

# E-APP STOREFRONT GUIDE



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## Quick Start Guide



Designed specifically for our Medicare supplement, dental and prescription drug plan producers, this new e-App storefront 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 writer, you'll love the efficiency you gain with this helpful storefront 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- Reduces frustration of outdated forms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
- 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
- Your commissions are paid faster

## e-App Features

When using the e-App storefront, 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 to indicate your progress through the app, missing information or clarifications
- One signature covers all forms for you, but if you have bundled products, your client will still have to sign them separately
- Answers to simple questions reveal only the additional questions your client needs
- Client information auto fills through multiple types of applications, such as Med supp, dental and Prescription drug plans
- Client has signature options
- Real-time rate quotes and data automatically updates
- Dashboard showing all your applications and progress across multiple Senior Health product lines
- VeriSign™ Secured for sensitive information



# Who Can Use e-App

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

Who	What's Required
<b>Producer</b> — Licensed and Appointed for Medicare supplement, dental and/or PDP	Internet connection, email account and registered on Sales Professional Access (See "Getting Started" on page 5)
<b>Applicant</b> — You complete the e-App for anyone with an internet connection; an email address is preferred but not required*	<ul style="list-style-type: none"><li>▪ Bank account information, Medicare Beneficiary ID (MBI) and Social Security number for signing</li><li>▪ Prescription drug information, if policy is underwritten</li><li>▪ Medicare card, if available</li></ul>

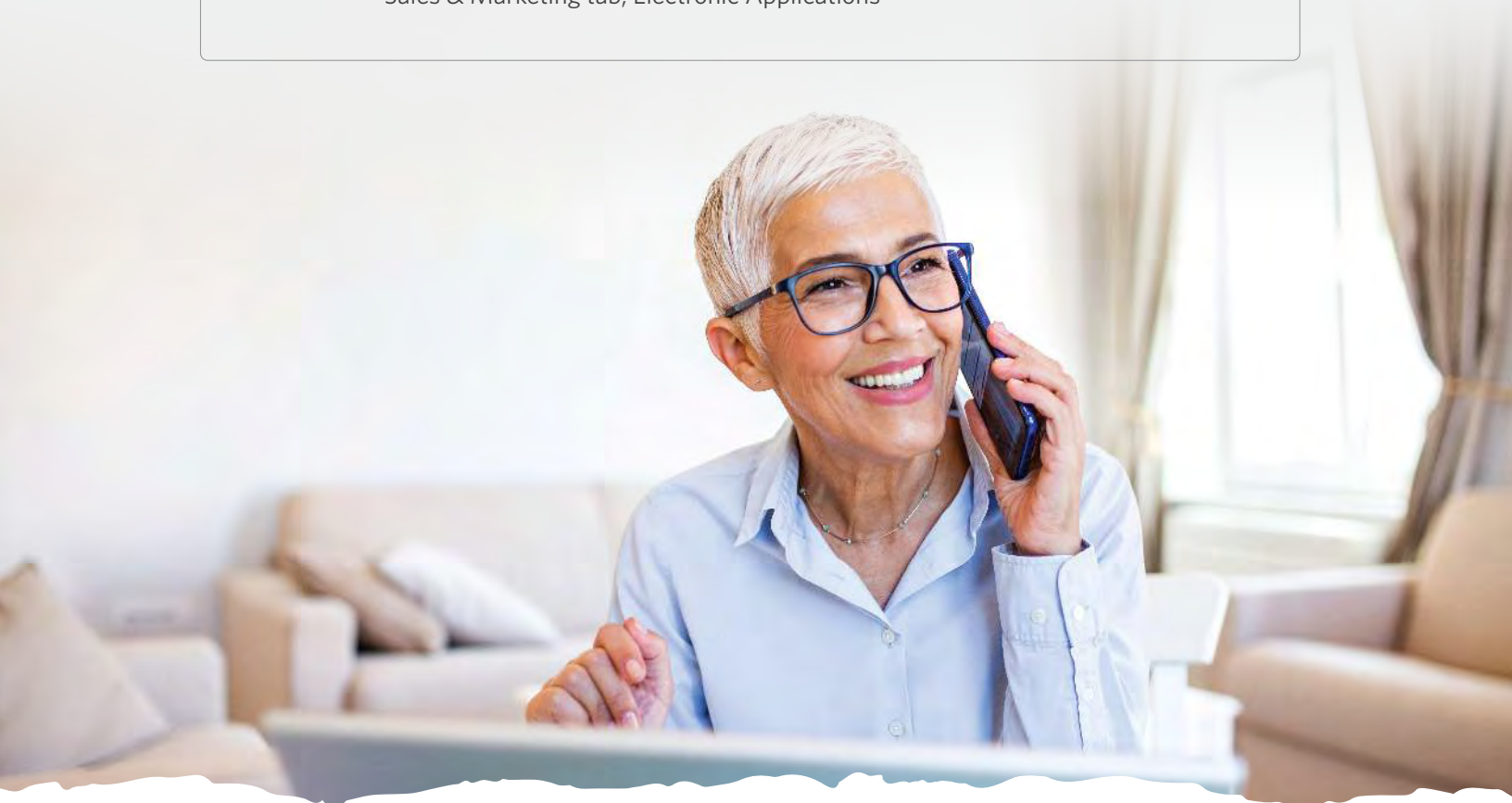
\*Applicant will need to visit [signyourmedsuppapp.com](http://signyourmedsuppapp.com), instead.



