

A woman in a dark business suit and white shirt is shown from the chest up, holding a telephone receiver to her ear with her right hand and typing on a dark grey office telephone with her left hand. The background is a bright, out-of-focus window with a grid pattern.

TeleLife[®]

*A streamlined process for submitting
life insurance applications*

The Process is as easy as 1-2-3

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?

TeleLife Operations

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?

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 detail.
- TeleLife orders and follows up on the exam.
- You see status details all throughout the process!

TeleLife Compliments your Existing Process

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?

- Understand the TeleLife application process
- Prepare your client for the process
- Don't order the Exam or APS



TeleLife Sales Material is Available!

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.protectivelifebrokerage.com

Applicant's Checklist

Applicant's Checklist

Thank you for applying for life insurance via the TeleLife program. A Protective Life representative will contact you soon to complete your application by phone.

In addition to routine questions (name, address, employer, income, etc.), you will be asked 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 number and Driver's License number
- Other existing or pending life insurance policies, including company names, coverage amounts, and policy numbers, if available.
- If not a U.S. citizen, type of visa, visa number, and expiration date
- Payment information, if applicable, for initial or recurring premium payment (checking, savings, or credit card account information)

Medical Information

- Name, address, and phone number of doctor(s) and hospital(s)
- Current treatment by any doctor or hospital; including medications, dosages, and reasons
- Reasons for past treatment, with date(s)
- Whether you have been advised to have additional tests that have not been completed or have additional elective exam(s) or procedure(s) scheduled

When all the necessary information has been obtained, our representative will make an appointment with you for an examiner to visit and collect other medical information, including samples for lab tests. During the appointment, you will also 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

Protective
Life Insurance Company
Doing the right thing is smart business.

Birmingham, Alabama

PLC 2808 (10.11)

The TeleLife Process



The TeleLife Process consists of the following steps:

- Submission of Pre-Application
- Applicant Interview
- Application Signatures
- Exam Completion

TeleLife Process

Fax App Starts Here

Doc Prep

Submit

1 page paper application that agent is required to sign and fax directly to TeleLife

Faxes are processed and in the system within 24 hours

EZ-App Starts Here

Interview

Exam

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?

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?

- 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

- 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

- Login to www.protectivelifebrokerage.com to get to 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!

An interactive EZ-App demo is available by logging into www.protectivelifebrokerage.com

Choose EZ-App Demo from the list of available Links under Doing Business



Tell me more about the TeleLife process



TeleLife Process – The Interview

- 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

- 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?

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

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 (incl. replacement)
- Pre-Authorized Withdrawal form (if applicable)
- Conditional/Temporary Receipt (if applicable)

TeleLife Process – The Exam

- 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

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

TeleLife Process – After The Exam

- 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.

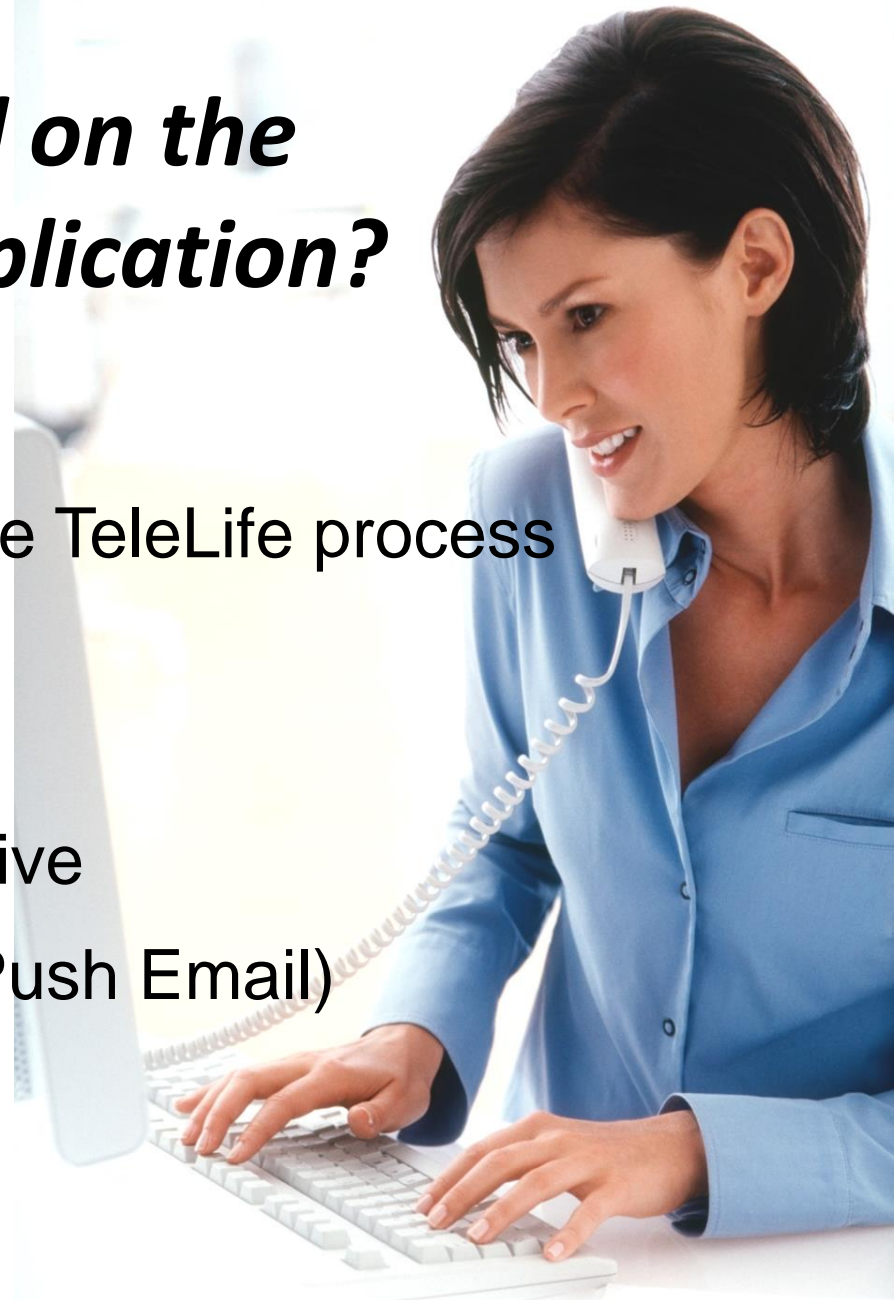
Interesting Fact:

