

MEDICARE SUPPLEMENT

E-APPLICATION AGENT REFERENCE GUIDE

LUMICO LIFE INSURANCE COMPANY

FOR AGENT USE ONLY

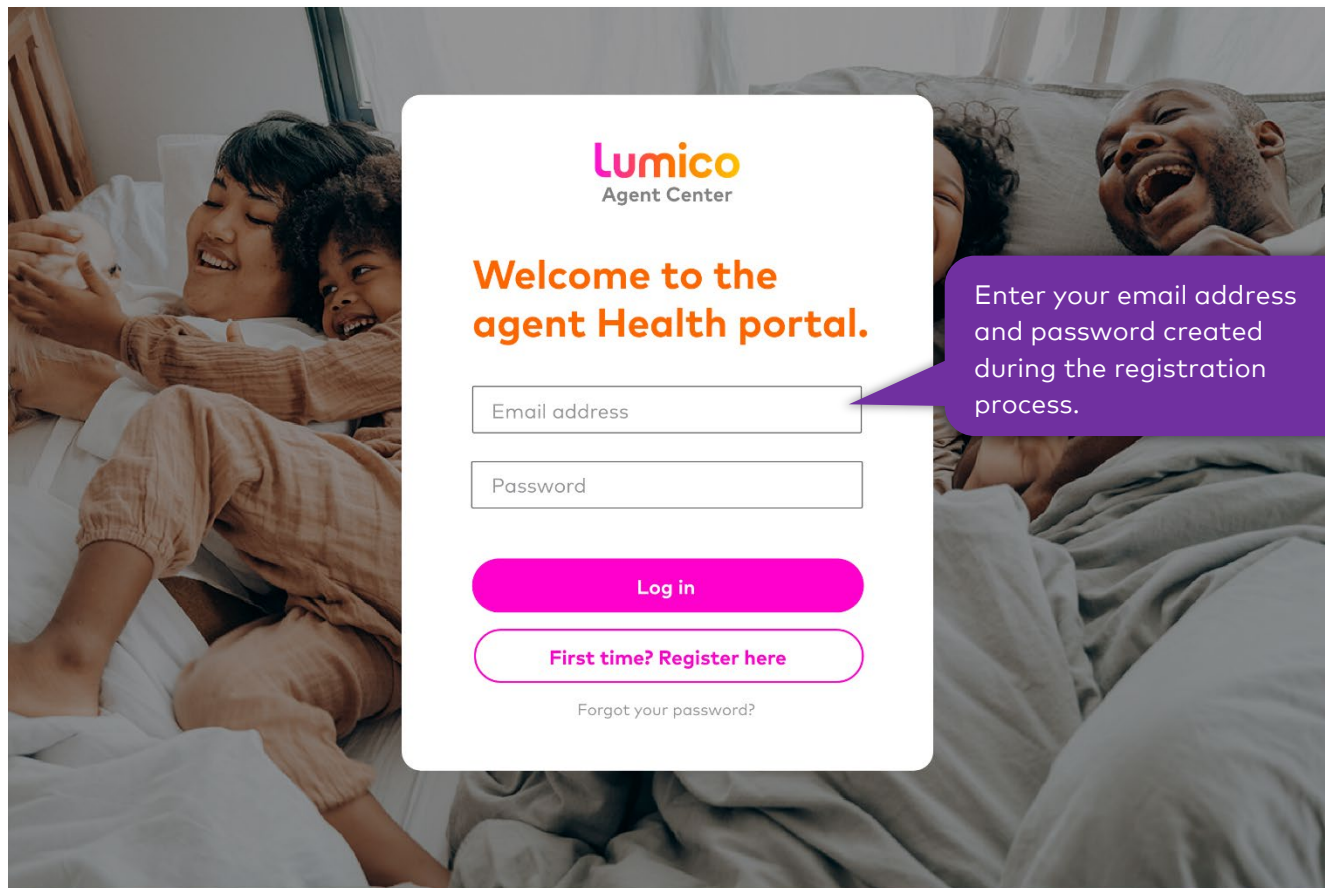
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PORTAL ACCESS

LOGGING IN

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



The image shows a login portal for the Lumico Agent Center. The portal is a white rectangular box centered over a background photograph of a family (a woman, a child, and a man) lying in bed and smiling. The Lumico logo, with 'Lumico' in orange and 'Agent Center' in grey below it, is at the top of the box. Below the logo, the text 'Welcome to the agent Health portal.' is displayed in orange. There are two input fields: 'Email address' and 'Password'. Below these fields are two buttons: a solid orange 'Log in' button and a white button with an orange border that says 'First time? Register here'. At the bottom of the box is a link that says 'Forgot your password?'. A purple speech bubble on the right side of the box points to the 'Email address' field and contains the text: 'Enter your email address and password created during the registration process.'

We like to take care of our own. Learn why agents prefer Lumico.

At Lumico Life Insurance Company, we support our producers with the tools and resources necessary to help their clients feel completely comfortable about their Medicare supplement insurance decision. You can depend on us for industry leading insurance products backed by seasoned, consultative sales support.



Agent-focused
quote and eApp
tools



Quick and easy
claims-paying
processing



Competitively
compensated

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PORTAL REGISTRATION

If you are a first time user, begin with 'First time? Register here' on the login screen. Follow the steps on the Agent Registration page to create your login credentials.

The first screenshot shows the 'Agent Registration' header with the Lumico Agent Center logo. Below it, a message says 'Welcome to Lumico! Fill out your information below.' followed by a prompt: 'What's your email address? This needs to be the same email that you are appointed with.' There are two input fields for 'Email address' and a 'Next' button.