## Where It's Located

Sales Professional Access, [MutualofOmaha.com/broker](http://MutualofOmaha.com/broker), in two places:

- Welcome page, Sales Tools, Electronic Applications
- Sales & Marketing tab, Electronic Applications



# Getting Started

## Register for Sales Professional Access (SPA)

You must be registered for our producer website, Sales Professional Access (SPA). Go to [MutualofOmaha.com/broker](http://MutualofOmaha.com/broker). Click "Sign Up" and follow the instructions to create your account. You'll need your seven-digit Mutual of Omaha production number to register.

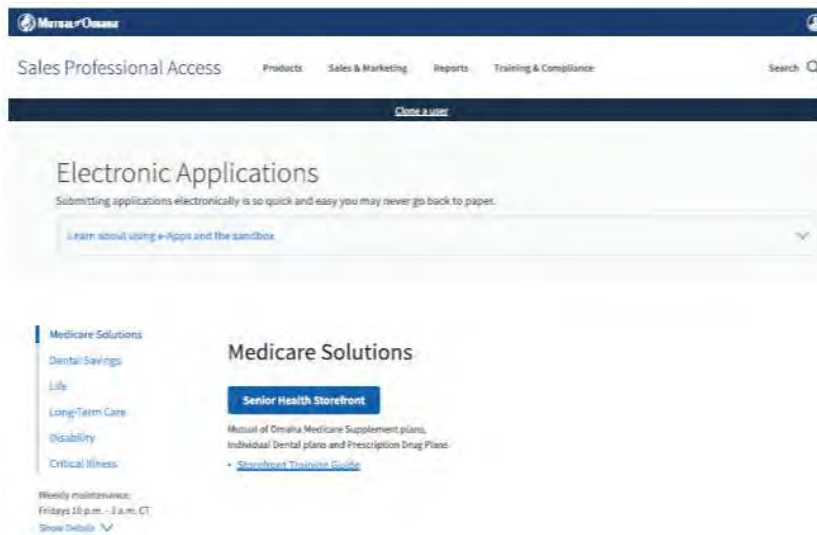


### Ready to Get Started Writing Business?

The electronic enrollment form can be found on SPA. Follow the below path to get to the e-App:

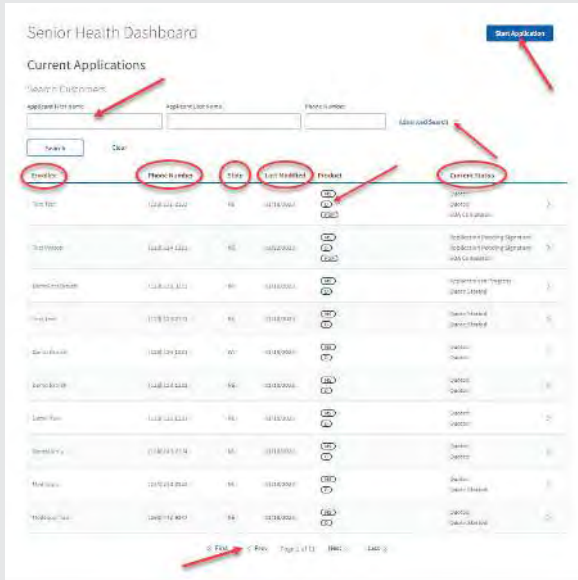
**Sales Professional Access > Sales Tools > Electronic Applications > Senior Health Storefront**

### Senior Health Storefront button





From your Senior Health Current Applications Dashboard, you can search for a customer, scroll through the pages to find a customer or if you want to start a new application, click the blue “Start Application” button.

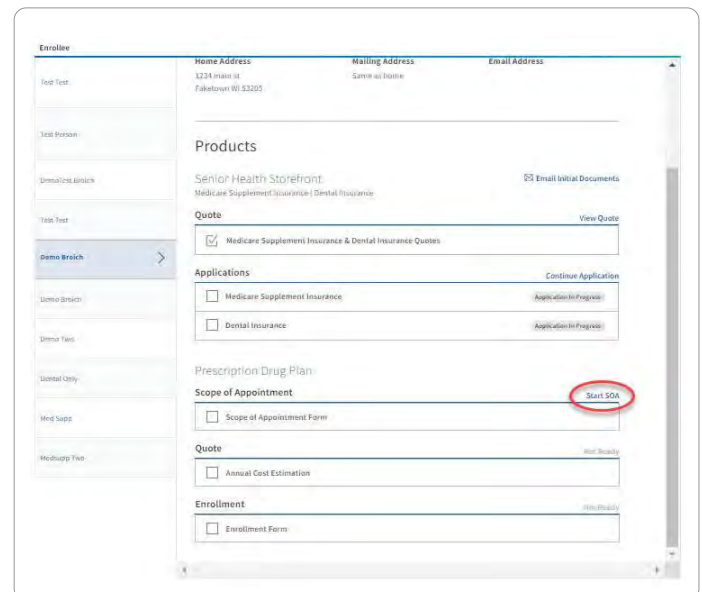
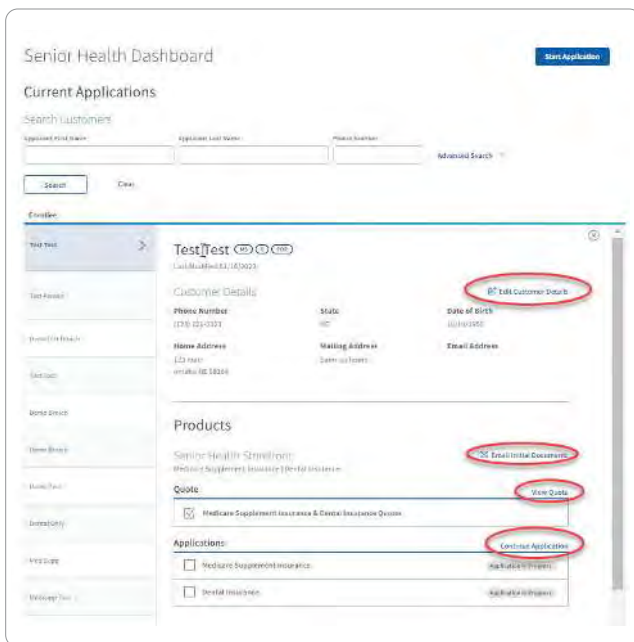


