote Application** to determine appropriate benefits and premium
- Select **Start Application** to begin a new application
- Select **View Applications** to view applications for existing cases or to complete an application already started



If you select **Start Application**:

- Click the drop-down menu to select your **Client's Residential State**
- Click the drop-down menu to select your **Commission Code**
- Click **Start Application**

Start Application	
Product:	Critical Advantage ▼
Client Residential State:	AK ▼
Commission Code:	▼

## Sections

You can quickly maneuver through the sections by clicking on them from the table located on the left of the screen. Incomplete sections will be highlighted.

General Information  
Proposed Insured(s)  
All Other Person(s)  
Other Coverage  
Health Questions  
Agreements  
Agent/Producer Statement  
Additional Information  
Payment Information  
Account Information  
Authorization to Disclose Information  
HIPAA  
Authorization for Release of Information  
Save & Exit

## General Information

The screens follow the same flow as the paper application.

General Information  
Application for Supplemental Health Insurance  
Coverage(s) Applying For  
Product:  
☐ Lump Sum Cancer  
☐ Lump Sum Heart Attack and Stroke  
☒ Lump Sum Critical Illness  
Base Lump Sum Benefit Amount: \$ 100,000  
\* Note: The lump sum benefit amount for any child(ren) under an applicable policy will equal the amount of the Primary Insured up to \$50,000. Must select benefit in increments of \$1,000.  
Type of Coverage:  
☐ Individual  
☐ Individual plus child(ren)  
☒ Family  
Coverage Options:  
☐ 10 year term  
☐ 15 year term  
☐ 20 year term  
☐ 30 year term  
☒ Guaranteed for lifetime  
Optional Riders:  
Cash Value Benefit Rider ☐ Yes ☒ No  
Intensive Care Unit Indemnity Benefits Rider ☐ Yes ☒ No  
Next

## Additional Questions or Forms

The answers to certain questions will prompt additional questions or forms to appear. For example, if you answer "yes," to the following question in Section E...

Other Coverage and Replacement Information  
Is the coverage applied for replacing any existing coverage for any Proposed Insured?  
☒ Yes ☐ No

...Then more information would be required. If you answered "no," this screen would not appear.

The more information that is required.  
If "Yes", please give details below.  
Company  
Proposed Insured  
Face Amount

Here's another example: If the following question in the Agreement Section is checked, an Authorization for Release of Information to My Insurance screen would appear.

☐ Does the Applicant request to fill out an "Authorization For Release of Information to My Insurance Agent and/or Agency"?

Other things that may prompt additional questions or forms include:

- Certain riders
- Replacement coverage
- Additional health questions

## Application Information

Once all the information has been entered, you can either click **Next** on the last form, or **Save & Exit**. A warning message will appear if there are any required fields that have not been completed. The application will save with the information that has been entered, but it will not be considered complete until all the required information is entered in order to submit.

Warning: Unsatisfied Requirements  
You have not completed all requirements. You may proceed for now, but further processing may not be possible until all requirements are complete.  
Are you sure you wish to continue?  
Yes No



If the status is listed as incomplete, the application is missing required information.

- Click **Edit** to return to the application
- Click on the highlighted section with incomplete information, which will also show the incomplete information fields highlighted

Application Information	
<b>Product:</b>	Critical Advantage
<b>Residential State:</b>	AL
<b>Commission Code:</b>	ZZ
<b>Created:</b>	08/09/2017 4:13 PM
<b>Type:</b>	Single Application
<b>Applicant A:</b>	test test
<b>Status:</b>	Incomplete
<b>Attachment:</b>	<input type="text"/> Browse...
<b>Review:</b>	Submitted to Back Office
<b>Actions:</b>	<input type="button" value="View"/> <input type="button" value="Edit"/>

## Signature Process

Once all the information has been entered and the status is complete, you're ready to start the signature process (or submit to back office, if applicable).

Click **Request Signatures**.

Application Information	
<b>Product:</b>	Critical Advantage
<b>Residential State:</b>	AL
<b>Commission Code:</b>	ZZ
<b>Created:</b>	08/09/2017 4:13 PM
<b>Type:</b>	Single Application
<b>Applicant A:</b>	test test
<b>Status:</b>	Complete - Ready to Sign
<b>Attachment:</b>	<input type="text"/> Browse...
<b>Review:</b>	Submitted to Back Office
<b>Actions:</b>	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Request Signatures"/>

From this screen, you have the option to click the **Sign** button or the **Email** button for each applicant.

