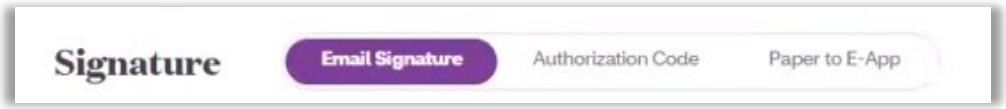
Application Signature Option Updates

We're excited to introduce enhancements to the application signature process. These updates are designed to provide a more secure and streamlined application experience for applicants.

This guide will cover these changes and what you can expect going forward.

Selecting the Signature option

When preparing an application for signature, select the applicant's preferred signing method:

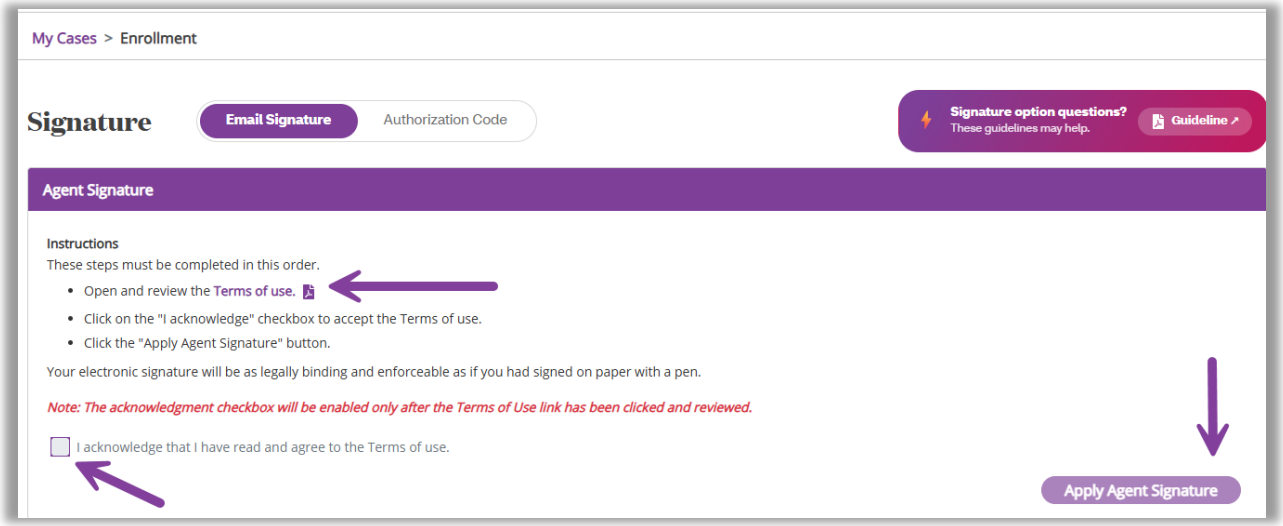


- Email Signature
  - Choose Email Signature when the applicant has an email address. The application documents will be sent securely by email so the applicant and any other required signers can review and sign them.
- Authorization Code
  - The Authorization Code Signature option sends a secure code by text message to the applicant's phone. Choose this option if the applicant does not have an email address but can receive text messages.
- Paper to E-App
  - Choose Paper to E-App if the applicant completed a paper application and signed it with a handwritten signature. This option allows you to enter the application information electronically

Applying Your Agent Signature

Agents will need to apply their signature electronically for all applications before the application can be submitted.

- **Important:** The Acknowledgment checkbox and Apply Agent Signature button will remain inactive until you select the Terms of Use link and open the document.



Email Signature

The Email Signature option has been enhanced to support multi-applicant applications, all available products, and stronger security controls. Application documents for all products can now be accessed through a single signing link when available.

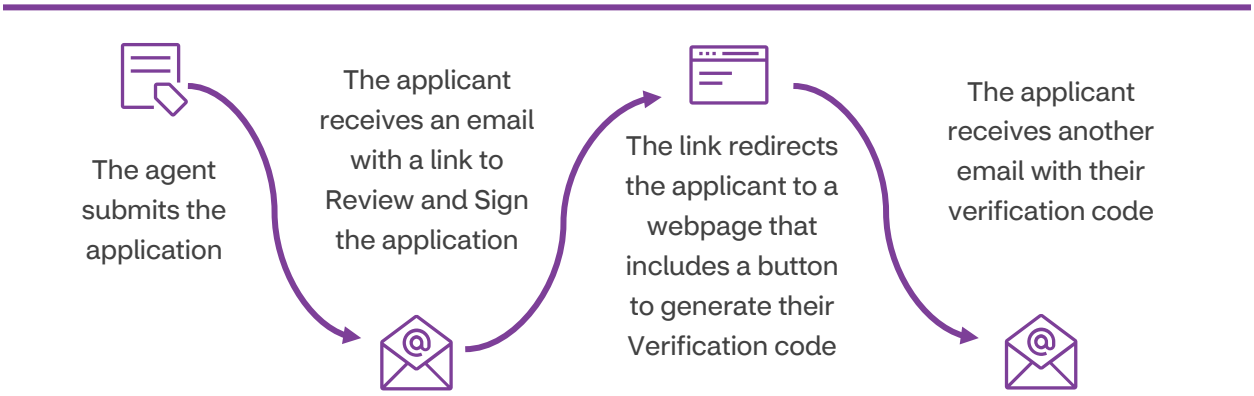
The Email Signature option now supports:

