

Frequently Asked Questions

eApply

The application is the key component of our automated new business and underwriting processes. We encourage you to take a few minutes to review the application before it is submitted to make sure it is complete and that all information is accurate. The information submitted drives all aspects of our automated processes.

Refer to the information below to learn about our electronic application process and the steps you can take to help ensure a smooth experience from application to policy issue.

eApply basics

What is eApply?

eApply is the name of our online electronic application system. eApply allows our agents to complete and submit applications electronically by being prompted for all needed information and forms. When using eApply, applications and all related documents are electronically placed into a work queue that automatically flows from submission, to underwriting, to issue—giving you and your client the fastest possible turnaround time.

Because the information typed into our eApply system flows directly into both our system and our vendors' systems when we order requirements, accurately entering the information is more important than ever.

How do I access eApply?

After logging into Producer Workbench, eApply can be accessed by clicking on "Go to eApply" in the Day-to-Day Tasks tile.

What are the benefits of using eApply?

- **Applications submitted In-Good-Order (IGO)** – the system prompts for all required information, ensuring that the correct forms are used and all necessary fields and forms are fully completed—ultimately improving turnaround time to issue.
- By using eApply, drill down (reflexive) questions reduce dependence on medical records and help us make real-time underwriting decisions.
- **Improved quality** – submission of electronic applications removes the risk of error resulting from incorrect deciphering of handwriting and from missing information.
- **e-Signature** – provides the capability to take applications from clients who may not be physically present, and it applies the signature to all the required forms after verification.
- **Save time and money** – eliminate printing of applications; reduce the need to re-contact a client for missing information; no need to drive to get signatures, reduced mailing costs.
- **Enhanced client sales experience** – with applications being submitted IGO, policies can be issued faster, with no need to re-contact the client. And, with the convenient e-Signature feature, clients can apply/sign for coverage from virtually anywhere they can access the Web.

What products are available in eApply?

Annuity – Ameritas Accumulation 7 Index Annuity, Ameritas Income 10 Index Annuity.

Life – Value Plus Term, Value Plus UL, Value Plus IUL, Growth IUL, Growth WL, Access WL, Value Plus WL, Growth 10 Pay WL, Value Plus WL (face amount should be between \$10,000 and \$24,999).

Disability Income – Dnamic Cornerstone®, Dnamic Foundation and Dnamic Fundamental®.

Combo – Disability application and Life application (Only available for New York).

Corporate Forms – Term conversions.



How can I collect client information ahead of using eApply?

Worksheets are available on Producer Workbench to assist with collecting information. The worksheets are fillable PDFs that can be mailed or emailed to your clients. The information collected can then be used to start completing the eApply process.

Life Insurance Worksheet – UN1534

Disability Income Insurance Worksheet – UN1535

Worksheets are available on Producer Workbench by searching UN1534 or UN1535 in the Forms & Applications dropdown.

Application process

How do I start a new application?

From the eApply home screen, choose from the following options:



- **Life-Accel UW/Non-Med** is used for accelerated underwriting, juvenile cases and mon-med (insured over 18 but face amount less than \$100,000) for life insurance cases in all states (not available in New York).
- **Life-Traditional/EZ App** is used for teleunderwriting and traditional underwriting (not available in New York).
- **Application** is used for DI, life cases in New York, whole life low band, annuity and term conversions.
- **Paper Upload** is used to submit a paper application or a Service/Policy Change.

What things can I do to help ensure the application is accurately submitted?

To help ensure that the information provided is complete and accurate, please be sure to:

- Select the correct state from the dropdown. If the wrong state is selected, the exam order may be assigned to an office in the wrong state.
- Enter Driver's License Number without any dashes or spaces.
- If you are using the Teleunderwriting process, but know your client has some medical history that will require medical records to be ordered, please provide this on the application. This will allow the underwriter to order the medical records before the Teleunderwriting interview is completed.
- Please provide a cover memo if there is any history that is unique or unusual that the underwriter needs to be aware of that is not captured on the application.

What financial information is required?

