Dignified Choice® Final Expense
Point of Sale Underwriting Guide
# Final Expense Point of Sale Underwriting

## Methods

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<th><strong>Point of Sale Underwriting with eApp</strong></th>
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## Requirements

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Process

Calculator Risk Qualifier

Paper Application
Find best plan available based on application questions.

Electronic Application

Underwriting Review Needed
Policy will be issued as applied for.
Underwriting will make every effort to issue plan applied for.

Plan Approved

Plan Declined
Not eligible for plan applied for.

Modified Offer (eApp only)
An eligible plan may be offered.

Advantage Select Elite
Find the best plan available based on age, height/weight and medications.
The Calculator Risk Qualifier helps you quickly identify the best plan available and calculate premium, based on:

- Age or birth date
- Height and weight
- Medications
- Date of last doctor visit
- Gender & Tobacco
- Riders selected

For age 60+ only.
Enter Information
Enter the client’s age or birthdate, state of application, gender, height and weight. The medical consultation question is required only for ages 60 and up.

Preliminary eligibility for each plan changes as information is input.
- Green = available
- Red = not available

Click here to get the Risk Qualifier & Premium Calculator

Medical consultation question only for ages 60+

Tap “Next” to proceed to the medication list or tap an available plan to bypass the medication list and go directly to the premium calculator.
Bypassing Medications
If you tap a plan name instead of the “Next” button, you will receive a notification that you are bypassing the medication list and going directly to the calculator.

You may permanently disable the pop up by tapping here.

Tap “Next” to proceed to the calculator.
**Medication List**

Begin typing medication name into the search bar and possible matches will appear.

Symbols indicate risk level.

- **Green** = Low
- **Yellow** = Medium
- **Red** = High

**Exact matches** appear above the line.

**“Sounds like” matches** appear below.
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Risk Qualifier & Premium Calculator

Tap the box to add the medication to the list.

Tap any medication name for additional information.

PENICILLAMINE

Popular Name: CUPRIMINE
Indications: Cystinuria; Rheumatoid Arthritis; Wilson’s Disease;
Priority: MEDIUM
Rx/OTC: Rx

Cancel  Add
Medication List
Questions appear for some medications in order to better determine eligibility. These medications are labeled with a question mark.

After all medications have been selected, tap “Next.”
Available Plans
The Risk Qualifier shows plan availability based on the preliminary information.
- Green = available*
- Red = not available
- Yellow = may be available

Yellow indicates a possible risk based on medications entered. The POS decision will take into consideration combinations of drugs, the number of times prescriptions have been filled and the type of doctor prescribing the drug.

*Not a guarantee of coverage.
**Calculate Premium**
You may calculate premium based on face amount or calculate the face amount for a desired premium.

Premium changes as riders are added or removed.

Tobacco options appear only when applying for Elite or Select plan.

Rider options appear only when available based on age and plan.

Tap the plus sign for premium details.
Paper Application
Tap the “POS Underwriting - Paper App” button if you have completed a paper application. Be sure to obtain signatures before requesting the POS decision.

Do not complete an eApp if you choose this option.

Electronic Application
Tap the “eApp w/POS Underwriting Option” button if you wish to log in to complete an eApp.

POS underwriting decision will be available during the eApp process. Do not select the Paper App option if you will be completing an eApp.
Log in using your Partners ID and password. Point of Sale Underwriting requires an internet connection or cellular data plan.

Check the box to attest that you have completed the application and obtained all signatures.

Have the Proposed Insured read and sign the Authorization.

If you have forgotten your password, select “Forgot your password?” to reset.

If you do not have a Partners login, click here to register. You will need your agent number, the last four digits of your tax ID, and one additional piece of identifying information (date of birth, zip code, phone number or email address).

Signature must be legible. It cannot be a simple line or dot.
If the Proposed Insured’s birthdate was entered on the Risk Qualifier, it will carry forward.

Gender, height, weight and tobacco status are carried forward from the Risk Qualifier.

Complete the remaining information.

Date of last medical consultation will be asked for ages 60+.

Driver’s license information requested only for ages 18 - 35.

When all required information has been entered, tap Get Decision.

Motor Vehicle Report results are not immediately returned for CA, HI, KS and MO. POS underwriting decision cannot be rendered in these states for applicants age 18 - 35 with a driver’s license.
Most decisions delivered within 37 seconds!

Underwriting checks include Prescription Drug Database, MIB, Rx Rules and Motor Vehicle Report (if required).

Examples of reasons for a yellow decision:
- Proposed Insured is over age 70 and no prescription drug history is found
- MIB information indicates a possible risk
- Rx Rules indicate a possible risk

If a plan in yellow is applied for, Underwriting will review the case when the application is received and will make every effort to issue the plan applied for.

Plans in green are approved*
Plans in red are declined
Plans in yellow would require further review by Underwriting

*Approval is contingent on appropriate answers to health questions.
Plan Approved
The policy will be issued as applied for.* Be sure the premium and face amount on the application are correct for the plan applied for.

*Coverage amount may be reduced if the Insured has existing coverage with Columbian.

Underwriting Review Needed
Underwriting will review the case when the application is received and will make every effort to issue the plan applied for.

Plan Declined
You may withdraw the application or go back to select an available plan.
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POS w/eApp

eApp is not designed for smartphones. Please use a tablet or computer with adequate screen size. Do not complete an eApp if you have received a POS decision with paper application.

Log in using your Partners ID and password.

Start a new eApp.

If you have forgotten your password, select “Forget your password? Reset here!”

If you do not have a Partners login, select “Not Registered? Enroll Here!”

You will need your agent number, the last four digits of your tax ID, and one additional piece of identifying information (date of birth, zip code, phone number or email address).
Complete the eApp.

When finished, select POS Authorization.

Information entered on Risk Qualifier will not carry forward.

Select POS Authorization for POS decision.

Motor Vehicle Report results are not immediately returned for CA, HI, KS and MO. POS underwriting decision cannot be rendered in these states for applicants age 18 - 35 with a driver’s license.

Apply signatures to POS Authorization.
Plan Approved
Sign and submit the application.

Underwriting Review Needed
Underwriting may be needed to review medical information or something as simple as the relationship of the Owner to the Proposed Insured. You may submit the application for underwriting or withdraw the application.

Plan Declined
If the plan applied for is declined, you may withdraw the application or review a modified offer (if available).
Modified Offer
If you select the Modified Offer button, you will be returned to the Risk Qualifier page where you can review the best available plan and recalculate premium.

- If the modified offer is acceptable, return to the Finish page to sign and submit the application.
- If the offer is not acceptable, the application will be withdrawn.
800-423-9765

- CFG Help Desk - extension 6333
- CFG Sales Support - extension 7582
- Underwriting Team - extension 5915