

Frequently Asked Questions

General Questions

- 1) Q = What is the Telelife Contact Information?
A = E-mail: telelife@wclife.com
Fax Number: 888.615.9619
Phone Number: 888.800.6608
 - Prompt 1 = Customers for interview
 - Prompt 2 = Paramed status/questions
 - Prompt 3 = Agents or BGA with status questions
 - Prompt 4 = Enter Parties extension
 - Prompt 5 = Spanish speaking customers
- 2) Q = What is the BGA summary?
A = The BGA summary is a daily summary of individual agents who submitted applications via EZ-App.
- 3) Q = Who do we send the BGA summary to?
A = The e-mail we have on record is for the BGA principal. At this time we can add 1 more address to the summary list. The BGA should call their Regional Representative to add the additional contact information.
- 4) Q = In EZ-app what information does the agent PDF provide?
A = Confirmation of the application and basic information such as insured's name and face amount.
- 5) Q = Is the EZ-App PDF confirmation saved for later retrieval?
A = At this time it is not. We have future plans to add this feature.
- 6) Q = When an agent uses EZ-App, who is notified the BGA or sub-BGA?
A = At this time EZ-App updates will point directly to the BGA.
- 7) Q = What West Coast Life products can be processed through Telelife?
A = Focus Term Series
- 8) Q = What is the maximum face amount available through Telelife?
A = \$10 million
- 9) Q = What are the rules for issuing the conditional receipt
A =
 - Applicant must be under 65 years old
 - Face amount must not be more than \$1,000,000
 - Conditional Receipt or Temporary Insurance Agreement must be received with the pre-application
 - Cannot offer with Request for Interview

Application Questions

- 1) Q = Can an agent fax a paper application directly to Tel-life?
A = We will not send back or reject the paper application if received by the agent. We leave it up to the BGA to handle how they want to manage their agents. We will have a mix of BGA's that will have the agent fax simultaneously to them and the Tel-life Unit and others who insist the paper app's come to them first and then they will send to us.
- 2) Q = If the agent wants to bind \$1,000,000, but wants to issue \$1.5 million, can he ask for an alternate application/policy?
A = We will not offer alternate application/policy for the Tel-life process.
- 3) Q = Can an agent start an EZ-app and save it for another time?
A = At this time, the agent cannot start an EZ-app and save for another time.
- 4) Q = What do you do if the paper application for Tel-life is not approved in the state you're client resides?
A = Until the state in question is approved, you may either fill out a Request for Interview or use EZ-app, which is approved in all states.
- 5) Q = What is different when using a Request for Interview form?
A = You cannot bind coverage and accept money with this form. There are NO signatures required for this form. The agent's signature will be a delivery requirement.
- 6) Q = How do we get the signature on North Carolina 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, collect the signature from the client, package in the lab kit and send to the lab.

Payment and Form Questions

- 1) Q = Check Process—What does the agent do with the check?
A = **Paper application**—if faxed then fax a copy of the check too. **EZ-app**—will capture the payment information and submit electronically. Send the physical check with the Insured's name and policy number, if available, with copy of the conditional receipt or temporary insurance agreement to the BGA or the Tel-life Unit. *Please note: If they have faxed a void check, the original is not needed. If it is a live check we will need the original sent.*
- 2) Q = Where do you input credit card information on the pre-application?
A = On **paper applications**, the agent will need to instruct us to collect the credit card information during the interview. These instructions can be noted in the Special remarks on the Pre-app, or on the COM form. (Would recommend in the Special remarks)
For an **EZ-App**—the agent can submit with the information on-line
Please note: Remember we cannot collect Credit Card information when using the Interview Request Form.
- 3) Q = How does the agent handle replacement forms?
A = **Paper application**—there is an agent driven replacement form that must be sent/faxed with the pre-app. Tel-life will populate the information and send replacement forms to applicant. We will not process a paper pre-application without the necessary replacement information submitted.
EZ-app—the agent information for replacement is captured in the electronic fields and submitted to the Tel-life Unit.
- 4) Q = Where does the agent find the pre-qualification questionnaire?
A = It, along with all Tel-life forms, is on our website at www.westcoastlife.com. Go to Agent Center and select download forms. It can also be found on iPipeline.

Licensing/Contracting and Commission Questions

- 1) Q = What does the BGA need to do if they want to get an agent started on EZ-app?
A = The agent must be contracted with WCL. Once paperwork is completed, approved and a WCL agent number is assigned, the agent can access EZ-app 24 hours later. His user ID is his WCL agent number (it is case-sensitive) and the password is 00 and the last 4 digits of tax id or SS #.

- 2) Q= Does the agent need to be licensed in the state of solicitation?
A= The issue state is dependent upon what the agent enters as the app state. The question in EZ-App states, "In which state will the client sign the application". SIGN is the key word. The agent must be licensed in the state of solicitation.

- 3) Q = Can there be a 50-50 agent split on an EZ-app applications?
A = EZ-app will allow up to 2 agents to split. They have to be with the same BGA.

- 4) Q = Is there a charge to use the Telelife process?
A = No, we will not decrease commissions or charge a fee to use Telelife