## Dashboard Highlights

On the Senior Health e-Application Dashboard, you'll find the following:

- Search for Applicants by Name or Phone Number, Advanced Search using Confirmation Number, State or Status
- Start a new application
- Names, phone numbers and state of enrollees who have started the application process
- Date of last modification
- Products that have been started
- Status of products started
- Ability to scroll through pages of enrollees

If you have already started the application process, you can click on the enrollee's name from the dashboard and see all the details for that enrollee. Here you can edit the customer details, email initial documents, view or start a quote, start an SOA, review SOA, start an enrollment or continue an application.



The screenshot shows a dashboard with a left-hand navigation menu containing items like 'Demo Broch', 'Demo Test', 'Dental Only', 'Med Supp', and 'Medsupp Test'. The main content area is divided into several sections:
 

- Applications:** Contains two rows. The first row has a checkbox for 'Medicare Supplement Insurance' and a 'Continue Application' button with a sub-status of 'Application in Progress'. The second row has a checkbox for 'Dental Insurance' and a similar 'Continue Application' button with 'Application in Progress' status.
- Prescription Drug Plan:** Contains a section for 'Scope of Appointment' with a checked checkbox for 'Scope of Appointment Form'.
- Quote:** Contains a section for 'Quote' with an unchecked checkbox for 'Annual Cost Estimation' and a 'Start Quote' button.
- Enrollment:** Contains a section for 'Enrollment' with an unchecked checkbox for 'Enrollment Form' and a 'Start Enrollment' button, which is circled in red.

**The Dashboard indicates the application status:**

Status	Explanation
New Customer	Customer profile has been created but nothing else has been done
SOA with Customer	SOA has been sent to customer and is waiting customer review and signature
SOA Ready for Producer	SOA has been reviewed and signed by customer, is ready for producer to review and complete
SOA Completed	SOA has been signed by customer and completed by producer
Quote Started	Customer information has been filled out and quotes have been generated, but not yet sent to customer
Quoted	Quote has been generated to be shared with customer
Enrollment in Progress	PDP application has been started, but not completed
Enrollment Submitted	PDP application has been completed and submitted
Application in Progress	Med supp or dental application has been started, but not completed
Application Pending Signature	Med supp or dental application is waiting for customer's signature
Application Signed	Med supp or dental application has been signed and submitted
Application Signature Declined	Applicant declined to sign the application

