



TeleLife[®]

A streamlined process for submitting life insurance applications

PLAG.3286 (07.13)

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The Process is as easy as 1-2-3

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1. You submit a Pre-application
2. TeleLife contacts your client to:
 - *Complete the full application*
 - *Schedule the exam*
 - *Ensure all paperwork is signed and returned*
3. You monitor status details throughout the process

What is TeleLife?

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TeleLife Operations

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TeleLife manages the process starting from the time you submit the pre-application until the exam is completed and the application packet arrives at the home office.

TeleLife is:

- Staffed by Protective Life employees
- Located in the Elgin, Illinois office

What is TeleLife?

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TeleLife is an innovative application process designed to make submitting business to Protective Life easy!

- A pre-application is submitted to TeleLife.
- TeleLife contacts the client and obtains application details.
- TeleLife orders and follows up on the exam.
- You see status details all throughout the process!

TeleLife Compliments your Existing Process

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Provides Flexibility

- Agent can make the sale Face-to-Face or Over the Phone
- Pre-Application can be submitted online via TeleLife, EZ-App or with a 1-page paper pre-application
- Extended Hours available for applicant interviews
- Offers an alternative method to obtain customer signatures

Provides More Complete Information:

- Exam Requirements
- Medical History

What do I need to do differently when using TeleLife?

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1. Understand the TeleLife application process
2. Prepare your client for the process
3. Don't order the Exam or APS

TeleLife Sales Material is Available!

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Specialized sales materials are available to you regarding the TeleLife application process:

- PreQualification Questionnaire
- Applicant's Checklist
- Consumer Guide
- FAQ

Many more can be found at www.myprotective.com

TeleLife®

Applicant's Checklist



Thank you for using TeleLife to apply for life insurance. A Protective Life representative will contact you soon to complete your application by phone.

During the phone interview, you will be asked some routine questions (name, address, employer, income, etc.) along with several questions about your medical history. To complete the phone interview as quickly as possible, please have the following information available:

Personal Information

- Social Security and Driver's License numbers.
- Other existing or pending life insurance policies, including company names, coverage amounts, and policy numbers, if available.
- Type of visa, visa number, and expiration date, if you are NOT a U.S. citizen.
- Payment information for initial or recurring premium payment(s) (checking, savings, or credit card account information), if applicable.

Medical Information

- Name, address, and phone number of your doctor(s) and hospital(s).
- Current treatment you receive by any doctor or hospital; including your medications, dosages, and reasons.
- Reasons for past treatment, with date(s).
- Additional tests you have been advised to take and elective exam(s) or procedure(s) that have been scheduled.

After the information has been collected, our representative will make an appointment for an examiner to visit you and collect other medical information, including samples for lab tests. During the appointment, you will need to review and sign the application and any other required forms.

Protective TeleLife Processing Center Contact Information

Phone Number: (888) 800-6608

Fax Number: (888) 615-9619

Email Address: resourcecenter@protective.com

Hours of Operation: M-F 7:00am-8:00pm CT | Sat. 9:00am-2:00pm CT

PLC 288 #6.13
Birmingham, AL

www.protective.com

Applicant's Checklist

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The TeleLife Process

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- The TeleLife Process consists of the following steps:
- Submission of Pre-Application
- Applicant Interview
- Application Signatures
- Exam Completion



EZ-App Starts Here



24/7 online application that links directly with the interview system

EZ-App submissions are processed within 5 minutes and clients are generally called within 2 hours

What is EZ-App?

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EZ-App is a web-based application designed to allow agents to submit life insurance to Protective Life TeleLife via a paperless process making it “EZ” to do business.

What is EZ-App?

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- Guarantees collection of all necessary information and all required forms.
- Electronically attaches agent “signature” to the application.
- Upon submission:
 - Agent receives instant online confirmation
 - BGA receives instant email notification
- Detailed summary of the pre-application information can be retrieved.
- Information is uploaded directly into the interview system enabling the client to complete the interview immediately!

Benefits of EZ-App

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- Available 24/7
- Built-in quote feature
- Save Case feature
- Business is transmitted faster with greater efficiencies
- Agent can provide the client with the Applicant's Checklist and Consumer Guide immediately upon submission using the Email Client feature
- Pre-Application information can be retrieved online via the EZ-App Admin tool
- Interview can be completed immediately following submission

