

Medicare Supplement

ON-THE-SPOT

Quick Reference Guide



Liberty Bankers[™]

Insurance Group | *For Life*



LBIG-0622-PMSOTSQRG1

On-the-Spot Underwriting

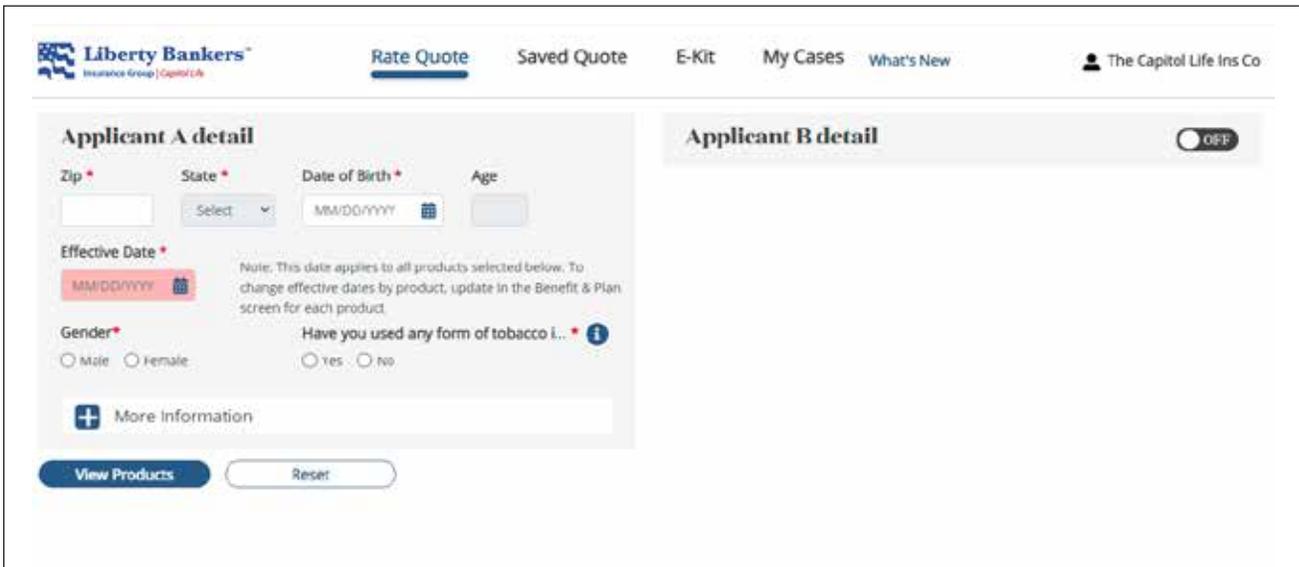
Liberty Bankers Insurance Group's (LBIG) On-the-Spot underwriting is a point-of-sale digital decision process that speeds up the underwriting of Medicare Supplement applications. On-the-Spot allows you to determine, while you are still with a client, whether the applicant has been approved or declined for coverage.

This revolutionary underwriting experience is available for licensed health agents appointed with **Capitol Life Insurance Company** and **American Benefit Life Insurance Company**.

STEP 1: QUOTE & ENROLL

Complete the online application process:

1. Login to your Agent Portal
2. Select **Rate Quote**
3. Enter the applicant(s) detail
4. Follow the prompts to complete the quote and enrollment process



The screenshot displays the Liberty Bankers Insurance Group user interface for the 'Rate Quote' process. The top navigation bar includes the Liberty Bankers logo, 'Rate Quote' (the active tab), 'Saved Quote', 'E-Kit', 'My Cases', 'What's New', and a user profile for 'The Capitol Life Ins Co'. The main content area is divided into two sections: 'Applicant A detail' and 'Applicant B detail'. The 'Applicant A detail' section contains several input fields: 'Zip' (text), 'State' (dropdown menu), 'Date of Birth' (calendar icon), and 'Age' (text). Below these is the 'Effective Date' field with a note: 'Note: This date applies to all products selected below. To change effective dates by product, update in the Benefit & Plan screen for each product.' The 'Gender' section has radio buttons for 'Male' and 'Female'. The 'Have you used any form of tobacco i...' section has radio buttons for 'Yes' and 'No'. A '+ More Information' button is located below the gender section. At the bottom of the 'Applicant A detail' section are two buttons: 'View Products' and 'Reset'. The 'Applicant B detail' section is currently disabled, indicated by a toggle switch set to 'OFF'.