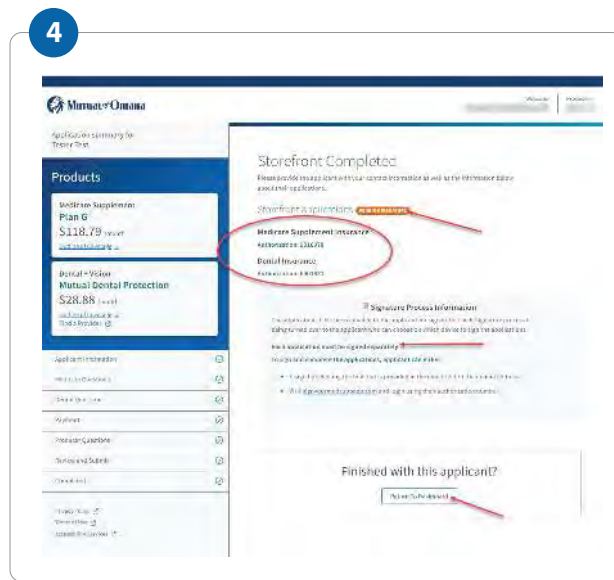
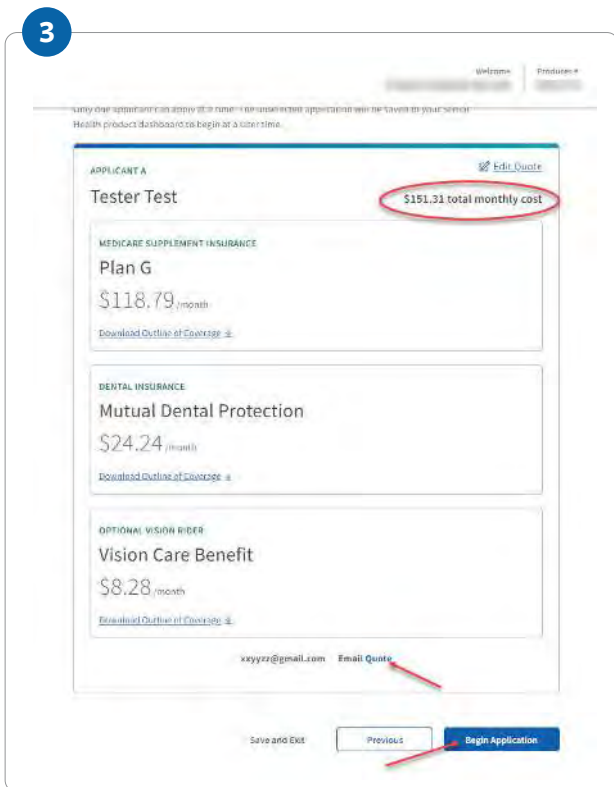
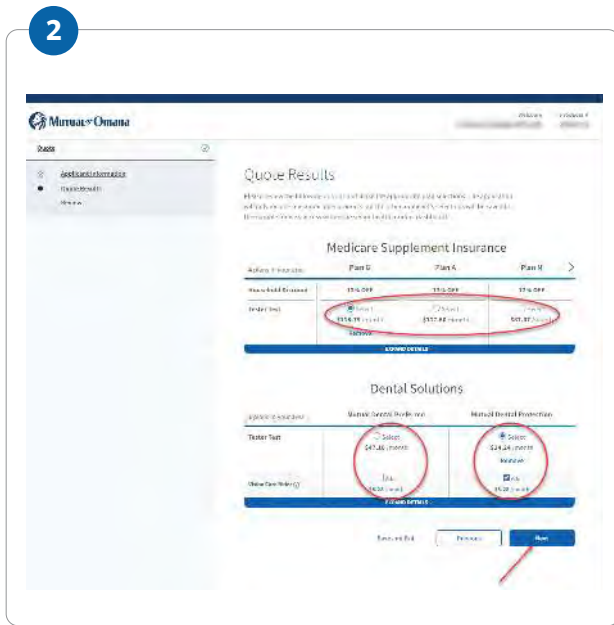
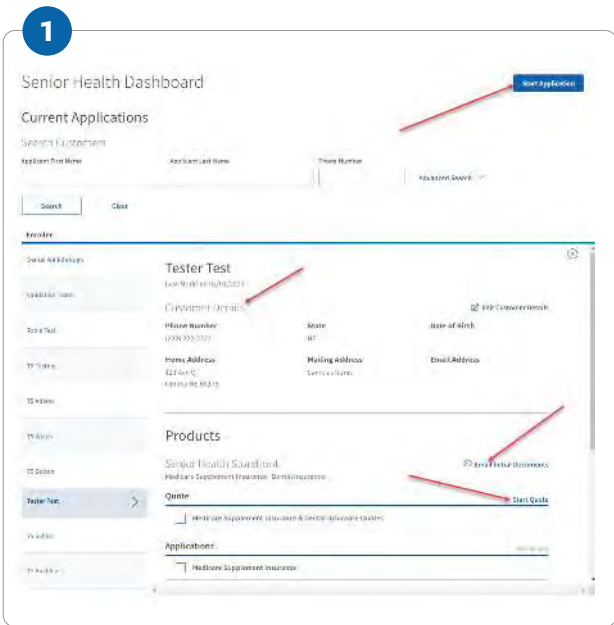


## How It Works

### Step-by-step Med Supp, Dental and PDP e-App process:

1. You sign onto Sales Professional Access and open the e-App storefront.
2. Applicant has their internet browser and email account open.
3. You arrive at your Dashboard, (see previous page for dashboard abilities) click on your applicant's name to view the "Customer Details." Under the "Products" header, click "Email Initial Documents" to email required docs to the applicant.
4. You click "Start Quote" or "Start Application" to generate a premium quote. See Image **1**
5. You will ask the applicant the required questions, enter the information, click "Get Quote" button to retrieve plans/quotes and select a plan. You can also select a dental plan while you are on the quote screen.
6. Select a plan. Click "Next" to begin the application. See Image **2**
7. You'll then be brought to a quote review page where you'll review the total monthly cost, view the outline over coverage and/or email the quote using the Email Quote link. Once reviewed, click the "Begin Application" button. See image **3**
8. You'll begin with the Medicare supplement application. Answer questions in the Applicant Info, Medicare Questions, Dental Questions, Payment, Producer Questions and Review and Submit sections. As you complete each section, a green check mark will appear next to the completed section. See image **4**
9. On the "Review and Submit" page, you can review and/or edit the applicant's personal information, payment information, review policies in application, review outline of coverage, download your applications, edit any answers on the applications and review or edit any of the Producer answers.
10. Select "Submit" to send an email from Mutual of Omaha to the applicant with the available signature options.
11. The Completed page will give you instructions for having the applicant sign the application. If the applicant doesn't have email, they will sign the application via voice signature by calling the 800 number provided or via e-signature by visiting **SignYourMedSuppApp.com** and login in using the authorization number listed on the "Storefront Completed Page." See image **4**





