



Medicare Supplement eApplication Quick Reference Guide

For Agent Use Only

Powered By
FireLight®

Revision 09/21/2015

TABLE OF CONTENTS

eApp At A Glance	3
Overview	5
How To Access	6
How It Works.....	7
Signature Options	10
How To Sign.....	11
Sign Now	12
Sign Later	14
Print for Wet Signature	15
How To Submit	16
Agent Dashboard.....	17

EAPP AT A GLANCE

eApp Features and Benefits

- User-friendly
- Eliminates guesswork
- Reduces errors for faster processing
- Selection-driven screens/forms, reflexive questions and conditional validations
- Add attachments for submission

System Requirements

- All browsers are supported
- For use on PC, laptop or tablet

HELPFUL HINTS

What You Need To Know

- Before beginning the eApplication, you are required to provide the consumer the following information:
 - They have right to have the information provided in paper form and that they have the option to print or request a paper copy of the application and forms as part of the eApplication process from either the agent or Combined
 - Their consent to receiving and providing electronic data applies only to this eApplication transaction
 - They have the right to withdraw their consent and can discontinue the eApplication process
 - These disclosures will also be included during the e-Signature process for their reference
- If signing electronically, a valid email address is required
- Add FireLight@aiasvcs.com to your contacts and address book and suggest same of anyone who will eSign
- If you or your client have not received an email, check the junk/spam folder
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted by you

- Please remember you are required to provide the applicant a copy of the Outline of Coverage and *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*
- Get help — click the phone icon in the upper right corner for phone, email and support

Requirements to Complete eApp

- Internet connection
- Applicant's social security number
- Applicant's Medicare number, if known
- Applicant's medications, diagnosis, frequency and dosage, if applicable
- Applicant's banking information, if paying via EFT

OVERVIEW

Before beginning the eApplication, you are required to provide the consumer the following information:

- They have right to have the information provided in paper form and that they have the option to print or request a paper copy of the application and forms as part of the eApplication process from either the agent or Combined
- Their consent to receiving and providing electronic data applies only to this eApplication transaction
- They have the right to withdraw their consent and can discontinue the eApplication process
- These disclosures will also be included during the e-Signature process for their reference

FireLight Process

1. Sign-in to Agent Portal
2. Click eApplication
3. Enter residence state and product
4. Form entry
 - Select 'New Application'
 - Enter residence state and product
 - Select 'Create Application'
 - Name the Application—include the **Applicant's last name** for easier searches later
 - Enter application info and correct errors
 - Add attachments: choose 'Other Actions' from the menu, then 'Documents'
5. Gather Signatures
6. Finalize and submit
 - You **MUST SUBMIT** the application after signatures are completed

Signature Information

- Print for wet signature, or eSign using a computer or tablet
- All signers sign paper, or all by eSign
- eSign: **How**
 - Clickwrap (click to sign)
 - "Finger" sign, or sign with mouse
- eSign: **When**
 - "Sign Now"
 - "Sign Later"
 - Email signers to sign after application info is entered

How To ACCESS

- Go to the agent portal at www.aiatpa.com



The screenshot shows the AIA Agent Portal login page. At the top left is the AIA logo with 'American Insurance Administrators' below it. At the top right is the text 'American Insurance Administrators' and 'Agent Portal' with links for 'Login' and 'help@aiasvcs.com'. The main content area has a 'Login Form' with fields for 'Agent Number:' and 'Password:', a 'Login' button, and a 'Forgot Password?' link. To the right of the form is a photo of three business professionals. Below the form, a blue banner reads 'Attention! AIATPA is changing to AgentXcelerator.COM Preview the new login!'. At the bottom left, the version number 'AIA3.14.10.10 V' is displayed.

- Login using your agent number and password
- Select the link for the eApplication located on the left side of the screen, under **'Materials Login'**

If you have trouble logging in or need assistance, please email help@aiasvcs.com by selecting the link in the upper right-hand corner



The screenshot shows the 'Email the help desk' form on the AIA Agent Portal. The header is identical to the login page. The form includes a section for 'Email the help desk' with instructions. Below this is a blue banner with the same 'Attention! AIATPA is changing to AgentXcelerator.COM' message. The form fields include: 'Agent Number:' (with a dropdown showing 'unknown' and a note 'Enter unknown if applicable.'), 'Agent Name:', 'Email Address:', 'Telephone Number:', 'Preferred Method of Contact:' (with a dropdown showing 'Email'), and 'Insurance Company Name:'. There is a large text area for 'Inquiry:'. At the bottom, there is a 'CC Me:' checkbox (checked) and a 'Send' button.

