

› Critical Advantage Cancer, Heart Attack and Stroke and Critical Illness e-App Quick Start Guide



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QUICK START GUIDE

The Critical Advantage e-App allows you to complete and submit your cancer, heart attack and stroke and critical illness applications online. Whether you regularly submit cancer, heart attack and stroke and/or critical illness 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 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

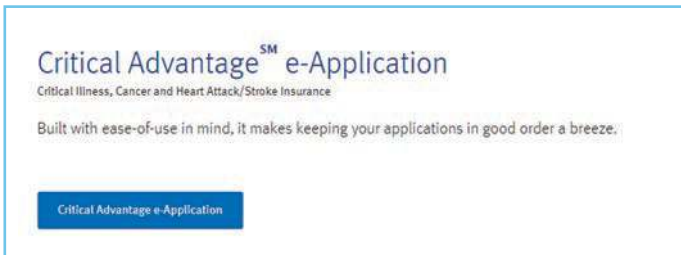
Make Sure Your Email Address is on File

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

Start Application

Product: Critical Advantage ▾

Client Residential State: AK ▾

Commission Code: ▾

Start Application

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
<u>Coverage(s) Applying For</u>
Product:
<input type="radio"/> Lump Sum Cancer
<input type="radio"/> Lump Sum Heart Attack and Stroke
<input checked="" type="radio"/> Lump Sum Critical Illness
Base Lump Sum Benefit Amount: \$ <input type="text" value="100,000"/>
<small>* 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.</small>
Type of Coverage:
<input type="radio"/> Individual
<input type="radio"/> Individual plus child(ren)
<input checked="" type="radio"/> Family
Coverage Options:
<input type="radio"/> 10 year term
<input type="radio"/> 15 year term
<input type="radio"/> 20 year term
<input type="radio"/> 30 year term
<input checked="" type="radio"/> Guaranteed for lifetime
Optional Riders:
Cash Value Benefit Rider <input type="radio"/> Yes <input checked="" type="radio"/> No
Intensive Care Unit Indemnity Benefits Rider <input type="radio"/> Yes <input checked="" type="radio"/> 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.

If “Yes”, please give details below.

Company

Proposed Insured

Face Amount

Here’s another example: If the following question in 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?

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

Product: Critical Advantage
Residential State: AL
Commission Code: ZZ
Created: 08/09/2017 4:13 PM
Type: Single Application
Applicant A: test test
Status: Incomplete
Attachment:
Review: Submitted to Back Office
Actions:

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

Product: Critical Advantage
Residential State: AL
Commission Code: ZZ
Created: 08/09/2017 4:13 PM
Type: Single Application
Applicant A: test test
Status: Complete - Ready to Sign
Attachment:
Review: Submitted to Back Office
Actions:

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

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

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.

[Important Documents](#)
[Electronic Signature Consent Document](#)

Once you have reviewed the documents, you will be able to check the boxes below and then sign the application.

I agree to consent to the use of electronic signatures

I agree to sign my application for insurance

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

PLEASE READ AND SIGN

AGREEMENTS AND ACKNOWLEDGEMENTS

1. 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.
2. 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.
3. 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.
4. 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.

Signed at: AL
City State

Date

Signature of Proposed Insured Printed Name of Proposed Insured Date

Signature of Partner* Date
Printed Name of Partner*

- Click **Sign**, then **Next Signature**
- After the last signature, you must click **Finished**

← Back Page 6 of 12 Next → Finished »

- The status now indicates the application is "signed"

Note: If you click **Edit** at this point, 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.)

Application Information

Product: Critical Advantage
Residential State: AL
Commission Code: ZZ
Created: 08/09/2017 4:13 PM
Type: Single Application
Applicant A: test test
Status: Signed - Ready to Submit
Attachment:
Review: Submitted to Back Office
Actions:

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	

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

Submit the Application

After both you and the applicant(s) have e-signed the forms, you're ready to submit the application.

