

Case Management Manual

Updated July 24, 2018

Overview of Duties:

1. Processing complete applications, obtaining missing information, ordering exams, requesting Reg 60 policy information, confirming agent licensing is active (state/carrier), and following up on your cases until they are placed in force.
2. Working efficiently; in a way that achieves maximum productivity with minimum wasted effort or expense.
3. Response turn-around time is important! Acknowledge the producer, don't leave them wondering if you received their message.
4. Tracking of cases and consistent and timely follow ups are critical.
5. It is imperative that all employees work together and share the work as a team.

This Is Only a Guide Every Case and Every State are Different

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Follow-Up Guide to Case Management

Pending Case Status:

- 1.) **Submitted** – Use this when a case is first entered
- 2.) **Approved** – When we get an official approval but prior to receiving the policy
- 3.) **Issued** – We have received the policy but await signed delivery requirements
- 4.) **Active** – We have submitted the delivery requirements but await commissions
- 5.) **Inforce** – whoever confirms commissions have been paid, changes the case status to inforce

Outstanding Requirement Status:

- *Sent-To-Carrier*
 - Application submitted to carrier
 - Any other form/item included
 - Must have an outstanding item so case shows up on Pending List
 - i.e. Carrier Initial Review – Outstanding Carrier – 3 days follow up
- *Outstanding-Advisor*
 - Any item that is required of the agent, be sure to note any important information of that request
 - 2-3 day follow up
- *Outstanding - Service Provider*
 - Exam: Paramed, Blood, Urine (if you ordered through ExamOne, note the order #)
 - 1 day follow up until you have confirmed the client has scheduled and you have notified the agent of the appointment date (date should be inputted in the remarks)
 - Once scheduled make the follow up for 1 day after the appointment date
 - APS – If you order, note the order # from ExamOne and list the doctors name
 - 3-4 day follow up (use your best judgment)
- *Delivery Requirements*
 - Outstanding – Advisor: follow up set for 1 week
 - Received and sent to carrier: Items should be Sent To – Carrier
 - 1 week follow up
 - Case status should read issued
- *CDAP (Commissions Due and Payable)*
 - All Delivery requirement sent to carrier
 - Assign follow up to commission employee
 - 1 week out follow up
 - case status should read “Active”

***Be sure not to have completed date and follow up date posted on an item or it will not show up on the pending list! Any questions please ask.**

Reviewing an Application

- If possible, an application should be processed within 1 business day. If a check is received and the application is incomplete and cannot be processed it must be returned to the agent.
 - a. Items to look for:
 - i. Make sure paperwork is signed in all the appropriate places by both the agent, the insured and the owner; if different individuals.
 - ii. Use Upstate's website to be sure you have all the required forms for the individual applications being submitted.
 - iii. Review to see if a Reg 60 (replacement) is involved and be sure to follow the necessary steps to retrieve the replaced policy information and be sure all ppwk is dated the same.
 - iv. Input Upstate's agency code and the case manager contact information on the Agents Report/Producer Statement page.
 - v. Licensing should be checked on each agent. If there is a problem or the agent is not licensed, the appropriate licensing employee should be notified to take care of getting that agent contracted with the appropriate company.
 - 1. If the agent is not licensed, in most cases the application can still be submitted, but the agent must be licensed within 15 days from the date of the application.
- Many applications that come in have been designed or assisted by a marketing manager prior to submission. If you are aware of a team member's involvement, be sure and notify them that you have received the application.
 - 1. Update the Presale Activity/Proposal tab to "application received" and clear any follow up date.
- If you find that an application is incomplete, contact the agent immediately and discuss the problem. Many times, the problem can be fixed right away. However, under no circumstances can an application be held for more than 5 business days. If you are not able to resolve the problems, return the application with a written list of issues that need to be taken care of before the application can be submitted again.

Forms Necessary for Each Application

Case by Case and State by State – this is only a guide

Make sure each application contains the most current and up-to-date forms. Please use Upstate's website under Carrier Forms as your guide. Carrier's will not accept a form that is outdated and could result in the agent having to take a whole new application (see notes on incomplete applications).

Traditional Life Application:

- Application including signature page.
- Non-Medical Part 2
- Agent's report completed with agent contract number and **GA information.**
- HIPPA
- HIV/AIDS Consent
- Appendix 11/Definition of Replacement. (NY Only Form)
 - ***Application will not be accepted without this form and must be dated the same date as the application***
- Accelerated Death Benefit Rider Disclosure
- Temporary Insurance Agreement/ Conditional receipt (if money has been submitted)
 - Make sure date on check and TIAA form match or the money will be returned.
 - EFT forms can also be used for Temporary Coverage if filled out correctly.
- Signed/Dated Illustration (Permanent products)
- Preliminary Statement of Policy Cost (Term products)
- Regulation 60/ Replacement Paperwork. NY ONLY if case is a replacement
 1. Authorization to Disclose
 2. Definition of Replacement
 3. Important Notice

- a. Authorization, DOR and Important Notice must be sent to the replaced carrier and followed up on until policy information has been received
 - b. Once policy information has been received it must be sent to the new carrier and they will complete the Disclosure Statement.
 - c. Reg 60 carrier contacts can be found at <http://www.dfs.ny.gov/insurance/reg60/reg60contacts.htm>
- 1035 Form; if the case is 1035 exchange (money from the old company being sent directly to the new company).
 - Replacement cases outside NY
 - Usually 1 form and different for each company

Annuity Application

Annuity Applications do not contain as many forms as a life application however the replacement process would be the same.

- Application
- Agent's report
- Client Profile Form
- Appendix 11 (NY)

Always confirm with the agent annuity training has been completed with the specific carrier/product

Guaranteed Issue Application

- Application
- Agent's report
- Check along with Temporary Insurance Agreement.
- Appendix 11 (NY)
- Preliminary Statement of Policy Cost

Disability Application

Review underwriting requirements for benefit amount and occupational class to determine if income documentation is required. This case be done on Upstate's website or the carrier's underwriting guide.

- Income documentation in the form of tax returns, W-2's, 1040, schedule C, E, or F,

- Application
- Producer Statement/Agent Report
- Payment Authorization (monthly)
- HIV/AIDS Consent
- HIPPA
- Conditional Receipt

Reg 60 requirements **do not apply** to DI

Group Life Application

The forms will vary for each carrier and should always be checked with the carrier for accuracy. A census of employee's is needed; a list of all employees' to be insured.

