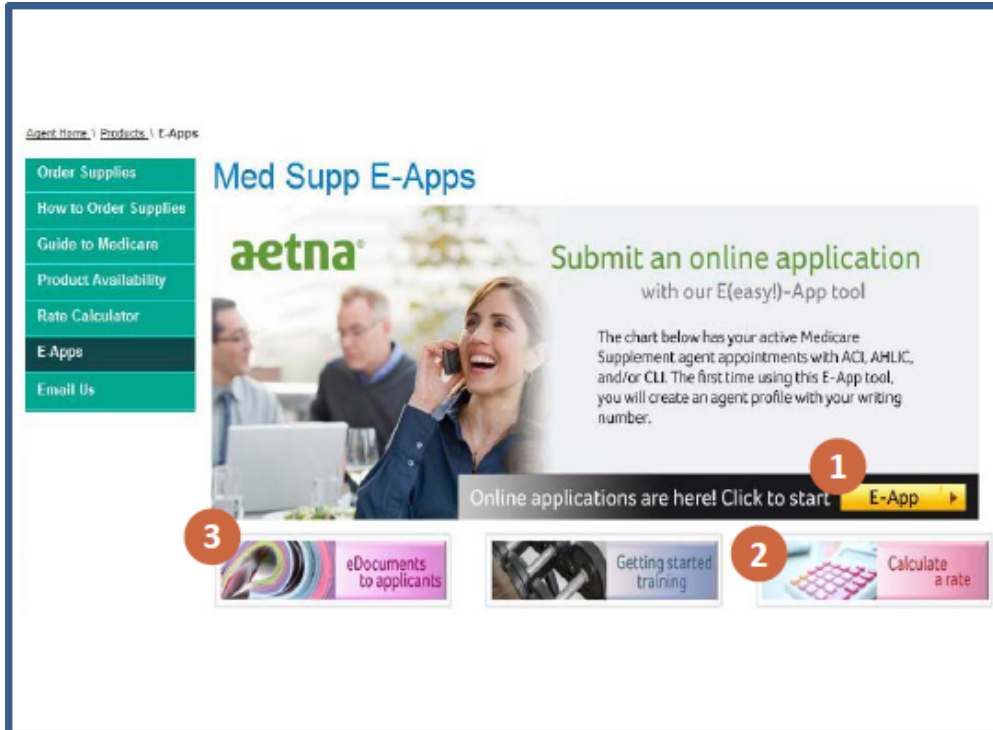


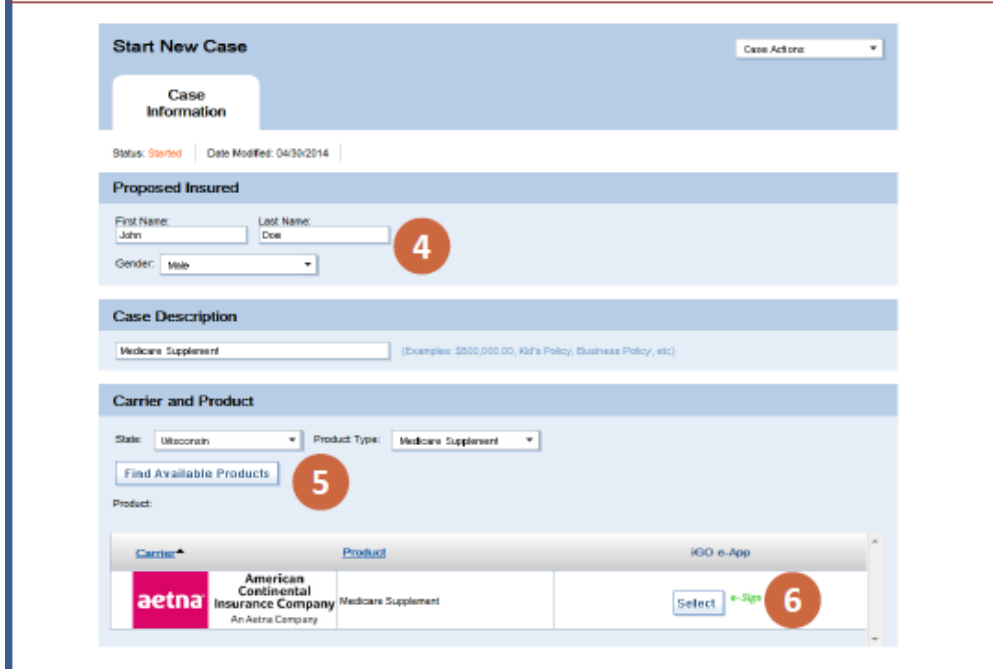
Continental Life Medicare Supplement Online Enrollment



