

How to do Business – Lumico

Contracting:

Direct marketing office contracts will be sent a contracting link. (some levels will require proof of production.)

Down line agent contracts are sent as a link by their immediate up line.

ALL states are considered pre-appoint. Agents must be approved and coded PRIOR to submitting their first case.

Licensing Notes:

No dual contracting- agents will need letter of release and/ or 6 months of no production and all debt must be clear. 6-9-month advancement available, EFT is required, AML training is required and E&O is required. Every layer of the hierarchy must be licensed to receive an override.

Commissions:

Agent commission are paid weekly- minimum EFT is \$25.

Website Access:

Agents are sent a welcome letter upon approval and will need to register on <https://agenthealthportal.lumico.com>

Agents can find all product information, commission statements and marketing and consumer pieces on the website.

Agent Support:

Agents have direct access to the Sales Team at: 855-774-4491.

New Business:

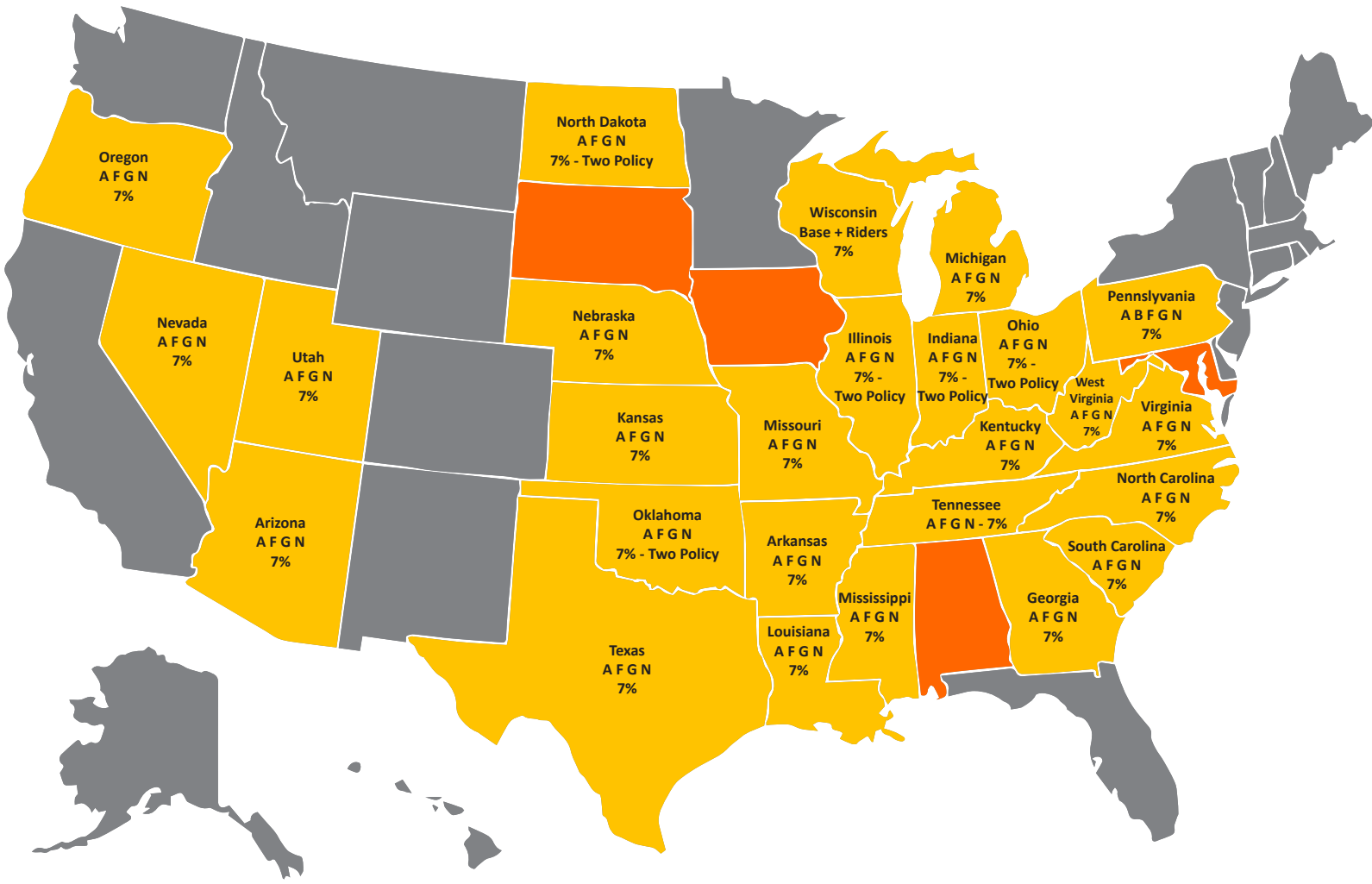
Lumico's preferred method of submission of new business is electronic: <https://agenthealthportal.lumico.com>

