MEDICARE SOLUTIONS

E-APP STOREFRONT GUIDE



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629204

Mutual of Omaha

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Quick Start Guide



Designed specifically for our Medicare supplement and dental producers, this 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- Reduces frustration of outdated forms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 most forms and all applications for your client
- 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 and dental
- 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
Producer — Licensed and Appointed for Medicare supplement and dental	Internet connection, email account and registered on Sales Professional Access (See "Getting Started" on page 5)
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/sales-professionals, in two places:

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

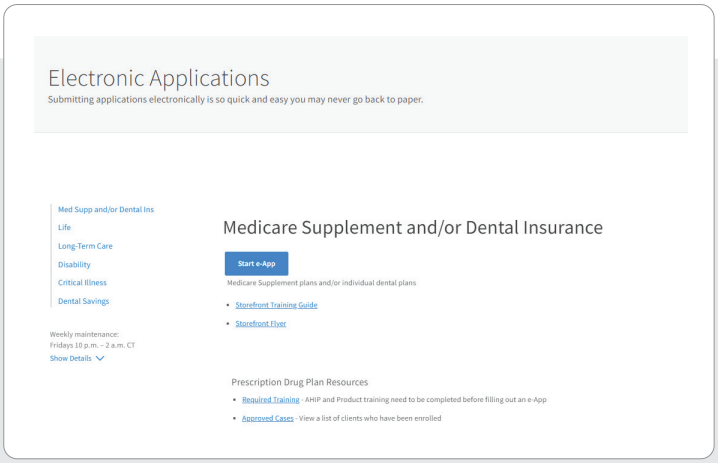


Getting Started

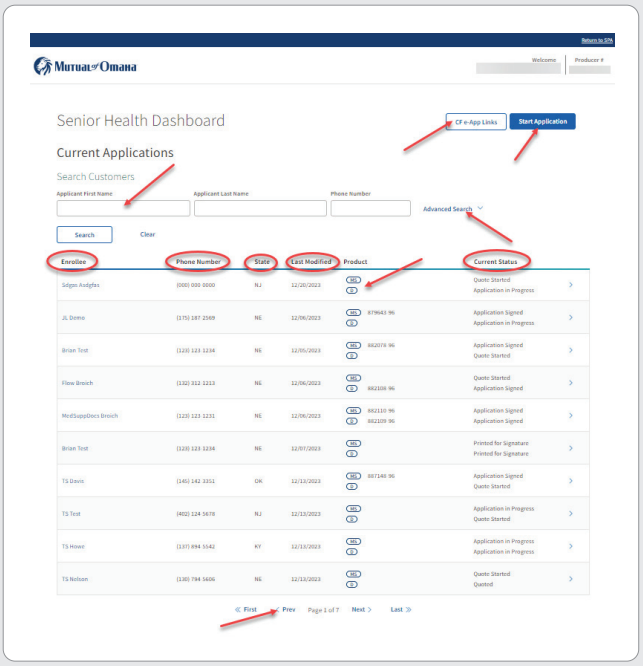
Ready to Get Started Writing Business?

Make sure you are logged into Sales Professional Access (SPA). 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



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. You can also obtain your Personal URL (PURL) from the Consumer Facing e-App Links button.

