



UNION CENTRAL
EZ APP AGENT GUIDE

The Union Central Life Insurance Company

At Union Central Life, we continually strive to provide you, our partner, with the necessary tools and programs to help you succeed in the disability income insurance market. With that in mind, we have designed the Union Central EZ APP process.

What is EZ APP?

EZ APP is an alternative to the traditional disability income insurance application process. Medical history and lifestyle questions will now be asked by a skilled, professional interviewer over the telephone; and all medical examinations will be scheduled at the end of the interview. This allows you more time to focus on building new relationships and writing new business.

Why Should I Use EZ APP?

EZ APP offers the following advantages:

- Reduces the time required to issue a new policy by improving the turnaround time on exams, minimizing the number of incomplete applications, and in some instances, eliminating the need for an APS.
- Enhances customer satisfaction with the application process by eliminating redundant medical and lifestyle questions, and increasing the comfort level of your clients by allowing them to provide this information over the telephone to a professional, independent party.
- Improves placement rate by reducing new business processing time and offering more appropriate underwriting decisions as a result of having more consistent and complete medical and personal information.

How Does Union Central's EZ APP Process Work?

1. During the visit with your client, complete the application and review the Client Guide with him/her as you explain the telephone interview and exam process. Make sure to stress the importance of having the information noted in the Client Guide available at the time of the interview.

The EZ APP Kit for your state can be found in the Forms and Applications section of Producer Workbench. This application does not include lifestyle and medical history questions. †

2. Depending on the procedure established by your agency, you should either order the telephone interview and send the application to Union Central's Home Office, OR forward it to your agency to complete this part of the process. **It is no longer necessary to order an inspection report because these questions are now included as part of the telephone interview.**
3. Next, your client will be contacted by ExamOne for the telephone interview. The interviewer will attempt to schedule a medical exam at the end of the interview, if necessary. Any exam unscheduled will be forwarded to the local ExamOne office for follow up. The outcome of the interview and exam will be reviewed by underwriting and additional requirements, such as an APS, will be requested, if necessary.
4. Once a final underwriting decision has been made, you will be contacted so that you can follow up with your client.

† **California only:** Until further notice, the application will include lifestyle and medical history questions (#24-#34). These should **not** be completed by you during your visit with your client.

How Do I Order a Telephone Interview?

Log on to www.myexamone.com

Step 1: Click on the **Teleunderwriting/Inspections** link on the left-hand side of the screen under the heading **Order/Status/Results**. You will be routed to a new screen. On the left-hand side of the new screen look for the word **Teleunderwriting** and click on **Order**.

Step 2: Order Inspection/Teleunderwriting Screen

A. Requestor Information (Required Fields**)**

- Account #: 2062 [will populate Company Name with Union Central]
- Policy Type [disability income]
- Requestor Name
- Requestor Phone
- Agent Name & Phone
- Policy [benefit] Amount

B. Applicant Demographic Information (Required Fields**)**

- Name
- DOB
- SSN
- Phone Numbers (Please list as many #'s as possible for us to contact your client)
- Address, MUST INCLUDE STATE
- Gender
- Signed State - Please note: order will not go through without signed state field completed

Once all requestor/applicant information is filled in, click **Continue**

Step 3: Order Summary

A. Applicant Demographic Information (will populate from Screen 2)

- Click **Modify Applicant** to change/correct demographic information

B. Product Information

- Required: Product Type (**Always select TELEUNDERWRITING**)

Once you select Teleunderwriting, click **Continue**

Step 4: Order Verification

A. Applicant Demographic Information

- Click **Modify Applicant** to add/change any demographic information

B. Product Information

- Click **Modify Product** to add/change product information

C. Very Important FINAL STEP: Click SUBMIT ORDER

- Your order will not be processed if you do not click **SUBMIT ORDER**

Step 5: Confirmation

The system will thank you for your order and state that processing will begin within 24 hours.

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How Do I Check the Status of an Interview?

Log on to www.myexamone.com

Click on the **Teleunderwriting/Inspections** link on the left-hand side of the screen under the heading **Order/Status/Results**. You will be routed to a new screen. On the left-hand side of the new screen look for the word **Teleunderwriting** and click on **Status**. From here you will be redirected to a page where you must enter criteria to search for your applicant.

You must enter the last name and SSN or Account # of the applicant; both fields are required. Next, click on **Get Status** in the lower right hand corner of the screen to obtain status on the applicant. If the status does not automatically appear, but you are provided an order id number, place your mouse over the order id number, click on it, and you will see all of the call activity (“left message on machine”, “left message with person”, “no answer”, etc).