How It Works

Visual Cues Within Form Entry Will Alert You to Possible Errors

Red = Required or Invalid

Yellow = Validated

- Move to other pages using the left and right chevrons (see above), or click **'Open'** in the upper left corner

- Pages in red have errors or missing information
- Status bar in the upper right hand corner displays your progress

- If you type invalid information or miss a required field, a red error message will pop up

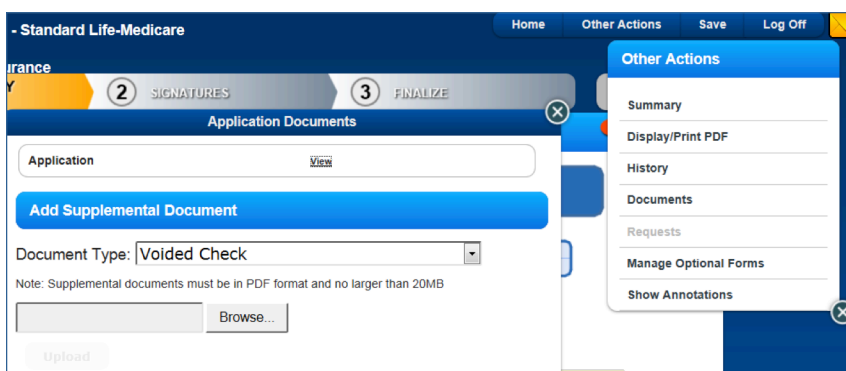
HOW IT WORKS

Other Actions Can Be Used to Add Attachments or Unlock a Locked Application

You will have the ability to attach proof of eligibility for Guaranteed Issue, disenrollment letters during Medicare Advantage Open Enrollment, etc. These attachments will be submitted to the Home Office as part of the application.

How to Add Attachments

- Select '**Other Actions**' from the navigation bar
- From the 'Other Actions' menu, select '**Documents**'
- Select the '**Document Type**' you would like to upload
- Browse and upload your document

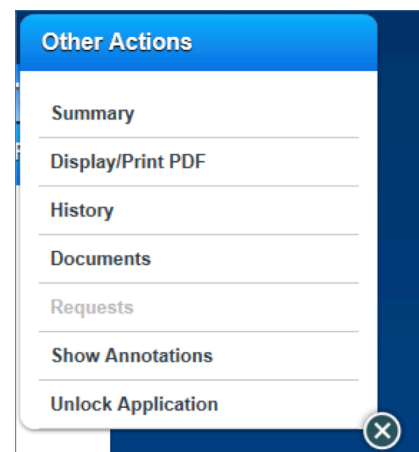
The screenshot shows the 'Standard Life-Medicare' application interface. At the top, there's a navigation bar with 'Home', 'Other Actions', 'Save', and 'Log Off'. Below this is a progress bar with three steps: '1. APPLICATION', '2. SIGNATURES', and '3. FINALIZE'. The 'SIGNATURES' step is currently active. The main area is titled 'Application Documents' and contains a 'View' link, an 'Add Supplemental Document' button, a 'Document Type' dropdown menu (currently set to 'Voided Check'), a 'Browse...' button, and an 'Upload' button. A note states: 'Note: Supplemental documents must be in PDF format and no larger than 20MB'. On the right side, there's a sidebar menu titled 'Other Actions' with options: 'Summary', 'Display/Print PDF', 'History', 'Documents', 'Requests', 'Manage Optional Forms', and 'Show Annotations'.

Applications that have been locked for signatures can be unlocked should you need to edit the application prior to submitting.

How to Unlock an Application?

- Select '**Other Actions**' from the navigation bar
- From the 'Other Actions' menu, select '**Unlock**'
- A dialog box will popup, select '**Unlock Application**'

NOTE: Any signatures collected prior to unlocking the application will be erased and the documents will need to be resigned.