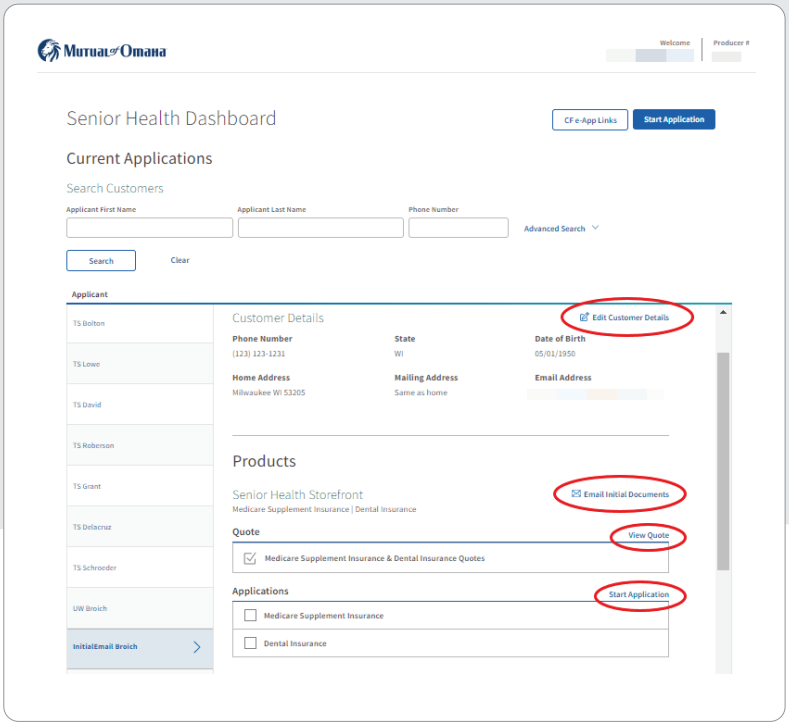


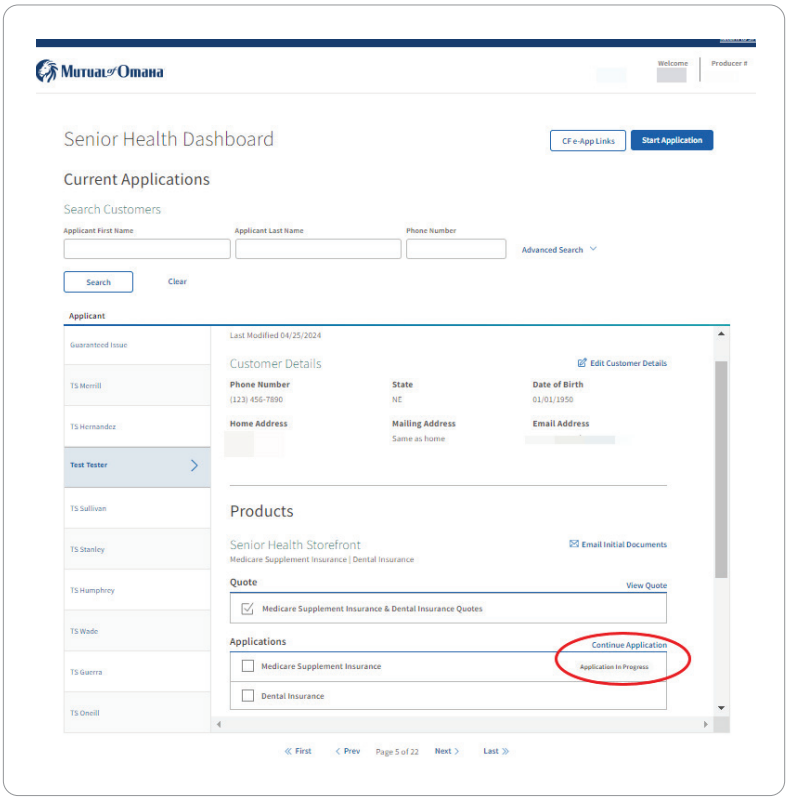
Dashboard Highlights

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

- Obtain your Personal URL
- 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 or continue an application.





The Dashboard indicates the application status:

Status	Explanation
New Customer	Customer profile has been created but nothing else has been done
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
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



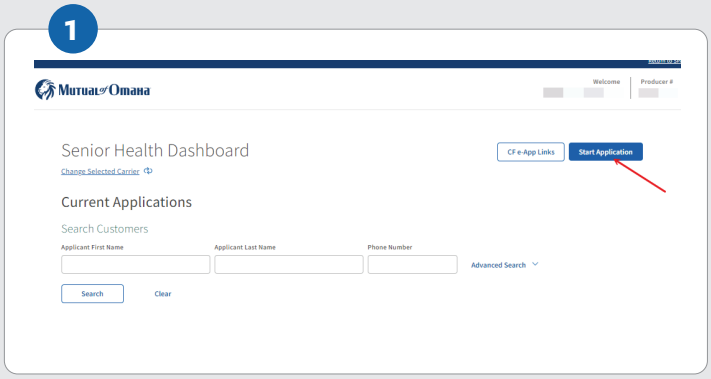
How It Works

Step-by-step Med Supp and Dental process:

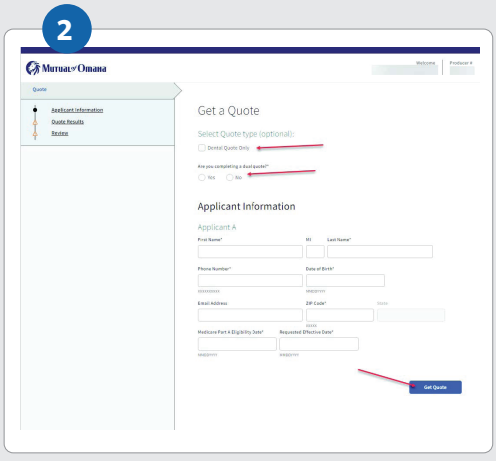
1. You sign onto Sales Professional Access and open the e-App storefront.
2. Applicant has their internet browser and email account open.
3. You arrive at your Dashboard, (see previous page for dashboard abilities) click on your applicant's name to view the "Customer Details." Under the "Products" header, click "Email Initial Documents" to email required docs to the applicant.
4. You click "Start Application" to generate a premium quote. See Image 1
5. You will select the optional Quote type (Dental quote only is also an option) and answer the dual quote question if you are completing a quote for multiple applicants, at one time. From there you will ask the applicant the required questions, enter the information, click "Get Quote" button to retrieve plans/quotes. You can also select a dental plan and optional Vision Care Rider while you are on the quote screen. See Image 2
6. Select a plan. Click "Next" to begin the application.
7. You'll then be brought to a quote review page where you'll review the total monthly cost, edit the quote, view the outline of 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 (if dental insurance is being applied for), 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
   Note: The applicant can defer to give their social security number and payment information and enter their info when they sign their application.
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. See image 4.5
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 5
12. The applicant will receive an email containing the Authorization number, as well as a phone number or link to sign their application. Your applicant will also receive an email with their signature options, as well as the links to direct them to the e-signature page. See image 6
13. Applicant reviews the application and required documents and signs the application (see the "Signature Options" section for details). If your applicant chooses to electronically sign their application(s), the steps to electronically sign are available on page 16.

