

Term App Express

Frequently Asked Questions



General Questions

Q Is there a charge to use Term App Express?

A ■ No. It's FREE!

Q What are ExamOne's Tele-Interview hours of operation?

A ■ Monday-Thursday: 7am-11pm, CST
■ Friday: 7am-9pm, CST
■ Saturday: 8am-4pm, CST
■ Sunday: closed

Q Can the insured contact ExamOne to complete the Tele-Interview?

A ■ Yes, call 888-590-6818, four hours after the agent submits the order to make sure the interview order is in ExamOne's system.
■ ExamOne will contact the client within 24 hours after receipt of the order.
■ Call attempts are made for the first 14 calendar days after receipt of the order to every phone number submitted by the agent. If no contact, the order will be closed. If the client calls back the order can be reopened and the process can then move forward. If the client is not available, ExamOne will leave the phone # (888-590-6818) for the applicant to return the call at their convenience.
■ For the first five business days, you are eligible to receive follow-up calls once every 26-hour period.
■ For the next nine business days, you are eligible to receive follow-up calls once every 54-hour period.

- Calls will not be made to the applicant before 8am or after 9pm in his or her respective time zone.

■ The exam appointment will be scheduled at the end of the interview call.

Application Questions

Q What is the minimum and maximum face amount you can submit on-line?

A ■ \$100,000-\$99,999,999

Q Can an agent start the on-line app and save it for another time?

A ■ No, client data is not saved in the platform.

Q Can an agent fax the application?

A ■ No, the process only allows for the short application to be completed and submitted online.

Q How do I receive a copy of the application and exam results?

A ■ Application and exam images are available via the ExamOne website at www.examone.com.
■ If you do not have the glasses icon just add ING Life Companies' account (2045) to your ExamOne profile on the website under Paramedical Exam > User Management > Manage Associations.
■ Call ExamOne at 877-777-2115 for set up assistance.

Q What determines the issue state?

A ■ The "Application State" is defined as the state where the policyowner signs the application and where the policy is delivered.
■ An application signed in a state other than the resident state of the policyowner will need an Out of State Verification form.
■ The agent must be licensed in the application state.
■ The Out of State Verification form will generate in the application packet when the agent inputs the Resident State and State of Issue fields on the "Policy Info" screen.

Payment Questions

Q Does the agent collect a voided check on EFT bank draft cases?

A ■ No, voided checks are not needed for this process.

Q What payment methods are used to collect the initial premium?

A ■ EFT only (no credit cards or checks at submission).

Binding Questions

Q How do I bind coverage?

A ■ You can bind coverage by EFT bank draft only (assuming client is eligible for binding coverage).
■ No credit cards or checks at submission.

Q When would you “not” be able to bind coverage?

- A**
- The insured is attained age 70 or older.
 - You answered “Yes” to one of the Temporary Insurance Receipt questions in Term App Express.
 - Your client does not want to bind coverage by collecting the initial premium via EFT bank draft.

Q If the client binds coverage, when will the initial premium be processed?

- A**
- The premium is withdrawn when the policy is issued if there are no delivery requirements blocking placement/activation of the policy.

Replacement Questions

Q Can a New York replacement be submitted via Term App Express?

- A**
- New York replacements cannot be submitted through the Term App Express platform. Note: Puerto Rico is also not currently available for submission or replacements.

Q How should the agent handle replacement forms?

- A**
- Replacement forms will generate in the application packet based on how you answer the replacement questions in Term App Express.

Licensing & Contracting Questions

Q What about an Agent who wants to submit a case but is not contracted?

- A**
- Simultaneously submit the contracting and licensing paperwork and the Term App Express application just like you do today on a traditional long paper application. Note your Agent Number is pending in the “ING Agent # field” on the Agent Info screen. The agent does not have to be appointed in the “Unrestricted States” prior to solicitation.
 - New Business will accept the insurance application as long as the date the insurance application is received and the producer's appointment effective date are within the set guidelines established by each state. If not, New Business will post a requirement to submit a new current dated application. It is best for the agent to submit contracting and appointment forms to the company prior to the submission but he or she can submit simultaneously with the submission.
 - The company will not submit appointment paperwork to the state insurance departments until the producer has been approved through the background check process. Hopefully, the appointment process will be completed by the time ExamOne transmits the Application and Exam images to the company.

Q Can there be a 50-50 split on the Term App Express Application?

- A**
- Yes, there is an “Add Another Writing Agent” button on the Agent Info Screen.

Exam/APS Questions

Q Can the GA/Agent order an exam?

- A**
- The agent cannot schedule the paramedical exam for the applicant. This is part of the Term App Express process where ExamOne schedules the exam at the end of the tele-interview. This service is exclusively handled by ExamOne.
 - The examiner is instructed to take the application packet to the exam appointment and obtain the policy owner's wet signature.

Q Can I use an exam that has already been completed?

- A**
- No, this process does not allow another vendor's exam. ExamOne will schedule the exam appointment at the end of the Tele-Interview.

Q Does ExamOne order an APS?

- A**
- Yes, ExamOne will order the initial APS record based on ING's Life Companies' medical impairment guidelines.
 - Once the case arrives at the ING Service Center any additional APS's will be ordered accordingly based on your APS ordering profile.

Case Status Questions

Q Where can I view my Pending Life Business?

- A**
- Go to www.examone.com or <https://status.sbsikc.com/callcenter/OrderStatusC1.htm>. Log in and click CaseOne Status. Enter the policy number (AD136xxxxx) and the insured's last name.
 - Once the case is transmitted to the ING Service Center you can view your cases via Connector and receive case downloads in your own Agency Management System.
 - The GA and Agent are sent case status emails when any activity occurs during the fulfillment service.

Q How is the GA notified when their agent submits a Term App Express case?

- A**
- An email is sent to the GA with the policy data and policy number.

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