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

13. Back on your dashboard, you'll see the status has changed to "Application Pending Signature." See image **5**
14. Once the applicant signs the applications, you'll receive an email that the applicant signed and submitted the application to Mutual of Omaha; the application with a pending policy number will show up on your dashboard. You'll also get an email when the applicant receives a premium change or declines to sign the application.
15. Once the file is received, it appears on your Health Case Monitoring Report on Sales Professional Access.
16. To fill out a prescription drug plan application, you'll repeat the above steps; however, you have two options to start. Click the blue "Start Application" button and select "Prescription Drug Plan" from the drop-down or click the applicant's name, scroll down to the Prescription Drug Plan header and click "Start SOA." See image **6**
17. Follow these steps to obtain and submit a SOA. In the example, we emailed the SOA to the applicant to be completed. Once the form is filled out, you'll receive an email letting you know the SOA has been signed. On your dashboard, you'll see the "Scope of Appointment" section is checked off, along with Ready for Producer if you still need to sign the form. See image **7** and **8**
18. You can click "Review SOA" if you still need to complete your portion of the SOA form.
19. You can now either "Start Quote" or "Start Enrollment" for the Prescription Drug Plan.
20. By starting a quote, you'll fill out the ExtraHelp, Medications-Pharmacy, Plan, Recommendations sections and then you'll select "Start Enrollment."
21. You'll then follow the same steps you used for filling out the Medicare supplement and dental applications; the applicant's information auto populates from previous applications if you start the PDP application from the customer record. If you start a brand new record by clicking the "Start Application" button at the top of the dashboard it treats it like a brand new person and the data will not transfer.
22. You'll fill out all the required information in the Customer Information, Benefits, Payment, Agent Information sections and then select "Review and Complete" the enrollment. **NOTE:** If the section has a green check mark, that indicates the section is complete. If there is an orange triangle with an exclamation mark, it indicates there is incorrect or missing information in that section. You won't be able to proceed until that information is corrected. See image **9**

5

Senior Health Dashboard

Current Applications

Search Customers

SEARCH

ID	Client Name	Status	Last Modified	Product	Current Status
1000000001	John Doe	Active	01/10/2023	Health Supplement Insurance	Quote
1000000002	Jane Smith	Active	01/10/2023	Dental Insurance	Quote
1000000003	Bob Johnson	Active	01/10/2023	Prescription Drug Plan	Quote
1000000004	Alice Brown	Active	01/10/2023	Health Supplement Insurance	Quote
1000000005	Charlie Davis	Active	01/10/2023	Dental Insurance	Quote
1000000006	Diana Evans	Active	01/10/2023	Prescription Drug Plan	Quote
1000000007	Frank Green	Active	01/10/2023	Health Supplement Insurance	Quote
1000000008	Grace Hill	Active	01/10/2023	Dental Insurance	Quote
1000000009	Henry King	Active	01/10/2023	Prescription Drug Plan	Quote
1000000010	Ivy Lee	Active	01/10/2023	Health Supplement Insurance	Quote
1000000011	Jack Miller	Active	01/10/2023	Dental Insurance	Quote
1000000012	Karen Wilson	Active	01/10/2023	Prescription Drug Plan	Quote

6

Senior Health Dashboard

Current Applications

Search Customers

SEARCH

Quote

Applications

Prescription Drug Plan

Scope of Appointment

Quote

Enrollment

7

Scope of Appointment

A Scope of Appointment (SOA) is required for all sales appointments. You can send/upload the SOA now, or submit the SOA once you have received it from the beneficiary.

Add an SOA

Only one of the following types must be completed:

Email  Upload  Stored Paper Form

Emailed Form

Email Address\*

Send

Email Sent

9

Enrollment Summary for Test Testerson

Products

PRESCRIPTION DRUG PLAN  
Rx Essential  
\$18.40/monthly  
Download Plan Formulary

Let's review your selected products.

It looks like you came from a quote where you selected **Mutual of Omaha Rx Essential**.

Please review your plan choices and make changes here.