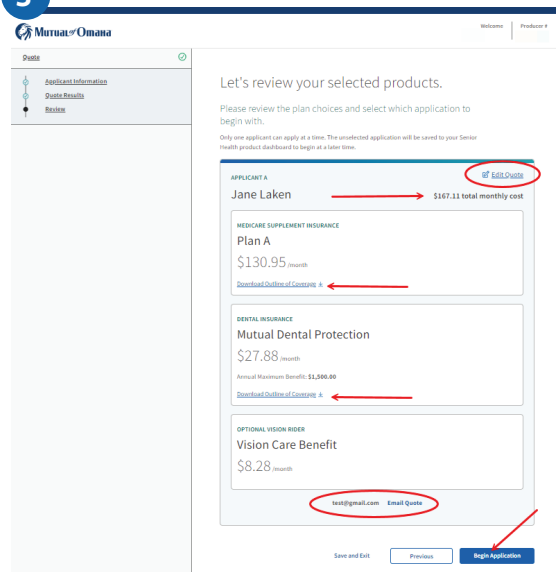
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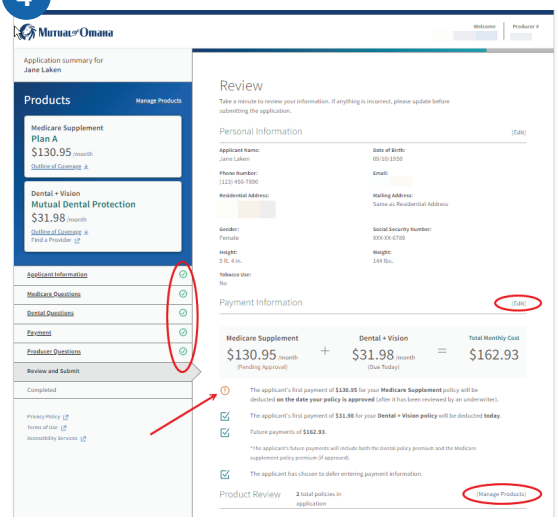
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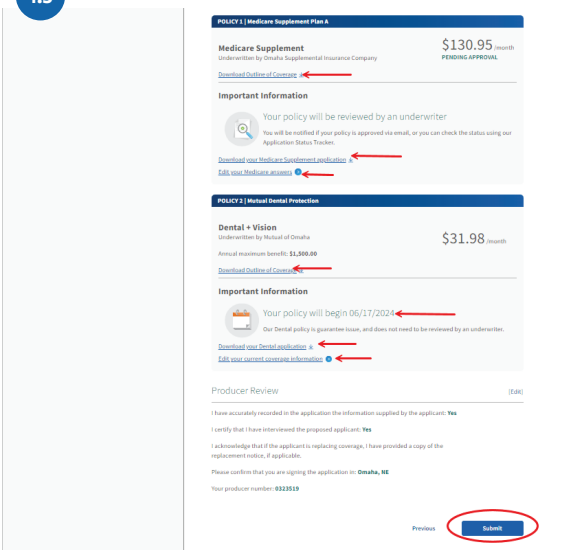
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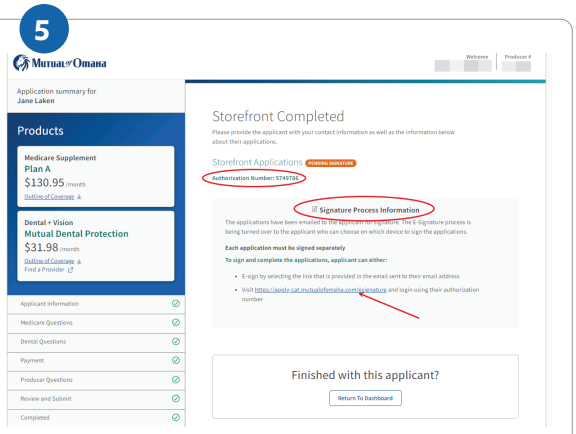
4



4.5



5



6

Sign Your Application

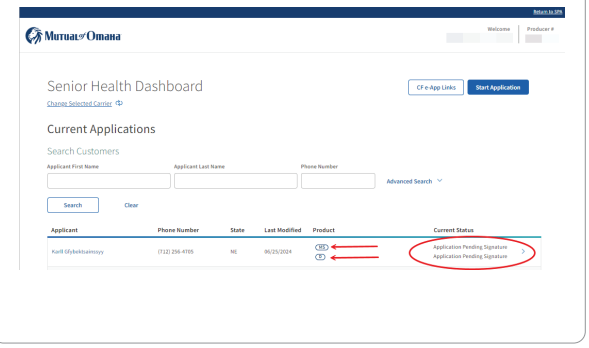
[redacted] your Medicare supplement and individual dental applications are ready for you to sign.

Authorization Number: 2436436

To provide an electronic signature, log in to signyoureapp.com using your authorization number, date of birth and first and last name. Then, follow the instructions to complete the e-signature process.

Or, provide a voice signature by calling 866-379-9513 from a touch-tone phone and following the automated instructions. You will be asked to enter the authorization number shown above. You can view a copy of your application for reference.

