

# MAKE THE CALL



## How to submit a phone sale in three simple steps.

Now your entire sale can take place over the phone. This will help you save money and time. With our phone sale process, you don't have to meet with the customer, obtain a "wet" signature, collect a premium check or mail an application. You just make the call and make the sale.



### 1. Call your customer

Fill out the application in Express App while talking with your customer. Express App is a 100% online application process that makes submitting new business fast and easy. Find it at [AgentViewCigna.com](http://AgentViewCigna.com).

If you're using a paper application, you don't need a "wet" signature. Just write "phone sale" followed by the customer's name in the signature block. The customer will provide a signature confirmation during the Phone Verification (PV).



### 2. Conduct a Phone Verification (PV)

Some sales will require a PV. To get started, simply conference in your customer and call the PV line at **866.825.4822**. For more information about the PV process, see the back of this flyer.



### 3. Submit the application

Submit the application via Express App or fax. If the application is clean, it can be issued in as little as three days. If the sale requires a PV, remember to enter the PV case number on the application.

## Eligible products

### Medicare Supplement Solutions

- › Medicare Supplement

### Supplemental Solutions

- › Critical Choice Cancer and Heart Attack & Stroke
- › Cash Advantage® Critical Illness
- › Accident Expense
- › Flexible Choice Cancer and Heart Attack & Stroke
- › Cancer Treatment
- › Accident Treatment
- › Individual Whole Life

Together, all the way.®



Offered by: American Retirement Life Insurance Company Cigna Health and Life Insurance Company and/or Loyal American Life Insurance Company or their affiliates.

## PHONE VERIFICATION (PV) FAQ

### What is a Phone Verification (PV)?

It's a phone interview with the customer. It's used to obtain an electronic signature and verify application information.

### How long does a PV take?

It usually takes about five minutes. For Med Supp and Whole Life customers, the interview may take up to 15 minutes. This is because additional questions are asked about medication usage and medical conditions.

### How do I make a PV call?

First, make sure the customer is on the line. Then, conference in the PV hotline toll-free at **866.825.4822**. The PV hotline is open Monday–Friday, 8:00 am–6:00 pm, CST.

### Who answers the questions during the PV?

The customer must personally answer all of the questions during the PV without assistance from others.

### What information will the customer need?

The PV will ask the customer for the following information.

- Name
- Social Security number
- Chosen plan and proposed rate\*
- Medicare number (on Medicare card)
- Answers to health questions from the application
- List of medications and conditions

### What else will happen during the PV?

The PV will verify that the customer has received:

- A copy of the application\*
- A copy of the Outline of Coverage
- The current “A Guide to Health Insurance for People with Medicare” (if Medicare eligible)

### What do I do once the PV is complete?

After the PV is complete, enter the case number on the application. Then submit the application via Express App or fax.

**For more details, see the PV flyer (LOYAL-9-0024) on AgentView or in the Agent Guide. If you have any questions, please contact us at 877.454.0923.**



\*Medicare Supplement only.

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