Our policy processing system has built-in financial calculators which help us determine the maximum amount the client qualifies for, which requirements might be needed and if the premium meets our guidelines.

To ensure your application flows smoothly please follow these steps:

1. Make sure all financial questions are answered completely and accurately. Information regarding income, business expenses, premium amount and net worth are all used at various parts of the financial analysis. If the underwriter must go back out to the producer to ask questions, it will delay the process.
2. Please make sure you list all coverage currently in force or applied for and if any is being replaced. Again, this will help our system diagnose requirements needed and the amount of coverage your client qualifies for.
3. If your client is applying under any special programs such as Accelerated Underwriting or Resident/Fellowship programs, please make sure to mark this on the Producer Statement page of the application. This information helps drive which requirements, financial and medical, are automatically ordered for your client.

How long does it take to complete an application online?

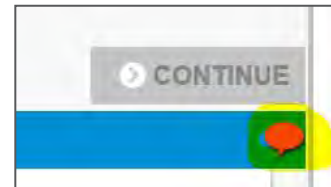
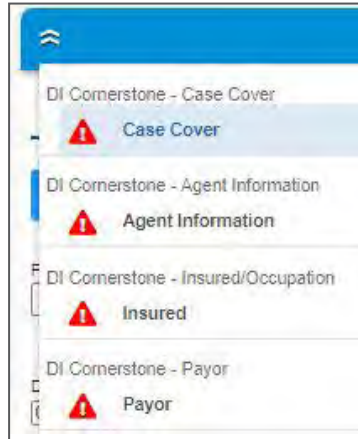
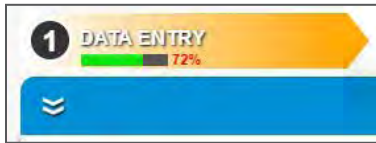
There are a number of variables that will affect the amount of time it will take to complete an application, including state, product and additional required forms. However, completion of an application using eApply should take less time than handwritten applications. If you want to start an application before meeting with a client, or need to leave the application process mid-stream, you can save the information you already entered and come back to it later.

We also offer client worksheets that can be used to gather client information prior to submission through eApply. The worksheets are fillable PDFs that can be emailed or mailed to your clients. They can be found on Producer Workbench by searching UN1534 for life and UN1535 for DI.

How do I get Data Entry to 100%?

To help you know how far along you are in the application process, the Data Entry indicator displays the percentage complete. Data Entry must be 100% complete before the application can be passed to the client for signature.

To help determine what information is incomplete, click on the Open button to display the drop down. A **▲** will display next to any missing information. Work your way from top to bottom of the drop down menu to ensure all missing information is completed—as something you entered on one screen could transfer to subsequent screens.

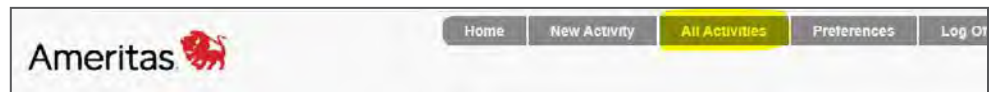


How can I make a copy of the application?

There are two ways to copy an application

1. Click on “All Activities” on the eApply Home page.

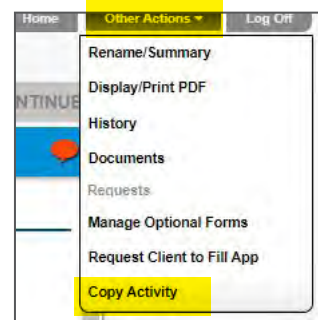
Then click “Copy” on the application that you need to copy.



Select “Copy with Changes” if you need to change Jurisdiction or Product Type and select “Copy as is” if no changes need to be made to the application (example updated signature).



2. While in the application, click on “Other Actions” and select “Copy Activity”.



Does the application auto save?

Yes, autosave is enabled to save all data entry.