The screenshot shows the 'Other Actions' menu. The menu is titled 'Other Actions' and contains the following options: 'Summary', 'Display/Print PDF', 'History', 'Documents', 'Requests', 'Show Annotations', and 'Unlock Application'. The 'Unlock Application' option is highlighted with a blue background. There is a close button (X) in the bottom right corner of the menu.

HOW IT WORKS

Reflective Questions Make for a Streamlined Process

Trigger Question Example:

If 'Is your mailing address different from your residential address?' is answered 'Yes,' the 'Mailing Address' screen will be triggered.

If answered 'No,' you will not see the 'Mailing Address' screen at all.

The screenshot shows a web application interface for a Medicare Supplement application. At the top, a progress bar indicates three steps: 1. Supplement Insurance FORM ENTRY (83%), 2. SIGNATURES, and 3. FINALIZE. A 'CONTINUE' button is visible. Below the progress bar, a blue header bar contains the text 'Applicant A Mailing Address' and 'Page 1'. The main content area is titled 'APPLICATION FOR MEDICARE SUPPLEMENT' and features a 'Mailing Address' section. This section includes input fields for 'Street Address', 'Suite/Apt.', 'City', 'State' (a dropdown menu), and 'Zip'. Navigation arrows are present on the left and right sides of the form.

Reflective Question Example:

If 'Are you covered under Medicare Part A?' is answered 'Yes,' the 'Part A Effective Date' field is enabled. If answered 'No,' the 'Part A Effective Date' field is disabled and the 'Eligibility Date' is enabled.

Are you covered under Medicare Part A?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "YES," what is your Part A effective date?	<input type="text"/>
If "NO," what is your eligibility date?	<input type="text"/>

Are you covered under Medicare Part A?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If "YES," what is your Part A effective date?	<input type="text"/>
If "NO," what is your eligibility date?	<input type="text"/>

Are you covered under Medicare Part A?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If "YES," what is your Part A effective date?	<input type="text"/>
If "NO," what is your eligibility date?	<input type="text"/>

SIGNATURE OPTIONS

Multiple Signature Options Are Available to the Applicant

**All signers must sign the same way—
either all electronically, or all with a wet signature.**

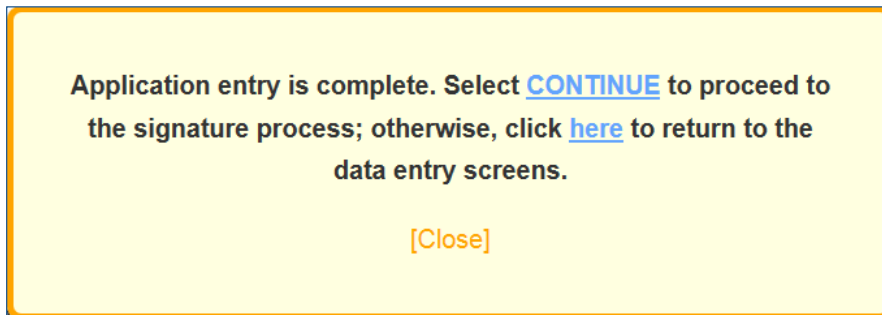
Signature Method	When To Use
Electronic: ‘Sign Now’ Allows the signer to review the application and electronically sign by entering their name or by signing using the mouse, a stylus or their finger.	This method should be selected when the signer is present with the agent and is ready to sign.
Electronic: ‘Send Email Request’ Sign the application at a later time. An email will be sent to those who must sign the application requesting their signature with detailed instructions on how to do so. Therefore, a valid email address is required to use this method. The signer will have the opportunity to review and sign the application.	This method should be selected when the applicant is not present with the agent or if the applicant wishes to sign at a later date.
Wet Signature Allows the applicant and agent to physically sign a paper application.	This method should be selected when the applicant will be paying by check, or if one or more signers do not consent to signing electronically.

- When using ‘**Sign Now**,’ the applicant will be required to provide proof of identification to the agent. The following are acceptable forms of identification:
 - Driver’s License
 - Passport
 - State Issue ID
 - Resident Alien ID
- As the agent, you will always be required to sign as present.