TeleLife time service is 8 days faster than traditional applications.

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

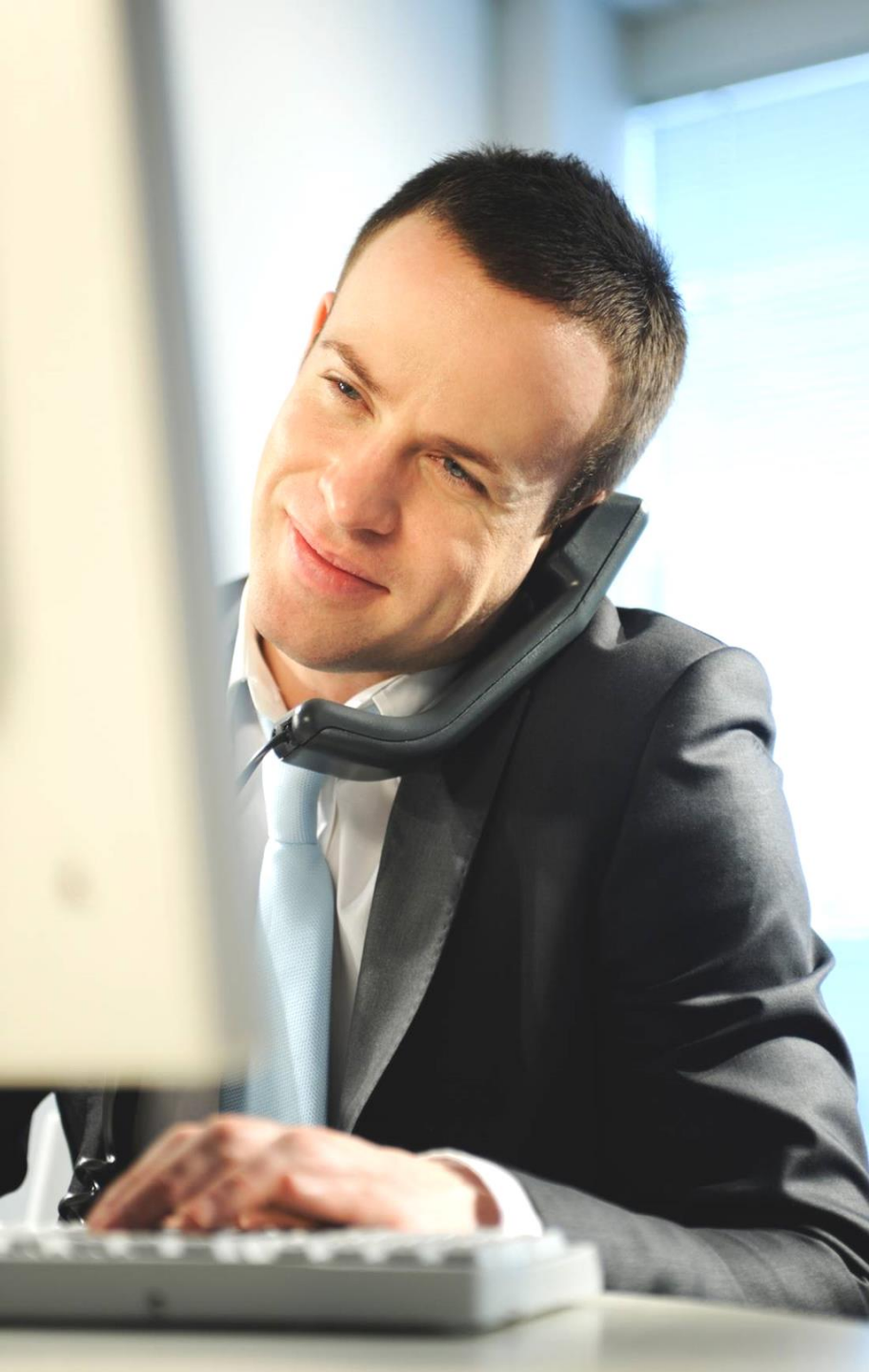
Status is available throughout the TeleLife process

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



What is Push Email?

- Email notification feature on all Pending business
 - Update User Settings on www.protectivelifebrokerage.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

Interesting Fact:

*TeleLife has extended hours
of operation to better serve
your customer*

How do I reach TeleLife?

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 our Sales Support
desk at (877) 778-3500, option 2.**