- 1 → Click on E-App, to Launch Medicare Supplement eApp tool from aetnaseniorproducts.com
- 2 → You can quote the rate before starting e-App by using Rate Calculator.
- 3 → Send all required forms using eDocuments – application pdf, OOC, HIPAA and state specific forms

Medicare Supplement eApp tool is supported for following browser and device,

- Microsoft® Internet Explorer (8, 9, 10)
- Firefox (for Windows)
- Apple® Safari® (for Mac and iPad)
- Google® Chrome® (for Windows)



This tool is part of a “live” system. Therefore, please do not “submit” test applications as they WILL be processed.

- 4 → Enter applicant’s first name, last name and gender.
- 5 → Select applicant’s resident state and choose the Product Type as “Medicare Supplement”.
- 6 → Click “Select” to begin application process for the applicant.

Continental Life Medicare Supplement Online Enrollment

7 → Enter Applicant demographic information - DOB, Address, SSN. Note: Applicant's name and Resident State entered in Case Information screen will be pre-populated.

8 → Fields which are highlighted in yellow are required fields. Required fields should be filled before completing application. If required fields are incomplete, then the section will be highlighted with - [?]. Once all required fields are complete, section is marked with [✓].

9 → To view completed application in pdf format, click on "View Forms"

10 → For Household Applicants – "Is there another applicant" should be selected "yes" to complete 2nd applicant information. In the left menu, an Applicant B screen will be added.

- 7** → Enter Applicant demographic information - DOB, Address, SSN. Note: Applicant's name and Resident State entered in Case Information screen will be pre-populated.
- 8** → Fields which are highlighted in yellow are required fields. Required fields should be filled before completing application. If required fields are incomplete, then the section will be highlighted with - [?]. Once all required fields are complete, section is marked with [✓].
- 9** → To view completed application in pdf format, click on "View Forms"
- 10** → For Household Applicants – "Is there another applicant" should be selected "yes" to complete 2nd applicant information. In the left menu, an Applicant B screen will be added.

11 → For HHD Applicants – Eligibility Questions for Applicant A and B are listed on the same page.

12 → Application Type – Open Enrollment (OE), Guaranteed Issue (GI), Underwritten (UW) are determined based on the response provided to the Eligibility Questions
Based on the response, application type will be determined separately for Applicant A and B.

- ## House Hold Discount
- 11** → For HHD Applicants – Eligibility Questions for Applicant A and B are listed on the same page.
 - 12** → Application Type – Open Enrollment (OE), Guaranteed Issue (GI), Underwritten (UW) are determined based on the response provided to the Eligibility Questions
Based on the response, application type will be determined separately for Applicant A and B.

Continental Life Medicare Supplement Online Enrollment

13 → If the applicant(s) qualifies for Guaranteed Issue (GI), there will be an option to attach the “Proof of Eligibility” document. Note: Only pdf format should be attached.

14 → If the applicant(s) qualifies for Underwritten (UW), there are additional details required for each applicant(s). Additional Details like,

- Health Questions.
- Health History
- Physician Information

15 → If any one of the Health Questions is answered “yes”, applicant does not qualify for insurance.

- For single applicant case, rest of the screens will not be active and case cannot be submitted.
- For Household applicants, when either one of the applicant does not qualify for insurance, it is recommended to change to single applicant case and submit.

16 → Click “yes” to enter medication information for each applicant. Make sure the pop-up blocker is turned-off in your browser.

Please refer the last page of the guide on how to turn-off pop-up blocker for specific browser.

Continental Life Medicare Supplement Online Enrollment

- 17 → When there are 2 applicants who qualifies for household Discount, *“Is the other Medicare eligible adult applying either: your spouse; or ...”* should be answered *“yes”* for both the applicants.
- 18 → When there is 1 applicant who qualify for household discount, *“Is the other Medicare eligible adult has coverage under an Aetna Company...”* should be answered *“yes”*
 - Additional details should be entered like Name of Existing Policyholder, Existing Policy Number
- 19 → Enter Effective Date, Med Supp Plan, and Payment Mode to get the premium rates.
- 20 → For Household Discount Applicants – 5% discount will automatically be applied when the HHD questions are answered *“yes”* and discounted premiums are displayed under *“Modal Premium with Discount”*
- 21 → For premium payment – There is option to select applicant as the payor or a different payor for the applicant. Additional details like routing#, account#, account type should entered.

