

e-App Quick Start Guide



Critical Illness Insurance, Cancer Insurance & Heart Attack/Stroke Insurance

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Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

Quick Start Guide

The Critical Advantage e-App allows you to complete and submit your cancer, heart attack and stroke and critical illness applications online. Whether you regularly submit cancer, heart attack and stroke and/or critical illness business with us or you're an occasional producer, you'll like this process. Chances are you won't go back to paper.

e-App Advantages

The e-App ensures your application is completed in its entirety before you submit it, which saves time and:

- Allows you to complete the application in good order
- Ensures you're using the right forms
- Offers the ability to view and/or print state filed forms at any time
- Reduces application scrubbing time
- Allows you to choose your method of signature collection – e-signature email, e-signature face-to-face or wet signature
- Provides a paperless “green” experience
- Allows you to quote a premium and complete an application at the same time

e-App Features

When you begin using the e-App, you'll discover there's a lot to like. Here are a few of the highlights:

- Visual cues indicate your progress and prompt you for missing information
 - Answers to questions reveal only the additional questions your client needs to answer
 - Simple e-signature process
 - Auto-save functionality so none of your information is lost
 - A dashboard shows all your applications in progress
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Before You Get Started

Register for Sales Professional Access

You'll need to be registered to use Sales Professional Access, our secure producer website. To register:

- Go to mutualofomaha.com and click **Access Your Account**
- Select **Sales Professionals** and click **Register**. Then follow the instructions to create your account
- You'll need your seven-digit Mutual of Omaha production number to register

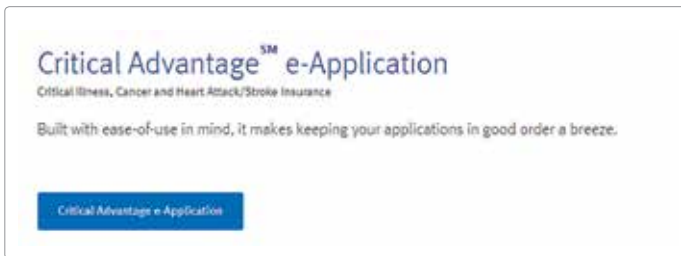
Make Sure Your Email Address is on File

You'll need to have a valid email address on file with Mutual of Omaha. To add or update your email address:

- Log in to Sales Professional Access
- Go to the **Support** tab
- Click the **My Profile** link

Access the e-App Online

You'll find an electronic applications link on Sales Professional Access under sales tools on the home page, the sales and marketing tab or at the bottom of each product page that use e-App technology.



Using the e-App

Start an Application

- Select **Quote Application** to determine appropriate benefits and premium
- Select **Start Application** to begin a new application
- Select **View Applications** to view applications for existing cases or to complete an application already started



If you select **Start Application**:

- Click the drop down to select your **Client's Residential State**
- Click the drop down to select your **Commission Code**
- Click **Start Application**

Sections

You can quickly maneuver through the sections by clicking on them from the table located on the left of the screen. Incomplete sections will be highlighted.

- General Information
- Proposed Insured(s)
- All Other Person(s)
- Other Coverage
- Health Questions
- Agreements
- Agent/Producer Statement
- Additional Information
- Payment Information
- Account Information
- Authorization to Disclose Information
- HIPAA
- Authorization for Release of Information

Save & Exit

General Information

The screens follow the same flow as the paper application.

General Information

Application for Supplemental Health Insurance

Coverage(s) Applying For

Product:

- Lump Sum Cancer
- Lump Sum Heart Attack and Stroke
- Lump Sum Critical Illness

Base Lump Sum Benefit Amount \$

* Note: The lump sum benefit amount for any child(ren) under an applicable policy will equal the amount of the Primary Insured up to \$50,000. Must select benefit in increments of \$1,000.

Type of Coverage:

- Individual
- Individual plus child(ren)
- Family

Coverage Options:

- 10 year term
- 15 year term
- 20 year term
- 30 year term
- Guaranteed for lifetime

Optional Riders:

Cash Value Benefit Rider Yes No

Intensive Care Unit Indemnity Benefits Rider Yes No

Next >>>

Additional Questions or Forms

The answers to certain questions will prompt additional questions or forms to appear. For example, if you answer "yes," to the following question in Section E...

Other Coverage and Replacement Information

Is the coverage applied for replacing any existing coverage for any Proposed Insured?

Yes No

...Then more information would be required. If you answered "no," this screen would not appear.

If "Yes", please give details below.

Company

Proposed Insured

Face Amount

Here's another example: If the following question in Agreement Section is checked, an Authorization for Release of Information to My Insurance screen would appear.

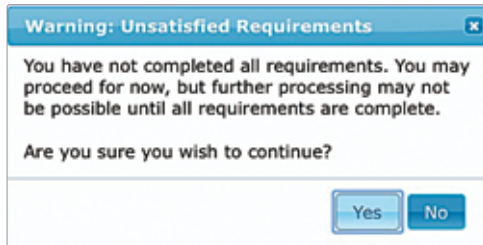
Does the Applicant request to fill out an "Authorization For Release of Information to My Insurance Agent and/or Agency"?

