



# PHONE VERIFICATION

## And how to make a phone sale

Completing the phone verification (PV) at the point of sale, not only processes applications faster, it also helps you get paid faster.

**A PV associate is available to take calls Monday–Friday from 7:00 am–6:00 pm (CST). Call 866.825.4822 to get started.**

Product		Express App (no wet signature)	Phone/fax (no wet signature)	Paper/fax (with wet signature)
Medicare Supplement	Open Enrollment/ Guaranteed Issue	Not needed*	In-house PV	Not needed*
	Underwritten	In-house PV	In-house PV	In-house PV
Cancer, Heart Attack & Stroke, and Hospital Indemnity		Not needed	In-house PV	Not needed
Individual Whole Life		In-house PV	In-house PV	In-house PV

### What is a PV?

A PV is a phone interview that applicants must complete in order for CSB to process applications according to the chart above. The PV acts as an electronic signature and verifies medical questions with the applicant.

### Case number

During the PV, the applicant will receive a PV case number that must be included on the application before submitting.

**Questions? Call us at 877.454.0923, or email us at [CSBNewBusiness@Cigna.com](mailto:CSBNewBusiness@Cigna.com).**



Allows phone verification (PV) representatives to provide preliminary policy approval to your customers at the point of sale. A PV is not required unless benefit amount exceeds \$50,000.

**Together, all the way.®**



\*Applicant verification in lieu of a PV.

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# How to submit a phone sale in three simple steps.



Now your entire sale can take place over the phone. This will help you save money and time. With our phone sale process, you don't have to meet with the customer, obtain a "wet" signature, collect a premium check or mail an application. You just make the call and make the sale.



## 1. Call your customer

Fill out the application in Express App while talking with your customer. Express App is a 100% online application process that makes submitting new business fast and easy. Find it at [AgentViewCigna.com](https://AgentViewCigna.com).



## 2. Conduct a Phone Verification (PV)

Some sales will require a PV. To get started, simply conference in your customer and call the PV line at **866.825.4822**. For more information about the PV process, see the back of this flyer.



## 3. Submit the application

Submit the application via Express App or fax. If the application is clean, it can be issued in as little as three days. If the sale requires a PV, remember to enter the PV case number on the application.

## PHONE VERIFICATION (PV) FAQ

### What is a Phone Verification (PV)?

It's a phone interview with the customer. It's used to obtain an electronic signature and verify application information.

### How long does a PV take?

It usually takes about five minutes. For Med Supp and Whole Life customers, the interview may take up to 15 minutes. This is because additional questions are asked about medication usage and medical conditions.

### What information will the customer need?

The PV will ask the customer for the following information.

- › Name
- › Social Security number
- › Chosen plan and proposed rate\*
- › Medicare number (on Medicare card)
- › Answers to health questions from the application
- › List of medications and conditions

### What else will happen during the PV?

The PV will verify that the customer has received:

- › A copy of the application\*
- › A copy of the Outline of Coverage
- › The current "A Guide to Health Insurance for People with Medicare" (if Medicare eligible)



**Together, all the way.®**

Offered by: American Retirement Life Insurance Company Cigna Health and Life Insurance Company and/or Loyal American Life Insurance Company or their affiliates.

\*Medicare Supplement only.

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