Flex for Asset Care® Transition Tips

Flex for Asset Care launches October 6, 2025.

Flex will transform the underwriting process for our Asset Care products to deliver faster, better service to your clients. Are you ready for the change? Here are eight tips for a smooth transition.

1. Wrap up your applications before launch.

Submit final Asset Care applications by midnight on Friday, **October 3**.

2. Circle back to applications in progress.

Do you have an application in progress? Here's how to keep it moving:

- Applications **started and locked but not signed and submitted** by midnight on Friday, **October 3** can be submitted and will continue through our current underwriting process.
- Applications **started but not locked** by midnight on Friday, **October 3**, will transition to the new Flex system. Because the new eApp is different from the old system, it is best to start with a fresh case. Otherwise, you will need to go back and complete additional information on the existing case and there may be some issues with us receiving all of the information.

3. Don't duplicate a pre-Flex case after Friday, October 3.

If you duplicate a pre-Flex case after Friday, October 3, it will build as a Flex case, but it will likely have issues when it reaches OneAmerica.

4. Know when the system update happens.

Flex goes live on Saturday, **October 4**, between the hours of 2 and 5 a.m. ET. During this period, we recommend you do not attempt to start a new application.

5. Prepare with practice.

Give the new eApp and Flex system a whirl before you introduce them to clients. Both the Flex system and eApp will be live in the Sales Connection Practice Center on Saturday, **October 4**.

6. Sharpen your Flex skills.

Need resources and tools? Have questions? Visit the Flex page. You'll find answers to your questions, helpful training resources and more.

7. Start serving clients faster – and better.

Flex will improve the way we work and serve clients by streamlining application and underwriting processes. It's also going to make your life better — and your clients happier.

8. OneAmerica Financial will handle ordering all requirements for Asset Care cases moving forward.

This includes states that are not going live with Flex.

Please remember:

Applications started and submitted after Friday, **October 3**, will use the new application and Flex Underwriting process. Applications submitted on or before Friday, **October 3**, will follow our current underwriting process.

Let's get started

Flex combines smart automation and a personal touch, so you can deliver a better experience for your clients.

Abandoned eApps

Know the flow: What happens to inactive applications

As you know, the OneAmerica® Flex Underwriting process includes a HIPAA release form. When signed by a client, a HIPAA form gives us access to a client's protected health information. To keep clients' personal information safe, there are new parameters and guidelines for inactive applications in the system.

Here's a heads up on what to expect:

If the HIPAA form has not been signed: The process for inactive applications will be the same as it was in the past: they will be purged from the system after 120 days and removed from your My Cases file.

If the HIPAA form has been signed and an application is inactive:

- **In 75 days**: You'll receive an email notification to let you know the application will be considered abandoned and that it will be locked if it has not been submitted after 90 days.
- **In 90 days:** Inactive applications will be marked abandoned and locked in the system. You'll still be able to view these applications, but you won't be able duplicate, reactivate or complete them. You will be able to delete abandoned applications and start new ones.
- **In 120 days:** Inactive applications that are marked abandoned will be purged from the system and removed from your My Cases file.

Keep your applications active. If you're waiting on clients, keep your applications active by checking them frequently and completing them in full as soon as possible.

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Paper App Transition Tips (Care Only)

Know the flow: What happens to paper applications

Flex brings some changes to paper applications as well. Here are some important reminders for paper applications going into the launch of Flex.

1. Starting Monday, **October 6**, begin using the new Asset Care Part 1 application (form I-36865) in Flex states (compact states).

2. Starting Monday, **October 27**, begin using the new Asset Care Part 1 application available in FormsPipe via OneSource Online (OSO) for Indiana.

3. The Illumifin interview will be the only Part 2 option available for paper apps in any state.

4. OneAmerica Financial will handle ordering all requirements for Asset Care cases going forward.

OneAmerica Financial is the marketing name for the companies of OneAmerica Financial. • Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R532, ICC18 R533, ICC18 R539, ICC18 SA39, ICC18 R540, ICC24 R545, ICC24 R546 and ICC24 R547. Not available in all states or may vary by state.

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