Offer, Pay & Issue Enhancements FAQs

Last week, we rolled out several new capabilities within our digital application platform, making the way you do business with us easier, faster and better. Here are some of the top questions we have had for **Offer, Pay & Issue.**

Offer

Will we be able to re-send the offer email to the insured as we can now?

It is set up as a reminder and done by the system. A reminder email will be sent to Applicant Day 2, Day 5 and then continue every 5th day until Day 30. After Day 30, then every 3rd day until Day 44.

If we chose to always wait to sent the offer email, are we able to release the email before the 5 days?

Yes, you can release the offer email before 5 days.

Does client need a passcode to view the offer?

The client needs to enter the offer page via One Time Password (OTP) process.

We are set up to have e-policies come to the BGA for review and then released to the client. Is that option going away?

You can set this up from your Preferences page in Partner Dashboard by clicking on the arrow next to your name located in the upper right corner of the screen. Select Partner Preferences and click on the green Digital Application Preferences button located at the top of the screen.

Pay

What states are credit cards not accepted?

When Bill Frequency is either Quarterly/Semi Annually/Annually, EFT & credit card methods will be displayed except in the following states of PO residence: Alaska, California, Maryland, North Carolina and New Jersey.

Is the credit card option available for automatic recurring payments or just initial premium payment?

Credit cards are accepted for the initial premium payment only.

How and when can you adjust the payment frequency to monthly, quarterly, etc?

You can adjust payment frequency after the policy has been issued by calling Customer Service.

Who is listed on the payer drop down? How would we add a payer and the payer's info?

During the application process, the agent or client can select their payer and add their information within the application. Only the payer added in the journey will appear in drop down. It can be either PI (insured) when PI is PO (owner) and PA (payer), or PI or PO when PI is not PO and either of the PI or PO is payer, or PI PO is PA when PI and PO is not payer but a third person who is the PA

Legal & General

Many times we don't know that the policy will be paid by an employer vs. the applicant until payment is received. How will this be handled?
During the application process, the agent or client can select their payer and add their information within the application.

Issue

Will we still be able to download and view a copy of the policy including delivery requirements as we are able to now? Are hard copies still available?
Yes, you can download a copy of the policy package and print as needed.

Can we pull the PDF from the website and use our own DocuSign account to complete delivery requirements?
No, it must be used within the LGA Offer, Pay, and Issue process.

Why is the agent being cut out of the approval process?
The agent is not being cut out of the process, Horizon provides the agent the availability to review offer prior to having it delivered to the client via a layover which provides a duration of time of 5 days where the agent can review the offer before it goes to client. If the agent finds any information that needs change, the agent will then have the time to act to update the offer.

Do the reminder emails to applicants include a phone number for LGA?
The LGA contact number is in the email signature.

If they click "Save for Later" on day 1, then go back in on day 2, does the good health statement box come up automatically to check, even if it's been only 1 day?
It is brought up each time as circumstances may have changed from one day to the next.

Are preferences per agency or per case?
Preferences are per agency.

Can we review any delivery requirement documents, e.g. amendments, prior to releasing the policy to the client?
There is no need since amendments are included in the policy.

Can the insured change the premium mode during the eDelivery process?
We don't use eDelivery.

Is there any way to NOT send this to the client? We usually eDeliver through our own DocuSign.
There is a layover but it goes after the 5th nonbusiness day.

Visit our Digital Application Platform page for more information or contact your sales representative.

Legal & General