7

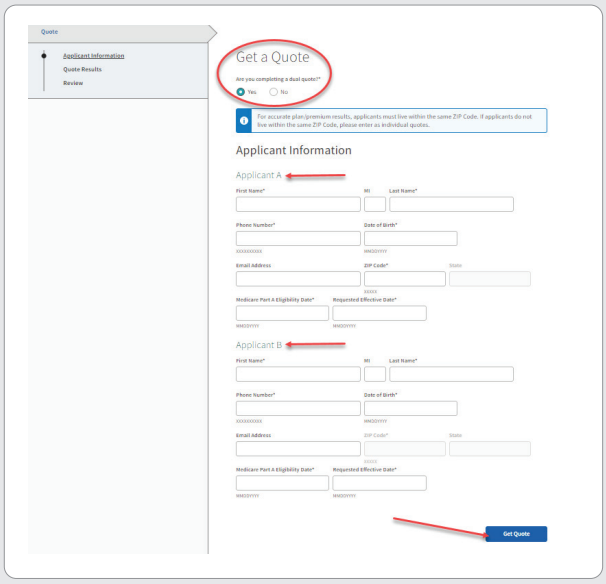


14. Back on your dashboard, you'll see the status has changed to "Application Pending Signature." See image 7

15. 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.

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

17. 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.



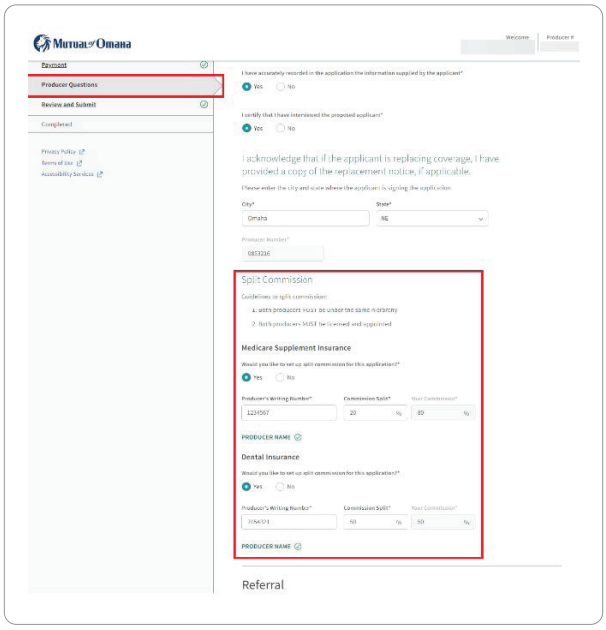


New Functionality

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

Producers now have the ability to split commissions with other producers for the Medicare supplement and Dental products.

The Split Commission section is located on the Producer Questions screen (see image below).