If you would like to call to check status, you can call ExamOne’s Client Solution Group number at 800-768-2071.

How Do I Check the Status of an Exam?

Log on to www.myexamone.com

Click on the **Paramedical Exam** link on the left-hand side of the screen under the heading **Order/Status/Results**. You will be routed to the ExamOne Member Site screen. Make sure all pop up blockers are disabled or this screen will not appear.

Before you can login and view the status of an exam, you must register as an agent or an agency by selecting the appropriate option under **Welcome to ExamOne’s Member Site**. The fields shown with an asterisk on the subsequent **User Registration** screen must be completed. Your username should be an email address, but you can create your own unique password. Click **Continue**, once you have completed all the required information and agreed to the **Terms of Usage**. You only need to register once.

You will be directed back to the ExamOne Member Site screen where you can login and check the status of an exam. After you enter your Username and Password, click **Login**. On the next screen, click **Search Orders** under the heading **Order Management**. You will be routed to a new screen where you can enter search criteria to locate a specific client. (To narrow your search, use the social security number field.) Click **Search**. When the results appear, select the eyeglasses to the right of the appropriate record for more details. To view another order, return to the **Search Order** screen. To logout, select the **Logout** option under **Utilities**.

EZ APP Exam Requirements

The requirements listed below are necessary when the Benefit Amount applied for and in force with Union Central equals or exceeds the amounts shown below.

The Benefit Amount equals the sum of the following: (a) base monthly benefit; (b) SIS Rider; and (c) one-half of the Future Increase Option (FIO) Rider. When DI and DOE coverage are applied for concurrently, the Benefit Amount is the sum of the above for both DI and DOE.

<u>Ages</u>	<u>Blood/Urine *</u>	<u>EKG</u>
18-40	\$3,000 **	NA
41-50	\$3,000 **	\$10,000
51+	\$3,000 **	\$ 5,000

* Includes height, weight, blood pressure, and pulse. Medical questions are not included.

** This amount reduces to \$2,000 in Massachusetts, New Jersey, New York, and Texas; and \$1,000 in California and Washington D.C.

For questions contact Donna McVey, Manager DI New Business/Insurance Services at 800-825-1551 ext 52639 or 513-595-2639, or email her at dmcvey@unioncentral.com.



The Union Central Life Insurance Company
1876 Waycross Road
Cincinnati, Ohio 45240
800-319-6901
www.unioncentral.com



DISABILITY INCOME INSURANCE

Union Central EZ APP Client Guide

Thank you for choosing Union Central Life to provide your Disability Income insurance. The next step in the application process is a telephone interview so that you may provide your medical and lifestyle information in the comfort of your home or office. Our professional interviewer will contact you in the next 24-48 hours. This interview should take about 20 minutes to complete.



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Telephone Interview

During the interview, you will be asked basic questions about yourself such as:

- Medical and prescription history
- Tobacco use
- Hobbies, travel and sports

Please have the information below available at the time of the interview to expedite the process. This section has been provided as a convenient place to record your information.

Names, addresses and phone numbers of physicians and medical facilities that have provided you with medical care:

Diagnosis and dates of any significant medical conditions:

Prescribed medications, including dosage and frequency:

Driver's license number and state of issue:

Medical Examination

A medical examination may be required to complete the application process. The telephone interviewer will schedule a visit (if necessary) from a qualified medical professional to collect height, weight, blood pressure, pulse, a blood and urine sample, and, in some instances, an electrocardiogram (EKG). This examination may be performed at your convenience in the privacy of your home, office, or an independent medical facility, if one is available in your area. Please have your calendar available to help identify the most convenient date and time for your exam. If you have any questions, please contact your insurance representative.

If a medical examination is required, use this space to write down the time and date of the exam:

Exam Tips: Please follow these suggestions prior to your exam.

- Abstain from eating or drinking (except water) for 12 hours prior to your exam, if your health permits.
- Do not drink alcoholic beverages for 12 hours prior to your exam.
- Do not smoke or chew tobacco for at least one hour prior to your exam.
- Do not engage in strenuous physical activity 12 hours prior to your exam.



