

TOP 5 FREQUENTLY ASKED QUESTIONS

LUMICO LIFE INSURANCE COMPANY

To access the e-Application, login to the Lumico Agent Portal at www.lumicoagentcenter.com.

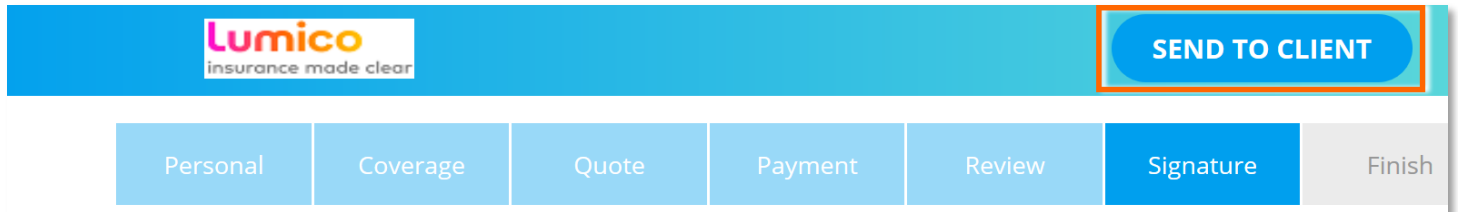
For the best experience, we **recommend** using the latest versions of the **Google Chrome** browser when accessing our portal and e-Application.

Please use the links below to navigate to your selected topic:

1. [E-Signature steps](#)
2. [Review page errors](#)
3. [How to make a change on the application](#)
4. [Upload additional documentation](#)
5. [Download a completed app](#)

NO. 1 – E-SIGNATURE STEPS

1. Select 'Electronic' as the form of signature option
2. Click 'Send to Client', found on top right corner of the screen



You're almost done. Please review the next steps

Consent

How will the customer be signing the authorization?

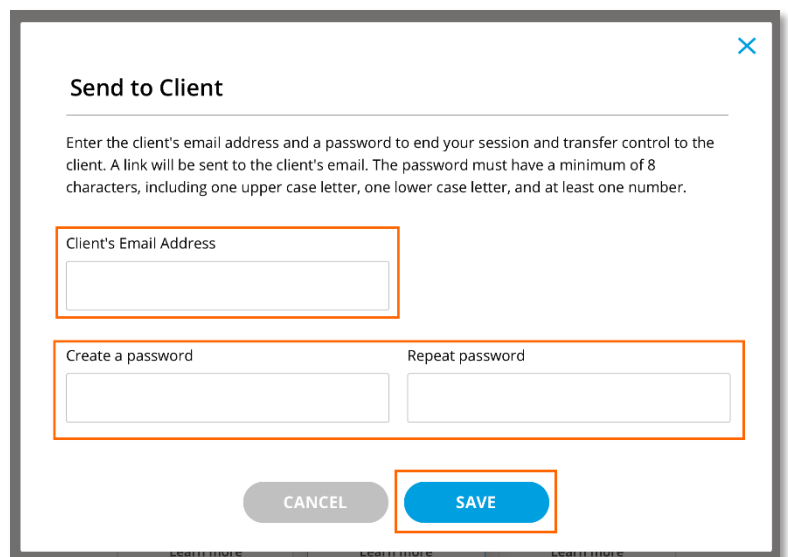


Use "Send to Client" to email your customer a password-protected link. Once they open the application, they can click the "Click to Sign" button to electronically sign.

3. A pop-up window will appear prompting you to enter the client's email address and create a password for them.

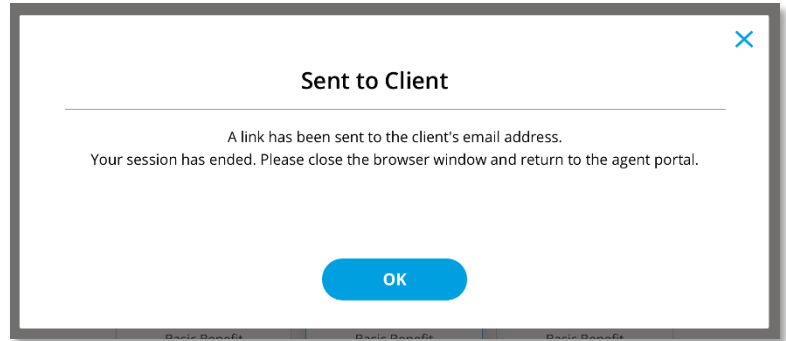


Tip: Make it something easy for them to remember. The password must have a minimum of 8 characters, including one upper case letter, one lowercase letter and at least one number.



