E-APP QUICK START GUIDE

Complete and Submit Business Online

Quick Start Guide

Mutual of Omaha's Medicare Supplement e-App saves you time by giving you the ability to easily complete and submit business online.

Designed specifically for our Med supp producers, this e-App has everything you need and want to complete and submit applications for quick issue to save you time and ensure accuracy.

Whether you write hundreds of applications a year or are an occasional Med supp writer, you'll love the efficiency you'll gain with this helpful tool. Chances are you won't go back to paper.

- Saves time
- Eliminates guesswork
- Easy for you and applicants
- Reduces frustration of outdated forms
- Quick issue
- Paid faster

- Simple to keep track of apps in progress
- Reduces paper app supply
- Multiple applicant signature options available
- Ability to download and/or print completed applications

e-App Features

When you begin using the Med Supp e-App, you'll discover an array of time-saving features and benefits, including:

- Underwriting rules are automatically applied
- FDA database prescription drugs and dosages are listed if needed
- Visual cues indicate your progress, missing information and clarifications
- One signature covers all forms for you and your client
- Answers to simple questions reveal only the additional questions your client needs

- Each client's signature options appear (electronic or voice)
- Real-time rate quotes and data updates
- A Dashboard shows all your applications in progress
- VeriSign™ Secured for sensitive information

Who Can Use It

You complete the e-App with applicants in person or on the phone.

| Who	What's Required
Producer — Licensed and appointed	Internet connection, email account and registered on Sales Professional Access *(See "Get Started" on page 8)*
Applicant — You complete the e-App for anyone with an internet connection; an email address is preferred, but not required*	• Bank account information, Medicare Beneficiary ID (MBI) and Social Security number for signing • Prescription drug information, if policy is underwritten • Medicare card, if available

*Applicant will need to visit signyourmedsuppapp.com, instead.

Where It's Located

Sales Professional Access, MutualofOmaha.com/broker, in two places:

• Welcome page, Sales Tools, Electronic Applications

• Sales & Marketing tab, Electronic Applications page
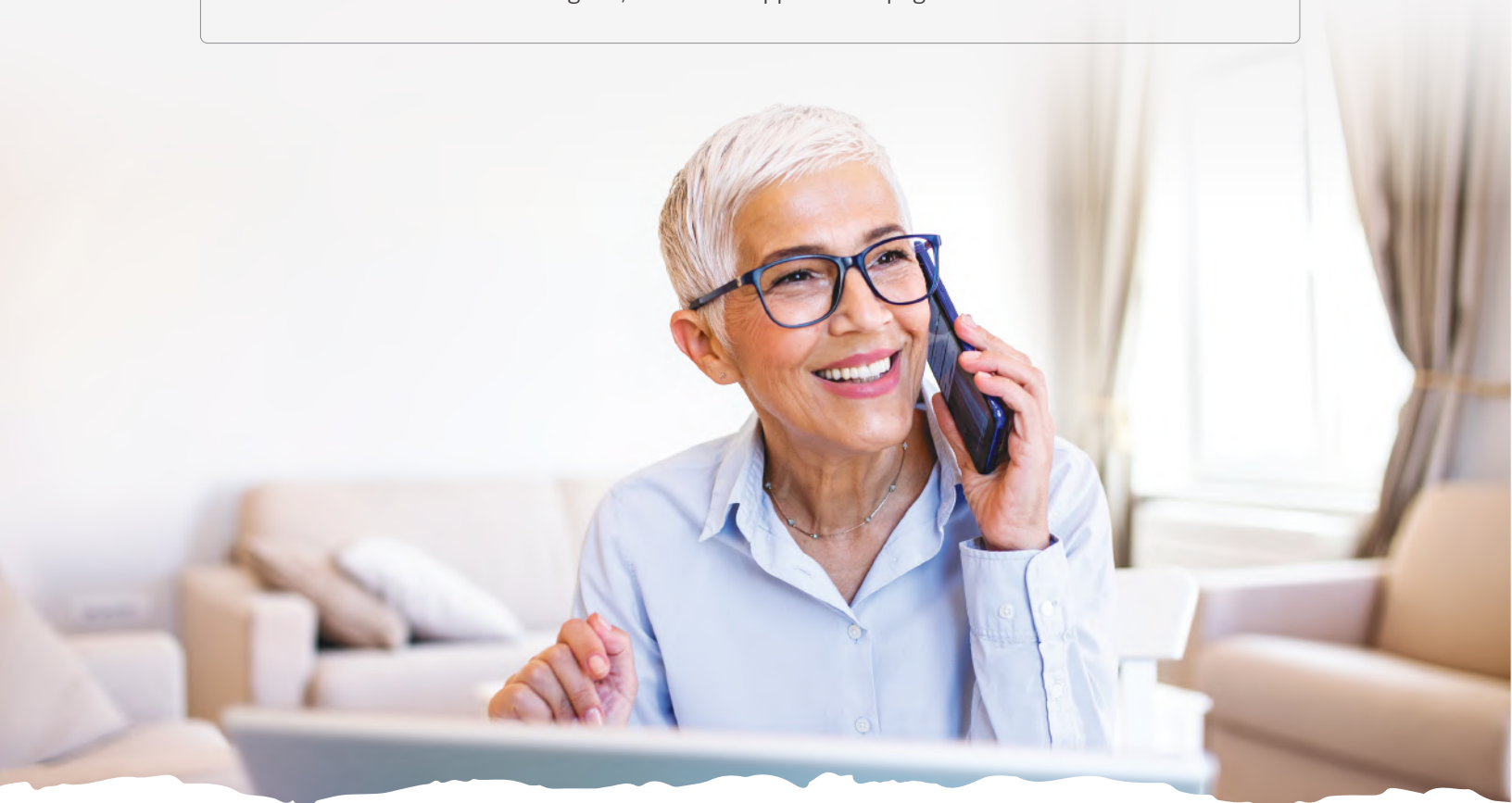
How It Works

