

# TeleLife® Frequently Asked Questions

## General Questions

### 1) Q: How do I contact TeleLife?

A: Email: resourcecenter@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 = Agents with status questions.
- Prompt 4 = Enter party's extension.
- Prompt 5 = Spanish speaking customers calling to complete telephone interview.

### 2) Q: What is the maximum face amount available through the TeleLife Process?

A: \$5 million.

### 3) Q: When would we NOT issue the conditional receipt?

- A:
- The total face amount with the Company exceeds \$1,000,000.
  - The insured is over age 80.
  - The insured has a history of heart disease, stroke, or cancer within the last five years.
  - The insured plans to be outside the United States within the next 60 days.
  - It is likely that the final approval may be higher than Table 2.

### 4) Q: How is the BGA notified that a TeleLife case has been submitted?

A: **EZ-App** — An email containing the agent's name and the policy number is sent to the BGA as soon as an agent submits a case. The BGA can also add additional email addresses to the distribution list through the EZ-App Admin site.

**TeleLife Fax Entry (paper pre-application)** — If a cover sheet is included with the pre-application, TeleLife will fax a confirmation to the return number listed on the cover sheet. BGAs can create their own coversheet for their agents to use to ensure that they are the ones receiving the fax confirmation.

### 5) Q: Can an agent/BGA order an exam for a TeleLife application?

A: No. TeleLife will order the exam once the interview has been completed. The agent/BGA is **not** to schedule the paramedical exam for the applicant.

### 6) Q: Can an agent order an APS for a TeleLife application?

A: No. The TeleLife application process has been designed to eliminate the need for some APSs. Any APS that may be required will be ordered automatically.

### 7) Q: Is there a charge or fee to use the TeleLife Process?

A: No.



Birmingham, Alabama

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# FAQ continued

## General Questions continued

### 8) Q: Does the agent 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.

### 9) Q: If this is my first application with Protective Life, can I use EZ-App?

A: No. The agent will not be able to submit business electronically until they have been appointed to write business for Protective Life. Appointment occurs once the agent submits their first application to Protective Life. The agent can, however, submit their first application using the TeleLife Paper Pre-Application.

## Application Questions

### 1) Q: What determines the issue state?

A: The issue state will be the state where the policyowner first signs the application.

### 2) Q: Can an agent fax a paper pre-application directly to TeleLife?

A: We will not send back or reject the paper pre-application if received from the agent. We leave it up to the BGA to handle how they want to manage their agents.

### 3) Q: Can an agent start an EZ-App and save it for another time?

A: Yes. Cases can be saved for future submission.

### 4) Q: Is the EZ-App agent confirmation saved for later retrieval?

A: Yes! Agents and BGAs will be able to view and reprint the EZ-App Confirmation at any time. Simply log on to [www.protectivelifebrokerage.com](http://www.protectivelifebrokerage.com), select TeleLife EZ-App from the Doing Business header, and choose the "Reprint Confirmations" link on the left.

### 5) Q: With TeleLife EZ-App entry, what does the confirmation summary provide?

A: The confirmation includes the policy number assigned and a summary of all the fields the agent entered during the data entry process. The Applicant's Checklist and Consumer Guide are also available for email directly to the consumer.

## Payment and Form Questions

### 1) Q: How do I bind coverage with TeleLife?

A: You can bind coverage by bank draft or credit card.

**EZ-App** — payment information will be collected during the online submission process. The Conditional Receipt or Temporary Insurance Agreement will be electronically signed by the agent and included in the application package for the applicant's signature.

**TeleLife Fax Entry (paper pre-application)** — complete a PAW form or write in the Special Remarks section instructing the interviewer to collect the credit card information. Be sure to include an agent signed Conditional Receipt or Temporary Insurance Agreement with the pre-application when faxing to TeleLife.

### 2) Q: Where do you input credit card information on the pre-application?

A: **EZ-App** — the agent provides the credit card information during the online submission.

**TeleLife Fax Entry (paper pre-application)**, the agent must note the Special Remarks section on the pre-application form advising the tele-interviewer to collect the credit card information during the interview. For security purposes, do not include credit card information on a pre-application.

**3) Q: If the client binds coverage, when will the initial premium be processed?**

A: The premium is withdrawn once the paramedical exam is complete and Protective Life receives the signed application packet.

**4) Q: How does the agent handle replacement forms?**

A: **EZ-App** — Information for replacement, along with the agent's signature, is electronically captured and submitted to TeleLife. *Do not print the electronic forms and mail.*

**TeleLife Fax Entry (paper pre-application)** — A replacement form must be faxed with the pre-application. The agent must sign and submit all necessary replacement information or the pre-application will not be processed.

**5) Q: Where does the agent find the pre-qualification questionnaire?**

A: It, along with all TeleLife materials, can be located on [www.protectivelifebrokerage.com](http://www.protectivelifebrokerage.com) under the Doing Business heading.

**6) Q: How does the agent handle illustrations?**

A: **EZ-App** — Protective Life mails all illustrations directly to the applicant, with a return envelope. Agents will receive a copy of the cover letter sent with the illustration for their records.

**TeleLife Fax Entry (paper pre-application)** — The agent needs to run the illustration, sign it, and include it with the pre-application when faxing. Paper pre-applications will not be processed without a full illustration (on products where one is required).



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