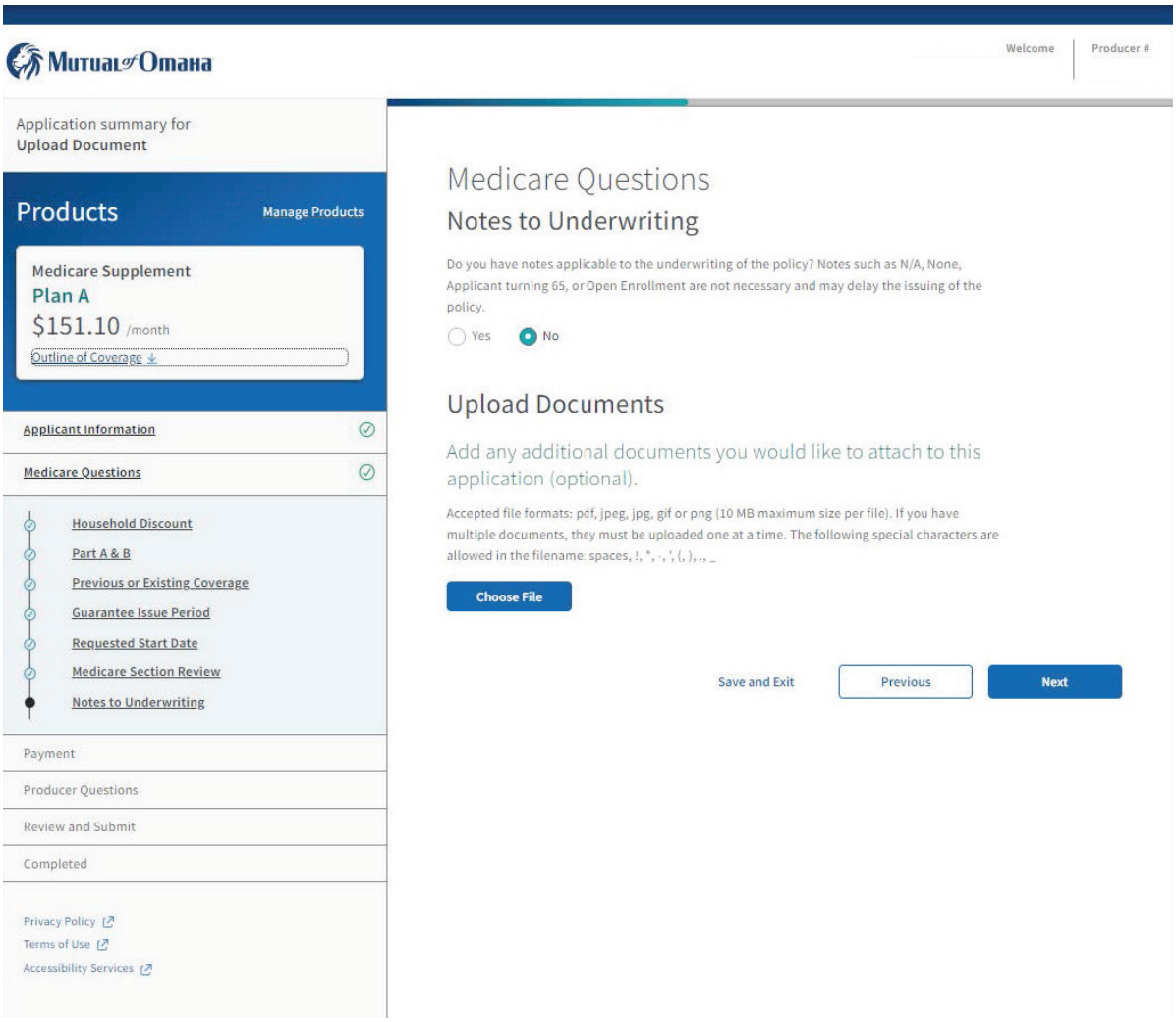


- Both producers must be under the same hierarchy, licensed, and appointed
- Total commissions together must equal 100%
- Red validation message will be displayed under each field if there is incorrect or missing information.

Note

For the state of Florida, there will be an additional required field for the Producer's License Number.

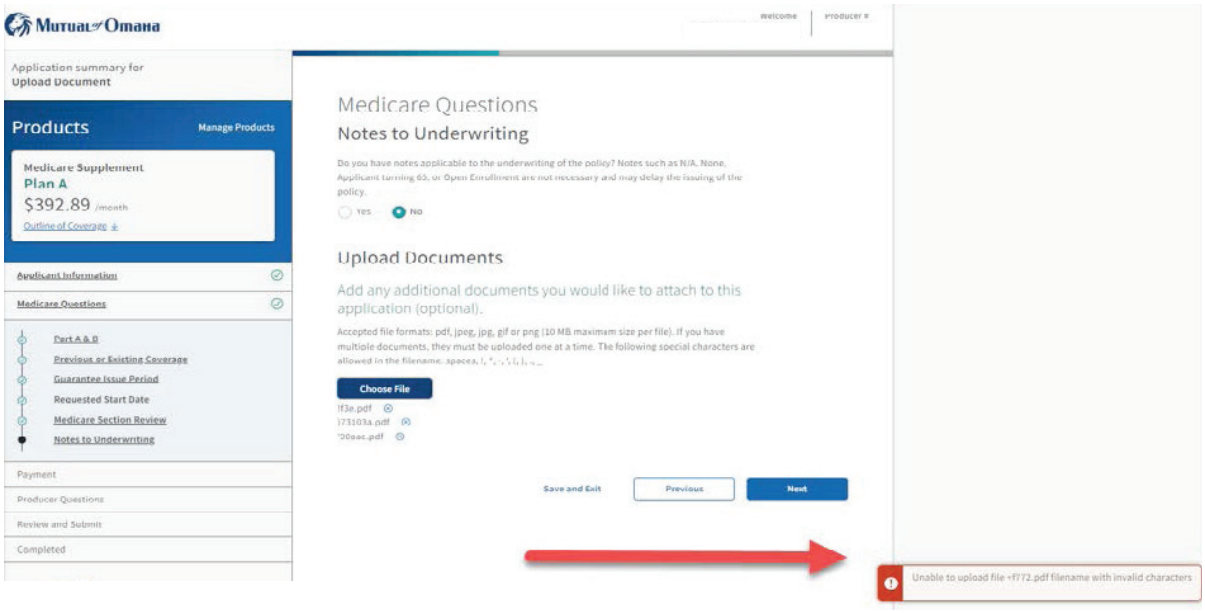
View the screenshot of the Upload Documents enhancement added to the Notes to Underwriting page.

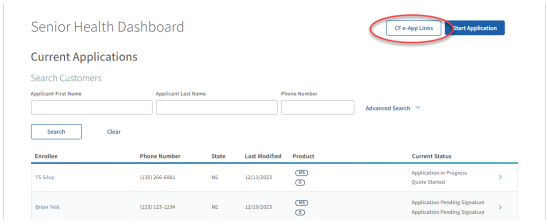


Note

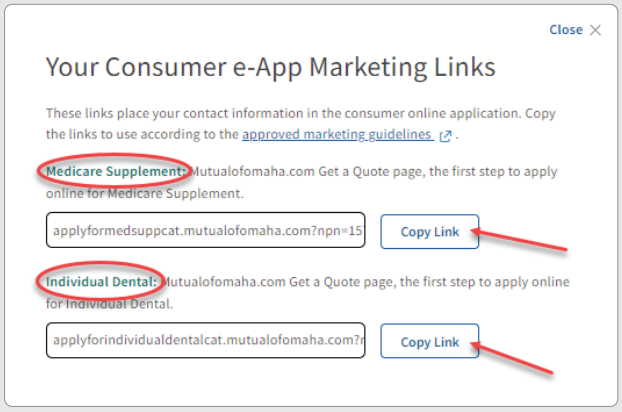
Users can upload documents for underwriting in the following formats: pdf, jpeg, gif or png. If you have multiple documents, they must be uploaded one at a time.

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”.





Click the CF e-App link button at the top of your Dashboard page.



When you click the CF e-App link button, this modal will appear. Click "Copy Link" button for either Medicare supplement or dental insurance and provide that specific link to your customer. You can also use the link to personalize prospecting pieces, that can be ordered through your normal channels.