PRESCRIPTION DRUG PLAN

Enroll in this plan: Mutual of Omaha Rx Essential \$18.40/monthly

Enroll in this plan: Mutual of Omaha Rx Premier \$62.20/monthly

Enroll in this plan: Mutual of Omaha Rx Plus \$75.30/monthly

8

Senior Health Storefront

Quote

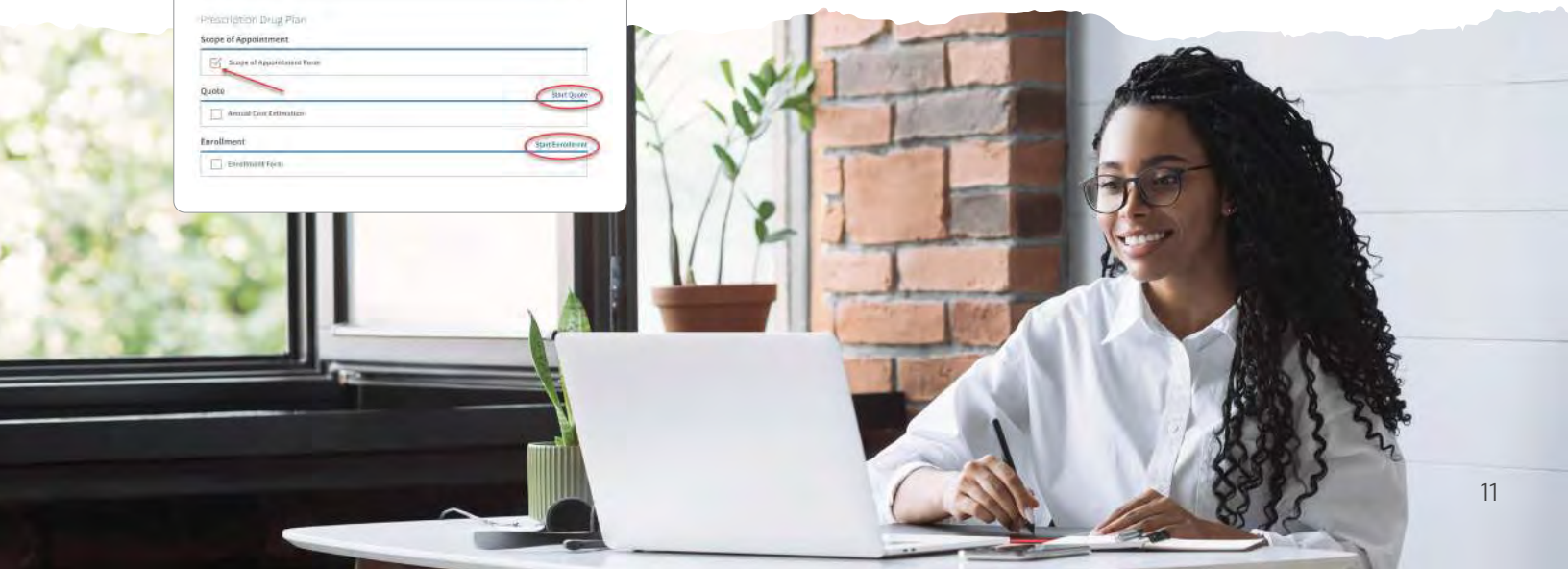
Applications

Prescription Drug Plan

Scope of Appointment

Quote

Enrollment





23. Once you fill out all the application sections, you'll review the application and click "Submit." If you need to change any information, you'll click the "Edit" links for each section. From here you can also download the PDP enrollment form or the plan formulary.

The screenshot shows the 'Review and Submit' page for Mutual of Omaha Rx. On the left, there's a sidebar with 'Products' (Mutual of Omaha Rx Essential, \$18.40), 'Personal Information', 'Payment Information', and 'Important Information'. The main content area has 'Personal Information' (Name, Address, Contact Info), 'Payment Information' (Payment Method, Frequency), and 'Important Information' (Effective Date: 04/01/2023). A 'Submit' button is at the bottom right.

24. Your last PDP enrollment screen will be the completed section.

To complete an app for a second applicant in the same household, you'll follow the above steps filling out each person's app separately. You have the option of selecting "Completing a Dual Quote" for an additional member. If the additional applicant does not reside in the same ZIP code, you'll need to enter the quote individually.

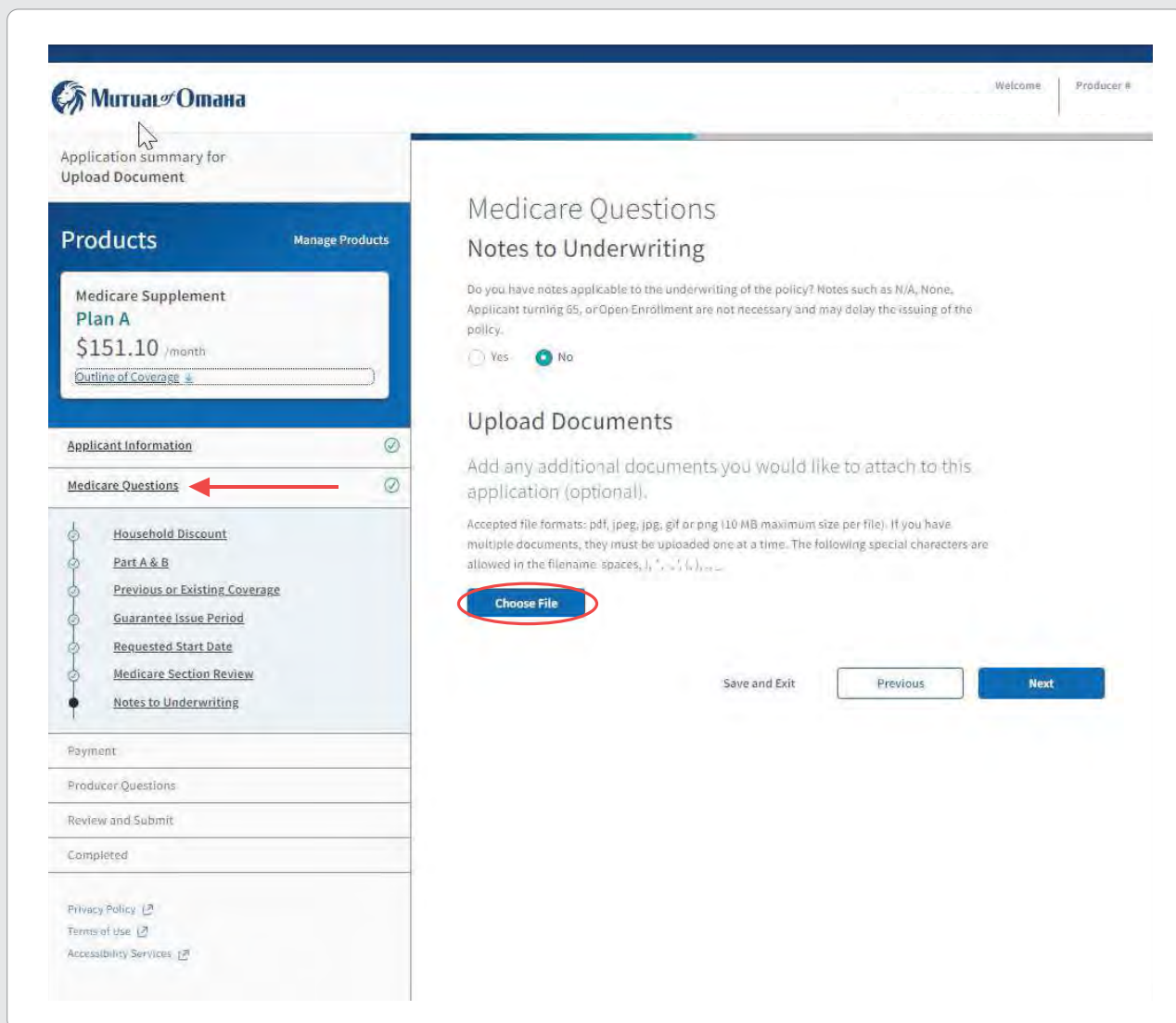
The screenshot shows the 'Get a Quote' page. It has a sidebar with 'Applicant Information' and 'Get a Quote'. The main content area has 'Applicant Information' (Applicant Name, Address, Contact Info) and a 'Get a Quote' button at the bottom right.