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Plan and Household Discount Availability

As of June 26, 2019



- Approved *Product is approved and accepting new business sales.
- Pending Release *Product is approved, but not yet accepting new business sales
- Pending Approval *Product is pending final approval from Department of Insurance.
- Not Available

Household Discount Information

Applicants who are married and residing with a spouse or applicants who have been residing with a person age 50 or older for the last 12 months will qualify for a household discount. States that require two policies in the household to qualify for the household discount are designated on the above map. Please refer to the "Household Discount Section" on the application for detailed information.

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Medicare Supplement e-App Guide



Agenthealthportal.Lumico.com

Lumico e-Application Guide

With Lumico Life Insurance Company's electronic application (e-App), you can complete and submit business electronically. The purpose of this e-App guide is to equip you with all the tools to submit business online and answer any questions that you may have when writing a Lumico Medicare Supplement electronically.

Table of Contents

Benefits of the Lumico e-Application	2
Getting Started	2
How it Works	3
Payment Options	4
Signature Options	4
e-App Functions	5
FAQs	5
Resources	5



Benefits

There are many benefits to submitting your Medicare Supplement business electronically. Here are a few of our favorite reasons why you should ditch paper and go digital:

✔ Get Paid Faster	✔ Quicker Issue Times
✔ Up-To-Date Forms and Rates	✔ Easy to Use
✔ Saves You Time	✔ Keep Track of Apps in Dashboard
✔ Uses FDA Database for Prescription Drugs	✔ Ensures Accuracy upon Submission

Getting Started

Register for the Agent Portal

You must be registered with the Lumico producer page to begin submitting business electronically. This portal can also be used to view commissions, policyholder information, and a snapshot of your production history.

Go to <https://agenthealthportal.lumico.com>.

Click "Register Here" and follow the prompts to create your account. The reference code needed will be provided in your initial welcome letter when your appointment is complete, or you can call 855-972-2782 for your registration reference code.

Test the e-App

Once you're registered for the agent portal, you have the ability to test Lumico's online application before going through the process with a client. Under the "Online e-App" section in the agent portal, click "Online App Train" to begin your test application. Keep in mind that this feature cannot be used to submit actual business and is **for training purposes only**.

Use the e-App

Now that you are ready to submit business using the e-App, select "Get a Quote" in the agent portal under the "Online e-App" section to begin.

How it Works



Sign into the Lumico Agent portal by visiting <https://agenthealthportal.lumico.com>. If it is your first time, you will need to register to create your account.



Under the "Online e-App" section of the agent portal, select "Get a Quote" to get various premium quotes for each plan offered.



After evaluating different coverage options, select which plan fits your client's needs best and continue by clicking "Apply Now."



Ask the applicant for their name, date of birth, email address, and resident address. Complete the required fields to continue to the rest of the application.



Ask the questions on the application and complete all required fields and any other applicable fields, if necessary.



After answering the coverage questions and any health questions, enter in the client's payment information (see "Payment Options" section).



Applicant reviews documents and selects their preferred signature method (see "Signature Options" section).



Once the application has been completed, you must select the "Make Changes" option to unlock the application and revise any portion of the application.



