

What is the TeleLife® Process?

- ❑ An innovative pre-application process with two submission options:
 1. Paper pre-application (fax/mail)
 2. EZ-App (an online web entry system)
- ❑ A cost-effective streamlined process to complete and submit term and selected universal life insurance applications.
- ❑ Enhances Agent/Broker productivity and provides improved profitability.
- ❑ EZ-App reduces submission time frames and guarantees completeness of the pre-application including state required and replacement forms.
- ❑ May improve placement ratio.
- ❑ No cost or fees to the Agent/BGA.
- ❑ Extended hours for more customer support.

Note: With the TeleLife Process, all paper pre-applications must be sent to the Elgin office. Please note the contact information below. Do not send paper pre-applications to any other West Coast Life office location as it will significantly delay processing time.

TeleLife® Processing Contact Information

- ❑ Phone Number: (888) 800-6608
- ❑ Fax Number: (888) 615-9619
- ❑ Email Address: telelife@wclife.com
- ❑ Address: West Coast Life Insurance Company
TeleLife Processing Center
1707 N. Randall Road, Suite 310
Elgin, IL 60123-9409
- ❑ Hours of Operation: Monday-Friday 7:00am to 11:00pm CT, and Saturday 9:00am to 2:00pm CT.

TeleLife® Processing Helpful Hints

- ❑ Applicable state required forms (including replacement forms), illustration and conditional receipt/temporary insurance agreement must be faxed with the paper pre-application. If not, the paper pre-application will be returned. No additional paper forms are needed with EZ-App.
- ❑ Fax your paper pre-applications with cover sheet to 1-888-615-9619.
- ❑ Application interviews not completed after we have left five valid messages will be closed. The applications can be reopened at the customer's request only by calling 1-888-800-6608, option 1.
- ❑ The issue state will be the state where the policyowner first signs the application.
- ❑ TeleLife Processing will assign an exam company unless special instructions are given on the fax cover sheet and/or the special requests box on the pre-application.
- ❑ Questions on status? Contact your West Coast Life Insurance Company Brokerage General Agency.

Note: Approved exam companies are: APPS, EMSI, ExamOne, Portamedic or Superior Mobile Medics



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

West Coast Life Insurance Company
343 Sansome Street
San Francisco, California 94104
www.westcoastlife.com



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Quick Reference *for* TeleLife® Processing

TM-0006 (4/09)
For Agent Use Only.
Not for Consumer Use.
Not Available in New York.

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The Writing Agent

- ❑ Pre-screen the applicant to help provide a more accurate initial quote. The Pre-Qualification Questionnaire is an easy tool to use when determining the best rateclass for a client. Use the built-in quoting feature of EZ-App to help determine the right premium payment for the client.
- ❑ Complete the preliminary application (Paper pre-application or EZ-App).
- ❑ Notify applicant of the TeleLife Process and make sure they understand the time and purpose of the interview. Provide the application with the TeleLife Processing Applicant's Checklist (TM-0003).
- ❑ Acquire a signature on the paper pre-application whenever possible to help ensure the applicant is truly interested in pursuing the coverage. Collect initial premium whenever possible via check or credit card.

Do not collect if the total amount of insurance (both applied for and in force) with all Protective companies will exceed \$1,000,000; if the client is over age 65; if there is any 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; if the rate quoted is higher than a table B.

- ❑ Complete applicable state required forms (including replacement forms) when using the paper pre-application.
- ❑ Complete an Illustration when requesting a Universal Life product and using the paper pre-application. Note that all pages of the illustration will be required.
- ❑ Complete conditional receipt (or temporary insurance agreement) when collecting premium or requesting credit card payment.
- ❑ Fax paper pre-application to the Brokerage General Agency (if initial premium collected, mail to Brokerage General Agent with a copy of the paper pre-application).
- ❑ TeleLife Processing will order the exam once the interview has been completed. *Do not schedule the paramedical exam for the applicant. If the agent/BGA orders the exam, West Coast Life will not cover the cost. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent/BGA.*
- ❑ Once the policy is approved, deliver the policy to the client and collect any delivery requirements. *Electronic Policy Delivery is available with the TeleLife process.*

The Brokerage General Agency

- ❑ Verify completeness of the paper pre-application. A paper pre-application will be returned if:
 - Insured's name, date of birth, age or phone number is missing.
 - Coverage amount (including all rider amounts) or plan applied for is missing
 - Applicable required forms are missing, such as Replacement forms, full illustration or conditional receipt/temporary insurance agreement.
 - Agent signature is missing from Paper Pre-application or any applicable required forms.
- ❑ Verify the agent is licensed in the state where the policy is to be issued and appointed in the sensitive states.
- ❑ Fax paper pre-application with coversheet and any applicable forms to the West Coast Life TeleLife Processing Center (1-888-615-9619).

If premium is received with the paper pre-application, mail the check with the conditional receipt or temporary insurance agreement, and a copy of the paper pre-application or EZ-App confirmation to:

West Coast Life Insurance Company
TeleLife Processing Center
1707 N. Randall Road, Suite 310
Elgin, IL 60123-9409

- ❑ Receive confirmation of Pre-Application Receipt: Paper pre-applications will be confirmed via fax within 24 hours. EZ-App submissions will be confirmed via email, immediately upon submission.
- ❑ Provide timely, online information to producer.
- ❑ Forward policy to producer.

West Coast Life TeleLife® Processing

- ❑ TeleLife will contact applicant within 24 hours of receiving pre-application. If applicant is not available, we will leave five messages and our toll free number (1-888-800-6608, Option 1) for the applicant to call. The agent can elect to provide the client with our toll free number for completing the interview upon completion of the pre-application.
- ❑ Upon contacting client, application interview is completed over the phone. Average interview takes approximately 20 minutes.
- ❑ During the interview, all necessary requirements are ordered and the paramed visit is arranged with the client. Paramed exams are ordered with our preferred paramed vendor partners (APPS, EMSI, ExamOne, Portamedic or Superior Moblie Medics) and usually scheduled 7 business days in advance. You may request the vendor you prefer us to use.
- ❑ The full application, along with any necessary state forms, are printed and delivered to the client to review and sign.

Note: The examiner obtains specimens during the appointment and overnights them, along with the signed forms, to the lab. Results and paperwork are then forwarded to West Coast Life for an underwriting decision.

responsibilities

