



TELE-APPLICATION GUIDE

COMPLETING THE TELE-APPLICATION

Utilizing ELCO Mutual’s voice signature solution will streamline the application process and alleviate the hassle of sending the entire application kit to the home office. This document will explain when the voice signatures can be used, how to complete the tele-application, and lay out situations that will require additional documentation.

First, let’s cover which documents can be voice signed.

Document Name	Paper Signature	Voice Signature
ICC19-FEAPP19 (and any state variations):	X	X
Direct Debit EFT Form:	X	X
Community Property Forms (AZ, ID, LA, NM, NV, TX, WA, & WI):	X	X
Replacement Forms (and any state variations):	X	
Irrevocable Funeral Trust Form (in approved states):	X	

Any required forms that cannot be voice signed must be submitted to the home office separately. The most common instance is when a replacement is involved. The IIPRC and specific states require you to read the client the replacement form and complete it. To ensure compliance and shorten the time of the call, we ask that this portion be completed outside of the tele-application.

Next, let’s walk through the tele-application process.

Prequalifying the Client

- 1. Field Underwriting:** Going through application questions before conducting the tele-application process is necessary in determining if the client will qualify for coverage. While the proposed insured’s prescription history will also play a role in determining whether they qualify, the health questions are a good place to start. If any question in Part A is answered “Yes”, then the proposed insured is not eligible for any coverage. In addition, if a question(s) answered “Yes” in Part B, the applicant may be eligible for the modified benefit. **If you need assistance prequalifying a client, please contact our Agency Team at (888) 240-3351. If whole life, all questions may knock out the client, result in a table rating, or a refer.**
- 2. Identifying Required Participants:** If the proposed insured, owner, and payor are all the same person, then no one else besides you and them are required for the phone call. However, if any those individuals are different, all participants will be required to voice sign. **Note for community property states: If the owner is married and their spouse is NOT the primary beneficiary, they will also need to be on the call.**
- 3. Verify Identity:** Verify the applicant’s identity by asking to see their license/state ID. If you cannot verify who you are speaking with, please add it to the remarks section of the application.
- 4. Verify the Voice Signature Option:** If the applicant requires an interpreter, all participants cannot voice sign, or if the applicant refuses to complete the call using voice signatures, a paper application must be completed. The paper application will still require you to call into MRS for the telephone interview, so if the applicant refuses to conduct the interview, they will not be eligible for coverage.

5. **Knockouts:** The following list lays out situations that would make the person not eligible. If the person is:
 - a. Not a U.S. Citizen
 - b. Mentally Unable to Enter into a Contract
 - c. Unable to Provide a Social Security Number
 - d. Answering a knockout question “Yes”
 - e. Refusing to Complete a Telephone Interview
 - f. Already a Policyholder with the Maximum Amount of Coverage Allowed
 - g. Not in a State ELCO Mutual Sells Final Expense Insurance or Whole Life
6. **Calculating Premium:** After conducting your field underwriting, calculate the premium and/or desired face amount prior to the call. This information will be asked after the underwriting decision has been made. Please note that the final premium rate will be based on the underwriting decision.
7. **Important Information and Disclosures:** Once the tasks above have been completed, you will need to read and send the Important Information Form (FEVI-5/20) to the client. This task must be completed prior to starting the tele-application process. An alternative form (WL-TAI 09/20) is used for whole life.

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After prequalifying the client’s health and gathering all required participants, begin the application process by calling Management Research Services (MRS) at **(844) 442-9994**.

1. Introduction

- a. When you call into MRS you will be given two options. **For final expense, press 1.** For whole life, press 2.
- b. You will then be connected to a representative that will ask for your information and permission to record the following questions. During this initial process, the interviewer will ask if this application is to be completed on paper or via tele-sales.
- c. They will also ask if you have provided the client with the Important Information and Disclosures form. If you have not, the interviewer will not be able to complete the call, this is a requirement.
- d. Next, the interviewer will ask you for the client’s information, such as date of birth, social security number, address, build, gender, nicotine use, etc. Once gathered, the interviewer will ask a few more disclosure related questions and ask to speak with the client.

2. Applicant Verification

- a. The interviewer will begin speaking to the applicant by verifying the information you’ve given, and the spelling, is correct. Once completed they will verify that they have been provided with the Important Information form and read the HIPPA authorization to them.

3. Health Questions

- a. Unlike the standard telephone interview with a paper application, the call center representative will read all the health questions to the client. Any question answered, “Yes” in Part A of the application will result in a decline. Any question in Part B answered, “Yes” will leave the applicant eligible for the Modified Benefit. Whole life questions can result in a multitude of results.

- b. During the health questions section, our system will run an MIB and Rx check on the client. Using their answers and prescription history will allow us to deliver an instant decision at the end of this section.
- c. After the health questions are answered, the interviewer will proceed to confirm the client's nicotine usage, driver's license information, and the standard replacement questions.
- d. The representative will then thank the client and ask to speak with you to deliver the underwriting decision. Whole life policies may result in a refer to underwriter, which typically takes 48 hours.

4. Plan and Payment Information

- a. After the client has been approved, the interviewer will proceed to ask about the plan information, modal premium, dividend option, and the bank information for drafting the first payment. Please note that you will need to provide the modal premium to the interviewer. You can use iPipeline, the quick quoting application, or calculate the rate manually.
- b. The next section will record the beneficiaries being listed by the owner of the policy. We ask for the person's full name, relationship to the proposed insured, and the percentage they are receiving. This process is repeated for the contingent section as well.

5. Voice Signatures

- a. Lastly, the voice signature section will have the interviewer read the proxy question, the monthly deductions authorization, and the declaration to the signer. The person signing will say their name and date to sign and proceed. The Proposed Insured, Owner, and Payor can all voice sign.
- b. You will then complete the voice signature section for the agent and be given a case number for your reference. From here, the digital voice signed application will be sent to the home office immediately for processing.

6. Submitting Additional Documentation

- a. If the applicant is approved and the interview is completed, the voice signed forms will be sent to ELCO Mutual's home office for processing. Additional forms, such as any required replacements forms, will need to be submitted to our Agency Team at agency@elcomutual.com. Please include the case number that is provided during the call so our team can process the application as soon as possible.

If you have any questions about this process or require help, please do not hesitate to reach out to our support team at **(888) 240-3351** or send us an email at agency@elcomutual.com.

MRS Phone Number

(844) 442-9994

MRS Business Hours

Monday – Friday: 8:00 am to 9:00 pm CST

Saturday: 8:00 am to 3:00 pm CST