American National Health Division

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Individual Product Portfolio

- ✓ **Medicare Supplement**
- ✓ **Short Term Recovery Care**
- ✓ **Cancer**
- ✓ **Accident**

- ✓ **Hospital Indemnity**
- ✓ **Critical Illness**
- ✓ **Limited Medical**
- ✓ **Short Term Limited Medical**

- ✓ Worksite products available for Health and Life.

ExpertOffice/ExpertApp

E-Application for Limited Medical Insurance, Garden State and ANTEX Medicare Supplement

American National Health Division now has a true electronic application available through ExpertOffice/ExpertApp*.

*Offline not available for Garden State and ANTEX Medicare Supplement.

ExpertApp

Devices available for use:

❖ Android Tablets and Phones
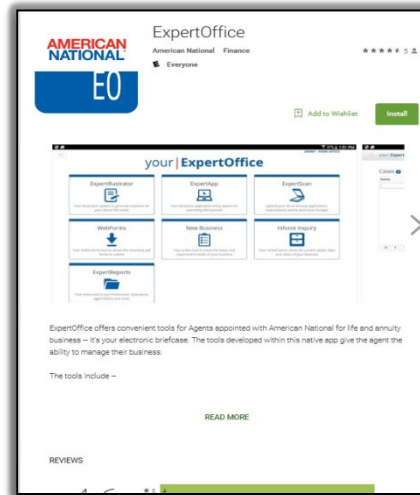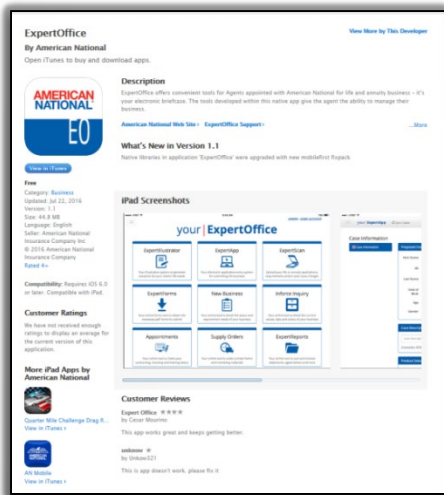
❖ iPad

❖ Laptops/Desktop Computers

Special Note for iPhone users: ExpertApp is not available through the Apple store. To use ExpertApp via your iPhone, please go to your search engine, using www.slaico.com

ExpertApp

Ways to access:

❖ Apple: https://itunes.apple.com/us/app/expertoffice/id1085795245?mt=8

❖ Google Play: https://play.google.com/store/apps/details?id=com.americannational.mobilefirst.expertoffice

❖ Install for the laptop to work offline: http://apps.anicoweb.com/IMG/ExpertOfficeInstall.exe

❖ Access through www.slaico.com using your login information. Click the ExpertApp link located under Quick Links on the right side of the page.

ExpertApp

Signing Methods:

Select Signing Method

ScriptSign

In order to use this digital signature method, you do not have to be connected to the internet. However, all signing parties must be present. This method allows you to capture signatures by using a mouse or touch screen.

RemoteSign/RapidSign

In order to use either of these two methods, you must be connected to the internet.
  *Remote*Sign - email documents to signing parties
  *Rapid*Sign - signing party is present with the agent to sign.
Both methods allow a signature to be applied through a series of acknowledgments and a mix of these signature methods can be used for the same application.
This is ideal when all signing parties are not available with the agent.

Print, sign and submit

Application is printed to paper and physically signed. Application is then submitted by traditional methods - uploading the scanned application to ExpertScan.

Voice Signature

Upload a voice signature

*Signing methods available vary based on health state laws

ExpertApp: Smart Underwriting

Smart Underwriting is currently available for Limited Medical and Garden State Medicare Supplement.
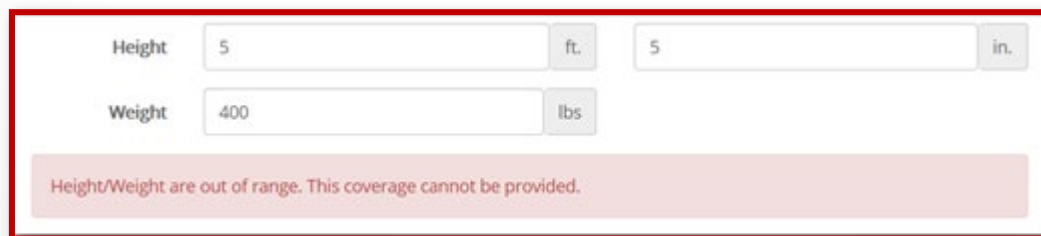
What is Smart Underwriting?

Smart Underwriting delivers an instant underwriting decision based on how the medical questions are answered on the ExpertApp e-application.

How does it work?

1. The Smart Underwriting system uses knockout questions to determine eligibility. During the application process, if the applicant answers a question outside the approval criteria, disqualification will be indicated by a red rule highlighting the section along with an explanation stating why the coverage cannot be offered.

   See example below:

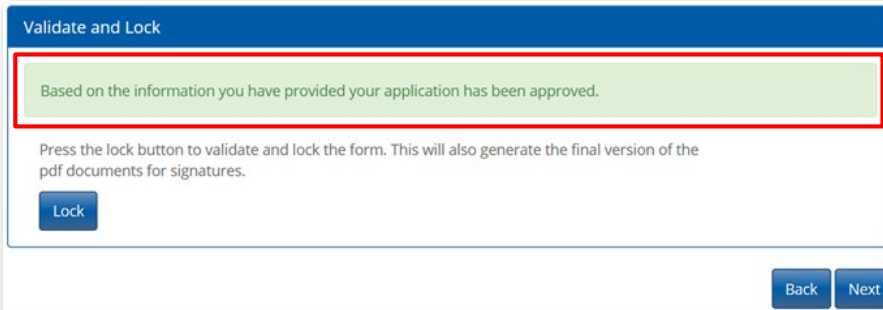| Height | 5 | ft. | 5 | in. |
| Weight | 400 | lbs | | |

Height/Weight are out of range. This coverage cannot be provided.