- Click **Submit**
- **Note:** If your back office is involved, they will receive an email that an application has been submitted for review and they will either email comments to you or submit the application
- After the application has been submitted, the normal underwriting process occurs

Monitor Your Applications

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:

Status:

Any Status

Incomplete

Complete

Signing

Signed

Submitted

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

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:	<input type="text"/> Browse...
Review:	<input type="button" value="Submit to Back Office"/>
Actions:	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Request Signatures"/>

- **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	<input type="button" value="Sign"/> <input type="button" value="Email"/>
Test Agent	Agent	New	08/08/2017	<input type="button" value="Sign"/>

- **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



> Frequently Asked Questions

Background & Benefits

Q. WHAT IS THE E-APP?

A. It's an electronic application for Critical Advantage that's designed to improve valid application efficiencies. You complete the e-app in person or on the phone. It's not approved for applicants to complete themselves.

Q. WHAT ARE THE BENEFITS OF THE E-APP?

- A. Using the e-app will:
- Allow you to complete an application "in good order"
 - Ensure you're using the right forms
 - Offer the ability to view and/or print state filed forms at any time
 - Reduce application scrubbing time
 - Allow you to choose your method of signature collection – e-signature email, e-signature face-to-face or wet signature
 - Provides a paperless, "green" experience

Getting Started

Q. HOW DO I ACCESS THE E-APP?

A. 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.

Q. IS INTERNET SERVICE REQUIRED TO USE THE E-APP?

A. Yes. The e-App is a web-based system. You need an Internet connection to log in to Sales Professional Access and complete the application. This provides you with a safe, secure platform for your client's personal information.

Payment

Q. DO YOU SUPPORT CREDIT CARD PAYMENTS?

A. Not at this time.

Completing the App

Q. CAN I CHOOSE THE ORDER IN WHICH TO COMPLETE THE APPLICATION?

A. Yes. You may navigate to another section of the app at any time by selecting the section you wish to work on. However, you cannot submit the app unless all sections are complete.

Q. WILL THE E-APP EDIT ANY MISTAKES I ENTER?

A. No. The e-App does not edit for validity of information such as entering the incorrect date of birth or incorrect email address. The e-App does check for completeness of the application and will alert you if a section is not completed before you proceed.

Q. CAN I SAVE MY INFORMATION?

A. Yes. The e-App is designed to automatically save the information you have entered. If you have not completed the app, the status will appear as "incomplete." You can access the app at a later time through your dashboard. Click the **View** button for information, then click the **Edit** button to reopen the app and resume working.

Q. HOW CAN I QUICKLY GET TO THE SECTIONS OF THE E-APP THAT ARE INCOMPLETE?

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

e-Signatures

Q. WHAT IS E-SIGNATURE?

A. An e-signature allows both you and the applicant to review, sign and electronically submit an application via the Internet. To take advantage of the e-signature email option, an email address must be collected from the applicant and the applicant must have access to the Internet. **Note:** The producer's email address is not acceptable.

Q. WHAT IS A WET SIGNATURE?

A. The wet signature option allows you to complete the application online, print the completed application and have your client physically sign it. This is the same process that is used to submit applications outside of the e-app process. **Note:** If the wet signature process is used, both the applicant and producer must use the same signature process.

Q. AFTER THE APP IS SIGNED, CAN I CHANGE ANY INFORMATION ON THE E-APP?

A. Yes. However, once you have applicant signatures and you want to edit the application, you will be required to obtain new signatures. A warning message will display.

Q. CAN I PRINT A COPY OF THE APP?

A. Yes. You can print the e-App by clicking the **View** tab to view the app as a PDF file and print accordingly.

Q. HOW LONG WILL INCOMPLETE APPS APPEAR ON MY DASHBOARD?

A. Incomplete apps will remain in the system for 30 days.

Communications

Q. HOW WILL I KNOW THE E-APP HAS BEEN SENT TO MUTUAL OF OMAHA?

A. If the app is submitted through the back office, an email will be sent to them letting them know and app has been submitted for review. Once submitted, the dashboard will reflect a **Submitted** status.

Q. WHAT IS A DASHBOARD?

A. The dashboard will provide you a complete list of your applications and their current status. You can access your dashboard by clicking on the **View Applications** button once you sign into the e-App platform.

Q. WHO SHOULD I CONTACT FOR QUESTIONS ABOUT THE E-APP?

A. For functionality or technical issues, contact the Field Assistance Center at (800) 847-9785. For usability questions, contact sales.support@mutualofomaha.com.



> 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 Edit 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 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.
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.

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

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.



Product underwritten by:
MUTUAL of OMAHA INSURANCE COMPANY
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM