

 **Equitable & You**  
... Committed To Caring  
Equitable Life & Casualty Insurance Company

 **EIS** | **Eldercare**  
Insurance Services, Inc

**Overview**

**INFORMATIONAL WEBINAR**  
**Including: Rates, Commissions,**  
**Licensing & Contracting,**  
**TeleUnderwriting & Express App**

**Welcome to**  
**the FUTURE!**

*New Rates, Commissions & Sales!*

 **Equitable & You**  
... Committed To Caring  
Equitable Life & Casualty Insurance Company

***Express App Process***



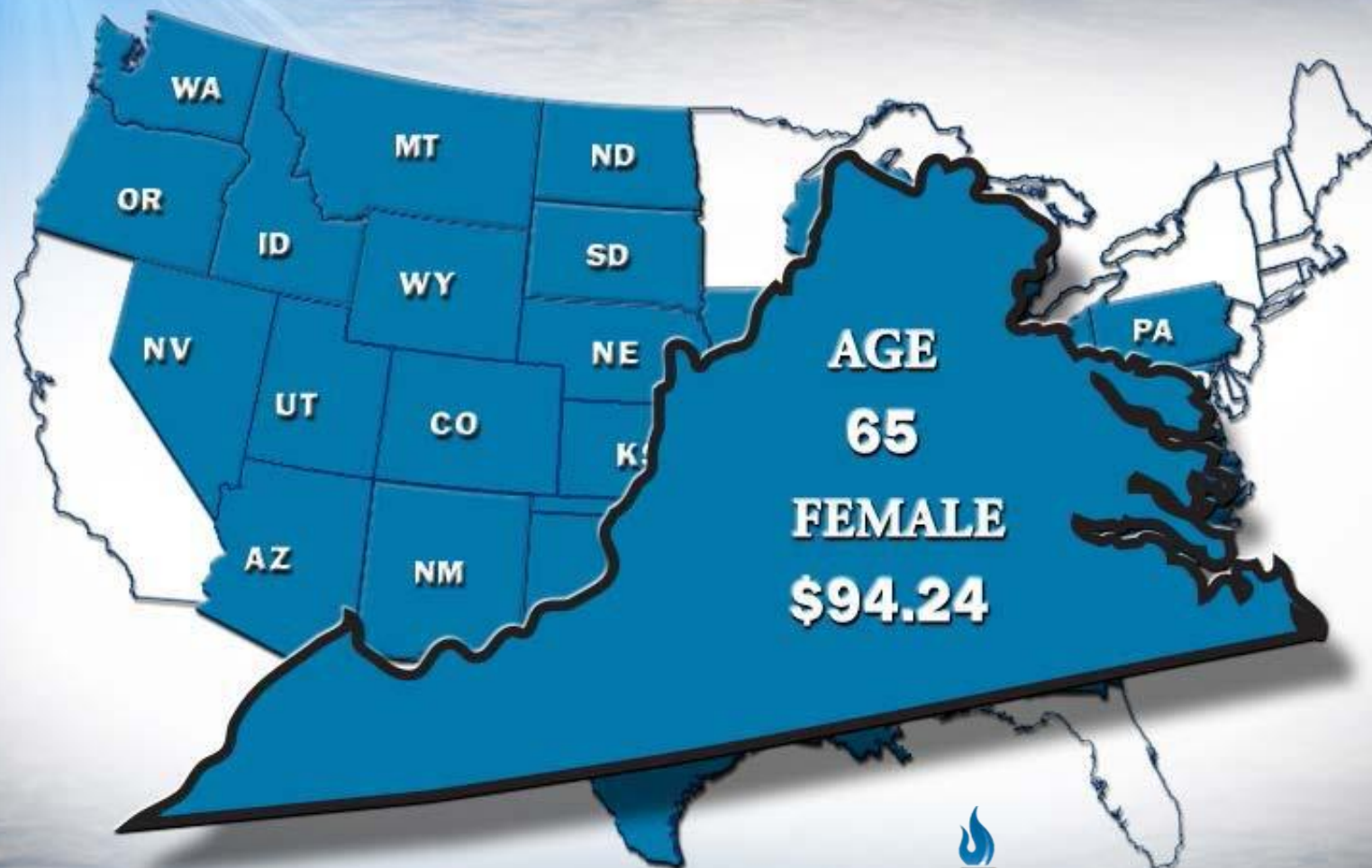
 **EIS** | **Eldercare**  
Insurance Services, Inc.



*All States with Plans A, F, N*

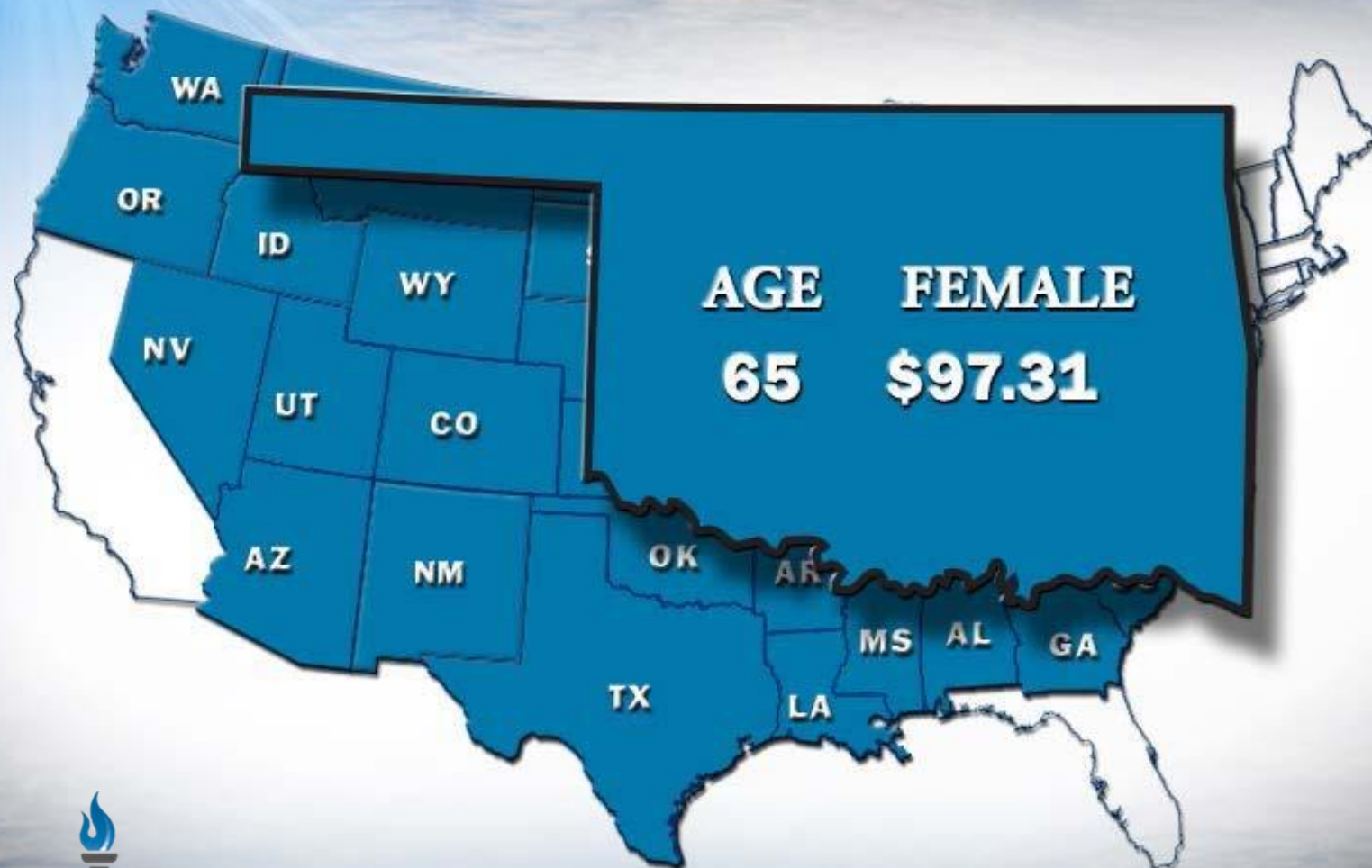


*Virginia Rates*

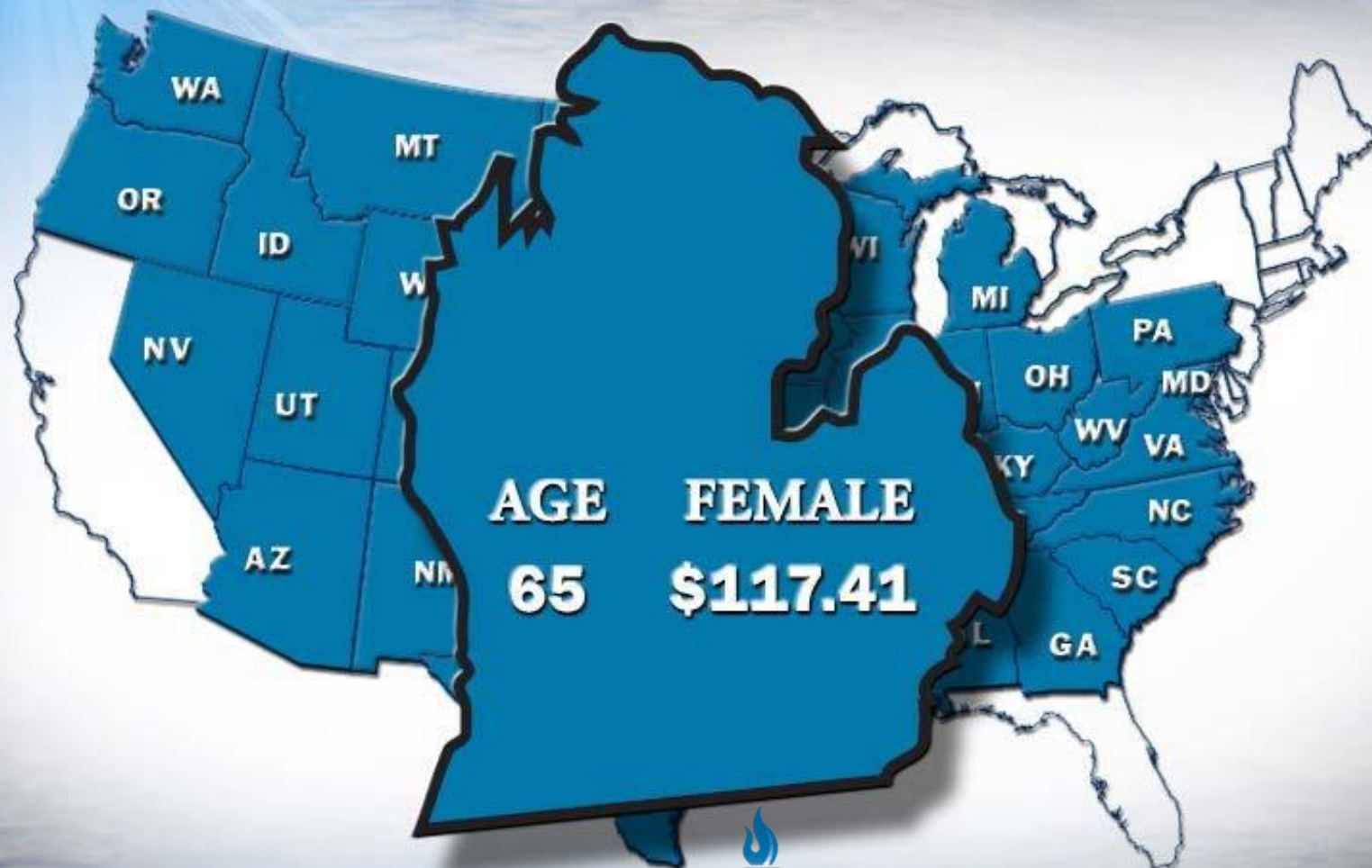




*Oklahoma Rates*

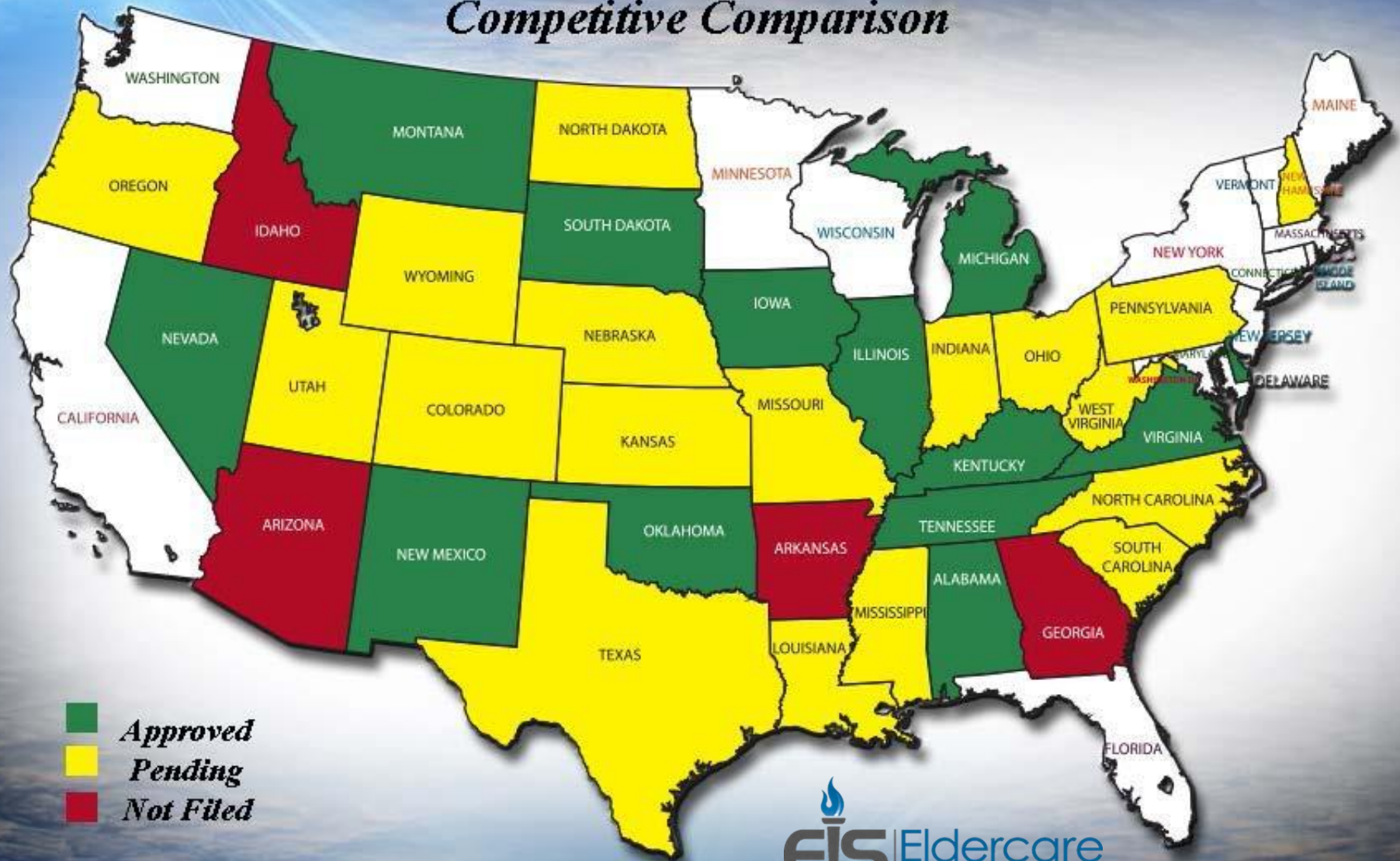


*Michigan Rates*





## Competitive Comparison



- *Approved*
- *Pending*
- *Not Filed*

## *Household Discount 7%*

*Illinois*

*Indiana*

*Michigan*

*Nevada*

*Oregon*

*Texas*



***Express Application, TeleSales, Tele-Everything***

**Today's Topics**

- **Introduce Equitable's "Express App Process"**
- **Why use the Express App?**
- **The Mechanics and the Process**
- **The Kitchen Table vs. The Remote Sale**
- **Results**

***What is the Equitable Express Application?***

- **It's not a Drug screen or Prequalification call**
- **TOTAL Application that is Complete in Full, Over the Phone**
- **There is No Paper Except the Replacement Form where necessary**
- **Fully Underwritten Application – 96% Issue Rate**
- **15 minute Process, Start to Finish**
- ***INSTANT ISSUE MEDICARE SUPPLEMENT POLICY***



***Why Use The Express App?***

- **Immediate Results**
- **Better, Quicker for Client**
- **More Flexibility**
- **Create “Business over the Phone Model”**
- **Better Return on Your Time**
- ***“NEXT DAY PAY” Once First Premium is Drafted***
- **Defending Your Existing Clientele**

*Two Selling Platforms*



**Kitchen Table Selling**



**Remote Selling**





*The Kitchen Table Sale*



**STEP 1**

**Make the Sale  
in the House**



*The Kitchen Table Sale*



**STEP 2**  
Call EQ Tele-  
Underwriting  
866-551-1781





*The Kitchen Table Sale*

**STEP 3**

The Application  
is Completed





*The Kitchen Table Sale*

**STEP 4**  
Policy is Issued







## *The Kitchen Table Sale*

### THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process

## ***COMPLETE THE AGENT PROCESS***

**The Tele-Underwriter will ask for and verify the following:**

- **You are appointed with Equitable and licensed to sell in that state**
- **Your applicant's name**
- **What you need/want for the effective date**
- **What you want for the bank draft date**
- **Do you want the policy sent to you or the client?**
- **City and State the application is taken in**
- **The name of the carrier you're replacing**
- **Important statements to be read and signed by the applicant**