- Group requires the following forms.
 - Group Master Application
 - Modal premium; at least one month's premium must be submitted with every application.
 - Enrollment forms must be submitted for each individual employee depending on which special features they want added to the policy.
 - Policy information from old carrier which can be a copy of the last bill paid to the old carrier or a copy of the medical card are needed to establish whether this policy will have a pre-existing conditions exclusion.

Tips to an iGO Application (In Good Order – iGO)*

- Dates and signatures must be on all forms where required.
 - Be sure to review each form carefully; signatures of insured/owner and the agent and sometimes a witness can be required.
 - Usually the signature pages of the application itself require the city and state where the application was signed and this must be present everywhere it is asked for.
 - Definition of Replacement must be signed by the policy owner (even though it states the applicant) – rule of thumb; when in doubt have the owner and insured sign if different.
- Make sure all questions are answered before submitting any form. If anything is missing on an application an outstanding requirement should be listed to the case.

- Agent's must be appointed before a policy will issue. Most carriers will allow the application, but the agent will need to be appointed within a specific number of days (varies by state, NY 15).
- When a new application is received check the advisor's page under the contract tab to see if he/she has a contract number with that specific carrier that is active. If you are not sure you can always contact the carrier's licensing department to start.
- If there is no agent number for a specific company, contact the licensing person at Upstate.
 - Reminder you need to list an outstanding requirement with a follow up date in the pending case until you receive confirmation the agent appointment is active.

Reg 60 Replacement Process (NY)

- When a policy is to be replaced there are necessary steps to take when the old policy is a **NY** policy. If **outside NY** there are forms to be submitted with the application, but nothing needs to be done prior to submission.
- NY – Application can be taken at the same time the request for policy information is taken.
 - EXCEPT with VOYA – 2/15/17 they still follow the old Reg 60 Process
- Forms: Request for Policy Information and Definition of Replacement
 - Two forms are faxed to the replaced carrier.
 - The fax number can be found on the NY Reg 60 website: <http://www.ins.state.ny.us/reg60/reg60contacts.htm>.
 - The replaced carrier has 20 days to respond to the request
 - If no response, we are to complete the disclosure statement using estimates that the agent will need to obtain.
 - Review each carrier's Reg 60 procedure to be sure; systems can be different
 - When the policy information is received from the old company it should be sent to the new business carrier so they can complete the disclosure statement.
 - We are responsible for monitoring the request so there should be an outstanding requirement posted to the pending case:

<u>Follow-Up</u>	<u>Requirement</u>	<u>Status</u>
Date	Policy Information	Outstanding-Service Provider

Medical Requirements Both Exam and APS Orders

Superior Mobile is now ExamOne Order Entry

Place New Order → click it

→ Order Details

→ Carrier Information

→ Application Information

→ Submit Order

Superior Mobile Medics is now



A Quest Diagnostics Company

[About Us](#)

[Logout](#)

[Careers](#)

[Member Home](#)

[New Exam Order](#)

[View Exam Orders](#)

[Your Accounts](#)

[How to Use Our Website](#)

Copyright [ExamOne](#), [Quest Diagnostics](#)
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[Contact](#)

Online Orders

Order Details

Order For Agency

Agent [Not on this list?](#)

Your Reference #

Carrier Information

Insurance Carrier

Face Amount

Policy Number [More?](#)

Applicant Information

First Name Middle

Last Name

SSN

Date of Birth Age

Primary Language

Gender

Smoker Status

Address

Address Line 2

Zip Code City

State

Does the applicant reside in --?
 Yes No

Was the application signed in --?
 Yes No

Primary Phone

Secondary Phone

Email

Be sure to add your order confirmation to the pending cases outstanding requirements=

Insured	Follow-Up	Requirements	Remarks	Status	Status Date
<input type="checkbox"/> Porr, Walter Benjamin		\$36.25	ck\$2219 \$64.26)	Sent To - Carrier	12/20/2016
<input type="checkbox"/> Porr, Walter Benjamin	01/16/2017	Urine		Outstanding - Service Provider	12/16/2016
<input type="checkbox"/> Porr, Walter Benjamin	01/16/2017	Blood		Outstanding - Service Provider	12/16/2016
<input type="checkbox"/> Porr, Walter Benjamin	01/16/2017	Paramed	ExamOne #283420336 1/13/2017 8:00:00 AM at Home	Outstanding - Service Provider	12/16/2016
<input type="checkbox"/> Porr, Walter Benjamin		HIV Consent		Sent To - Carrier	12/20/2016
<input type="checkbox"/> Porr, Walter Benjamin		TIAA		Sent To - Carrier	12/20/2016
<input type="checkbox"/> Porr, Walter Benjamin		HIPPA		Sent To - Carrier	12/20/2016
<input type="checkbox"/> Porr, Walter Benjamin		Agent Report		Sent To - Carrier	12/20/2016
<input type="checkbox"/> Porr, Walter Benjamin		Application		Sent To - Carrier	12/20/2016
<input type="checkbox"/> Porr, Walter Benjamin		Replacement pg 1 - agent signature		Sent To - Carrier	12/20/2016

APS Order Entry

EMSI

- Place Order
- Select Carrier
- Policy Value (face amount)
- Input all client details: name, SS#, DOB, address, gender, phone, email
- Please select a product to add
- APS
- Input doctor information
- Usually obtained from the Non-Med Part II and you can reconfirm with an internet search.
- If you are not sure you must ask the agent to confirm; doctor name, address, phone
- Submit order and post the confirm number to the case just like you did for the exam

Individual	Order Date	Requirements	Carrier
<input type="checkbox"/> Frailey, Rita	01/10/2017	APS APS	WILLIAM PENN
<input type="checkbox"/> Parry, Timothy	12/23/2016	EXAM	TRANSAMERICA LIFE COMPANIES
<input type="checkbox"/> Decker, Melanie	12/19/2016	EXAM	WILLIAM PENN
<input type="checkbox"/> Decker, Robert	12/19/2016	EXAM	WILLIAM PENN

Jetstream APS

E-ordered through SmartOffice

The screenshot displays the SmartOffice application window. At the top, the title bar reads "SmartOffice". Below it, there are two main sections: "Requirement(s)" and "Remarks". The "Requirement(s)" section shows "APS". The "Remarks" section contains the text: "Dr. Anthony PetroPaoli - emailed Jetstream for assistance with e-order".