Other things that may prompt additional questions or forms include:

- Certain Riders
- Replacement coverage
- Additional health questions

Application Information

Once all the information has been entered you can either click **Next** on the last form, or **Save & Exit**. A warning message will appear if there are any required fields that have not been completed. The application will save with the information that has been entered but it will not be considered complete until all the required information is entered in order to submit.



If the status is listed as incomplete, the application is missing required information.

- Click **Edit** to return to the application
- Click on the highlighted section with incomplete information, which will also show the incomplete information fields highlighted

A screenshot of the "Application Information" form. The status is "Incomplete". The form fields are: Product: Critical Advantage, Residential State: AL, Commission Code: ZZ, Created: 08/09/2017 4:13 PM, Type: Single Application, Applicant A: test test, Status: Incomplete, Attachment: (with a Browse... button), Review: Submitted to Back Office, and Actions: View, Edit.

Signature Process

Once all the information has been entered and the status is complete, you're ready to start the signature process (or submit to back office, if applicable).

Click **Request Signatures**

A screenshot of the "Application Information" form. The status is "Complete - Ready to Sign". The form fields are: Product: Critical Advantage, Residential State: AL, Commission Code: ZZ, Created: 08/09/2017 4:13 PM, Type: Single Application, Applicant A: test test, Status: Complete - Ready to Sign, Attachment: (with a Browse... button), Review: Submitted to Back Office, and Actions: View, Edit, Request Signatures.

From this screen, you have the option to click the **Sign** button or the **Email** button for each applicant.

A screenshot of the "Application Information" form. The status is "Signed - Ready to Submit". Below the form fields is a table with the following data:

Name	Role	Status	Status Date	Action
test test	Applicant A	Signed	08/14/2017	
partner test	Spouse	Signed	08/14/2017	
Test Agent	Agent	Signed	08/14/2017	

If you click **Sign** (Face-to-Face or Screen Sharing):

- After both you and your applicant(s) have e-signed the forms, you are ready to submit the application.

- Click **Submit**

If you click **Email**:

- You'll be prompted to enter the applicant's email address. This will automatically generate an email from you with a link to the signature process
- When the link is opened in the email, the applicant will be required to answer some authentication questions before beginning the email signature process
- The applicant must click on the **Important Documents** and **Electronic Signature Consent Documents** links plus the **I Agree** boxes. Note: As the producer, you do not need to view any documents prior to signing
- When finished, click **Sign Application**. This will open a PDF of the application and forms

A screenshot of the "Important Documents" form. The text reads: "Before you can sign the application, you must review some important documents and the electronic signature consent document. Click the links below to view the documents, which will open in a separate browser tab or window. You may wish to save or print the documents." Below this are two links: "Important Documents" and "Electronic Signature Consent Document". Under "Electronic Signature Consent Document", there are two checkboxes, both checked: "I agree to consent to the use of electronic signatures" and "I agree to sign my application for insurance". At the bottom, there is a "Sign Application" button.

- Click **Next** to go through each page or click **Next Signature** to quickly navigate to each signature

PLEASE READ AND SIGN

AGREEMENTS AND ACKNOWLEDGEMENTS

1. Applicant ("you") represents that my answers on this application are true and complete. Incorrect or misleading answers may void this application and any issued policy from its effective date.
2. Mutual of Omaha Insurance Company ("we" or "us") may require medical records, a medical exam or other information. This coverage will not be approved unless we receive all information requested for underwriting and determined you are eligible for the exact insurance applied for as of the application date or you have accepted an offer by us for coverage other than for which you applied. If approved, the policy will indicate its effective date.
3. This application does not provide temporary insurance. If this application is declined, any advance premium payment submitted with the application will be refunded without interest. No insurance coverage will be in effect until we issue a policy and receive payment of the full initial premium according to the premium mode you selected with your application.
4. No producer can waive or change any receipt or policy provision or agree to issue a policy.

I have (a) read and understand the Agreements and Acknowledgements; (b) read and approved the answers as recorded on this application; and (c) received the appropriate Outline of Coverage as required.

Signed at: Birmingham AL
 On: test test State
 Signature of Proposed Insured Printed Name of Proposed Insured Date

Signature of Partner* partner test
 Printed Name of Partner* Date

- Click **Sign**, then **Next Signature**
- After the last signature, you must click **Finished**

- Notification will be emailed to you advising client signatures are complete
- After both you and your applicant(s) have e-signed the forms, the application will be automatically submitted to Mutual of Omaha

If you click **Edit** after your applicant(s) has e-signed the forms, a message will appear letting you know that clicking **Yes to edit now** cancels the signatures, which means you would need to start over with the signature process. (The Producer Statement is the only section that you can edit without affecting the signature process by clicking where it indicates on the Edit Application message.)

Once the application has been submitted, the underwriting process will begin.

Note: You also have the option to obtain a wet signature by mailing or delivering the application to the applicant to sign and submit.