Step-by-step Med Supp e-App process:

1. You sign onto Sales Professional Access and open the Med Supp e-App.

2. Applicant has their internet browser and email account open.

3. You arrive at your Dashboard, click "Initial Documents" to email required docs to the applicant.

4. You click "Start a New Quote or Application" to generate a premium quote.

5. You ask applicant the questions, add information, click to retrieve plans/quotes, select a plan.

6. Select a plan. Click "Apply Now" to begin the application.

7. You ask the questions and complete fields.

8. When all checkmark circles are green, click "Continue to Review" and go over all the information entered with the applicant; revise as needed. It's your last step before signature.

9. Select "Submit" to send an email from Mutual of Omaha to the applicant with the available signature options. If the applicant doesn't have email, they sign the application via voice signature by calling our automated voice signature phone number. Your Thank You page also provides the Dental insurance quote and the ability to transition to the Dental e-App to apply.

10. Applicant reviews the application and required documents and signs the application (see "Signature Options" section for details).

11. You'll receive an email that the applicant signed and submitted the application to Mutual of Omaha; the application with a pending policy number shows up on your Dashboard. You'll also get an email when the applicant receives a premium change and if they decline to sign the application.

12. Once the file is received, it appears on your Health Case Monitoring Report on Sales Professional Access.

To complete an app for a second applicant in the same household, follow steps 4-12.

Payment Options

At time of application, both the initial payment information and the renewal premium payment information must be collected. Applicant must have their name on the payment accounts.

Initial Premium Options

- **Automatic Bank Withdrawal:** Bank routing and account number are required. Checking or saving account is accepted.

- **Credit Card:** Visa or MasterCard are the only cards accepted. Debit cards and Social Security cards are not accepted. Applicant must also create an account to log in.*

- **Check:** Use if completing via e-App and then printing for applicant's wet signature.

Renewal Premium Options

Applicants may choose from these automatic bank withdrawal days:

- **Monthly by Day:** First through the 28th or the last day of every month

- **Monthly by Week and Weekday** (Monday — Friday)

Applicants not choosing automatic bank withdrawal may mail their premiums quarterly, semi-annually or annually.

Avoiding Processing Delays With These Credit Card Tips:

- Make sure the applicant has appropriate funds on the card. Credit card draft occurs at the time of issue not effective date.

- Confirm the mailing address with the applicant. P.O. Box addresses can cause failures if the billing ZIP codes do not match up.

- Confirm the billing ZIP code for the card. If your applicant has recently moved, make sure the card billing address has been updated.