# New Functionality

New functionality allows a Producer to upload documents from the sub category — Notes to Underwriting section of the Medicare Questions category.

View the screenshot of the Upload Documents enhancement added to the Notes to Underwriting page.







## Note

Users can upload documents for underwriting in the following formats: pdf, jpeg, gif or png. If you have multiple documents, they must be uploaded one at a time.

If the user attempts to upload a document with non-allowed special characters in the file name the following will display, "Unable to upload file".

The screenshot displays the Mutual of Omaha application interface. On the left, there is a sidebar with navigation options: "Products" (Medicare Supplement Plan A, \$392.89/month), "Individual Information", "Medicare Questions", "Payment", "Professional Questions", "Review and Submit", and "Completed". The "Medicare Questions" section is expanded, showing "Notes to Underwriting" as the active item. The main content area is titled "Medicare Questions" and "Notes to Underwriting". It contains a question: "Do you have notes applicable to the underwriting of the policy? Notes such as Bill, More Applicant Having SS or Other Enrollment are not necessary and may delay the issuing of the policy." with "Yes" and "No" radio buttons. Below this is the "Upload Documents" section, which includes a "Choose File" button and a list of files: "f2a.pdf", "f71034.pdf", and "f78ee.pdf". A red arrow points from the "Choose File" button area to an error message at the bottom right: "Unable to upload file: f772.pdf filename with invalid characters".

# Payment Options

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

## Initial Premium Options

- **Automatic Bank Withdrawal:** Bank routing and account numbers 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. This is for a one-time initial payment only.\*
- **Check:** If completing via e-App, this option is unavailable. A paper application will need to be filled out and mailed or faxed in along with a check payment.

## 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.



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

\* 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.



# 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
<div data-bbox="483 457 607 562" data-label="Image"> </div> <p data-bbox="483 575 607 604"><b>Electronic</b></p> <ul data-bbox="152 625 919 1079" style="list-style-type: none"> <li>▪ Has email and/or internet access (email address not required)</li> <li>▪ Must review initial documents before signing</li> <li>▪ Enters credit card information</li> <li>▪ If no email address, but has internet access, can sign by going to <b>SignYourMedSuppApp.com</b></li> <li>▪ Must review the application and required documents</li> <li>▪ Enters Social Security number and banking information if not provided to you</li> <li>▪ If paying by credit card, is prompted to create a secure account on Customer Access before signing the application</li> <li>▪ e-Signs by clicking the “Submit Application” button</li> </ul>	<ul data-bbox="985 709 1198 806" style="list-style-type: none"> <li>▪ Underwritten</li> <li>▪ Guaranteed issue</li> <li>▪ Open enrollment</li> </ul>	<p data-bbox="1255 695 1479 821">Automatic bank withdrawal or credit card payment via Visa or Mastercard*</p>
<div data-bbox="506 1142 581 1264" data-label="Image"> </div> <p data-bbox="506 1289 581 1318"><b>Voice</b></p> <p data-bbox="152 1339 927 1472">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.</p>	<ul data-bbox="985 1262 1198 1358" style="list-style-type: none"> <li>▪ Underwritten</li> <li>▪ Guaranteed issue</li> <li>▪ Open enrollment</li> </ul>	<p data-bbox="1255 1276 1430 1339">Automatic bank withdrawal</p>
<div data-bbox="480 1549 594 1663" data-label="Image"> </div> <p data-bbox="456 1688 634 1717"><b>Wet Signature</b></p> <p data-bbox="152 1738 911 1835">You mail or deliver the application and documents to the applicant to sign and submit. Primarily used when the applicant is not the bank-account holder or prefers to wet sign.</p>	<ul data-bbox="985 1646 1198 1743" style="list-style-type: none"> <li>▪ Underwritten</li> <li>▪ Guaranteed issue</li> <li>▪ Open enrollment</li> </ul>	<p data-bbox="1255 1646 1430 1738">Automatic bank withdrawal or check</p>

# e-App Functions and Navigation

## Navigation

- **Green/White Checkmark:** Page is complete and in good order
- **Orange Triangle 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 that has been completed. You are unable to jump to an uncompleted 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.

## Buttons

- **Previous/Next:** Moves you backward or forward one page at a time
- **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



#### Applicant Information

Information is complete



#### Incomplete

Incorrect or missing information



#### Error

You must fix all errors before proceeding



#### Futher Action Required

Tells you why the application cannot be submitted



#### Informational

Provides more details

# Common Issues

For additional help, see “Resources” on page 19.

## 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 an 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 will enter the authorization number you provide along with their first and last name, and their date of birth in this format: MM/DD/YYYY.

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

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

## 4. How do I start applications for multiple products at the same time?

After entering the customer's information, the quote results page will display Medicare supplement and Individual Dental and Dental Savings plan rates. You'll be able to select any of the products and proceed to apply for them all at once. You'll have to fill out a separate enrollment for prescription drug plans; however, the customer's information transfers over to the PDP enrollment pages.