STEP 2: SUBMITTED POLICIES

Upon submission of the application, you will receive one of the following underwriting decisions:

- Approved (green)
- Declined (red)
- Additional information needed (yellow)

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Rate Quote Saved Quote E-Kit **My Cases** What's New Test Agent

My Cases > Enrollment

Submitted Policies:

Medicare Supplement

The Capitol Life Insurance Company

MM	Plan N	Annually	2022-06-14	CAP6203398	PDF	Submission Successful	\$1,259.97
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⚠ We have completed our preliminary underwriting review and need additional information to finalize our decision. Please click on the link below while with the applicant. This process should take less than 3 minutes to complete.

We will email this link to you, as once you close this screen, you will not have access to it on the portal. Note: the link is unique to this application.
<https://stage-lbiq.unpipeline.com/purl/aab8b31c-94c7-4c21-9bc2-08da477a3fb9?client=124>

STEP 3: ON-THE-SPOT UNDERWRITING

If you receive a **yellow** enrollment status, additional information is needed to finalize the underwriting decision.

1. From the **Submitted Policies** screen, click the **hyperlink**. *Note: This link is unique to the application. You will also receive the link via email.*
2. The link will launch the On-the-Spot Automated Decision Tool. Click **Next**.
3. Enter the applicant's last name and zip code and click **Verify**.

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Welcome to the OTS Automated Decision Tool

For security purposes, click the NEXT button below and answer the two verification questions.

NEXT

Liberty Bankers™ Insurance Group

Please enter the applicant's last name

Please enter the applicant's zip code (5 digits only)

VERIFY

4. Confirm that you are present with the applicant by telephone, video call, or face to face. Select **Yes** followed by **Next**. If you are not present with the applicant, select **No** and continue the process when you are with the applicant.

The screenshot shows the Liberty Bankers Insurance Group web application. The page title is "NEW APPLICATION - CLIC ABL Med Sup". The main content area is titled "Welcome to OTS" and contains the following text: "WELCOME TO OTS. This system is designed to provide an underwriting decision as quickly and efficiently as possible. Just like the application for insurance, our Company relies on the truthfulness of the applicant to make a final underwriting decision, and you (the agent) to record the applicant's answers correctly in the system." Below this text is a question: "Are you presently with the applicant, either by telephone, video call, or face-to-face?" with two radio button options: "Yes" and "No". At the bottom of the form, there are three buttons: "PREVIOUS", "NEXT", and "EXIT APPLICATION". The left sidebar shows a navigation menu with "Welcome to OTS" selected. The top right corner has a "SIGN OUT" link and a timestamp "Last Saved On: 05/24/2022 13:12:43".

5. Depending on the applicant, you may be asked to report medications. If the applicant is currently taking medications, use the Rx Picker to enter medications one by one. Click **Check Rx** followed by **Next** to proceed.

The screenshot shows the Liberty Bankers Insurance Group web application. The page title is "NEW APPLICATION - CLIC ABL Med Sup". The main content area is titled "Applicant Supplied Medications:" and contains the following text: "Please type and select from the drop down list below all of the medications that the applicant is currently taking for any impairment on the application." Below this text is a list of instructions: "Enter the medications one by one. The dose is in parentheses by the Rx name. Continue adding medications until all have been accounted for. If the applicant takes a medication not shown on the list, ignore it. If the applicant takes a medication shown in the list, but the dose is not listed, pick the next highest dosage from the list. When all of the medications have been listed, click the 'Check Rx' button." Below the instructions is a section titled "Rx Picker" with a "Please Select" dropdown menu and a "Items Selected: 0" label. The left sidebar shows a navigation menu with "Self Reported Rx" selected. The top right corner has a "SIGN OUT" link and a timestamp "Last Saved On: 06/06/2022 10:37:52".

6. Depending on the medication(s) selected, you may be asked to answer a few reflexive questions. Select **Yes** or **No** for each question, then click **Next**.

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NEW APPLICATION - CLIC ABL Med Sup

Sections: Order Info, Welcome to ITS, Self Reported Rx, **Rx Reflexives**, Decisions

Rx Reflexives

Last Saved On 05/26/2022 13:30:58

At any time, have you been medically diagnosed, treated, or had surgery for congestive heart failure, unoperated aneurysm, or defibrillator?