UNION CENTRAL EZ APP FREQUENTLY ASKED QUESTIONS

- Q.** Is the EZ APP process mandatory?
- A.** While we are hoping that EZ APP becomes your process of choice, it is an optional program. You may continue to submit new business through the traditional process.
- Q.** Can EZ APP be used in every situation?
- A.** EZ APP can be used in most situations. However, it cannot be used: (1) for Life/DI combo applications; (2) if you want to use lab work that exists at the time an applicant applies for insurance; and (3) any time you want to schedule lab work with a vendor other than ExamOne.
- Q.** Who conducts the telephone interview?
- A.** ExamOne will conduct all telephone interviews and clearly indicate that they are calling on Union Central's behalf. ExamOne is one of the top providers of tele-application services and offers extensive support and years of expertise in this area.
- Q.** What is the process for ordering a telephone interview?
- A.** All interviews will be ordered by you using ExamOne's website. See the EZ APP Agent Guide (DI 1109) for details.
- Q.** How soon will my client be contacted for the interview?
- A.** ExamOne will attempt to contact most applicants within 24-48 hours of receiving the interview order.
- Q.** What happens if my client cannot be reached on the first attempt?
- A.** ExamOne will continue to follow up using each phone number provided for your client on the interview order form (home, work, cell). If he/she is unavailable, a message will be left after each attempt, along with a toll free number that can be used to return the call and complete the interview at his/her convenience. If after 2 weeks, no contact has been made, we will ask for your assistance to complete the process.
- Q.** What is the average length of time it takes to complete an interview?
- A.** A typical interview takes 15-20 minutes, but will depend on how well your client is prepared for the interview.
- Q.** What type of questions can my client expect during the interview?
- A.** The interview will consist of the same medical and lifestyle questions that are asked as part of the traditional process.
- Q.** What if my client is unable to answer one or more question(s)?
- A.** If your client is unable to answer a question during the interview, he/she will be told to contact you with this information.
- Q.** Will my client be asked to provide a signature at the end of the interview?
- A.** Your client will be asked to give his/her verbal consent (voice signature) certifying that the answers provided during the interview are complete and true to the best of his/her knowledge and belief. If he/she elects not to provide a voice signature, a signature will be obtained at policy delivery.

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- Q.** Will my client have the opportunity to review his/her answers after the interview?
- A.** As is the case with the traditional process, your client will have an opportunity to review the policy along with the application at time of delivery.
- Q.** Are additional requirements such as blood and urine samples still required?
- A.** Medical questions will no longer be asked during the exam. However, benefit amounts of \$3,000 or greater (subject to state variations) will require blood and urine samples, height, weight, blood pressure and pulse. See the EZ APP Exam Requirements table in the EZ APP Agent Guide (DI 1109) for more details.
- Q.** Who schedules the medical examination if necessary?
- A.** ExamOne will schedule and complete the exams for all applications that use the EZ APP process. The interviewer will attempt to schedule the exam at the end of the interview. Any exam unscheduled will be forwarded to the local ExamOne office for follow up.
- Q.** What can I do to prepare my client for the EZ APP process?
- A.** It is very important that you explain the interview and exam process to your client. We suggest walking your client through the EZ APP Client Guide (DI 1110) stressing the importance of gathering the noted information in advance of the interview.
- Q.** What else can I do to help expedite the application process?
- A.** Please make sure that the application is complete to the best of your ability. This includes all personal, occupational, and financial information, policy details, supporting financial documentation and signatures.
- Q.** Will the status of the interviews and exams be accessible on line?
- A.** You may check the status of interviews and exams by visiting ExamOne's website. See the EZ APP Agent Guide (DI 1109) for details.
- Q.** Are conditional receipts available for use with the EZ APP process?
- A.** The conditional receipt process will not change. However, you will need to make sure that the medical conditions noted on the conditional receipt do not exist before accepting money with the application.
- Q.** Is the application used for EZ APP different from that used for the traditional process?
- A.** EZ APP makes use of the same application that you already use for the traditional process except that it will not include the medical and lifestyle questions.
- Q.** Do I still need to order an inspection report and an APS?
- A.** It is no longer necessary to order an inspection report because these questions are now included as part of the telephone interview conducted by ExamOne. A decision on whether to order additional requirements, such as an APS, will be made by underwriting after reviewing the results of the interview and exam.
- Q.** Who do I call if I need assistance?
- A.** Please contact Donna McVey, Manager DI New Business/Insurance Services at 800-825-1551 ext. 52639 or 513-595-2639. Donna can also be reached at the following email address: dmcvey@unioncentral.com.



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