Agent Information

- 22 → Use *“Save to User Profile”* to save details like,
 - First Name, Last Name
 - Writing Number
 - Phone Number
 - Email
 - Last 4 digits of SSN (This is needed for email signature)
 When logging back again the details will get pre-populated.

Continental Life Medicare Supplement Online Enrollment

23 → When there is incomplete section in the application, the application will be treated as “Not In Good Order” (NIGO). Application cannot be submitted until the required information are completed.

24 → “Not In Good Order” Application – In the left menu there will be a question mark sign adjacent to the screen that incomplete information

- Click on the screen that has question mark adjacent to it or click on “Return to Incomplete section of the application” to complete the application.

25 → When all the sections in the application are complete, the application will be treated as “In Good Order”. Application should be locked for completing the signature process.

26 → “In Good Order” Application – In the left menu there will be check mark sign on all the screens.

27 → Once the application is locked, there will be lock sign adjacent to the screen.

- User will not be able to edit any of the information. If any information need to be edited, the application should be unlocked first.

28 → After application is locked, different signature options will be available

Following are the signature options available in eApp tool

- Voice Signature** – Available for applicants only.
- Electronic Signature through Email** – Available for applicants and payors.
- Face to Face Signature (In-person)** – Available for applicants and payors.

Continental Life Medicare Supplement Online Enrollment

Signature Method

Please choose a signature method:

- Collect all clients signatures electronically
- Collect Voice Signatures from Applicants
- Print application for client's wet signature

Please specify the location of all signing parties.

		Not Present	Present
29	Payor	John Payor	<input checked="" type="radio"/> <input type="radio"/>
30	Payor B	Jane Payor	<input checked="" type="radio"/> <input type="radio"/>

Signature Criteria

Voice Signature (available for Applicants only)

- Ensure you have provided the applicant a Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare, an Outline of Coverage, a blank application, and the Electronic Delivery of Notices and Information.
- If you have not yet provided the documents above, send an e-IG using our online tool – [Click Here](#). This must be provided to the applicant(s) prior to completing the application process.
- Collect/Verify email ID for signers.
- Choose how to complete the application:
 - Conduct Voice Signature and Point of Sale (POS) Telephone Interview (can be used if either applicant needs a POS TI) - call 800-284-4000 option 3,3,1 (8:00 AM TO 8:00 PM CST).
 - Automated Voice Signature capture only – call 877-806-9519 (24 hours).
- Collect the Confirmation Number at the conclusion of the voice signature call.
- Enter the Voice signature Confirmation number in next screen.
- Submit Application after all signatures are collected.

Signature for Payor:

- If Payor is Present - select Present, read out consent and confirm signature.
- If Payor Not Present - select Not Present, collect Payor email id to initiate Electronic signature process through email.
- Submit Application after all signatures are collected.

Voice Signature

This signature option is only available for applicants.

- 29 → To apply voice signature for applicants, select “Collect Voice Signatures from Applicants”
- 30 → Payors can opt for either Face to Face or electronic signature through email.
- 31 → Specific signature criteria will be displayed for selected signature option.

Voice Signature

Voice recording for John Doe, is complete.

Confirmation number provided after the completion of Voice Signature: 141310001

Enter Email: John.Doe@email.com

You will be able to print and save the electronically signed application after clicking on the “Click to Apply Electronic Signatures” button below.

Voice recording for Jane Doe, is complete.

Confirmation number provided after the completion of Voice Signature: 141310002

Enter Email: Jane.Doe@email.com

You will be able to print and save the electronically signed application after clicking on the “Click to Apply Electronic Signatures” button below.

34 Click to Apply Electronic Signatures

Applicant A signature	Date signed
X Voice Signed by John Doe	05/11/2014 11:07:27 AM

- 32 → Enter the confirmation number provided by the applicant(s). Confirmation number is a 9 digit number.
- 33 → Enter applicant’s email id to send a signed copy of the application to the applicant(s).
- 34 → Click on “Click to Apply Electronic Signatures” to complete the signature process for applicant(s)
- 35 → Signature in the application will appear as displayed.

Continental Life Medicare Supplement Online Enrollment

Signature Method

Please choose a signature method:

Collect all client's signatures electronically

Collect Voice Signatures from Applicants

Print application for client's wet signature

Please specify the location of all signing parties.