Below these sections is the "Underwriting Requirement Details" section, which contains several fields:

- Policy #: 6600439755
- Status: Outstanding (dropdown)
- Status Date: 02/15/2018 (calendar icon)
- Completed Date: (calendar icon)
- Priority: (dropdown)
- Form: (text field)
- Insured Contact: Popoli, Dean M
- Required of: Service Provider (dropdown)
- Follow-Up: 02/15/2018 (calendar icon)
- Expiration Date: (calendar icon)
- Req. Manager: Stephanie Georgiev (dropdown)
- Visible to advisors:
- View Linked Form: (button)

Below the underwriting details is a "Medical Requirement Details" section, which is currently collapsed. The expanded section shows:

- Medical Facility: (text field)
- Service Provider: Jetstream APS (dropdown)
- Status: (dropdown)
- Doctor: Pietropaoli, Anthor* (dropdown)
- SP Account #: 205 (dropdown)
- Status Date: (text field)
- Status Details: (text field)

At the bottom of the window, there are three buttons: "OK", "E-Order", and "Cancel".

We have established direct billing arrangements with the following carriers:

- Banner Life (**NOT** with William Penn)
- Lincoln Financial
- Pacific Life
- MetLife
- TransAmerica
- Companion Life
- Principal Financial

- Voya Life (formerly ING)
- John Hancock
- Nationwide
- Protective Life
- United of Omaha
- John Hancock LTC
- North American
- Prudential Life

Once you begin placing orders, you will be assigned a Dedicated Case Manager, who will be your point of contact, and will handle your orders from beginning to completion. Please feel free to contact me if you have any questions.

Don Slobin

Founder and CEO



1663 Sawtelle Blvd. Ste. 210

Los Angeles, CA 90025

Phone: 888-233-8015 ext 229

Fax: 310-444-7575

Email: Don@JetstreamAPS.com

Pro Scan Partners (#1 Provider)

They are a third party to ExamOne and billing is done through ExamOne. If you need fee approval from a carrier, although Pro Scan is asking for it is really through ExamOne.

- ➔ Log in – upper right-hand side of screen
- ➔ Post New APS or Quick Search “Last Name” for current orders
- ➔ Carrier’s that are available to Upstate:
 - John Hancock Life
 - Brighthouse (MetLife)
 - North American
 - Phoenix Life Insurance
 - Transamerica
 - United of Omaha
 - Symetra
 - Minnesota Life
 - AIG (US Life)
 - Banner

- Genworth
- Protective
- William Penn
- ING/Reliastar
- Principal
- Nationwide

- ➔ Requestor is the USRS case manager: name, email, phone
- ➔ Insurance Company is who is asking for the records: from the names above
- ➔ Application Information is the insured and you must include the policy #
- ➔ Date of Service - Last 5 years
- ➔ Add File - attach the HIPPA
- ➔ Complete all Doctor info and click OKAY
- ➔ Post to the pending case where you ordered the APS from and the confirmation number.

Pro Scan Partners will email you a confirmation of the order, status updates, if they require a special HIPPA form, and when the order is complete. They will email you a copy of the medical records.

If the APS comes to you in a secure PDF. The password is always, in all caps, PSP. You must save the PDF under a new name so remove the password protection before submitting it to the carrier.

APS#	Download File	Requestor / Member	Received Date	Status Date	Status	Policy#	Applicant	Physician / Hospital
89636	Download [1 Files] <small>(Add Files)</small>	Stephanie Georgiev Upstate Special Risk Services	12/21/2017	12/21/2017	[In Process...] Order Received <small>(Add/Edit)</small>	0000679179	Matthew Milbyer S.S.No: 077-70-8819 D.O.Birth: September 16, 1985	Robert Besch - Upstate Medical University - Dept of Neurology

Streamlined Process for e-Ordering Medical Requirements

Locate Doctors

Review the application for the doctor.



**WILLIAM PENN LIFE INSURANCE
COMPANY OF NEW YORK**
A Legal & General America Company
3275 Bennett Creek Avenue
Frederick, Maryland 21704
(800) 346-4773

Page 6 - LIA-WP (10/08)

PART 2
Medical History

1. Name of Proposed Insured [REDACTED] Date of Birth [REDACTED]

2. Height 5 ft. 5 in. 3. Weight 132 lbs.
If your weight has changed by over 10 lbs. in the last year, indicate amount and reason _____

PHYSICIAN INFORMATION

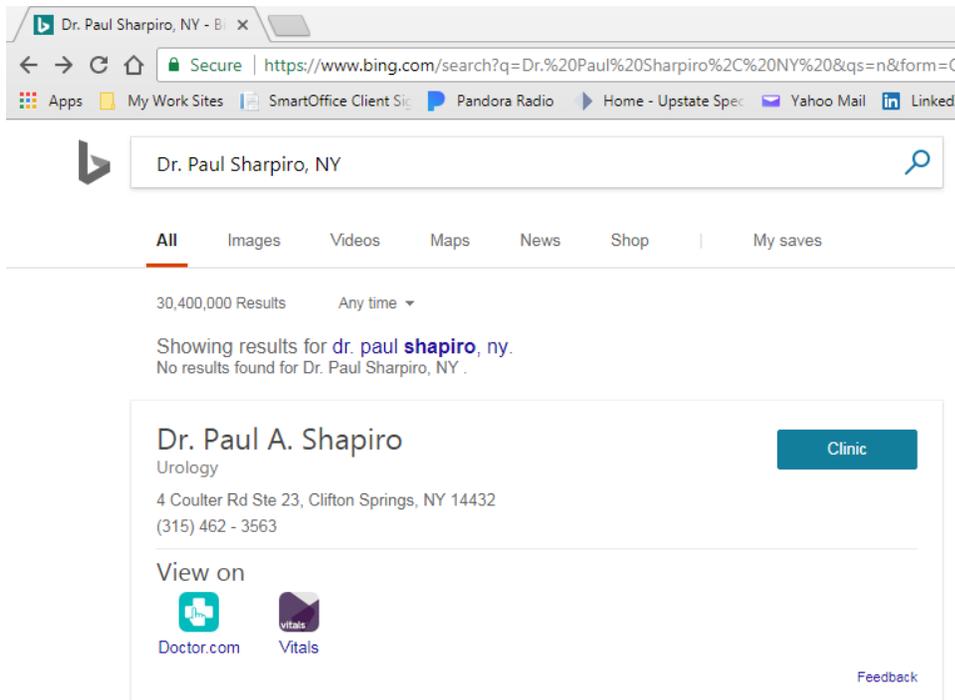
4. **Primary Physician**
Name DR CHARREL MOUSSA LLEM MD
Address 1150 STE RTES 5+20 GENEVA, NY 14450
Telephone 315-759-5319 Date last seen 11/12/2017
Reason last seen and results of visit ANNUAL PHYSICAL EVALUATING OK

5. **Physician Last Consulted**
Name DR PAUL SHAPIRO Specialty UROLOGY
Address 2 COULTER RD CLIFTON SPRINGS, NY CANTONMENT
Telephone 315-462-9561 Date last seen JUNE 2017
Reason last seen and results of visit ANNUAL FOLLOW UP TO CANCER SURGERY

6. Has a parent or sibling ever been diagnosed or treated by a member of the medical profession for heart or kidney disease, stroke, diabetes, cancer, melanoma, suicide, Huntington's Disease, Sickle Cell Disease or Familial Adenomatous Polyposis (FAP)? If Yes, give details in the Family History chart below. Yes No

Family History: Include the age at onset/event for each medical condition.