Getting Started with EZ-App

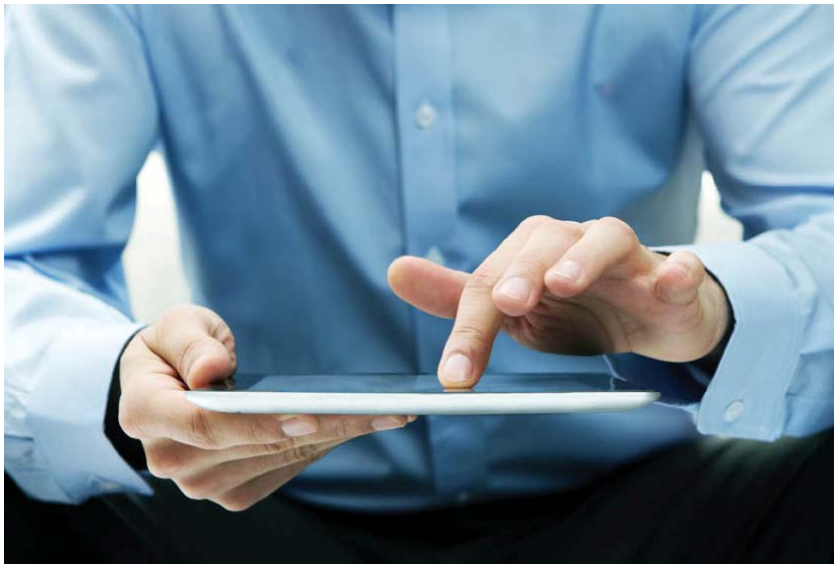
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- Login to the CBIZLife.com website to access EZ-App.
- Provide all phone numbers that a client is willing to complete the interview on.
- If requesting Conditional Coverage, you must indicate it at the time of submission.
- Provide the client with the TeleLife phone number:
The pre-application is received within 5 minutes!

EZ-App Demo is available!

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- An interactive EZ-App demo is available by logging into www.myprotective.com
- Choose TeleLife EZ-App Demo from the list of available Links under Doing Business



Tell me more about the TeleLife process

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TeleLife Process – The Interview

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- TeleLife will make 5 attempts to complete the interview.
- When contacting the client:
- Interviewer identifies themselves as Protective Life
- Agent name is referenced
- 20-25 minute interview is completed consisting of:
 - The Application Part I
 - The Exam Part II
 - Any Applicable Questionnaire

TeleLife Process – The Interview

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- Questions are asked word-for-word as they appear on the application forms.
- Yes answers are followed-up with specific questions created by Underwriting.
- Interviewer confirms/collects:
 - ✓ Employment, Beneficiary and Other Insurance information
 - ✓ Medical and Avocation information
 - ✓ Voice Authorization
- Interviewer schedules paramedical exam.

What is Voice Authorization?

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- The voice authorization is an abbreviated HIPAA form that is read to the client.
- The voice authorization is used to order any applicable APS and/or MVR immediately upon completion of the interview.

Interesting Fact:

Using the voice authorization to order APS' immediately following the interview reduces time service on cases requiring medical records by 14 days.

TeleLife Process – The Interview

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Once the interview is completed, an application packet is compiled and presented to the client for signatures at the time of the exam.

The Application packet includes:

- Protective Life application containing the information obtained during the interview
- All state required forms (including replacement)
- Pre-Authorized Withdrawal form (if applicable)
- Conditional/Temporary Receipt (if applicable)

TeleLife Process – The Exam

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- **BGA/Agent does not order the Exam:**
The TeleLife representative will schedule the exam upon completion of the interview.
- **TeleLife Exam orders are different:**
The Examiner doesn't ask any medical questions.
- **Foreign Exams can be utilized:**
Indicate this request when submitting the pre-application information.

TeleLife Process – The Exam

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- TeleLife exams are completed using one of the approved paramedical vendors:
 - APPS
 - EMSI
 - ExamOne
 - Portamedic
 - Superior Mobile Medics
- We will work with all vendors to find the best “fit” for the client/agent.

TeleLife Process – After The Exam

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- Application and exam results are sent from the lab company directly to Protective Life.
- Once the application reaches the underwriting team, the TeleLife process is complete.
- At this point, all communication will be between the BGA and the underwriting team.

Interesting Fact:

TeleLife time service is 8 days faster than traditional applications.

*How am I kept informed on the status of²⁵
my TeleLife application?*

Status is available throughout the TeleLife process

- Pending Site
- Proactive Emails from Protective
- Optional Automated Emails (Push Email)

What is Push Email?

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- Email notification feature on all Pending business
 - ✓ Update User Settings on www.myprotective.com
- Daily option available for certain criteria:
 - ✓ TeleLife Interview Not Complete
 - ✓ Application Package Received
 - ✓ Medical Records Ordered
 - ✓ Policy Issued
 - ✓ Policy Placed In force
- Weekly option available for any change

Contacting TeleLife

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Interesting Fact:

TeleLife has extended hours of operation to better serve your customer

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How do I reach TeleLife?

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Telephone: 1-888-800-6608

Option 1 – Customers calling to complete an Interview

Monday-Friday, 7am-8pm, Saturday 9am-2pm CT

Option 2 – Questions from examiners regarding exam status

Option 3 – General status questions

Option 4 – Dialing an Individual's Extension

Option 5 – Spanish-speaking customers

Fax : 1-888-615-9619

Email Paper PreApplications:

telelife@protective.com

Email for Status:

resourcecenter@protective.com

For questions regarding Protective's
TeleLife process, please contact
**Sales Support desk at
(877) 778-3500, option 2.**