Note

To access your PURL, you will need to allow pop-ups to receive your Personal URL.

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.*
- **Check:** If completing via e-App, this option is unavailable. A paper application will need to be filled out and mailed or faxed in.

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.



Signature Options

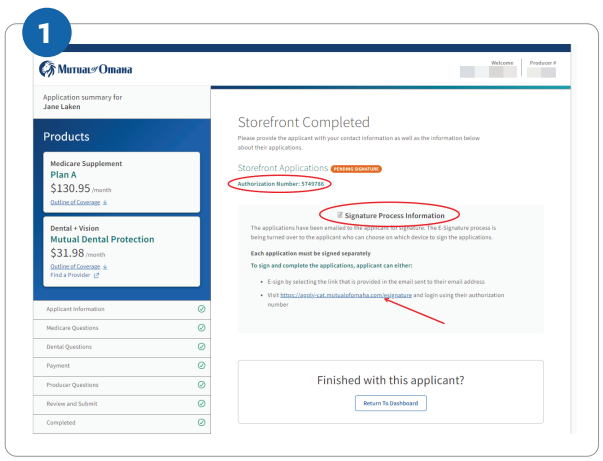
The following criteria determine how the applicant may sign the e-App:

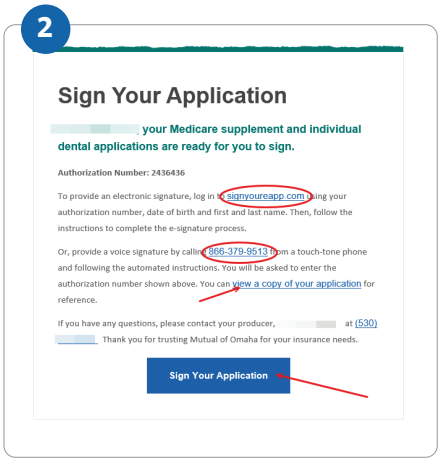
Signature Method	Available on These Types of Business	When the Initial Payment Is
 **Electronic** *(see next page for detailed instructions)* • Has email and/or internet access (email address not required) • Must review initial documents before signing • Enters credit card information • If no email address, 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 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.

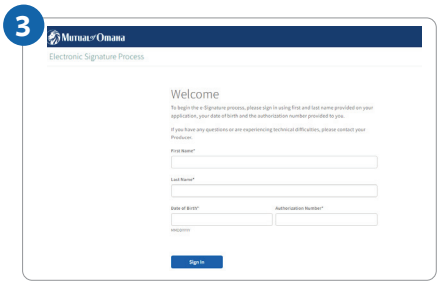
E-Application Storefront Electronic Signature Process

1. If your applicant is signing their application(s) electronically, they will click on the link provided in their confirmation email. If you are filling everything out with your applicant, you will click the link provided in the Signature Process Information box. See images 1 and 2



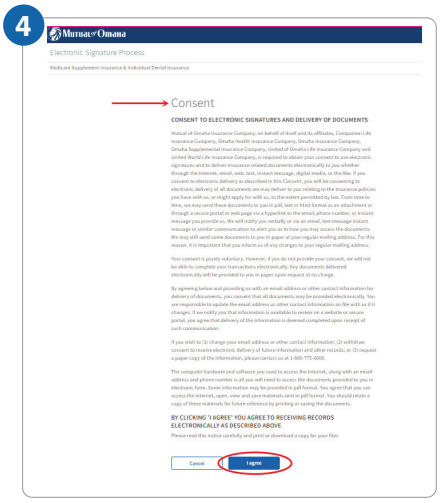


2. Your applicant will then be taken to the Electronic Signature Process page. Here they will enter their name, DOB, as well as the authorization number provided on the Completed Screen in the Storefront, in their confirmation email, or under their profile details on the storefront's dashboard. Once their info is entered, they will click the "Sign In" button. See image 3

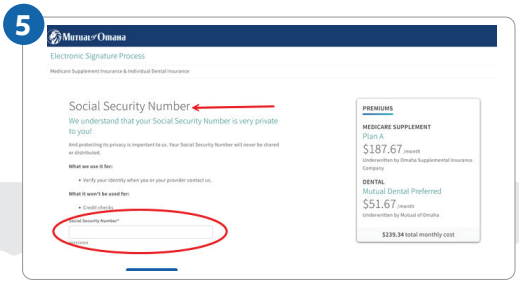


3. This will then bring your applicant to their Consent to Electronically Sign page. The applicant will read the disclosure and click "I agree". See image 4

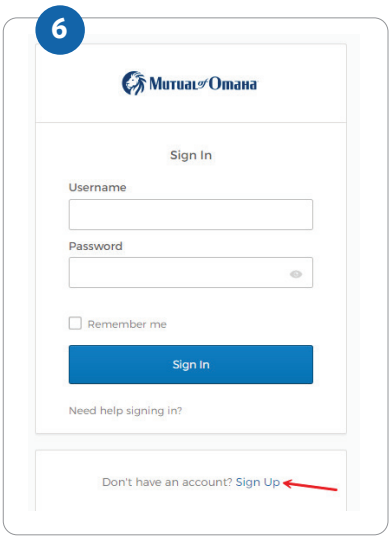
Note: If you or your applicant entered their social security number and payment information on the actual application in the storefront, the following steps will not apply (skip to step #6).