Yes

No

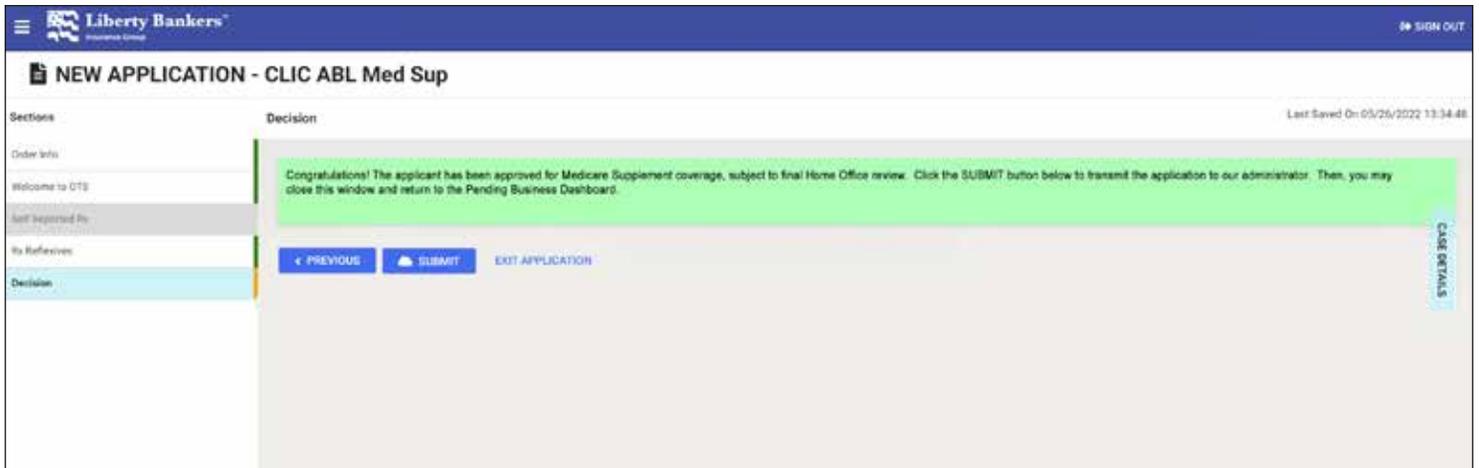
CASE DETAILS

< PREVIOUS NEXT > EXIT APPLICATION

7. The underwriting process is complete. Review the underwriting decision.

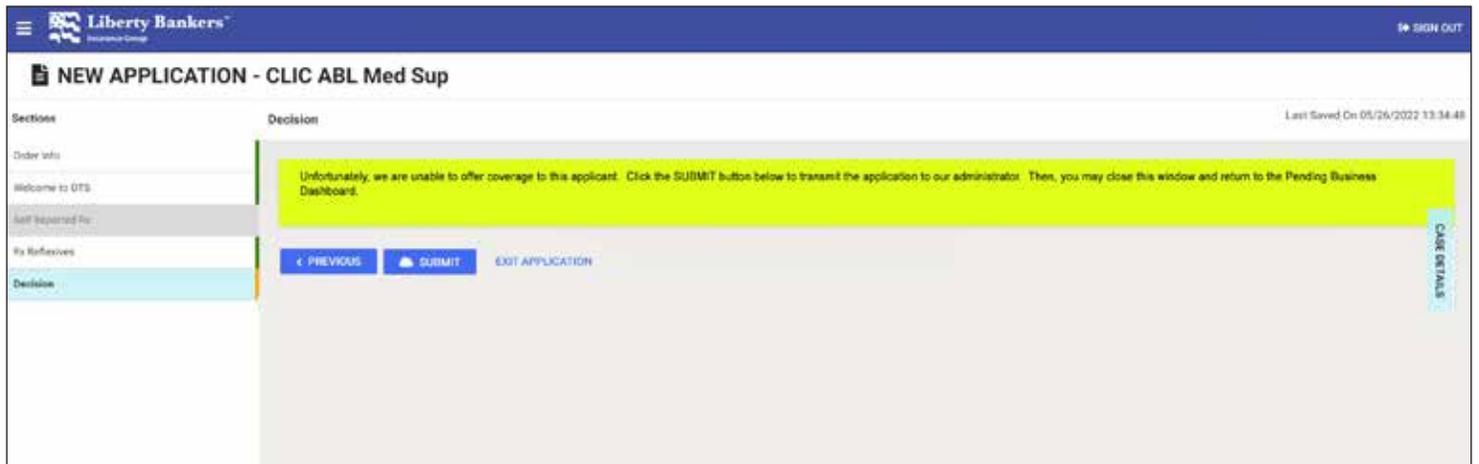


Approved:



Click **submit**. A policy and ID card will be sent as soon as the policy has been issued.

Declined:



8. Click **Submit**. This will complete the application process and move the status from pending to declined on your agent portal. An explanation letter regarding the decline will be sent to your customer.