## *The Kitchen Table Sale*

### THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process
3. Client will get on the Telephone

*It's your Client's Turn*

*Hand the Phone to your Client*

**The Tele-Underwriter will ask the basics:**

**Part 1**

- **Social Security number**
- **Their full name**
- **Date of Birth**
- **Height and weight**
- **Address and zip code**
- **City and State**
- **Telephone Number**



***It's your Client's Turn***

**Verify their Medicare Eligibility and Current Insurance Information:**

**Part 2**

- **Covered by Parts A&B**
- **No Medicaid**
- **Do they have another policy in force?**
- ***If so*, name of company and paid-to-date**

***THEN***

***It's your Client's Turn***

**The Health Questions:**

**Part 3**

- **Underwriter reads the HIPAA statement**
- **Ask the health questions**
- **Ask for medications**
- **Ask for the authorization for prescription drug check**
- **Their Primary Care Physician**
- **Address and Zip Code**

***WHILE WE ASK; WE VERIFY***



***It's your Client's Turn***

***FINALLY***

**Payment Information:**

**Part 4**

- **We verify authorization for Bank Draft**
- **Verify the exact Premium**
- **Obtain Bank's Routing Number**
- **Their Account Number**
- **Select or re-verify a Draft Date**

***AND Record and voice-verify client's verbal signature***



## *The Kitchen Table Sale*

### THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process
3. Client will get on the Telephone
4. Back to Agent



*Back To The Agent*

- **Formal approval is given**
- **Verify the effective date and draft date**
- **Policy Number given**
- **Policy is now *EFFECTIVE***



## *The Kitchen Table Sale*

### THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process
3. Client will get on the Telephone
4. Back to Agent
5. ***POLICY IS ISSUED, SALE IS COMPLETE***





*The Remote Sale*



**STEP 1**

**Make the Sale  
Remotely –  
You're not there**



*The Remote Sale*



**STEP 2**  
Call EQ Tele-  
Underwriting  
866-551-1781





*The Remote Sale*

**STEP 3**  
The Application  
is Completed





*The Remote Sale*

**STEP 4**  
Policy is Issued







## *The Remote Sale*

### THE MECHANICS

1. **Process is the same as Kitchen Table Sale**
2. **You do a 3-way call**
3. **You stay on the phone the entire call**
4. **Be Quiet – No Coaching**
5. **Make sure – You make the Sale **BEFORE** you call Tele-Underwriting**





## *The Remote Sale*

- **Equitable fully supports – We’re “All In”**
- **Excellent for a call center platform**
- **Saves: *TIME / GAS / MONEY!***
- **Helps you play defense with your existing client**
- **Expands your footprint**

## *Express Application*

### Short Cuts – “Your Cheat Sheet”

- Make the Sale **BEFORE** you call
- Can they hear?
- Prepare Your Client
  - Social Security Number
  - Medicare Number
  - Banking Information
  - Replacement Information
  - Bank Draft Date
  - Medications
  - Doctor Information
  - Important Statements to be Read and Signed by the Applicant
- The Replacement Form:  
Fax: **800-506-8295**

**REMEMBER NO COACHING!!!**

## ***The Express App Process***

### **In Review:**

- **Policy is completely issued over the phone**
- **Coverage is vested. Policy number is given – 100% Result**
- **Agent saves on EVERYTHING**
- **You can still use paper applications**
- **Copy of Express App taken is issued in their policy**
- ***NEXT DAY PAY* Once First Premium is Drafted**
- **It's live on [www.equiline.com](http://www.equiline.com)**



*All States with Plans A, F, N*



***Tele-Underwriting Hours***

|                          | <b>Eastern</b>         | <b>Central</b>         | <b>Mountain</b>        |
|--------------------------|------------------------|------------------------|------------------------|
| <b>Monday – Thursday</b> | <b>9 a.m. – 9 p.m.</b> | <b>8 a.m. – 8 p.m.</b> | <b>7 a.m. – 7 p.m.</b> |
| <b>Friday</b>            | <b>9 a.m. – 8 p.m.</b> | <b>8 a.m. – 7 p.m.</b> | <b>7 a.m. – 6 p.m.</b> |

***1-866-916-8818***

***Fax: 800-506-8295***

***Equitable Information***

**Equitable Life & Casualty Insurance Company**

**Policy Owner Services: 888-352-5124**

**Tele-Underwriting: 866-551-1781**

**Agency Services: 800-352-5121**

**New Business Fax: 888-352-5126**

PO Box 2878  
Salt Lake City, Utah 84110

1600 NE Coronado Dr.  
Blue Springs, Missouri 64014





**800-777-9322**

**[www.eldercarebroker.com](http://www.eldercarebroker.com)**