Match Doctor information with an internet search.



Dr. Paul Shapiro, NY - Bing search results

Secure | <https://www.bing.com/search?q=Dr.%20Paul%20Shapiro%2C%20NY%20&q=Dr.%20Paul%20Shapiro%2C%20NY%20&qs=n&form=C>

Dr. Paul Shapiro, NY

All Images Videos Maps News Shop | My saves

30,400,000 Results Any time ▾

Showing results for **dr. paul shapiro, ny**.
No results found for Dr. Paul Shapiro, NY.

Dr. Paul A. Shapiro Clinic

Urology

4 Coultter Rd Ste 23, Clifton Springs, NY 14432
(315) 462 - 3563

View on



Doctor.com



Vitals

Feedback

Add Doctor and Facility to SmartOffice

Left scroll bar click  Insurance

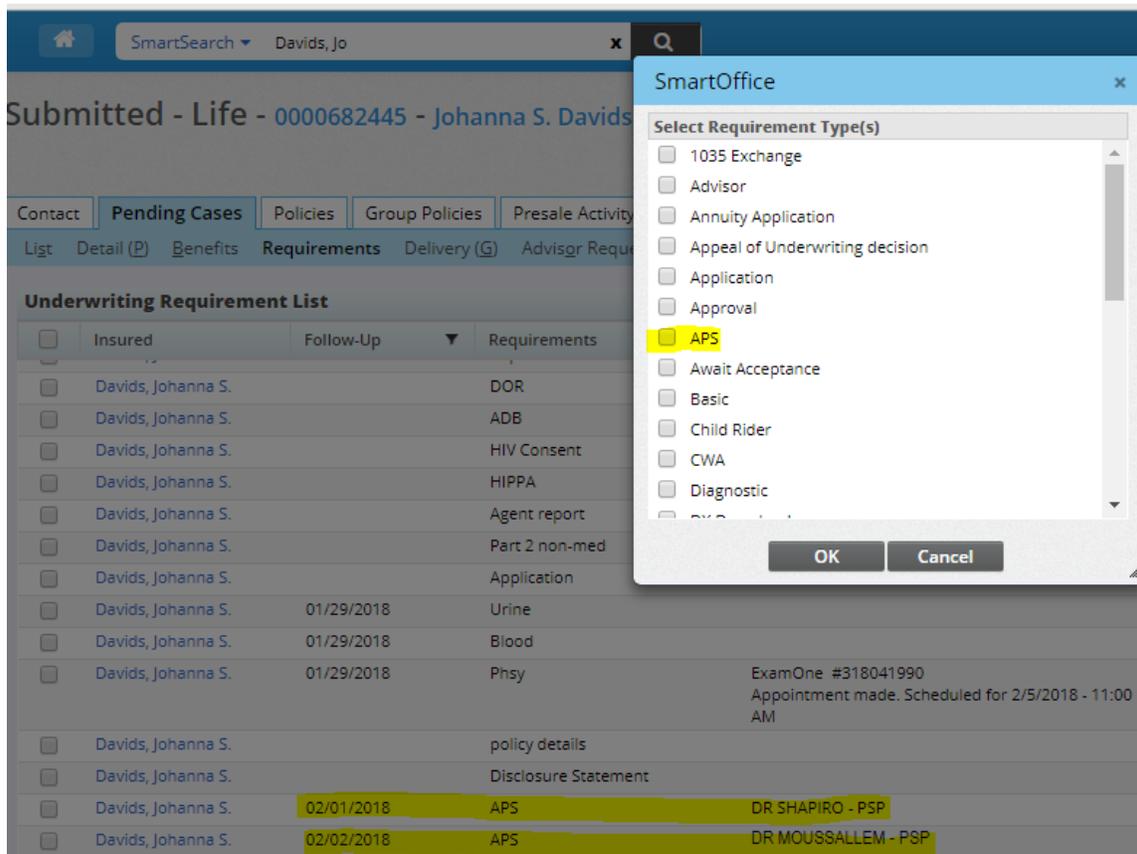
- Doctor
- Medical Facility

From either of these you can run search. If the Doctor or Medical Facility are not already listed, then you add them.

APS Ordering

Go to your client's pending case, Requirements tab

- Add APS
 - You must choice the APS requirement, it cannot be done manually.



The screenshot shows the SmartOffice interface for a client's pending case. The 'Requirements' tab is active, displaying a table of requirements. A modal window titled 'SmartOffice' is open, showing a list of requirement types. The 'APS' option is selected in the modal. The background table shows requirements for 'Johanna S. Davids'.

Insured	Follow-Up	Requirements
Davids, Johanna S.		DOR
Davids, Johanna S.		ADB
Davids, Johanna S.		HIV Consent
Davids, Johanna S.		HIPPA
Davids, Johanna S.		Agent report
Davids, Johanna S.		Part 2 non-med
Davids, Johanna S.		Application
Davids, Johanna S.	01/29/2018	Urine
Davids, Johanna S.	01/29/2018	Blood
Davids, Johanna S.	01/29/2018	Phsy
ExamOne #318041990 Appointment made. Scheduled for 2/5/2018 - 11:00 AM		
Davids, Johanna S.		policy details
Davids, Johanna S.		Disclosure Statement
Davids, Johanna S.	02/01/2018	APS DR SHAPIRO - PSP
Davids, Johanna S.	02/02/2018	APS DR MOUSSALLEM - PSP

- Before you can E-Order you have to input the Medical Requirement Details.
 - **Medical Facility*** *Only one is required. If you locate both then
 - **Doctor *** input both. The more information the better.
 - **Service Provider (that is our APS vender)**
- Then you must click OK.