- Multiple product applications
- Dual Applicants*
- CHAS applicant with Spouse

* Medsup and Home Care Plus have a separate combined application form for multiple applicants

Verification Code Process

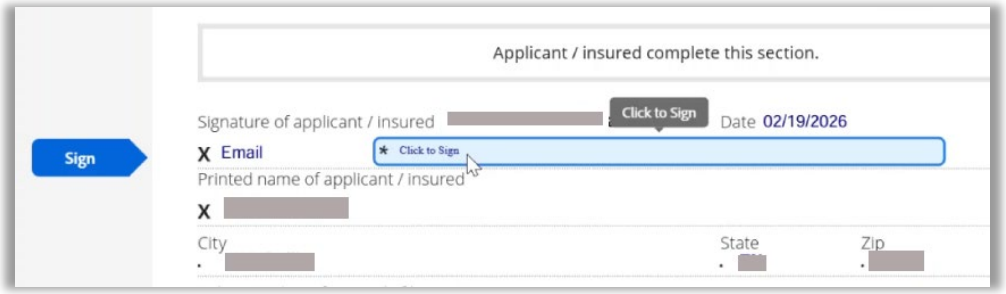
To make the signature process secure, we have updated how the applicant receives their verification code to review and sign the application.

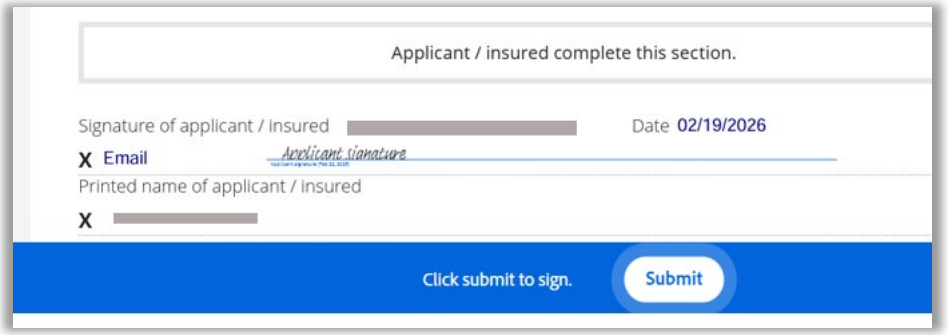


- **Important:** If the verification code is requested or entered incorrectly more than three times, the application will be canceled. The agent must then restart the signature process.

Signature Process

After the applicant enters the verification code, they will be directed to a pre-filled application using the information you provided. The applicant can review all documents, sign electronically, and submit the completed application.





Email Signature Scenarios

The signature workflow will vary depending on the number of applicants and the products selected.

- It is important to note that each applicant must have their own unique email address.

Situation	What can be expected
 **Single** applicant with or without Home Care Plus or Medicare Supplement	One application will be generated for the applicant including all products to be reviewed and signed
 **Multiple** applicants without Home Care Plus or Medicare Supplement	Separate applications will be generated for each applicant and can be reviewed and signed simultaneously

- If an owner is included on the application, the owner's signature request will be sent only after all applicants have completed their required signatures

Medicare Supplement and Home Care Plus

Unlike most products, Medicare Supplement and Home Care Plus applications can include two applicants on the same application.

This means that if there are two applicants, they will need to sign one after another on the same document.

Situation	What can be expected
 **Two** Applicants requesting only Home Care Plus or Medicare Supplement	A single application is generated. Applicant A receives the Review and Sign email first. **After** Applicant A completes their signature, the Review and Sign email will then be sent to Applicant B
 **Two** applicants requesting Home Care Plus or Medicare Supplement along with any other products	Multiple applications are generated. Applicant A receives two emails to Review and Sign first. The Home Care Plus/Medsup products will be on a single application. Applicant A will receive the Review and Sign email first **After** Applicant A completes their signature, the Review and Sign email will then be sent to Applicant B All products, excluding Home Care Plus/Medsup, will be on separate applications per applicant and can be signed simultaneously