## 5. Can I include prescription drug plans (Part D) in the combined application?

Medicare supplement and Dental will generate a combined quote and application. The Part D will be managed as a separate process due to requirements around the Scope of Appointment but will still be managed on the dashboard.

## 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?

If the applicant has not yet enrolled in Part B, but has an anticipated date, they should enter that date in the “Planned Part B Enrollment Date” field.

## 8. What products can I manage from my storefront?

You'll be able to manage your customers' applications for Medicare supplement, Individual Dental and Medicare Part D, all within the same customer profile on the new dashboard as well as view current statuses.



## 9. Why didn't my client 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 "Completion" 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 "Completion" page. **Note:** The authorization number is also displayed on the customer detail screen on the dashboard, if you have navigated away from the "Completion" 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:

- Applicant wants to provide their own payment account info
- Applicant wants to make the initial premium via credit card
- 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. When applying for Medicare supplement and dental together, will the customer need to sign each application separately?

Yes. When using voice signature options or e-Signature options, there will be credentials for each product and the customer will need to complete the signature process for both products, separately.

## 14. Can I navigate between the sections in any order?

You must complete the applications in set order before being able to navigate forward. This allows us to run rules behind the scenes that will ensure proper information and state specific requirements are in place.

## 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
- Living Promise
- Long-Term Care Insurance
- Medicare Supplement
- 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.

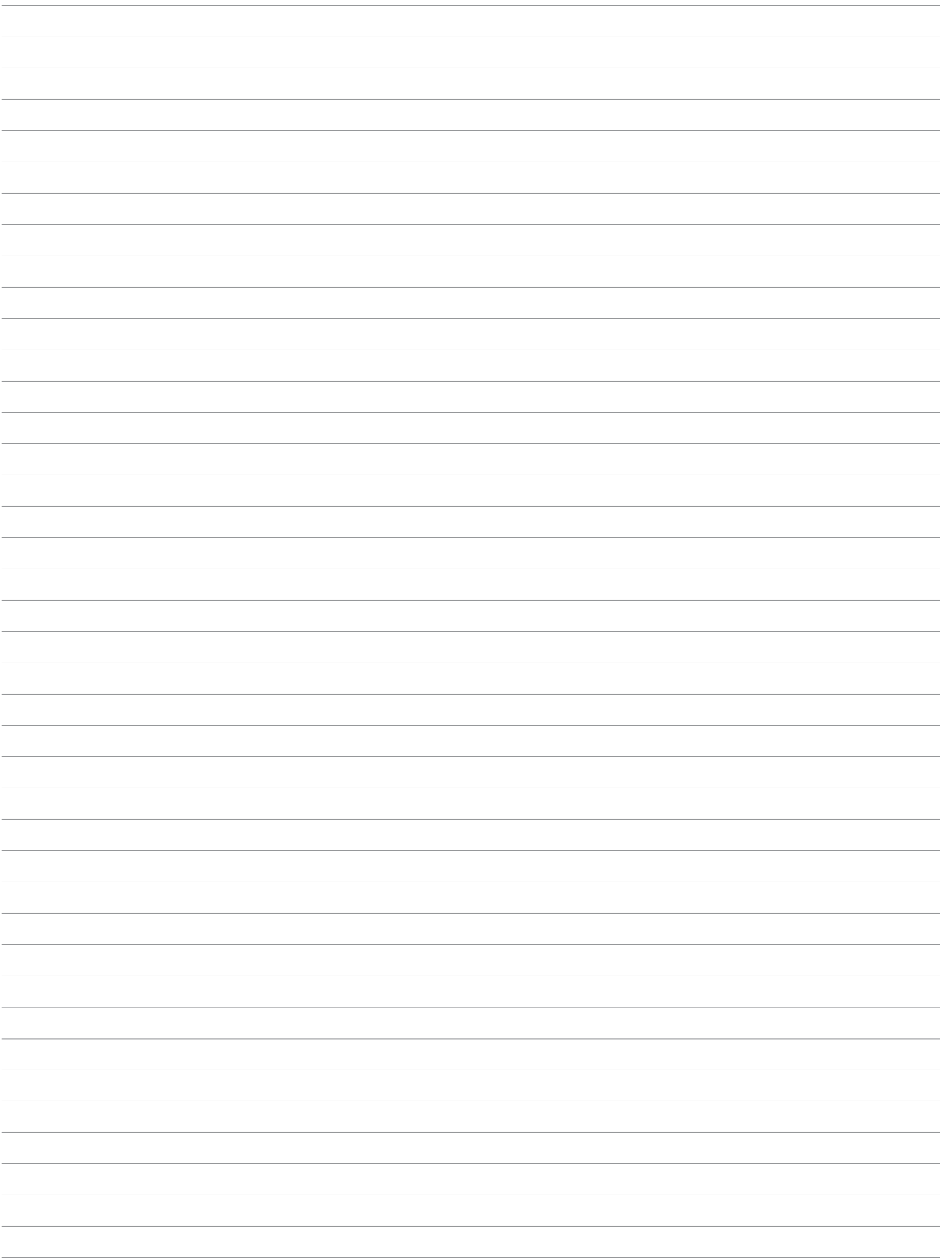
# Resources

For additional helpful resources, go to the Electronic Applications page under the Sales & Marketing tab on Sales Professional Access [MutualofOmaha.com/broker](https://MutualofOmaha.com/broker).

If you need additional assistance, call **Sales Support at 800-693-6083.**









### 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.