		Not Present	Present
Applicant	John Doe	<input type="radio"/>	<input checked="" type="radio"/>
Applicant B	Jane Doe	<input type="radio"/>	<input checked="" type="radio"/>
Payor	John Payor	<input type="radio"/>	<input checked="" type="radio"/>
Payor B	Jane Payor	<input type="radio"/>	<input checked="" type="radio"/>

Signature Criteria

If Applicant and / or Payor are Present with you:

1. Select Present for every signer available in office
2. Read out the instructions and collect/verify email ID from the signers
3. Obtain acknowledgement from each signer
4. Applicant reviews the Application
5. Payor reviews the EFT form (if necessary)
6. All signers acknowledge eSignature consent
7. Submit the application
8. All signers receive an email with completed application

If Applicant or Payor are Not Present:

1. Select Not Present for every signer not in office
2. Collect/Verify email ID from the signers
3. Send the email signature message to capture signature

Face to Face Signature

This signature option can be used only when signers are present in office.

36 → To apply Face 2 Face signature, select "Collect all signature electronically"

37 → Select "Present" for every signer available in office.

38 → Specific signature criteria will be displayed for selected signature option.

Note: Combo signature (Face to Face and email signature) can be used if all parties are not available in office.

eSignature Consent

Agent Instructions: Please read aloud to client.

During this process...

Step 1. You will agree to review all documents and disclosures.

Step 2. You will agree to read the Terms of Use and Electronic Signature Consent.

Step 3. You will acknowledge that you are the Applicant or Payor of the insurance policy being applied for.

Applicant

I, John Doe, Applicant, acknowledge that I have read and understand the information provided to me by my agent.

Email: John.Doe@gmail.com

Applicant B

I, Jane Doe, Applicant B, acknowledge that I have read and understand the information provided to me by my agent.

Email: Jane.Doe@gmail.com

Payor

I, John Doe, Payor, acknowledge that I have read and understand the information provided to me by my agent.

Email: John.Doe@gmail.com

TERMS OF USE AND ELECTRONIC SIGNATURE CONSENT

PLEASE READ THIS NOTICE CAREFULLY. PRINT OR DOWNLOAD A COPY FOR YOUR RECORDS.

I agree

39 → Enter Applicant's email id and payor's email (if applicable) to send signed copy of the application/EFT authorization form.

40 → Obtain esignature consent from applicants and payors, after reviewing the application, outline of coverage, MediGap buyers guide and EFT authorization.

Continental Life Medicare Supplement Online Enrollment

41 → Obtain acknowledgement for electronic signature from all the concerned parties.

42 → “Click to Apply Electronic Signatures” to apply the signature on the application. After receiving signatures from all parties, click on “Submit to Aetna” to submit the application.

Note: Users using iPad, signers should sign the designated area in the iPad.

43 → Signature in the application will appear as displayed.

		Not Present	Present
Applicant	John Doe	<input type="radio"/>	<input type="radio"/>
Applicant B	Jane Doe	<input type="radio"/>	<input type="radio"/>
Payer	John Payer	<input type="radio"/>	<input type="radio"/>
Payer B	Jane Payer	<input type="radio"/>	<input type="radio"/>

44 → To receive electronic signature through, select “Collect all signature electronically”

45 → Select “Not Present” for every signer not in office.

46 → Specific signature criteria will be displayed for selected signature option.

Note: Combo signature (Face to Face and email signature) can be used if all parties are not available in office.

Electronic Signature through email

This signature option can be used only when signers are NOT present in office.

- 44** → To receive electronic signature through, select “Collect all signature electronically”
- 45** → Select “Not Present” for every signer not in office.
- 46** → Specific signature criteria will be displayed for selected signature option.

Note: Combo signature (Face to Face and email signature) can be used if all parties are not available in office.

Continental Life Medicare Supplement Online Enrollment

Electronic Signature Emails

This email has not yet been sent.
You have 4 of 4 signature emails to send.

[Send Message](#)

By completing the information below, your client will receive a personalized email message instructing them how to gain access to their electronic application, the outline of coverage and the GROUP ID/NEED Insurance Air Plan/04 Medicare and the necessary steps that must be completed to collect their electronic signature.

To Applicant A: John Doe

E-Mail Address: John.Doe@gmail.com **47**

Confirm E-Mail Address: John.Doe@gmail.com

Agent's E-Mail Address: MedSupp.Broker@gmail.com

Subject: Complete your Medicare Supplement Application

E-Mail Message

Thank you for applying for a Medicare Supplement policy insured by, American Continental Insurance Company, an Aetna company.

To complete the application process, we need your electronic signature either as the applicant and/or the payor of the policy. To get started, please click on the link below.