After the application is completed and signed, you can view its status in the agent portal under the "Online e-App" section or by selecting the "Application Inquiry" option.

Payment Options

The first thing a client will need to do is decide how frequently they would like their premiums drafted, options include annually, semi-annually, quarterly, and monthly. Premiums can be paid through automated bank drafts or clients can be billed in advance of their premium due date.

Note: For clients selecting direct bill, only the annual, semi-annual, and quarterly options are available.

Clients have the option to have their initial premiums drafted upon their policy effective date or issue date. For subsequent premium payments, clients have the freedom to choose any day of the month that they would like their premiums to be drafted on.

Signature Options

Signature Method	What is Required?
Electronic Signature	<ul style="list-style-type: none">• Applicant has an email address• Applicant has selected automated bank draft• Must review documents via email before signing
Signature Pad	<ul style="list-style-type: none">• Applicant is present with agent• Review the documents in session with agent• Signature Pad
Voice Signature	<ul style="list-style-type: none">• Applicant reviews documents via email• Applicant has selected automated bank draft• Can call in or schedule a time for a call to voice sign application
Print Documents (Wet Signature)	<ul style="list-style-type: none">• The applicant will wet sign documents which can be uploaded, faxed or mailed.

e-App Navigation

Green Checkmark: Indicates that the page is in good order and complete.

Warning Signs: The yellow warning sign indicates that the page is missing required information. The missing or incorrect fields on that page will be shown in red.

Highlighted Menu Option: The dark blue box indicates the current page you are on in the application.

X: The "X" located in the top-left closes the navigation menu located on the left side of your page. This navigation menu allows for you to jump from page to page.

Save & Main Menu: Allows for you to save your progress and return to the main menu.

Back/Continue: Moves you to the previous or next page one page at a time.

The screenshot displays the Lumico life insurance application interface. On the left is a navigation menu titled "Agent Menu" with a close button (X). The menu items are: Personal (checked), Coverage (checked), Replacement (checked), Household Discount (warning icon), Payment (checked and highlighted in dark blue), Agent Certification (checked), Authorizations (checked), Signing Options, Document Upload, and Review Documents. The main content area shows "Application Entry In Progress" for "APPLICANT'S NAME: JANE F. DOE". A summary table lists: Agent's Number: 03LM077771001, Premium: 4,182.21, Effective Date: 06/06/2018, State: IL, Plan: STANDARD F. Below this is a form titled "Please select the payment amount and frequency:" with four radio button options: \$4,182.21 Annually, \$2,091.11 Semi-Annually, \$1,045.55 Quarterly (selected), and \$348.52 Monthly (Not available for billed payment method). Under "Payment Method", there are two radio button options: Bank Draft (Premiums will be deducted from your bank account) and Billed (Premiums will be billed in advance of due date) (selected). A note states: "The premium does not include a \$25.00 one-time policy fee which will be added to your initial premium". At the bottom are three buttons: "Save & Main Menu", "< Back", and "Continue >". A "digicert EV SECURE" logo is visible at the bottom center.

Common Scenarios

Applicant does not have internet access.

If the applicant does not have internet access, the agent can print the documents while with the client to have them review. The applicant can then use the agent's computer to sign the documents via their email or they can wet sign the documents and have them uploaded, faxed or mailed in.

Applicant does not have an email address.

The only way for an applicant to sign electronically or via voice signature is if they have an email address. In this case, the client would need to wet sign the documents and have them uploaded, faxed or mailed in.

Applicant does not want to give Social Security Number to Agent.

Applicants may provide their SSN to the administration team after the application is submitted. To continue past the SSN prompt on the application, the agent will have to put zeroes in the required space to continue.

Applicant does not want to give bank account information.

Applicants may provide their bank account information to the administration team after the application is submitted. Agents will have to fill in the bank draft information with zeroes to continue the application.

Resources

For questions regarding the Lumico Medicare Supplement e-App,
contact a marketing professional at

855-972-2782

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Marketed by:
Integrity Marketing Group