SmartOffice

Requirement(s)	Remarks
APS	DR SHAPIRO - PSP

Underwriting Requirement Details

Policy # 0000682445 Insured Contact Davids, Johanna S.
 Status Outstanding Required of Service Provider
 Status Date 01/29/2018 Follow-Up 02/01/2018
 Completed Date Expiration Date
 Priority Req. Manager Stephanie Georgiev
 Form View Linked Form
 Visible to advisors

Medical Requirement Details

Medical Requirement Details

Medical Facility Finger Lakes Urology Doctor Shapiro, Paul A.
 Service Provider Pro Scan Partners SP Account #
 Status Status Date

Status Details

Reimbursement

Requirements History List

Status Date	Status	Complete	Follow-Up	Remarks
-------------	--------	----------	-----------	---------

OK E-Order Cancel

- Reopen the APS Requirement. If the above steps were done correctly, E-Order will now be available.

The image shows a 'SmartOffice' window with the following details:

Requirement(s)	Remarks
APS	DR SHAPIRO - PSP

Underwriting Requirement Details

Policy #	0000682445	Insured Contact	Davids, Johanna S.
Status	Outstanding	Required of	Service Provider
Status Date	01/29/2018	Follow-Up	02/01/2018
Completed Date		Expiration Date	
Priority		Req. Manager	Stephanie Georgiev
Form		View Linked Form	

Visible to advisors

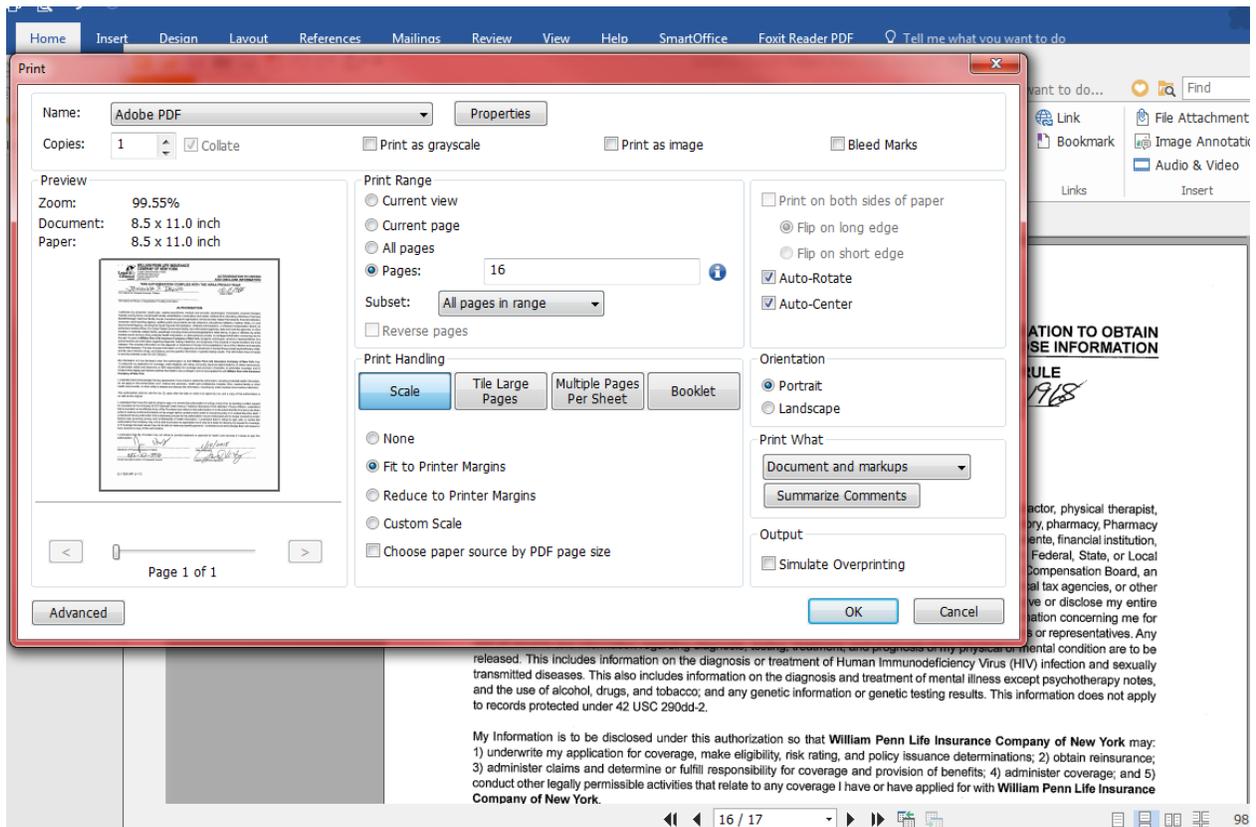
Medical Requirement Details

Medical Facility	Finger Lakes Urology	Doctor	Shapiro, Paul A
Service Provider	Pro Scan Partners	SP Account #	
Status		Status Date	

