

From the Desk of **Marty Johnson**

LTC Underwriting and New Business have received several inquiries for processing alternatives in light of the current situation.

The e-Application located on Sales Professional Access remains the best means to submit an application and reduce amendments; however, this email provides information on the following topics:

- **NEW:** Email submission of applications and requirements
- **NEW:** LTC Policy output options
- Accepted ways of accepting electronic signatures for new business processing
- The status of our new business vendors

***Note:** This information pertains exclusively to the long-term care product portfolio.*

Email Submission of LTC Applications

Starting on **March 27, 2020**, LTC paper applications and outstanding requirements can now be submitted electronically via email. Please see the process guidelines and procedures listed below.

Documents Must be Sent Securely*

Because applications and additional requirements contain confidential client information, they must be delivered securely. It is your responsibility to submit documents securely.

- If you are using a major email provider such as Microsoft (Outlook, Hotmail), Gmail or Yahoo, your emails are being encrypted and you are sending documents securely.
- If you use an email address with a company domain name such as, agentname@companyname.com, make sure your company has an established TLS feed. Most do, but if you are unsure, please contact your Sales Director or Account Executive.

How to Submit a New LTC Application

- Attach your completed paper application:
 - Applications must be TIF or PDF files
- Password protected documents will not be accepted
- Only one application per email is allowed
- Email or fax subject line must be: "New App"
 - Send to: epsupport@lctg.com
- Once the application is received, the process will proceed as normal

How to Submit Additional and Post Issue Requirements

Attach your completed requirement in PDF or TIF format:

- Email subject line must be the policy number associated with the pending requirement
 - Send to: epsupport@lctg.com
- The process will then proceed as normal

Policy Output Procedures

Effective **March 27, 2020**, Long-Term Care policies will be mailed directly to the policyowner. Here are few details to note:

- Any post issue requirements will be enclosed in the policy kit package.
- Two return envelopes are also included in the kit package — one for return of post issue requirements (if applicable) and one to submit check payment (if applicable).

- Policies sent in the Delivery Receipt states of NE, SD, WV, LA, and IL will be sent to the client certified mail to satisfy delivery receipt.

We have received requests to email pdfs of the policy output in lieu of having an e-delivery option. Logistically, we are not in a position, at this time, to offer widespread emailing of policies; however, we are exploring this option and will provide updates as they are available.

Accepted Electronic Signature Methods

Our accepted electronic signature methods for new business processing include:

- iGo
- DocuSign
- Adobe eSign (formerly EchoSign) — desktop version only, mobile version is not approved
- OneSpan (formerly Esign Life or Silanis)
- Alpha Trust
- PSG

Vendor Status

- Paramed vendors have communicated that examiners are scheduling exams; however, they will not perform examinations on individuals who have had flu like symptoms in the last 14 days.
- Medical record access is expected to be delayed as patient care is taking a priority.
- LTCG is committed to completing telephonic and face to face interviews for clients wanting to schedule these for completion.

If you have any questions on these new process improvements, please contact your underwriting and new business teams at:

- Case Management: [1-800-275-5528](tel:1-800-275-5528)

- Underwriting: [1-800-551-2059](tel:1-800-551-2059) or ltcunderwriting@mutualofomaha.com

***Important Reminders:** *Securing email transmissions and ensuring you are sending the application and or policy requirements to the correct email address is very important. Please double check the email address before you hit send. Mistakes can happen, resulting in emails being sent to an unintended entity that may not be authorized to access the information contained in your email. If that happens, you must notify Mutual of Omaha immediately by calling Producer Tech Support at [800-847-9785](tel:800-847-9785) to provide details of the incident (misdirected email). Mutual of Omaha will assess the scope and impact of the incident and will provide direction regarding additional action as necessary. You must report all incidents, even if you think no one will be harmed.*

Marty Johnson

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