

# Phone Sale? It's as easy as 1-2-3!

## Submit your application in 3 simple steps.

Your entire sale can take place over the phone, saving you time & money. With our phone sale process you don't have to meet with the client, obtain a 'wet' signature, collect a premium check or mail an application.

Products eligible for phone sale:

- Cigna Medicare Supplement Solutions<sup>SM</sup>
- Cash Advantage<sup>®</sup> Critical Illness
- Loyal American Affordable Health Benefits<sup>®</sup>
- Loyal Medicare Supplement
- Loyal Protection Plus
- Loyal Cancer Insurance
- Loyal Heart & Stroke Insurance
- UTA First Diagnosis Heart
- UTA First Diagnosis Cancer

For more info see the EXPRESS APP Flyer, found on AgentView.

1



Simply call your client to sell over the phone. You can fill out the paper or online application while talking to them. **No need for a 'wet' signature!**

If completing a paper application write "phone sale" in the signature block. A signature confirmation will be obtained during the Phone Verification.

2



Next, you can conference in your client and call the Phone Verification (PV) at (866) 825-4822 at point of sale. The Phone Verification is required for all Med Supp, and for electronic applications submitted via EXPRESS APP for Loyal Cancer, Heart Attack & Stroke Insurance, Protection Plus and Cash Advantage Critical Illness. UTA First Diagnosis Heart & UTA First Diagnosis Cancer applications submitted via EXPRESS APP do not require a PV!

Through Loyal EXPRESS APP (excluding Medicare Supplement), you have access to a 24 hour/7 day a week automated PV line. Call toll free (877) 246-1936 and use the software provided reference number. The PV can be completed in under four minutes without having to answer a single health question!

3



Once the PV is completed be sure to enter the PV case number on the App.

And lastly, submit the application via EXPRESS APP or Fax, it's as simple as that! If the application is clean, it can be issued within 2-5 business days!

**If you have any questions, see the reverse side for Phone Sale Tips or call (877) 454-0923.**



# Phone Sale Tips

## What is EXPRESS APP?

EXPRESS APP is a 100% online application process developed by Cigna to make submitting new business fast and easy.

## Where can I access EXPRESS APP?

On our agent website, [AgentView](#), under EXPRESS APP. Simply click on EXPRESS APP to start quoting.

## What is a Phone Verification (PV)?

A Phone Verification is a phone interview with the client to obtain an electronic signature and verify information on the application. For Med Supp cases, medical questions are asked as well as medication usage and the condition. The Phone Verification is required for all phone, face-to-face, and EXPRESS APP sales for Med Supp and Loyal Protection Plus applications. The PV is also required for Cash Advantage<sup>®</sup> Critical Illness, Cancer Insurance, Loyal American Affordable Health Benefits<sup>®</sup> and Heart Attack & Stroke Insurance when sold over the phone and via EXPRESS APP (no wet signature).

## How long is the Phone Verification?

The approximate length of the interview is four minutes. For Med Supp and Protection Plus, the interview is about 15 minutes depending on the scope of the client's health history, coverages applied for and number of medications.

## How do I use the Phone Verification Hotline?

With the applicant on the line, conference in the Phone Verification Associate by calling the toll free number (866) 825-4822. This service is available Monday – Thursday, 8 a.m. to 6 p.m. CT and Friday, 8 a.m. to 3 p.m. CT.

## A New Business Phone Verification Associate will verify the following information:

- Client's name & SSN
- Plan applying for and premium

(For Medicare Supplement only)

- Client's Medicare number from their Medicare card
- Health questions from the application
- List of medications and what conditions they are taking them for

## A friendly Phone Verification Associate will verify that the client has received the following:

- Copy of the application
- Copy of the Outline of Coverage
- *2012 A Guide to Health Insurance for People with Medicare* (if Medicare eligible)

The client must personally answer all of the Phone Verification Associate's questions. After the Phone Verification has ended, be sure to enter the PV case # on the application. If you used our 24/7 automated process through EXPRESS APP, we will automatically match up the PV with the application.

## What if I have questions?

Please contact us with any questions regarding the above information at (877) 454-0923.

