

TeleLife®



## Frequently Asked Questions

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value

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## General Questions

**Q: How do I contact TeleLife®?**

**A:** Email: telelife@protective.com

Fax Number: 888-615-9619

Phone Number: 888-800-6608

- **Prompt 1** = Customers calling to complete telephone interview
- **Prompt 2** = Paramed status/questions
- **Prompt 3** = Application packet, life insurance application status or underwriting questions
- **Prompt 4** = Enter party's extension
- **Prompt 5** = Spanish-speaking customers calling to complete telephone interview

**Q: Does the agent need to be licensed in order to use TeleLife?**

**A:** Yes, the agent must be licensed in the application state in order to use TeleLife. The agent must also be appointed prior to solicitation in Pennsylvania only.

**Q: Is there a charge or fee to use the TeleLife process?**

**A:** No.

**Q: What is the maximum face amount available through the TeleLife process?**

**A:** \$10 million.

**Q: When would Protective Life not issue the conditional receipt?**

- A:**
- Total amount of insurance will exceed \$1,000,000 or the applicant is over age 80.
  - The applicant has a history of heart disease, stroke, or cancer within the last five years.
  - The applicant plans to travel outside the United States within the next 60 days.
  - The rate class quoted is higher than Table 2.

**Q: How do I submit to TeleLife?**

**A:** Available submission platforms include EZ-App<sup>SM</sup>, TeleLife EZ Worksheet, iGO, Affirm for Life, LifeSpeed, ExpressComplete and IXN.

**Q: What happens after I submit to TeleLife?**

**A:** TeleLife will contact the applicant within 24 hours of receiving the electronic application to complete the phone interview.

If the applicant is not available, TeleLife will attempt to remind the applicant to complete the telephone interview five times. The toll-free number and hours of operation will be provided in each reminder.

Application interviews not completed after five reminder attempts will be suspended by the TeleLife team. Applications can be reopened at the customer's request by calling 888-800-6608, option 1.

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You can elect for clients to receive text message reminders regarding their TeleLife phone interview. These text messages will include TeleLife's toll-free number and hours of operation, so they can call and complete the interview when they're ready.

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**Here's what the process looks like:**

- Interview is completed over the phone.
  - o Average interview takes approximately 20 – 25 minutes.
  - o Information collected includes:
    - Application Part I
    - Application Part II
    - Any applicable questionnaire
- TeleLife schedules paramedical exam if needed.
  - o Approved exam companies: APPS, EMSI and ExamOne.
  - o TeleLife will assign an exam company unless special instructions are provided:
    - List preferred exam company in the Special Remarks section of the pre-application.
    - Agent or BGA requests to use specified exam company for all business.
- Clients can provide their voice signature during the interview or elect for e-signature following the interview.
- Status information is available throughout the process on the Pending Business page at myprotective.com.
  - o Writing agents can contact their BGA for questions on status.
  - o Sign up for the push email feature by updating your user settings with the events you want to be notified of when they occur.

**Q: Can an agent/BGA order an exam for a TeleLife application?**

**A:** No. TeleLife will order the exam once the interview has been completed. The paramedical exam should not be scheduled by the agent or BGA.

**Q: Can an agent order an attending physician statement (APS) for an application submitted to TeleLife?**

**A:** No. The TeleLife application process has been designed to eliminate the need for some APSs. Any APS that may be required will be ordered automatically.

**Q: When can I not use TeleLife?**

- A:**
- Face amount requested is greater than \$10,000,000.
  - Application will have more than two policyowners.
  - Application is for a policy change.
  - The applicant will utilize a premium financing option.
  - The applicant is active military personnel.
  - The application is submitted as a trial/informal.

## Application, Payment and Form Questions

**Q: What determines the application state?**

**A:** The application state is where the applicant signs the application and where the policy has been solicited and will be delivered. The application state is generally the policy owner's resident state, where the policy owner has a primary residence and receives mail on a regular basis. When the policy owner is a business, the resident state is the state where the business has its principal place of business or place of incorporation. For trust-owned policies, the resident state is the state where the trust is located or where the trustee has an office or residence.

**Q: How do I opt for conditional coverage with TeleLife?**

**A:** You can opt for conditional coverage by bank draft or credit card during the online application submission. Payment information will be collected during the online submission process. The conditional receipt or temporary insurance agreement will be electronically signed by the agent and included in the application package for the applicant's signature.

**Q: If the client opts for conditional coverage, when will the initial premium be processed?**

**A:** The premium is withdrawn once Protective Life receives the signed application packet.

**Q: How does the agent handle replacement forms?**

**A:** Information for replacement, along with the agent's signature, is electronically captured and submitted to TeleLife. Do not print the electronic forms and mail.

**Q: How does the agent handle illustrations?**

**A:** Protective Life mails all illustrations directly to the applicant with a return envelope.

**Q: How can I obtain medical records and exams?**

**A:** You can retrieve these directly on myprotective.com.

## Let's deliver on our promises. Together.

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