Monitor Your Applications

Click **View Applications** to view your dashboard and monitor the status of your existing cases.



You can filter your view by clicking the dropdown for **Dates** and **Status**.

Application Filters

Dates:

Status:

- Any Status
- Incomplete
- Complete
- Signing
- Signed
- Submitted

Created	Applicant A	Applicant B	Status	View
04/23/2015 12:30 PM	David Brown		Submitted	<input type="button" value="View"/>
04/17/2015 10:53 AM	John Doe	Jane Doe	Signed	<input type="button" value="View"/>
04/17/2015 10:29 AM	Sam Miller	Chris Miller	Signing	<input type="button" value="View"/>
04/17/2015 10:12 AM	Ann Jones		Complete	<input type="button" value="View"/>
04/14/2015 3:26 PM	Mary Smith	Tom Smith	Incomplete	<input type="button" value="View"/>

The **Status** will be one of the following:

- **Incomplete** - Required information is missing. Click **View**, then **Edit** to finish. Incomplete sections and fields will be highlighted
- **Complete** - All required information is completed and the application is ready for signatures to be requested

Application Information

Product: Critical Advantage
Residential State: OR
Commission Code: ZZ
Created: 08/05/2017 1:06 PM
Type: Single Application
Applicant A: asdf asdf
Status: Complete - Ready to Sign
Attachment:
Review:
Actions:

- **Signing** - The signature process has been started, but is not yet complete. This could mean the **Request Signatures** button was pushed but the **Sign** button was not. Or it could mean all parties have not signed. Or that the **Finished** button was not clicked after the last signature. Click **View** to see the status by person

Name	Role	Status	Status Date	Action
test test	Applicant A	Signed	08/14/2017	
test partner	Spouse	Emailed	08/14/2017	<input type="button" value="Sign"/> <input type="button" value="Email"/>
Test Agent	Agent	New	08/08/2017	<input type="button" value="Sign"/>

- **New** - The signature process needs to be started for that person either by clicking **Sign** or **Email**
- **Email** - If you click **Email**, you will be asked for an email address. An email will be sent to this address to begin the signature process
- **Signed** - The signature process has been completed
- **In Review** - This is applicable only if a back office is involved
- **Submitted** - The case has been submitted and the underwriting process is taking place

Quick References

Dashboard Highlights

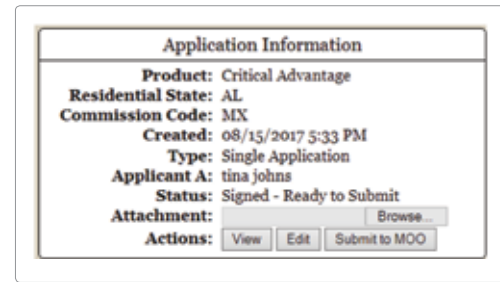
From your dashboard, you may sort the information by column heads or search on a name, date, etc. The dashboard indicates application status:

Status	Explanation
Incomplete	The application is missing some required information. Click Edit to go back into the application. Click highlighted sections to quickly go to the incomplete portion.
Complete	All information has been entered and the app is ready to start the signature process.
Signing	The application has been completed and sent to the applicant for signature. Monitor so you can follow up with the applicant to complete the signature process. Or, the signature process has been started, but is not yet complete. This could mean the Request Signatures button was pushed but the Sign button was not. Or it could mean all parties have not signed. Or that the Finished button was not clicked after the last signature. Click View to see the status by person.
Signed	All the signatures have been e-signed and the application is ready to be submitted to Mutual of Omaha, or to a back office if involved.
Submitted	The application has been signed and submitted.

The screenshot shows a table with columns: Created, Applicant, Applicant B, Status, and View. A dropdown menu is open over the Applicant column, showing options: Any Status, Incomplete, Complete, Signing, Signed, and Submitted. The 'Complete' option is highlighted.

Created	Applicant	Applicant B	Status	View
04/20/2015 12:16 PM			Incomplete	View
04/17/2015 7:48 AM			Incomplete	View
04/14/2015 10:44 AM			Incomplete	View
03/09/2015 3:35 PM	Smith Jane		Complete	View
03/09/2015 2:11 PM			Incomplete	View
03/08/2015 11:53 AM			Incomplete	View
03/04/2015 4:09 PM			Incomplete	View
03/04/2015 12:34 PM			Incomplete	View
03/03/2015 2:09 PM	single testing		Incomplete	View
02/11/2015 9:44 AM	demo test		Complete	View

e-App Buttons



- **Start Application** - Click this button to begin a new application
- **Back/Next** - Allows you to move backward or forward one page at a time
- **Table of Contents** - Allows you to quickly access the various sections of the application
- **View** - Allows you to view the actual application

Resources

You'll find more information on Sales Professional Access, such as:

- Critical Advantage e-App link
- Quick Start Guide
- Frequently Asked Questions
- Training Brainshark

Questions

Contact sales.support@mutualofomaha.com



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.

MutualofOmaha.com