Application Information	
<b>Product:</b>	Critical Advantage
<b>Residential State:</b>	AL
<b>Commission Code:</b>	ZZ
<b>Created:</b>	08/09/2017 4:13 PM
<b>Type:</b>	Single Application
<b>Applicant A:</b>	test test
<b>Status:</b>	Signed - Ready to Submit
<b>Attachment:</b>	<input type="text"/> Browse...
<b>Review:</b>	Submitted to Back Office
<b>Actions:</b>	<input type="button" value="View"/> <input type="button" value="Edit"/>

Name	Role	Status	Status Date	Action
test test	Applicant A	Signed	08/14/2017	
partner test	Spouse	Signed	08/14/2017	
Test Agent	Agent	Signed	08/14/2017	

If you click **Sign** (Face-to-Face or Screen Sharing):

- After both you and your applicant(s) have e-signed the forms, you are ready to submit the application
- Click **Submit**

If you click **Email**:

- You'll be prompted to enter the applicant's email address. This will automatically generate an email from you with a link to the signature process
- When the link is opened in the email, the applicant will be required to answer some authentication questions before beginning the email signature process
- The applicant must click on the **Important Documents** and **Electronic Signature Consent Documents** links plus the **I Agree** boxes. Note: As the producer, you do not need to view any documents prior to signing
- When finished, click **Sign Application**. This will open a PDF of the application and forms

Important Documents
Before you can sign the application, you must review some important documents and the electronic signature consent document. Click the links below to view the documents, which will open in a separate browser tab or window. You may wish to save or print the documents.
<a href="#">Important Documents</a>
<a href="#">Electronic Signature Consent Document</a>
Once you have reviewed the documents, you will be able to check the boxes below and then sign the application.
<input checked="" type="checkbox"/> I agree to consent to the use of electronic signatures
<input checked="" type="checkbox"/> I agree to sign my application for insurance
<input type="button" value="Sign Application"/>

- Click **Next** to go through each page or click **Next Signature** to quickly navigate to each signature

- Click **Sign**, then **Next Signature**

**PLEASE READ AND SIGN**

**AGREEMENTS AND ACKNOWLEDGEMENTS**

- Applicant ("you") represents that my answers on this application are true and complete. Incorrect or misleading answers may void this application and any issued policy from its effective date.
- Mutual of Omaha Insurance Company ("we" or "us") may require medical records, a medical exam or other information. This coverage will not be approved unless we receive all information requested for underwriting and determined you are eligible for the exact insurance applied for as of the application date or you have accepted an offer by us for coverage other than for which you applied. If approved, the policy will indicate its effective date.
- This application does not provide temporary insurance. If this application is declined, any advance premium payment submitted with the application will be refunded without interest. No insurance coverage will be in effect until we issue a policy and receive payment of the full initial premium according to the premium mode you selected with your application.
- No producer can waive or change any receipt or policy provision or agree to issue a policy.

I have (a) read and understand the Agreements and Acknowledgements; (b) read and approved the answers as recorded on this application; and (c) received the appropriate Outline of Coverage as required.

Signature of Applicant:  AL  
State:  test test  
Signature of Producer/Insurer:  test test  
Printed Name of Proposed Insured:  Date:   
Signature of Partner\*:  Partner: test test  
Printed Name of Partner\*:  Date:

- After the last signature, you must click **Finished**

← Back Page 6 of 12 Next → **Finished »** + -

- Notification will be emailed to you advising client signatures are complete
- After both you and your applicant(s) have e-signed the forms, the application will be automatically submitted to Mutual of Omaha

If you click **Edit** after your applicant(s) has e-signed the forms, a message will appear letting you know that clicking **Yes to Edit Now** cancels the signatures, which means you would need to start over with the signature process. (The Producer Statement is the only section that you can edit without affecting the signature process by clicking where it indicates on the Edit Application message.)

Once the application has been submitted, the underwriting process will begin.

**Note:** You also have the option to obtain a wet signature by mailing or delivering the application to the applicant to sign and submit.

## Additional Questions or Forms

Click **View Applications** to view your dashboard and monitor the status of your existing cases.



You can filter your view by clicking the dropdown for **Dates** and **Status**.

