

TeleLife[®]

Frequently Asked Questions

General Questions

1) **Q = What is the TeleLife Contact Information?**

A = E-mail: TeleLife@protective.com

Fax Number: 888.615.9619

Phone Number: 888.800.6608

- Prompt 1 = Customers calling to complete telephone interview
- Prompt 2 = Paramed status/questions
- Prompt 3 = Producers with status questions
- Prompt 4 = Enter Party's extension
- Prompt 5 = Spanish customers calling to complete telephone interview

2) **Q = Where can I view my Pending Life Business?**

A = Go to www.protectiveproducer.com. Log in and click on Pending Life Business tab on the left side of your screen. TeleLife policies begin with the letter T.

3) **Q = In TeleLife Web Entry what information does the Producer Confirmation provide?**

A = The Producer Confirmation provides receipt of the pre-application along with the assigned policy number and basic information such as insured's name and face amount.

4) **Q = Is the TeleLife Web Entry PDF Producer Confirmation saved for later retrieval?**

A = At this time it is not. We have future plans to add this feature.

5) **Q = What is the maximum face amount available through TeleLife?**

A = \$5,000,000

6) **Q = What are the rules for issuing the conditional receipt?**

- A =
- Applicant must be 80 years old (Nearest Birthday).
 - Total amount of insurance with Protective or its affiliates can not exceed \$1,000,000.
 - Only a Temporary Receipt can be given for applicants residing in California and Kansas.
 - Conditional coverage cannot be provided if the owner and insured are different individuals.
 - The premium is withdrawn shortly after the paramedical exam is complete and Protective Life receives the signed application packet.

Application Questions

1) **Q = Does the applicant need to sign the fax pre-application?**

A = No. Only the Producer is required to sign the fax pre-application and any applicable forms. All necessary applicant signatures will be obtained at the time of the exam. You can obtain the applicant's signature if desired.

2) **Q = If the producer wants to bind \$1,000,000, but wants to issue \$1.5 million, can he ask for an alternate pre-application?**

A = We will not offer an alternate pre-application for the TeleLife process to bind coverage.

3) **Q = Can a producer start a TeleLife Web Entry and save it for another time?**

A = Yes, simply click on the Save and Finish Later button.



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- 4) Q = **What do you do if the pre-application for TeleLife is not approved in the state your client resides?**
A = Until the state in question is approved, you may use the **TeleLife Web Entry Process**, which is approved in all states (except New York).
- 5) Q= **How do we get the signature on North Carolina pre-applications since their insurance regulators prohibit the medical examiner from getting signatures?**
A= NC regulates that the examiner cannot sign as a witness. They can, however, obtain specimens and signed forms, which are then sent overnight to the lab and Protective Life for a final underwriting decision. The applicant will need to have a witness signature prior to the scheduled examiner visit.
- 6) Q= **What determines the issue state?**
A= The issue state will be the state where the policyowner first signs the application.

Payment and Form Questions

- 1) Q = **How do I bind coverage?**
A = You can bind coverage by bank draft or credit card.
TeleLife Fax Entry — complete a PAW form or write in the Special Remarks section instructing the interviewer to collect the credit card information. Be sure to include a Conditional Receipt with the Credit Card or Bank Draft selection.
TeleLife Web Entry — payment information will be collected during the online submission process. The Conditional Receipt will be electronically signed by the agent and included in the application package for the applicant's signature.
- 2) Q = **Where do you input credit card information on the pre-application?**
A = On **TeleLife Fax Entry**, the producer will need to instruct the teleinterviewer to collect the credit card information during the interview. These instructions can be noted in "Special Remarks" on the TeleLife Pre-Application Form. Do not include credit card information on a pre-application fax entry.
For a **TeleLife Web Entry** — the producer can submit with the credit card information on-line.
- 3) Q = **If the client binds coverage, when will the initial premium be processed?**
A = The premium is withdrawn shortly after the paramedical exam is complete and Protective Life receives the signed application packet.
- 4) Q = **How does the producer handle replacement forms?**
A = **TeleLife Fax Entry Paper Application** — there is a producer-driven replacement form that must be faxed with the pre-app. **TeleLife** will populate the information and send replacement forms to applicant. We will not process a paper pre-application without the necessary replacement information submitted and agent signature provided.
TeleLife Web Entry — the producer information for replacement is captured in the electronic fields and submitted to the TeleLife Unit. The electronic signature of the writing producer is validated by use of a user id and password when the producer logs into the Protective Producer Center website. The writing producer will click an electronic signature box certifying the accuracy of the information shown on the summary screen and which applies his or her signature to the application.
- 5) Q = **Where does the producer find the pre-qualification questionnaire?**
A = It, along with all **TeleLife** forms, is on our Protective Producer Center website.
Go to www.protectiveproducer.com, select "TeleLife".

Licensing/Contracting and Commission Questions

- 1) Q= **Does the producer need to be licensed in order to use TeleLife?**
A= Yes, the agent must be contracted and licensed in order to use TeleLife. The agent must also be appointed prior to solicitation in restricted states, ie; GA, NC and PA. However, the agent does not have to be appointed in non-restricted states prior to solicitation. Those appointments will occur at the time of submission of business in that state. The state of solicitation is determined by where the application is signed.



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