Signature Options

The following criteria determine how the applicant may sign the e-App:

Signature Method	Available on These Types of Business	When the Initial Payment Is
Electronic • Has email and/or internet access (email address not required) • Must review initial documents before signing • Enters credit card information • If no email address, but has internet access, can sign by going to **signyourmedsuppapp.com** • Must review the application and required documents • Enters Social Security number and banking information if not provided to you • If paying by credit card, is prompted to create a secure account on Customer Access before signing the application • e-Signs by clicking the "Submit Application" button	• Underwritten • Guaranteed issue • Open enrollment	Automatic bank withdrawal or credit card payment via Visa or Mastercard*
Voice Applicant must review application and initial documents before calling the voice signature phone number, 1-866-379-9513. The automated voice response system prompts applicant to state their name, date and agree to the application.	• Underwritten • Guaranteed issue • Open enrollment	Automatic bank withdrawal
Wet Signature You mail or deliver the application and documents to the applicant to sign and submit. Primarily used when there is a power of attorney, if the applicant is not the bank-account holder or prefers to wet sign.	• Underwritten • Guaranteed issue • Open enrollment	Automatic bank withdrawal or check

* Applicants using credit cards must provide their statement billing address so the payment is processed. See Signature Process. Credit card payment is not available in New York.

Dashboard Highlights

You may sort the information by column heads or search a name and date. The Dashboard indicates application status:

Status	Explanation	Dashboard
Quoted	Completed the quote only; can open it later to finish with the applicant.	30 days
App Started	Partially completed the application; saved it to resume with applicant later. Great if you're interrupted and cannot complete the app after starting it.	30 days
Pending Signature	Completed application and sent to applicant for signature. Monitor so you can follow up with the applicant to finish the signature process.	30 days
Printed for Signature	When the applicant is not the bank-account holder or prefers to wet sign. You sent everything to the applicant to wet sign.	45 days
Submitted e-Signature	Applicant electronically signed and submitted the application. A pending policy number is assigned and shows on Dashboard.	90 days
Submitted Voice Signature	Applicant voice signed the app. A pending policy number is assigned and shows on Dashboard.	90 days
Submitted Wet Signature	Applicant wet signed the application and you've mailed or faxed it to Mutual of Omaha. Use the dialog box to change the status to "Submitted Wet Signature."	90 days

e-App Functions

Navigation

- **Green/White Checkmark:** Page is complete and in good order
- **Yellow Exclamation Mark:** Page is missing information. Go to the page and read the directions or look for the yellow-highlighted area
- **Blue Dot:** The page you're on
- Tab through the answer fields
- Tap "y" key for yes and "n" for no
- In dropdown boxes (state, drugs, etc.), type the first few letters of what you want to locate
- Use the left navigation to jump to any page. For example, you can work on the Producer page while the applicant gathers prescription drug information. Or, you can add notes to the underwriter when discussing prescription drug use.

Of course, it's best to complete the pages so that the underwriting rules can be applied and you see only what you need to complete.

Buttons

- **Previous/Next:** Moves you backward or forward one page at a time; does not save answers to the database, but retains them while you're in the e-App
- **Continue to Review:** When all check mark circles are green, takes you to the Review page to go over the information with the applicant and revise anything
- **Save:** Retains answers in the database
- **Close:** Saves answers to the database, saves record to the Dashboard and takes you to the Dashboard
- **Edit Quote:** Takes you back to the quote page
- **Attach Eligibility Documents:** Before signature, you attach the required proof of eligibility for guaranteed-issue coverage
- **Initial Documents:** Enables you to email the required documents to the applicant
- **Submit:** Sends an email to the applicant containing the authorization code, signature options and required documents

Messages

Navigation

	Information Mark Button Provides help, clarification, details
	Note Pad Gives you general and state specific rules
	Speech Bubble You're required to tell the applicant something
	Red X Stop Sign Tells you why the application cannot be submitted
	Warning Sign Tells you what the problem is

Common Issues

For additional help, see "Resources" on page 12.

1. Applicant doesn't have internet access.

You may complete the e-App with the applicant in a location with internet access using a laptop or PC. Print the forms and give them to the applicant. They can voice sign by calling the automated number. See "Signature Options" for details. Or, applicant can see the initial documents on medsuppdocs.com and sign the application on signyourmedsuppapp.com.

2. Applicant doesn't have an email account but has internet access.

Have applicant go to medsuppdocs.com to view/print required documents. To sign the application, have them go to signyourmedsuppapp.com. They enter the authorization number you provided and their date of birth in this format: MM/DD/YYYY.

3. Applicant doesn't want to give the banking information to you.

Applicant may enter the information at time of e-signature. Voice signature is not an option.

4. What does "Print for Wet Sign" mean?

The client would like to manually sign the application, also referred to as a wet signature. The application needs to be hand delivered or mailed to the applicant to sign. Once the application is signed and received by the agent, it must be faxed or mailed for processing (like a paper application).