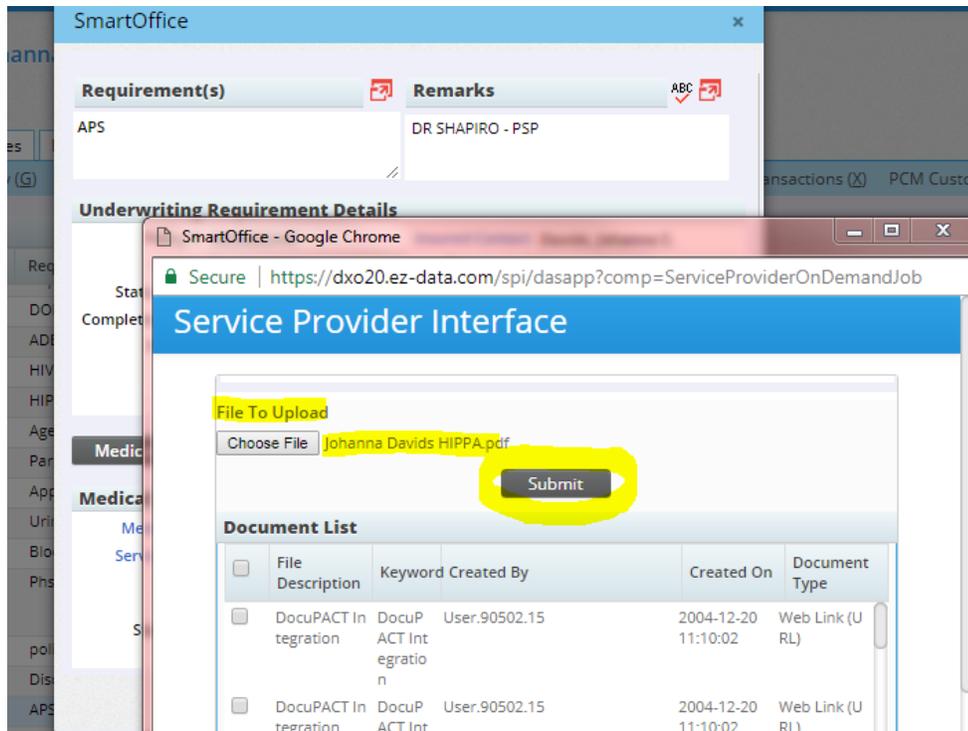
Status Details

Buttons: OK, **E-Order**, Cancel

- Extract the HIPPA from the client's Application and save it to your HIPPA's file.



- When you click E-Order you will upload the HIPPA form from your saved file. You will not select a file description. You will only hit submit and then wait while the order is processed and click closed when it says it's done.



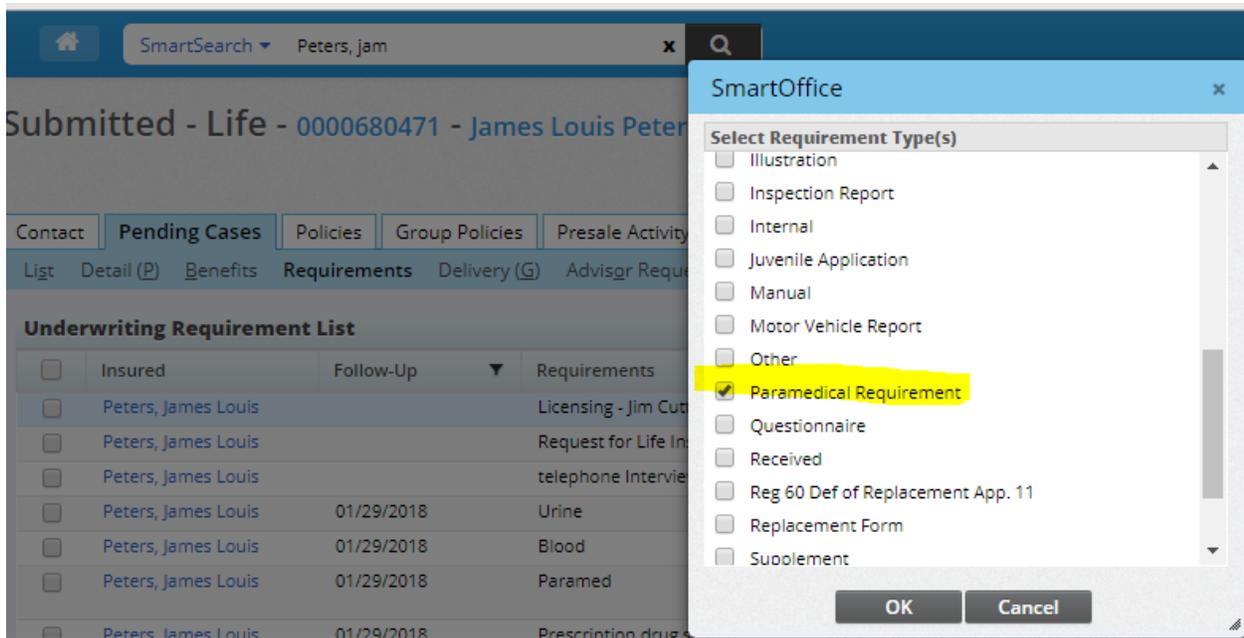
- o List information to help anyone viewing the case.

File Description	Keyword	Created By	Created On	Document Type
DocuPACT Integration	DocuPACT Integration	User.90502.15	2004-12-20 11:10:02	Web Link (URL)
DocuPACT Integration	DocuPACT Integration	User.90502.15	2004-12-20 11:10:02	Web Link (URL)

ExamOne Orders

Very easy.

- Must choose Paramedical Requirement – cannot do this from a manual entry.



- Click OK and then pick your Medical Requirements
- Click Ok.
- Reopen the requirement and click Medical Requirements
- Provider will be ExamOne.

Entering an Application into SmartOffice

SmartOffice Client Data Entry

Search – Dropdown; SmartSearch by client’s “Last Name, First Name”. If the client is in the system with matching SS#, DOB or you recognize another item that matches the client in question you don’t have to add the client. Review and update any details within that client’s page.

Check the client’s Presale Activity/Proposals tab.

o If illustrations have been run update the Status drop down to Application Received and close out any follow up date.

If the search does not find the client, follow the steps below:

New Drop down: Contact

Hierarchy: USRS

New Contact – Input information and click Save & Close

UPSTATE Special Risk Services, Inc. SmartOffice™ Ebx CAM Home | Settings | Sign out | Help/Training

Search SmartSearch [un] Search Select type: Contact, Business, Activity, Advisor, Agency, Policy, Group Policy, Pending Case, Career

Enterprise View: On

Stephanie Georgiev

Day: Week Month Agenda Group Scheduling

Time: Sun 8:28 Mon 8:29 Wed 8:31 Thu 9:1 Fri 9:2 Sat 9:3

Tasks: All

Type Sub-Type Mark Done Contact Name Full Phone Subject

SmartOffice -- Webpage Dialog

Select Office from Hierarchy

Please select an office from the following list of offices within your office-hierarchy:

Office Name	Office Full Name	Count of Descendant Office
USPS	Upstate Special Risk Services, Inc.	0
LINMark	LINMark	0

SmartOffice -- Webpage Dialog

New - Contact

Personal Information

Last Name * [] Suffix []
 First/Middle []
 Greeting [] Title []
 Type []
 E-mail []

Referred By []
 Primary Advisor []
 Assigned To: Stephanie Georgiev

Phone Area Code Phone # Extn Pref.