4. Click 'Save' to proceed.
5. A confirmation will appear to signal that the application has been sent.

Close out the window and return to the agent portal home screen where you can view or retrieve the application once the client has completed the next steps.



6. The client will receive an email from noreply@lumico.com with a link to access the saved application.
7. They will log in by entering the username and password you set, then click 'Continue.'
8. Once logged in, they will be brought to the 'Signature' page where they will need to enter their SSN (if not already entered).

A screenshot of a form field labeled "Social Security Number". The input field contains the text "000-00-0000" and has a lock icon on the right side, indicating it is a secure field.

9. They will read the consent notices and click on 'Click to Sign' to enter their digital signature.



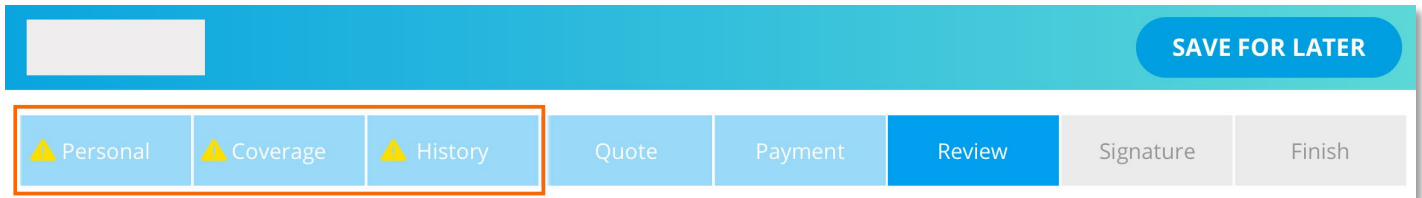
10. After signing, they can click 'Continue' to submit the application and view the finished page.

A screenshot of a digital signature confirmation screen. It shows the text "Digitally signed by Penny Smith" and "2020-03-10 12:35:42 EDT @ 68.173.236.74". Below this is a blue "CONTINUE" button and a link that says "or go back".

Now that the application is submitted, you can view the instant decision and discuss next steps with the client.