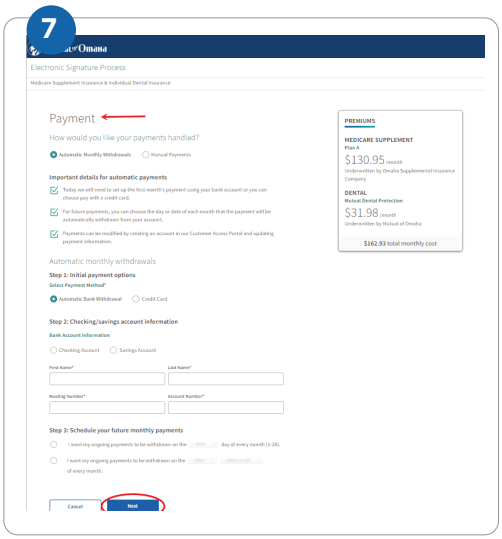


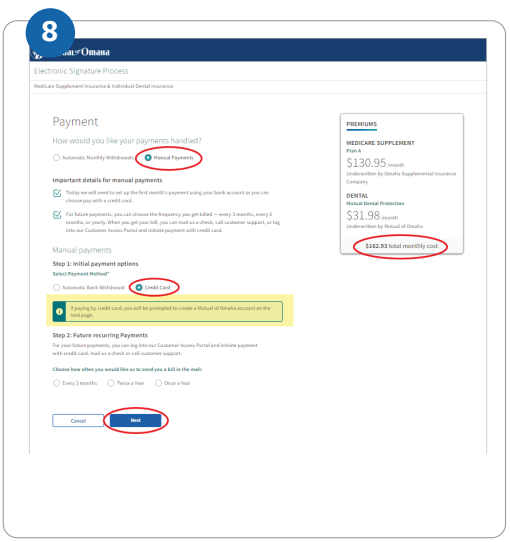
4. If your applicant deferred to enter their social security information and payment information to when they sign the application, your applicant will then be taken to a Social Security Number page and a Payment page where they will select how they want their payments handled via Bank Withdrawl (automatic or manually) or pay with a Credit Card (automatic withdrawals or manually). See image 5

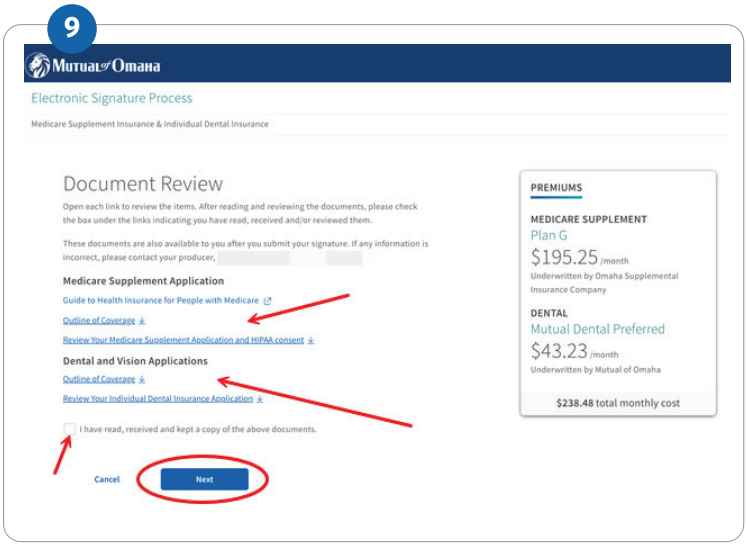


Note: If paying with a Credit Card, you will be prompted to create a Mutual of Omaha account on the next page. See image 6 , 7 *and* 8









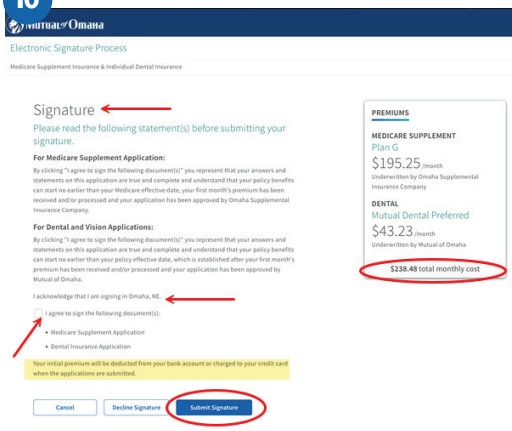
5. They will make their selection and click the "Next" button.
6. Your applicant will then be taken to the Document Review Page where they will review all documents, outlines of coverage, payments, and application(s). They will then check the "I have read, received and kept a copy of the above documents." box and click the Next button. See image 9

7. The applicant will be taken to the Signature page and review the disclosures, check the "I agree to sign the following documents." box and click Submit Signature.
   Note: The initial premium will be deducted from their bank account or credit card when the application(s) are submitted.*
   See image 10

8. Then your applicant will be taken to the Thank You and Welcome to Mutual of Omaha page where they can review all their policies, consents, outlines of coverage, as well as payment information.