5. Can I change the e-App from "Print to Wet Sign" to another signature option?

If you have gone through the entire application, you'll have to start a new application to change the signature option.

6. Why can't Medicare find my client's information?

If you're confident the number you have matches what the Medicare card shows, proceed with the application and Underwriting will investigate why the information isn't found.

7. When future dating Part B, where do I input that effective date?

There are two fields in which information can be entered. The "Effective Date" is for those who already are enrolled in Part B. If it's a future enrollment, you would select the future enrollment date in the field "If you are not covered under Medicare Part B, indicate the date you plan to enroll."

8. What if my client is under age 65; can I still do an e-App?

Not all states allow e-Apps for under age-65 applicants. When using the producer-facing e-App, you can select under-age plans and submit e-Apps for the states we offer it in.

9. Why didn't my client didn't receive the email?

Verify all circles have green check marks in the e-App and you selected "Continue to Review" and "Submit" buttons. If it still isn't showing up, the applicant must visit signyourmedsuppapp.com and use the authorization number you provided.

10. Where do I find the authorization number?

Option 1:
After an e-App is filled out, the applicant receives an email from Med.Supp.eApp@mutualofomaha.com (subject line: Your Medicare Supplement Application is Ready to Be Completed). The authorization number is prepopulated in this email.

Option 2:
Once the e-App is completed, the next page is a "Thank You" page containing the unique authorization number. If the applicant doesn't have an email, tell them to visit signyourmedsuppapp.com and use the authorization number you provided from the "Thank You" page.

11. Why did the phone number not generate for a voice signature?

This means the voice signature option is not available for this applicant due to any of the following reasons:

• Agent is speaking with a Power of Attorney to complete the e-App

• Agent marked "yes" to the question "Will this be a print for wet sign application?"

• Applicant wants to provide their own payment account info

• Applicant wants to make the initial premium via credit card

• If the payment account owner is not the same as the applicant

12. Why can't I enter my applicant's credit card information?

Due to security reasons, Mutual of Omaha does not save credit card information. The applicant enters the credit card information when signing the application.

13. What if a husband and wife are applying? Do I have to enter two applications?

Yes. Each applicant must complete and sign their own application. This is because each person has a policy and Mutual of Omaha is required to follow legal and compliance regulations.

14. Can I use the Social Security number followed by a letter if I don't have the Medicare number?

CMS no longer accepts that format (referred to as HICN). The MBI number is the only number exclusively used by CMS.

Quotes on the Go

Quickly run quotes for your clients whenever, wherever with our easy-to-use mobile app. Available on all Android and Apple devices, it allows you to customize the product view to products you sell. Mobile quotes are currently available for these products:

- Children's Whole Life
- Critical Advantage
- Guaranteed ADvantage
- Guaranteed Universal Life Express

- Indexed Universal Life Express
- Individual Dental
- Long-Term Care Insurance
- Medicare Supplement

- Priority Income Protection
- Term Life Answers
- Term Life Express

Download the App

1. Go to your app store

2. Search for Quotes for Sales Professionals

3. Install and start quoting

You need continuous internet connection to finish the quote.

Get Started

Register for Sales Professional Access

You must be registered for our producer website, Sales Professional Access. Go to **MutualofOmaha.com/broker**.

Click "Sign Up" and follow the instructions to create your account. You need your seven-digit Mutual of Omaha production number to register.

Have a Valid Email Address on File with Us

To add or update your email address, log in to Sales Professional Access, click "Update My Profile" on the Welcome page.

Play in the Sandbox e-App

Once you're online, go to the Sales & Marketing tab and select "Electronic Applications." Click the Sandbox button so you can become familiar with it before using the actual e-App with applicants. Play with the rate quoter, application and signature options. Keep in mind:

• Use fictitious names

• Enter your email address as the applicant's to see communications

• Sandbox Dashboard entries don't transfer to the Med Supp e-App Dashboard

Use the Med Supp e-App

Ready? To write business, select the Med Supp e-App on the Welcome page or Sales & Marketing Electronic Applications page. Open e-Application and click on the orange button labeled "Start a New Quote or Application."

Resources

For additional helpful resources, go to Electronic Applications page under the Sales & Marketing tab on Sales Professional Access (mutualofomaha.com/broker). You'll find a copy of this guide, access to the e-App Sandbox and an overview presentation. If you need additional assistance, call **Sales Support at 800-693-6083.**

Notes:

Notes:

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.

Mutual *of* **Omaha**