Phone	Area Code	Phone #	Extn	Pref.
Business	585	[]	[]	<input checked="" type="radio"/>
Residence	585	[]	[]	<input type="radio"/>
Mobile	[]	[]	[]	<input type="radio"/>
Fax	585	[]	[]	<input type="radio"/>

Address

Residence Address Business Address

Street Line1 []
 Line2 []
 City []
 State/ZIP Code [] []
 Country []
 Preferred Address

Follow-Up Options

Send Letter []
 Print Letter E-mail Letter
 Create Initial Activity Date/Time * 09/01/2016 []

Save & Close Save & New Cancel

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SmartOffice Agent Data Entry

Search – Dropdown; SmartSearch by agent’s “Last Name, First Name”. If the agent is in the system with matching SS#, DOB, or you recognize another item that matches the agent in question you don’t need to add the agent. Review and update any details within that agent’s page.

If the smart search does not find the agent, follow the steps below:

New dropdown: Advisor

Hierarchy: USRS

New Advisor Contact – Input information and click Save & Close

The image displays three sequential screenshots of the SmartOffice agent data entry interface:

- Top Screenshot:** Shows the main agent profile page for Stephanie Georgiev. A search dropdown menu is open, listing options like Contact, Business, Activity, Address, Agency, Policy, Group, Policy, Family, Case, and Career. The background shows a calendar and a tasks list.
- Middle Screenshot:** Shows a 'Select Office from Hierarchy' dialog box. It prompts the user to select an office from a list of offices within their office hierarchy. The list includes 'USRS - Upstate Special Risk Services, Inc.' and 'Lifolink - Lifolink'.
- Bottom Screenshot:** Shows the 'New - Advisor' form. It is divided into several sections:
 - Personal Information:** Last Name/Suffix, First/Middle Name, Greeting/Title, Type/Sub-Type (set to Advisor), Sex, Birth Date, Age, Gender, Marital Status, and Communication (E-mail).
 - Business Address:** Agency, Street Line1, Street Line2, City, State/ZIP Code, and Country. Includes a 'Preferred Address' checkbox.
 - Residence Address:** Street Line1, Street Line2, City, State/ZIP Code, and Country. Includes a 'Preferred Address' checkbox.
 - Follow-Up Options:** Send Letter, Send Initial Activity, and Line Default Letter Printing Options.
 - Phase Information:** Business, Residence, Mobile, and Fax phone numbers with area codes and phone numbers.

SmartOffice New Business Data Entry

From the client contact page click the **Pending Cases** tab then click the yellow + sign

The screenshot shows the 'Eric M Lenio' client profile page. The 'Pending Cases' tab is selected. The page contains several sections: Personal Information (Last Name: Lenio, First Name: Eric, Birth Date: 07/13/1968, Age: 48, Gender: Male), Business Information (Company, Occupation, Job Title), Family Information, Phone Numbers, Addresses (Residence: 235 Highland Parkway, Rochester, NY 14620 USA), and E-mail/Web Addresses (E-mail: eric@linware.com). A yellow plus sign is located in the top right corner of the page.

Input all the case details as shown below and click finish

The 'Pending Case Add Detail' form contains the following sections and data:

- Basic Policy Information:** Policy #, Case #, Carrier: Penn Mutual Life Ins. Co., Plan Name: aranteed Term 20, Signed: 10/10/2016, Status: Submitted, Status Date: 10/11/2016, State: NY, Cash Rec: 0.00, Inforce Request, Priority, Purpose: Personal, Processing Type: New Application, Face Amount: 256,075.
- Premium Information:** Modal Premium: 25.00, Pay Method: EFT, Prem Mode: Monthly, Annlzd Prem: 300.00, Duration, Comm Annlzd, Lump Sum, Flat Extra/1000, Flat Extra Yrs, FYC, Renewal, List Bill #, Excess Prem, Prem Stop Date, Do not calculate.
- Advisor Information:** Advisor: William Francis, Role: Primary Advisor, %: 100, Additional Writi.
- Insured -1:** Last Name: Papp, First Name: Jason, DOB: 06/13/1990, Age: 26, Gender: Male, Lic#, State, SS #: xxx-xx-8847, Risk Class: Preferred Non-Smok.
- Insured -2:** Last Name, First Name, DOB, Age, Gender, Lic#, State, SS #, Risk Class, Rate.
- Interested Parties:**

Roles	Last Name	First Name	Lookup	Gender	DOB	Age	Relation	Percentage	New
Primary Contact	Papp	Jason	Clear	Male	06/13/1990	26			Edit
Owner	Papp	Jason	Clear	Male	06/13/1990	26			Edit
Payor	Papp	Jason	Clear	Male	06/13/1990	26			Edit
Beneficiary	Talbot	Jennifer	Clear	Female	06/04/1990	25	finance	100.00	Edit
Contingent Be	Papp	Justin	Clear	Male	01/07/1990	28	brother	50.00	Edit
Contingent Be	Papp	Jake	Clear	Male	09/14/1990	21	brother	50.00	Edit
			Lookup						New
			Lookup						New

SmartOffice New Business Entry Continued

Requirements tab:

- Every form in the application bundle needs to be listed (Application (1-13), HIV/AIDS Consent, HIPPA, Agent Report, Accelerated Death Benefit Disclosure, Definition of Replacement, Preliminary Statement... etc.)

Requirements Status:

- Sent – To – Carrier → All items that have been sent to the carrier (should have no follow-up date only a completion date)
- Outstanding – Agent → Any item that is missing (2-3 day follow up)
- Outstanding – Service Provider → The Paramed, Blood, Urine, EKG, or APS

Search New

SmartSearch

Enterprise View: On

Submitted - Life - <No Policy#> - Ronald J Hoston - Guaranteed Protection UL - Penn Mutual Life Ins. Co.

+ ← → W

Contact	Pending Cases	Policies	Group Policies	Presale Activity/Proposals	Activity Log	
List Detail (P) Benefits Requirements Delivery (G) Advisgr Requests Riders/Reinsurance Activity/Mail (Z) Letters/Documents Policy Transactions (X) PCM Custom PCM Life Cystem Additional Info.						
Underwriting Requirement List						
<input type="checkbox"/>	Insured	Follow-Up	Requirements	Remarks	Status	Status Date
<input type="checkbox"/>	Hoston, Ronald J	10/27/2016	EKG		Outstanding - Service Provider	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J	10/27/2016	Urine		Outstanding - Service Provider	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J	10/27/2016	Blood		Outstanding - Service Provider	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J	10/27/2016	Paramed		Outstanding - Service Provider	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J	10/27/2016	Older Age Supplement	ExamOne #282622655 Scheduled for 10/28/2016 - 12:00 PM	Outstanding - Service Provider	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Signed Illustration		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		New York Mandatory Disclosure		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Notice of HIV and AIDS		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Appendix 11		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Accelerated Benefit Chronic Illness		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Agent Report		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		HIPPA		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Application		Sent To - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J	10/27/2016	Licensing - Stephanie Kalinowski	10/25: sent to Tressel	Outstanding - Carrier	10/25/2016
<input type="checkbox"/>	Hoston, Ronald J		Client out of town Nov 6-16		For Your Records - GA	10/26/2016