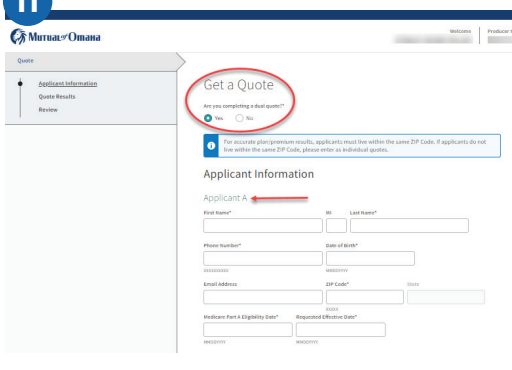
   Note: The underlined arrows allow you to download that specific document, by clicking on it.
   See image 11

10



*If applicant clicks Decline Signature, they will be taken back to the initial e-Signature page. Clicking the Decline Signature button will cause the application unable to be accessed using that Authorization code, again. A new application will need to be taken by the producer, if the applicant wants to reapply.

11



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



Further Action Required
Tells you why the application cannot be submitted



Informational
Provides more details

Common Issues

For additional help, see "Resources" on page 22.

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 as well as the optional Vision Rider rates. You'll be able to select any of the products and proceed to apply for them all at once.

5. **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.

6. **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.

7. **What products can I manage from my storefront?**

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

8. **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.

9. **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.

10. **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

11. **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.

12. **When applying for Medicare supplement and dental together, will the customer need to sign each application separately?**

    Yes. As long as the application qualifies for the voice signature or the electronic signature, a single authoriazation code is needed and only one phone call to the voice signature phone number.

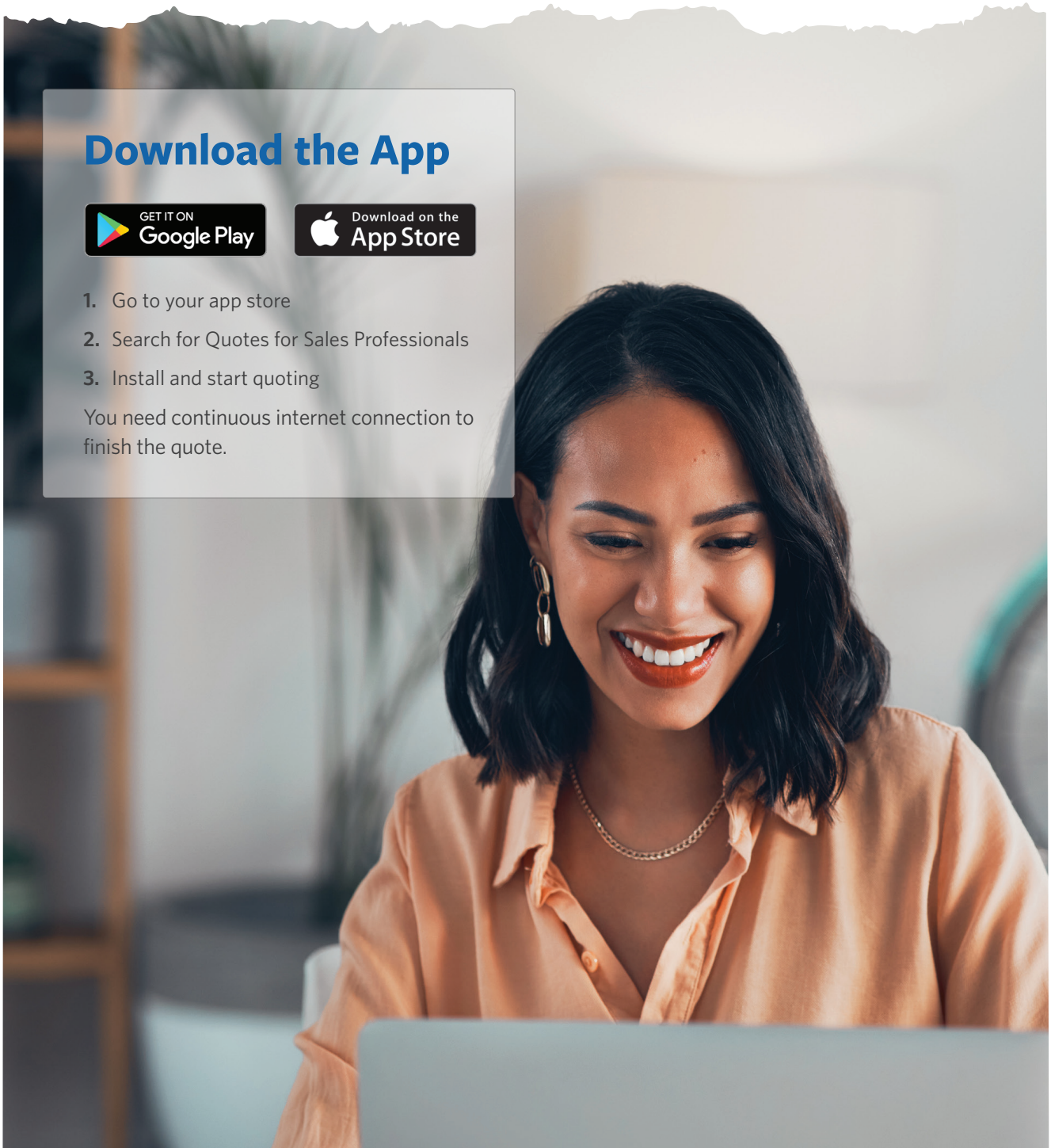
13. **Can I navigate between the sections in any order?**

    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



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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 mutualofomaha.com/sales-professionals.





Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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