

e-App Quick Start Guide



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

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Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

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
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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

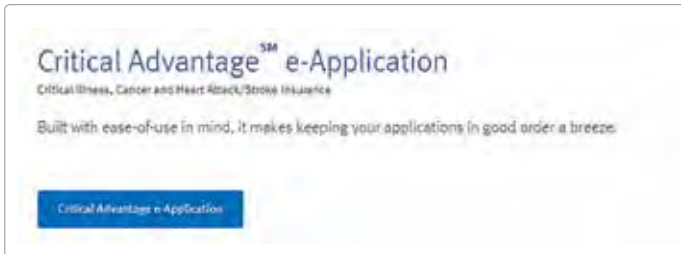
Make Sure Your Email Address is on File

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

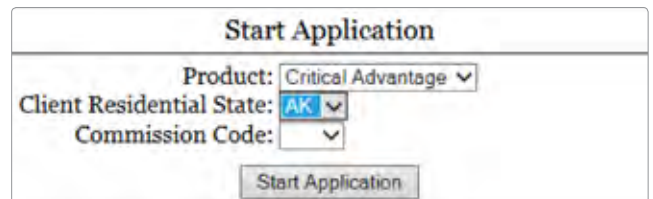
Start an Application

- 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**



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 children
 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.

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.

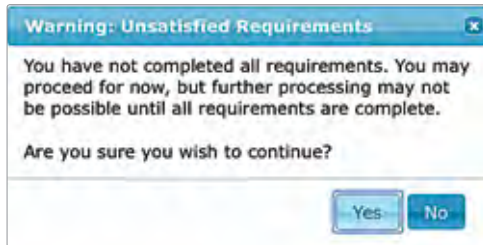
Does the Applicant request to fill out an Authorization For Release of Information to My Insurance Agent and/or Agency?

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.



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:	<input type="text"/> Browse...
Review:	Submitted to Back Office
Actions:	<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	
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:	<input type="text"/> Browse
Review:	Submitted to Back Office
Actions:	<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				
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:	<input type="text"/> Browse...			
Review:	Submitted to Back Office			
Actions:	<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.
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.
<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

Quick References

Dashboard Highlights

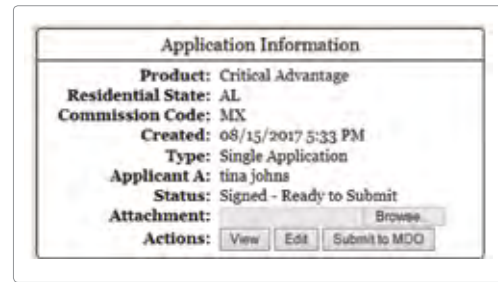
From your dashboard, you may sort the information by column heads or search on a name, date, etc. The dashboard indicates application status:

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.

The screenshot shows a web interface with 'Application Filters' at the top, including dropdowns for 'Dates: All Dates' and 'Status: Any Status'. Below is a table with columns: Created, Applicant A, Applicant B, Status, and View. A dropdown menu is open over the 'Applicant A' column, showing options: Incomplete, Signing, Signed, and Submitted.

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



- **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



Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

MutualofOmaha.com