**Application Filters**

Dates:  All Dates  
Status:  Any Status

✓ Any Status  
Incomplete  
Complete  
Signing  
Signed  
Submitted

Created	Applicant A	Applicant B	Status	View
04/23/2015 12:30 PM	David Brown		Submitted	<a href="#">View</a>
04/17/2015 10:53 AM	John Doe	Jane Doe	Signed	<a href="#">View</a>
04/17/2015 10:29 AM	Sam Miller	Chris Miller	Signing	<a href="#">View</a>
04/17/2015 10:12 AM	Ann Jones		Complete	<a href="#">View</a>
04/14/2015 3:26 PM	Mary Smith	Tom Smith	Incomplete	<a href="#">View</a>

The **Status** will be one of the following:

- Incomplete** – Required information is missing. Click **View**, then **Edit** to finish. Incomplete sections and fields will be highlighted
- Complete** – All required information is completed and the application is ready for signatures to be requested

**Application Information**

**Product:** Critical Advantage  
**Residential State:** OR  
**Commission Code:** ZZ  
**Created:** 08/05/2017 1:06 PM  
**Type:** Single Application  
**Applicant A:** asdf asdf  
**Status:** Complete - Ready to Sign  
**Attachment:**  Browse...  
**Review:**   
**Actions:**

- Signing** – The signature process has been started, but is not yet complete. This could mean the **Request Signatures** button was pushed but the **Sign** button was not. Or it could mean all parties have not signed. Or that the **Finished** button was not clicked after the last signature. Click **View** to see the status by person

Name	Role	Status	Status Date	Action
test test	Applicant A	Signed	08/14/2017	
test partner	Spouse	Emailed	08/14/2017	<a href="#">Sign</a> <a href="#">Email</a>
Test Agent	Agent	New	08/08/2017	<a href="#">Sign</a>

- New** – The signature process needs to be started for that person either by clicking **Sign** or **Email**
- Email** – If you click **Email**, you will be asked for an email address. An email will be sent to this address to begin the signature process
- Signed** – The signature process has been completed
- In Review** – This is applicable only if a back office is involved
- Submitted** – The case has been submitted and the underwriting process is taking place

# Quick References

## Dashboard Highlights

From your dashboard, you may sort the information by column heads or search on a name, date, etc. The dashboard indicates application status:

Status	Explanation
Incomplete	The application is missing some required information. Click <b>Edit</b> to go back into the application. Click highlighted sections to quickly go to the incomplete portion.
Complete	All information has been entered and the app is ready to start the signature process.
Signing	The application has been completed and sent to the applicant for signature. Monitor so you can follow up with the applicant to complete the signature process. Or, the signature process has been started, but is not yet complete. This could mean the <b>Request Signatures</b> button was pushed but the <b>Sign</b> button was not. Or it could mean all parties have not signed. Or that the <b>Finished</b> button was not clicked after the last signature. Click <b>View</b> to see the status by person.
Signed	All the signatures have been e-signed and the application is ready to be submitted to Mutual of Omaha, or to a back office if involved.
Submitted	The application has been signed and submitted.

## e-App Buttons

Application Information

Product: Critical Advantage

Residential State: AL

Commission Code: MX

Created: 08/15/2017 5:33 PM

Type: Single Application

Applicant A: tina johns

Status: Signed - Ready to Submit

Attachment:

Actions:

- **Start Application** – Click this button to begin a new application
- **Back/Next** – Allows you to move backward or forward one page at a time
- **Table of Contents** – Allows you to quickly access the various sections of the application
- **View** – Allows you to view the actual application

## Resources

You'll find more information on Sales Professional Access, such as:

- Critical Advantage e-App Link
- Quick Start Guide
- Frequently Asked Questions
- Training Brainshark

## Questions

**Contact** [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com).

Application Filters				
Dates: All Dates				
Status: Any Status				
Created	Applicant A	Applicant B	Status	View
04/20/2015 12:16 PM			Incomplete	<input type="button" value="View"/>
04/17/2015 7:48 AM			Incomplete	<input type="button" value="View"/>
04/14/2015 10:44 AM			Incomplete	<input type="button" value="View"/>
03/09/2015 3:35 PM	Smith Jane		Complete	<input type="button" value="View"/>
03/09/2015 2:11 PM			Incomplete	<input type="button" value="View"/>
03/08/2015 11:53 AM			Incomplete	<input type="button" value="View"/>
03/04/2015 4:09 PM			Incomplete	<input type="button" value="View"/>
03/04/2015 12:34 PM			Incomplete	<input type="button" value="View"/>
03/03/2015 2:09 PM	single testing		Incomplete	<input type="button" value="View"/>
02/11/2015 9:44 AM	demo test		Complete	<input type="button" value="View"/>

## 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](http://MutualofOmaha.com)



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