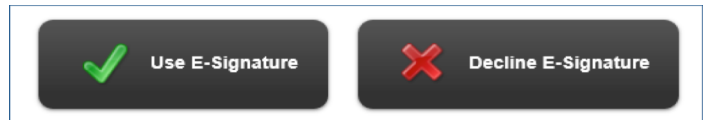
How to Sign

User Friendly Design Makes Signing Quick and Easy

- After all data is validated, a pop up appears stating the application entry is complete.
- You can remain in Forms Entry, or select the **CONTINUE** link or the **CONTINUE button** to begin the signature process.



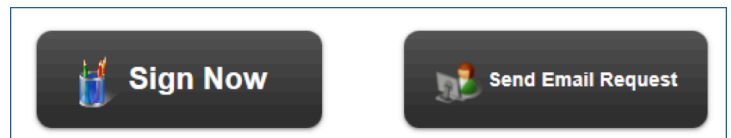
- Once you select Continue, select **'Use eSignature'** or **'Decline eSignature.'** To eSign, select **'Use eSignature.'**



- Once 'Use eSignature' is selected, you will see all parties requiring a signature. Next, review the signature process for each party.



- Select the role(s) then the appropriate signature method.



How TO SIGN

Signing as Present (Verification and Review)

- To continue to sign as present, select '**Sign Now.**'



- If the signer is not the agent, the identity of the signer must be verified and entered. Most of the information will auto-populate based on what's entered in the application.

A form titled 'Agent Identification Verification' and 'Client Identification Verification'. The 'Agent Identification' section has a field for 'Agent ID' with the value '546456'. The 'Client Identification' section has fields for 'Form of Identification' (Drivers License), 'ID Issue State' (Alabama), 'ID Number' (55555), 'Name' (John Test), 'Last 4 Digits of SSN' (4444), 'Birth Date' (6/3/1949), and 'Email Address' (test@email.com). At the bottom are 'Verified' and 'Cancel' buttons.

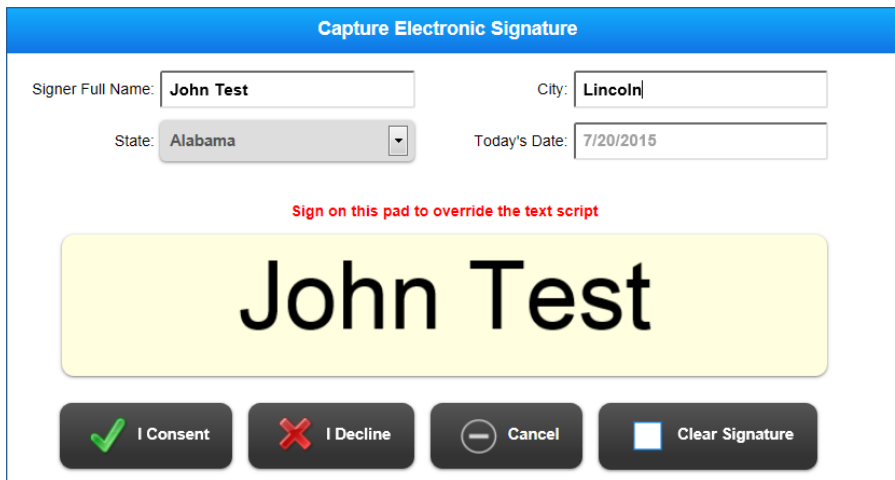
- The person signing needs to review each document.
- Select the '**I have reviewed**' checkbox to acknowledge they have reviewed and agree with the content and terms for each document.
- Once all documents have been confirmed, select '**Sign.**'

A screen with a red header: 'Before signing, you must review all pages of each of the 1 documents below. Please click the buttons below to proceed.' Below is a document card for 'Standard Life: Application for Medicare Supplement Coverage'. At the bottom is a checkbox labeled 'I have reviewed and agree with the terms expressed within this document.'.A screen with a red header: 'Before signing, you must review all pages of each of the 1 documents below. Please click the buttons below to proceed.' Below is a document card for 'Standard Life: Application for Medicare Supplement Coverage' with a green checkmark on the right. At the bottom are 'Sign' and 'Cancel' buttons.