As the applicant, please review the application and you will be asked to acknowledge your acceptance of the application, disclosures and Terms of Use and Electronic Signature Consent prior to signing electronically. As the payor of the policy, if different than the applicant, you will only need to review the Terms of Use and Electronic Signature Consent and the Electronic Funds Transfer (EFT) authorization. You will be given instructions as you complete the online signature process.

Please [click here](#) to be directed to the online signature process.

If you have any questions, please contact me at (123) 456-7890.

Please do not reply to this e-mail.

48 You may type a personalized E-Mail message below and click "Send Message"

[Send Message](#)

47 → Enter signer's email id to send email to capture signature.

48 → If needed, users can type a personalized message to the signers.

aetna

Your electronic signature is needed on John Doe's application. Please click the button below to access the application and forms online.

Once you have reviewed all the information and forms for accuracy, you may apply your electronic signature(s) and electronically submit the application to the Company for processing.

49 [Access your Application](#)
Click Here

Sincerely,
Aetna Senior Supplemental Insurance Team

Take steps to ensure you are receiving all communications regarding your client's application.

Please add ignsupport@pipeline.com to your trusted senders list and be sure to check your spam and junk folders frequently.

After receiving email confirmation from all the signers. Agents will receive an email to apply their signature.

49 → Click on "Access Application" button in the email and enter last 4 digits of SSN to access and apply signature on the application.

50 → Acknowledge electronic signature consent and click on "Apply Signature"

Note: This signature process is similar for Applicant(s) and Payor(s)

Make sure the pop-up blocker is turned-off in your browser.

Please refer the last page of the guide on how to turn-off pop-up blocker for specific browser.

Apply Electronic Signature

I, MedSupp Broker, have completed and reviewed the application and other required forms and agree that my electronic signature will be as legally binding and enforceable as if I had signed on paper and, understanding this, I agree to apply my electronic signature to:

- The Agent signature page of the application and overflow page, if applicable;
- The Replacement Notice form, if applicable;
- The Agent request to split commissions page, if applicable;

50

STEP 1 OF 2: [Apply eSignature](#) [Decline Electronic Signature](#)

Continental Life Medicare Supplement Online Enrollment

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Welcome MedSup Broker | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

Display Cases with Activity in:

Check box(es) below to:

Alerts (15)

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
Doe, John MS Case Details...	Awaiting Agent e-Signature	American Continental Insurance Company	Medicare Supplement	5/2/2014		<input type="button" value="Case Actions"/>
Doe, John Medicare Supplement Case Details...	Awaiting Agent e-Signature	American Continental Insurance Company	Medicare Supplement	5/2/2014		<input type="button" value="Case Actions"/>
James, Andy Medicare Supplement Case Details...	Awaiting Consumer e-Signature	American Continental Insurance Company	Medicare Supplement	11/12/2013		<input type="button" value="Case Actions"/>

Page 1 of 2 | Go to page:

Cases (60)

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
Voice 1, Test MS Case Details...	Started	American Continental Insurance Company	Medicare Supplement	4/21/2014		<input type="button" value="Case Actions"/>
eSign, Test MS Case Details...	Started	American Continental Insurance Company	Medicare Supplement	4/21/2014		<input type="button" value="Case Actions"/>

Page 1 of 81 | Go to page:

Case Details

Document:

Alerts and Messages:

The e-Signature link has expired. Please send a new e-Signature link to John Doe

e-Signer Status:

Consumer	Role	PIN/TIN/SSN	e-Signature Status	Action
John Doe	Applicant	2222	Pending Awaiting Signa	<input type="button" value="Resend"/>

Activity History:

No activities available.

eApp Dashboard

Various functions can be performed from the dashboard rather than opening each case and performing.

- 51 → Start a new case.
- 52 → Provides status for each of the case. Cases can be sorted based on status, by clicking on it.
- 53 → Click on to view the pdf application.
- 54 → In case signers have expired email signature link, click on "Case Details" to resend the signature link.
- 55 → Click on "Resend" to send a new signature email to the signer.

Turn Off Pop-Up Blocker

Internet Explorer (IE) – Tools → Pop-up Blocker → Turn Off Pop-up Blocker

Chrome – Click the chrome menu → Settings → Show Advanced Settings (bottom of the page) → Content Settings → Pop-Ups – Allow all sites for pop-ups

Safari – In the menu click Safari → Block Pop-up Windows → Uncheck

Mozilla – Tools → Options → Content → Block Pop-up Windows → Uncheck

Any Questions Call

800-924-4727

Ask for Marketing