Day to Day Activities

1. Run your Pending list daily
 - a. Insurance
 - b. Requirement Follow-ups
 - c. Requirement Manager
 - d. Search

2. Each day there are several activities that must be completed to be sure that each case has all requirements accounted for and a case is running smoothly.
 - Check company websites daily
 - Insurance Carriers
 - Exam Carriers
 - Update each case with any information received from agents, carriers, and medical companies regarding requirements.
 - You want anyone to look at the requirements tab and understand what is going on with the case
 - Remember to document and keep the agent updated on everything. The rule is if an activity occurs on a case, send the agent a status.
 - Pending cases MUST have an outstanding requirement in order to show up on your pending list
 -

Final Underwriting Offer:

Approved:

- Approval should take 3-5 days from receipt of last requirement.
- Monitor carrier's websites of approvals, send the carriers an email for final offers if you feel it is taking too long.

- Change the pending case status with the Approval
 - A new box will appear – status is approval and pick the rate class from the drop down menu.
 - If the approval rates are not listed.
 - Click through all the screens and ask your manager for help
- Notify the agent of the approval and provide any details: reason, premium amount
 - In most cases, you will need to review the application and the case to be sure you are running the approval illustration correctly.
 - Permanent cases will require a revised illustration returned to carrier (unsigned) before the case will move to issue.
- If approved other than applied (Preferred to Standard table 2); notify the agent and cc Upstate's staff member that assisted in the start of the sale (running the illustrations).
 - They can review the case together to determine if they can get a better rate class or if the offer is good.

Terminated/Postponed:

- Change case Status to Postponed
- Notify the agent the case has been postponed in view of (give explanation)
 - Example → Regret, must Postpone in view of medical history of thickened endometrial stripe with no follow up and 2014 lab results
- Carrier will close the file, however, once the client completes the follow-up it can be reopened for reconsideration.
 - At client expense. Client can request medical results be faxed to Upstate
 - Results should be sent to the underwriter for review
- If results are sent to the carrier, you need to reopen the case:
 - Status – Pending Open Requirements
 - Requirements tab – new outstanding requirement: Await Underwriter Review.
 - List any helpful details you feel will assist you or someone else who views the case

- Monitor the case until review is complete and final offer has been made.

Declined:

- Change case status to Declined
- Notify the agent of the decline and cc in Upstate's staff member that assisted in the start of the sale.
- Use judgment when notifying the agents. The agent can know the general reason for decline. If they request a more detailed explanation:
 - A letter can be sent to the carrier/underwriter signed by the insured asking them to send all lab results that lead to the decision.

Policy Issue

- Issued policies should be mailed to Upstate, it is possible it could be mailed direct to the adviser, but we want it delivered to Upstate please just be cognizant of this.
 - If the policy is not sent in a timely fashion, 3-4 days, make sure you follow up with the carrier.
 - Once received, review the policy (spelling, product, issue date, etc.).
 - Change the case status to issued. A new screen will appear where you can input all the new policy information; premium amount, issue date, delivery due date.
 - Double check back on the details page that the product and death benefit match the policy.
- Make copies of the policy information page and all delivery requirement pages.
 - Those forms will be recorded into the system as outstanding delivery requirements
 - Outstanding-Advisory with a one week follow up date
 - The policy will be mailed to the agent with a delivery cover letter.

Adding Delivery Requirements

Adding a Manual Delivery Requirement

1. From within the client's pending case click the delivery tab
 - a. Before adding to the delivery tab be sure the requirements tab has no follow ups
 - b. If you are inputting delivery requirements it means you have the policy and the cases status should be changed to issue
2. Click the **Add** button in the Delivery Requirement Summary section to open the "Select Requirement Type" dialog box.
3. Click the **Manual** hyperlink to open the Delivery Requirements dialog box.
4. Enter the Delivery Requirements and a description of the requirements.
 - a. Example: Amendment--Delivery Receipt--Health Statement--Premium \$35.00 (M)
 - b. The two -- between each requirement will make them separate requirements when you hit OK.
 - c. Status: Outstanding-Advisory and give it one week follow-up
5. Click the **OK** button to save the information in the Delivery Requirement Summary

Policy Placement

1. Receipt of Delivery Requirements should be reviewed for completion and verified against the company's requirements. You want to make sure all requirements are received.
2. Mark requirements - sent to carrier.
3. Add a delivery requirement called 'commissions due and payable', outstanding GA with a follow up date one week later. The requirement manager for this requirement is Upstate's commissions person.
4. The case status should be changed to Await Inforce Verification.

Documentation and Communication with the Agents and Carriers

Documentation is critical to the success of the application and the relationship you have with the agents and carriers. Documentation of prior conversations and tasks completed can sometime be the only item to solve a problem. Please be sure to:

- Keep agents in the loop on all their pending cases, be sure to send him/her status emails or letters at least once a week, preferable more frequently.
- Whenever a new requirement is needed or received by you or the carrier the agent must be notified by email/phone/letter.
 - The toolbar where the letter icon is, also contains the email icon. When this icon is selected, a screen will appear asking who you would like to send an email to (agent, carrier) and a new email message will appear.
 - Always link the email you send, to the pending case or the appropriate person in SmartOffice.
 - The pending case also needs to be updated within the requirements tab.
- Phone calls should also be documented in SmartOffice.
 - Name of who you spoke with
 - Important details of the call
- Document all correspondence by using the email system directly built into each individual case or by copying your emails into each case's SmartPad section.
- When you receive an email about a case the email can be automatically linked to the SmartPad by using the SmartMail button in Outlook. Please link it to the case and not the agent's page.
- Check carrier websites daily to make sure no requirement is left unattended for any long period.
- Companies should be contacted if a requirement is not marked received that was sent. Often a phone call speeds the case along.
- Applications, updated pages, exams, call all be linked to the case in the letters/document tab. You should have a copy of all received documents kept on file for easy access.
- All new requirements must be added into the system on the underwriting tab and a follow-up date must be created to remind you to check on the requirement.
- If a requirement has been followed up on a quick note next to the requirement is all that is needed.