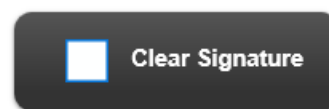
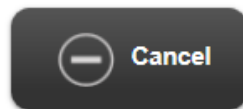
HOW TO SIGN

Signing as Present (Signature Collection)

- After selecting **'Sign,'** enter the full name of the person signing, and the city and state where the signature is being taken.
- The signature box is automatically completed when the full name is typed in the **'Signer Full Name'** field.
- To replace the typed name, you may use the mouse or finger to overwrite the typed name.



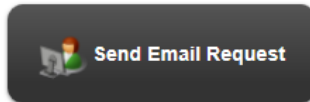
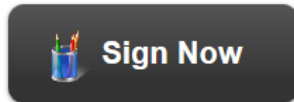
- To sign, select **'I consent.'**
- To decline to sign electronically, select **'I Decline.'**
- To cancel the signature process and return at another time, select **'Cancel.'**
- To clear the signature and re-sign, select **'Clear.'**



How To SIGN

Signing as Not Present

- To continue to sign as not present, select **'Send Email Request.'**

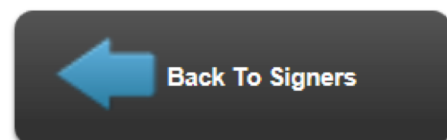


- Enter the signer's information to send the email request.
- The last 4 digits of SSN, and DOB, are used by the signer to access the signature page. See also passcode below. You may modify the email which they will receive.

Note: None of the applicant's PII or the passcode should be added to the email (i.e. DOB, SSN).

- Last, select **'Send Email Request.'**
- Once you send the email, you will be provided a passcode. You can **contact the signer and provide this passcode**, or they can enter the last 4 of their SSN and date of birth to sign.

- Select **'Back to Signers'** to continue to select the Signature Method for additional signers.



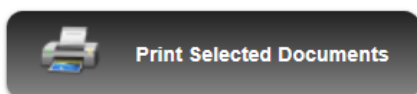
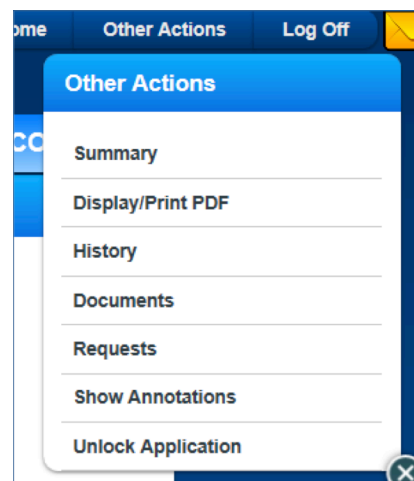
How TO SIGN

Collecting Wet Signatures

- To collect wet signatures, select **'Other Actions'** from the navigation bar.

The screenshot shows the 'New Application - Standard Life-Medicare' form. The top navigation bar includes 'Home', 'Other Actions' (highlighted with a red circle), and 'Log Off'. Below the navigation bar, there is a progress bar with three steps: 1. FORM ENTRY (checked), 2. SIGNATURES (active), and 3. FINALIZE. A 'CONTINUE' button is visible. The main content area is titled 'APPLICATION FOR MEDICARE SUPPLEMENT' and contains a section for 'Applicant Information'. The form fields include: Name (First/Middle/Last) as 'John Test', Date of Birth as '06/03/1949', Current Age as '66', Requested Effective Date as '08/01/2015', Social Security No. as '444-55-4444', Medicare Health Insurance Card Number as '555445555a', Gender as 'X Mal', Mail Policy To as 'X Insure', State of Birth, Street Address as '132 Makebelieve Lane', and Suite/Apt. A note states: 'If you have not yet received your Medicare card, please enter your SSN followed by a "T"'. The 'Other Actions' menu is highlighted in the top navigation bar.

- From the 'Other Actions' menu, select **'Display/Print PDF.'**
- Next, select **'Print Selected Documents.'**



HOW TO SUBMIT

Once all signatures have been collected, the application **MUST** be submitted. Until this is complete, it is **NOT** sent for processing.