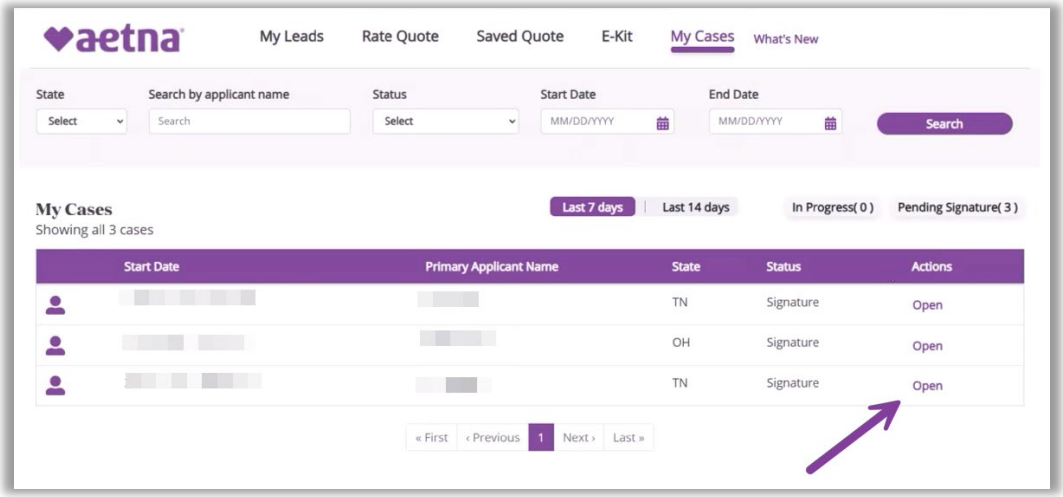
- If an owner is included on the application, the owner's signature request will be sent only after all applicants have completed their required signatures.

How to check the status of the Email signature process

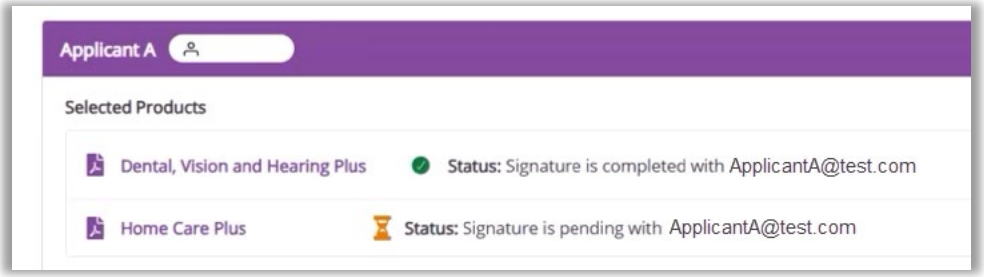
After an application is submitted for signature, agents can monitor the progress in real time.

To View Signature Status

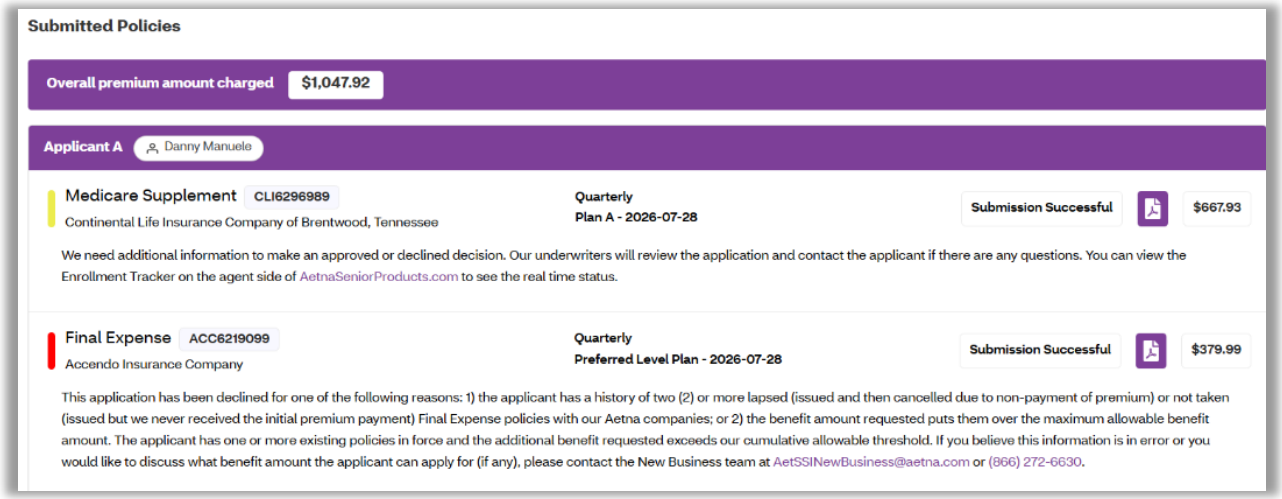
1. Navigate to My Cases
2. Locate the policy you want to review
3. Select Open



The case details page displays a section for each applicant and shows the current signature status of each application.



- In the above example the Dental, Vision and Hearing Plus application has been signed by Applicant A, but they have not signed the Home Care Plus application.



The color on the left side of each policy indicates the application's approval status.

Color Key:

- Approved
- Routed to UW
- Declined
- Check for UW
- Try again shortly

Authorization Code Signature

The Authorization Code option allows you to generate and send a verification code to the applicant by text message. The applicant then shares the code with you, and you enter it to complete and submit the application.

What's Changed?

- Login codes are now sent only by text message (SMS).
- Email delivery is no longer available with this option.

If the applicant would like to receive the login code by email, select the Email Signature option instead.

Paper to E-app Signature

No changes have been made to the Paper-to-E-App process.

Agents can continue uploading signed paper applications as needed.