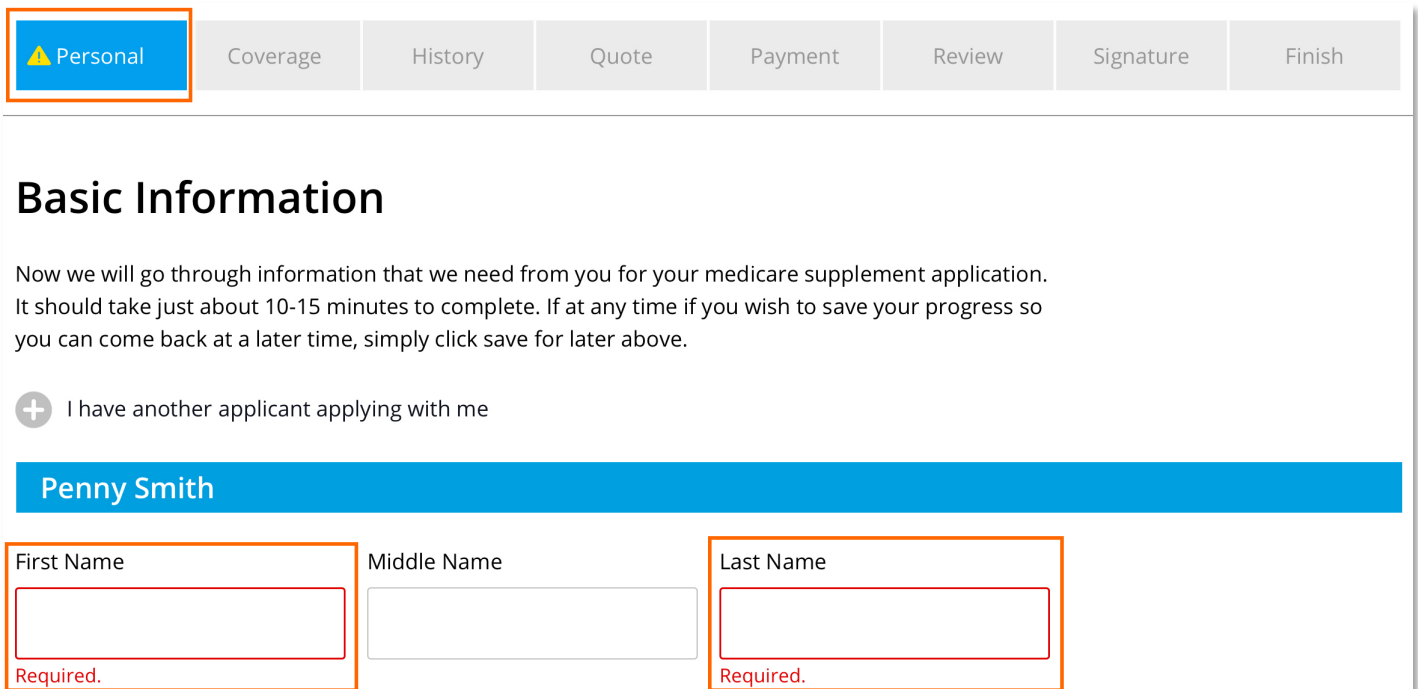
NO. 2 – REVIEW PAGE ERRORS



1. Check and click on the Navigation tabs for error sign  .



The yellow triangle indicates that information is missing from a given section.

2. Navigate through the pages of each section to locate the error(s).
3. Fields with missing information will be highlighted in red.



4. After answering the question(s) highlighted in red for that section, the error sign  will disappear.
5. Continue to navigate through all the sections to complete all required fields until all error signs  have disappeared.

! SPECIAL CASE – QUOTE CHANGE

Some answer changes may mean that the available plans have changed, so an error sign will appear on the 'Quote' section.

Visit the 'Quote' page and update the plan if needed.

Plan A	Recommended Plan G	Plan N
\$97.25 (Monthly - edit)	\$96.42 (Monthly - edit)	\$82.75 (Monthly - edit)
Basic Benefit	Basic Benefit Part A Deductible Part B Excess Skilled Nursing Coinsurance	Basic Benefit Part A Deductible Skilled Nursing Coinsurance
Learn more	Learn more	Learn more
+	✓	+

CONTINUE
[or go back](#)

! SPECIAL CASE – OPEN ENROLLMENT (OE) TO UNDERWRITTEN (UW)

Some answer changes may change the application from an OE case to an UW case, which means that additional underwritten health questions will need to be answered.

An error sign ! will appear in the 'History' section of an app if it becomes an UW case. Fill out the health questions and then return to the 'Review' page to view the revised application.

SAVE FOR LATER

! Personal ! Coverage ! History Quote Payment Review Signature Finish

Once all sections are clear, you can proceed with the application to the 'Signature' section.

NO. 3 – HOW TO MAKE A CHANGE ON THE APPLICATION

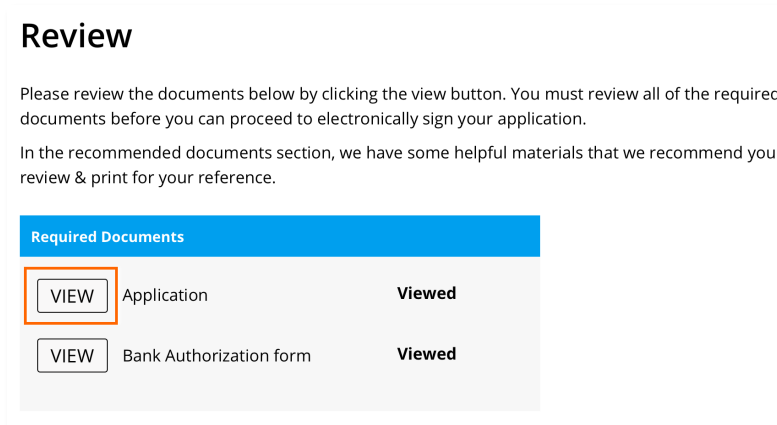
Changes to the application can be made at any point before the 'Signature' section using the navigation tabs or by clicking on 'or go back'.

If you need to make a change after completing the 'Review' but while still on the 'Signature' page:

1. **Do not** click on 'Continue' after the client has signed.
2. Click on 'or go back'.
3. Continue to click on 'or go back' until you reach the 'Review' page.



4. Under the 'Required Documents' click on the 'View' link to open the 'Application' document.



5. If you notice anything that needs to be corrected, you can click on 'Make Changes' to unlock the application, which will bring you back to the 'Basic Information' page.