Take the following steps to submit the application:

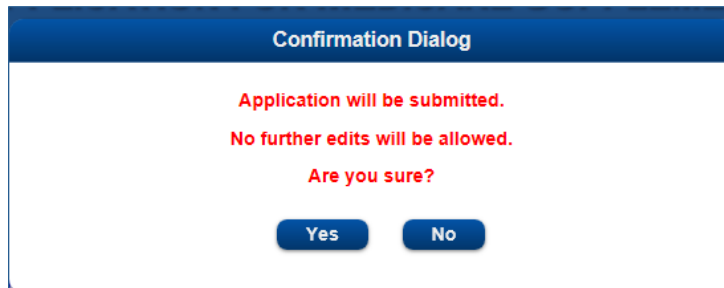
- If all parties have signed as present, you will be redirected to the application. **'Finalize'** tab will now be highlighted.



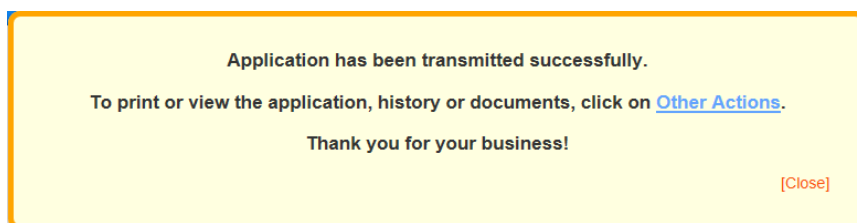
- Select **'Continue.'**



- A dialog box will appear. Select **'Yes'** to submit the application.



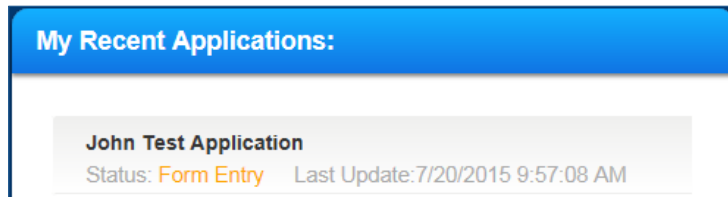
- Once submitted, a message will appear confirming successful submission of the application.



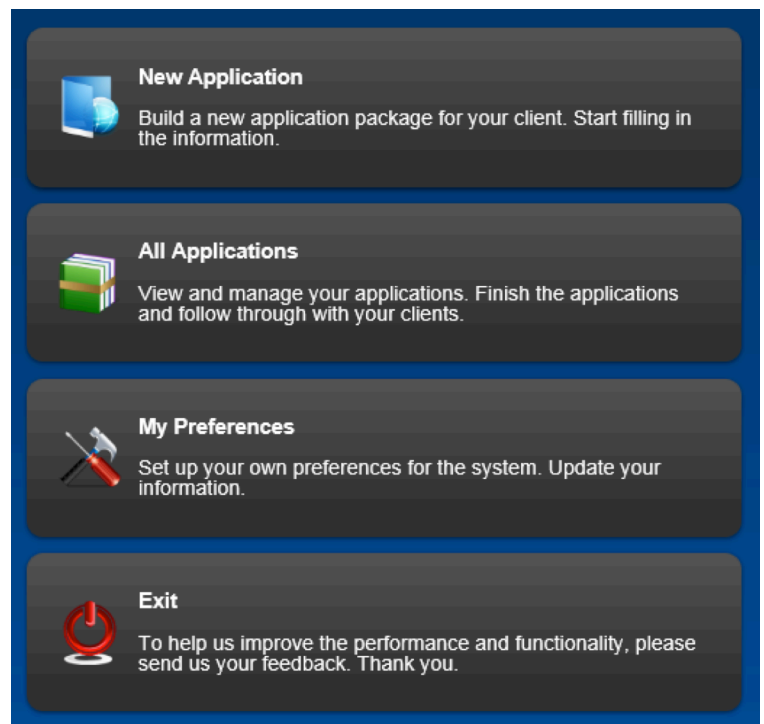
AGENT DASHBOARD

The Dashboard Will Be Used to Create New, View or Update Applications

- Recently created/viewed applications will show on the left side of the screen.



- Create a new application
- View all of your applications. 'Advanced Search' allows search by application name and issue state.
- Update your time zone or install the disconnected application.
- Select 'Exit' to logout of the FireLight application.



For Agent Use Only