ExpertApp: Smart Underwriting

How does it work? *(continued)*

2. For applications with multiple applicants, eligibility is still determined on an individual basis. If at any time during the process one applicant is disqualified, the agent can either start a new application or continue to process the remaining applicants using the same application.

3. If continuing on the same application, simply delete the name of the disqualified person and their corresponding information and continue the application with the remaining applicants.

4. If the applicant passes the underwriting criteria, approval is indicated by a green box with confirmation of approval on the **Validate and Lock** screen. See Below:

ExpertApp: Smart Underwriting

Completing the Process

Approved applicants need to complete a Verbal Verification (V-Script) to verify that they understand the type of coverage they are purchasing. *V-Script is not required for Garden State or ANTEX unless a call center.*

1. After approval, with the client still on the phone, the agent must call the pre-recorded verification line at **844.206.3248**. The line is available 24/7.

2. Listen to the short message and at the sound of the beep, have the client read the verification script.

3. Type the time of the call and time zone (e.g., VCall: 2:00 CST) in the "Special Request Section" of the application.

4. Congratulations! You're done and may submit the application.

Why We're Different

✓ **Personalized Marketing Support**
   Toll-free, Monday – Friday
   8:00 am – 4:30 pm, CST

✓ **Website Access (www.slaico.com)**
   Online reports and forms available 24/7

✓ **Application Submission**
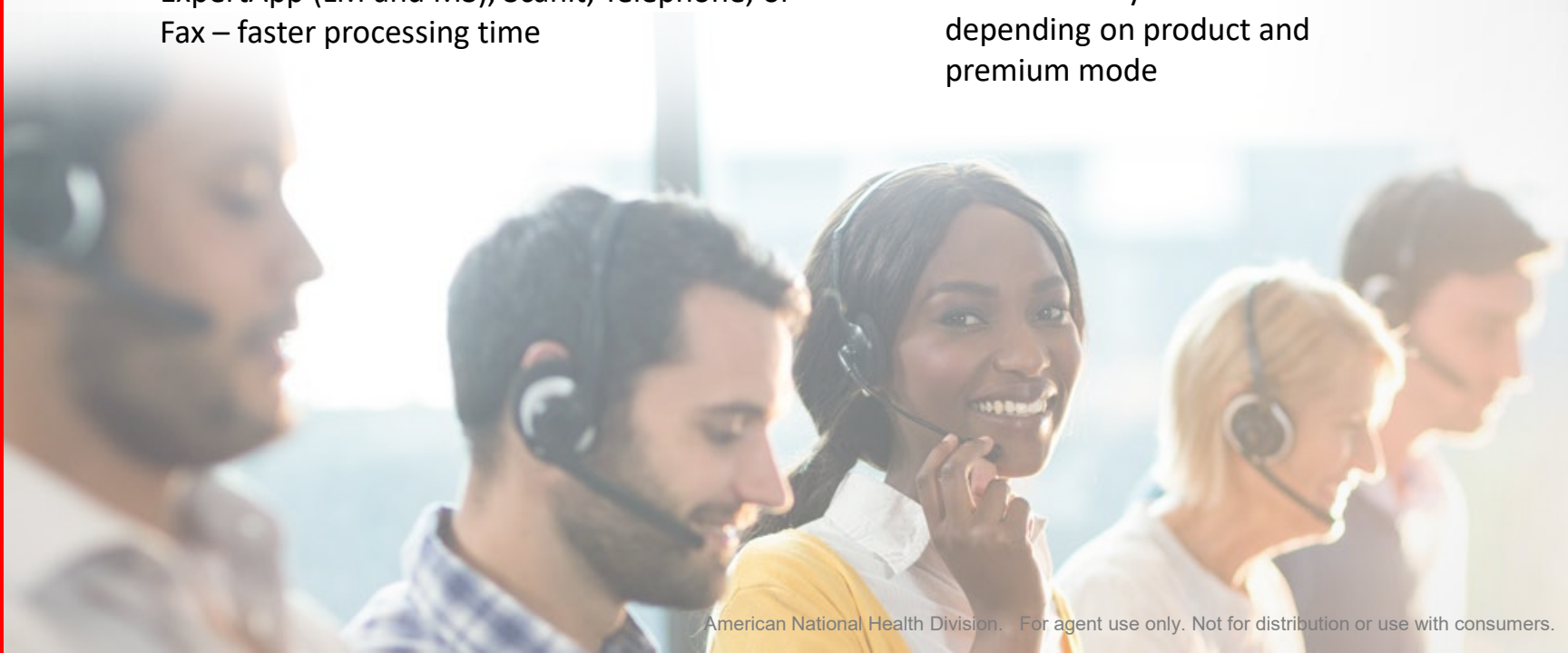   ExpertApp (LM and MS), Scanit, Telephone, or
   Fax – faster processing time

✓ **Draft Premium,
   including initial**
   All payment modes from Checking
   or Savings account.

   Credit Card/Debit Card payments
   now available.

✓ **Advances**
   Advances vary from 5 to 12 months
   depending on product and
   premium mode

For more information, please contact

American National Health Division

888.290.1085

or

AmericanNationalHealth@AmericanNational.com

We look forward to hearing from you!