From there, you can navigate to any page or section to make corrections.



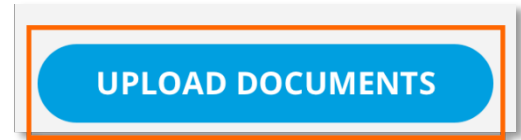
***Note:** If you have completed the e-App and reached the 'Finish' section, you can no longer make any changes to the application.*

NO. 4 – UPLOAD ADDITIONAL DOCUMENTATION

1. Open the 'Agent Summary' tool in the bottom right corner of the screen by clicking on 'Show.'

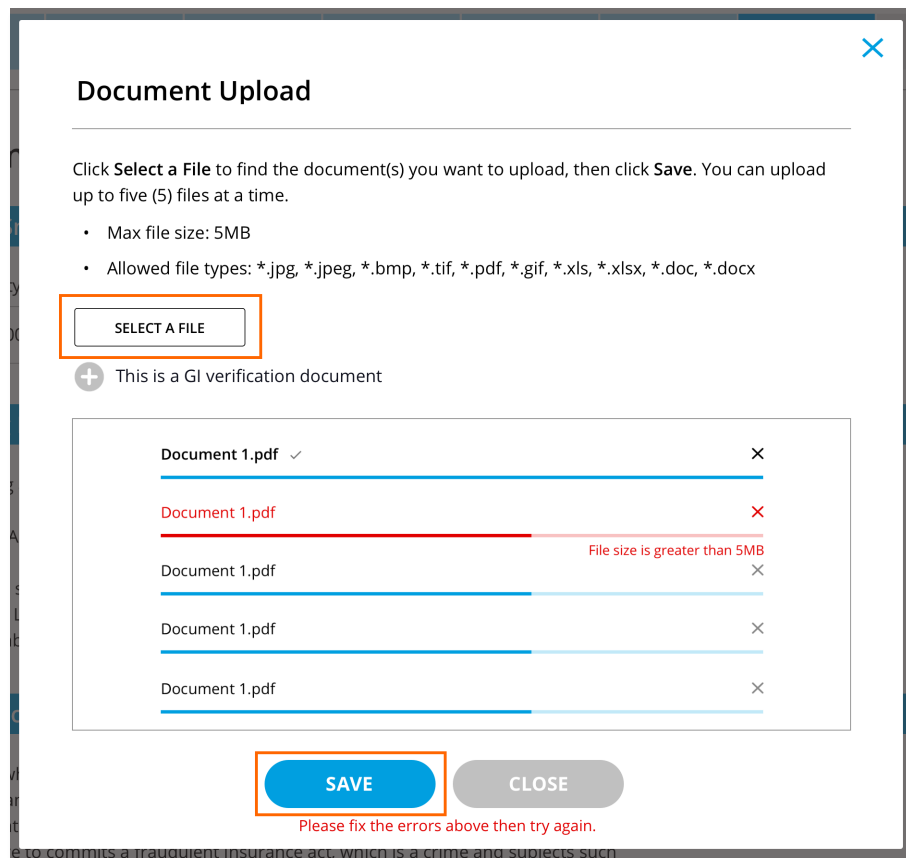


2. Click on 'Upload Documents' at the bottom of the navigation.



3. Select the files you want to upload and click save once complete.

 *Note: Uploaded files cannot be larger than 5MB. Please fax these documents to 833-522-4001.*



4. Once the file is uploaded, you can close the 'Agent Summary' tool and proceed with the application.

NO. 5 – DOWNLOAD A COMPLETED APP

Starting on November 1st, 2020 you will be able to download a completed app from the 'Confirmation' page by clicking the application download link.

From there, you can print the application for your records.

Congratulations, you have been approved.

Penny Smith - Confirmation

Product: Medicare Supplement

Plan: Plan G

Effective Date: 04/01/2020

Cost: \$96.42 per month

Selling Agent: Agent Group

Insurance Company: Lumico Life Insurance Company

Policy Number: GM4532194

Your policy will become active after your first payment is successfully received.

[Download a copy of the application \(signed\)](#)

Next Steps

1. Your policy documents will be sent in the mail along with a temporary insurance card that you can use right away.
2. Your final insurance card will be processed and mailed to you.
3. You can view your policy documents online with the mailed instructions.

Questions? Contact Us

1-855-774-4491

Monday through Friday

8:00am to 5:00pm CST