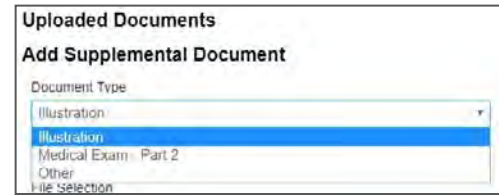
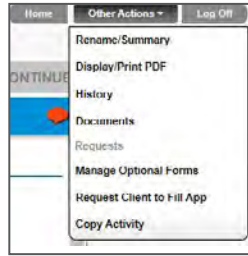
How can I attach documents?

Click "Other Actions," then click "Documents."

Need to choose from the Document Type drop down list:

Click "Choose File" – the file will need to be in PDF format.

Click "Upload."



How long are the applications stored in eApply?

Applications are stored in eApply for six months, then purged (paper applications are stored in eApply for 30 days, then purged.). The time is based off the Last Audit Entry date, not when the application was created.

How many agents can be listed on the application?

Up to six agents can be entered.

e-Signature

What is e-Signature?

E-Signature is functionality that gives you the option to obtain signatures electronically, rather than hand-signing all the required forms. When using e-Signature, the electronic signature is applied to all forms after verification. The e-Signature feature also provides the flexibility to have multiple signers in various locations.

How long is the email link valid when requesting clients to sign electronically?

An email link is valid for 30 days. After that, a new email will need to be sent to the client. To send an updated email, click "Cancel this request" to go back and send the request for signature again.



What if my client does not receive the email?

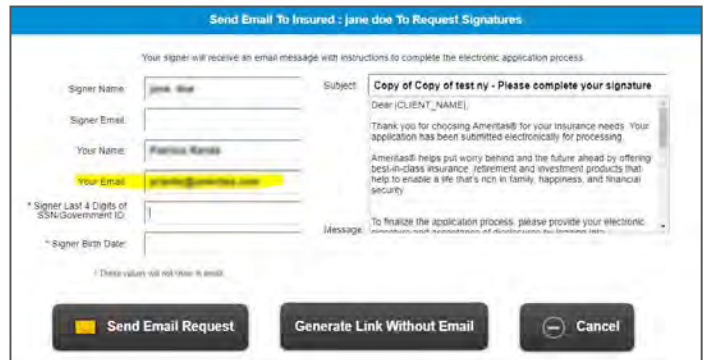
First, advise the client to check their spam folder—especially if the request was sent to a gmail account. If the client still has not received the email, the best option is to send the link to the client via the agent's email.

To do this you will need to cancel the current pending request and return back to signatures. Once you have entered the client's information, you will select "Generate Link without Email" instead of "Send Email Request" and then copy the link and paste from the agent's email.



Who is notified after a client has signed the application?

Notification emails are sent to the email address listed in the "Your Email" field. The default email is the email that is listed under Preferences—this can be changed.



What happens when I choose to decline e-Signature?

If an agent chooses not to use e-Signature, then the agent must obtain “wet” signatures and must be uploaded via the paper upload option in eApply.

Training and support

Who do I contact for help?

We provide a support line specifically for eApply. Please call 888-317-6716, Monday – Friday from 7 a.m. to 4:30 p.m. EST for help with using eApply.

Contact Field Technology at 888-331-2714 if you encounter technical issues (i.e. access problems, error messages, browser issues, etc.).

How can I learn more?

We also offer webinars that provide step-by-step instructions. To register for a webinar, contact Patricia Rands at 513-595-2283 or prands@ameritas.com. Other resources are available on Producer Workbench > Selling & New Business > Submit New Business > About eApply.

You can also take advantage of our online eApply Simulator – so you can practice and become comfortable with the system before using eApply with a client. Go to Producer Workbench > Prepare for a Sale > About eApply > Test Drive.

Electronic Signature Consent

You are not required to sign electronically. Please indicate if you accept or decline e-signature. If e-signature is declined, the signed application must be uploaded via the paper upload option in eApply.

Accept e-Signature Decline e-Signature

Application must be uploaded via Paper Upload

You have declined to use E-Signature. By choosing this option, you must obtain wet signatures on all forms. The application and any additional documents must be sent to Ameritas via paper upload option in eApply.

Application Complete

End of Application 



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