The second screenshot shows a 'Thanks! Let's verify your email.' message. It includes a note: 'If there's a Lumico appointment linked to this email address, you'll receive a code to register.' and a 'Verification code' input field. A link 'Click here to resend.' is provided, along with a 'Verify email' button.

The third screenshot shows a 'Looks good. Let's set up your account.' message. It prompts the user to 'Enter your desired password.' and 'Confirm your password.' with corresponding input fields. It also asks for 'SSN / Tax ID' for individuals. A link 'Click here to read the Agent Agreement.' is present, followed by a 'Submit' button and a disclaimer: 'By clicking "Submit" you agree to the Agent Agreement above.'

MULTI-FACTOR LOGIN

Multi-factor login is an extra security measure that requires an additional step to verify your identity when logging in to the portal.

Follow the steps below if this screen appears:

The first screenshot shows a 'Thanks! Let's make sure it's you.' message. It prompts the user to 'Verify your info to help keep your account secure. Choose one option:' with two radio button options: 'Get a code emailed to: j*****@iptiq.com' and 'Get a code texted to: *****9765'. A 'Next' button is at the bottom.

A purple callout bubble points to the first option, stating: 'Choose your option to receive your 6-digit verification code.'

The second screenshot shows a 'Great! Check your email.' message. It states: 'We sent a code to: j*****@iptiq.com. Enter the 6-digit code below.' with a 'Verification code' input field. A link 'Click here to resend.' is provided, along with a 'Verify email' button. At the bottom, there is a checkbox for 'Remember me on this browser'.

A purple callout bubble points to the 'Verify email' button, stating: 'Enter the verification code and click on "Verify" to continue.'

Note: By checking 'Remember me on this browser', you won't have to go through this additional step to verify your identity for 30 days.

PASSWORD RESET

If you have forgotten your login password, you can follow the steps below to reset your password.

The first screenshot shows the Lumico Agent Center login page. It has a header with the Lumico logo and 'Agent Center'. Below is the text 'Welcome to the agent Health portal.' followed by input fields for 'Email address' and 'Password'. There are three buttons: 'Log in' (orange), 'First time? Register here' (blue), and 'Forgot your password?' (small text). A purple callout box points to the 'Forgot your password?' link with the text: 'Click 'Forgot your password?''

The second screenshot shows the 'Forgot your password?' page. It says 'Enter your email address below and we'll get you back on track.' with an 'Email address' input field and a 'Send reset link' button. A purple callout box points to the input field with the text: 'Enter the email address linked to your account. This is where your reset password link will be sent.'

The third screenshot shows the 'Let's get your password updated.' page. It says 'Enter your desired password.' and 'Confirm your password.' with two input fields and a 'Return to login' button. A purple callout box points to the first input field with the text: 'After clicking the reset link from your email, you can create your new password. You will be taken back to the login page to enter your new credentials for access.'

START APPLICATION

The screenshot shows the 'Agent Portal' interface. At the top left is a 'Home' link. On the right is the Lumico logo with the tagline 'insurance made clear'. The main content area is divided into three columns: 'Search Applications', 'Life Applications', and 'Medicare Supplement Applications'. The 'Search Applications' column has date pickers for 'App created date' (03/31/2020) and 'Search any 90-day window' (04/30/2020), input fields for 'First Name' and 'Last Name', a 'SEARCH' button, and a 'MORE OPTIONS' link. The 'Life Applications' column has three options: 'Create new application' (with a checkmark icon), 'Get quick quote' (with a shopping cart icon), and 'Jump to existing application' (with a plane icon). The 'Medicare Supplement Applications' column has four options: 'Create new application' (with a checkmark icon), 'Get quick quote' (with a shopping cart icon), 'Jump to existing application' (with a plane icon), and 'View reports and commissions (IAS)' (with a clock icon). A purple callout box points to the 'Create new application' option in the 'Medicare Supplement Applications' column with the text: 'Select "Create new application" under "Medicare Supplement Applications."'

GET A QUICK QUOTE

Agent Portal

Home

Search Applications

03/31/2020 04/30/2020
App created date Search any 90-day window

First Name Last Name
Customer First Name Customer Last Name

SEARCH MORE OPTIONS

Life Applications

- Create new application
- Get quick quote
- Jump to existing application

Medicare Supplement Applications

- Create new application
- Get quick quote
- Jump to existing application
- View reports and commissions (IAS)

Select "Get quick quote" under "Medicare Supplement Applications."

Get a Quote

Tell us about yourself so we can recommend a Medicare Supplement Plan that may fit your needs.

I have another applicant applying with me

Applicant A Applicant B

Zip Code:
19104

Date of birth:
MM/DD/YYYY

Gender:
FEMALE MALE

Effective Date of Coverage: Part B Effective Date:
MM/DD/YYYY MM/DD/YYYY

Have you used any form of tobacco in the past 12 months?
YES NO

Household discount?
YES NO

GET QUOTE

*Quote is based on the assumption that applicant is signing in their state of residence.

Lumico
Life Insurance
Application for Medicare Supplement
Underwritten by Lumico Life Insurance Company
Pittsboro, NC

You can also process a dual application.

Enter required information:

- Zip Code (5-digit)
- Gender
- Date of Birth
- Effective Date of Coverage
- Part B Effective Date
- Tobacco Usage

Click on "**Get Quote.**"

Part B Effective Date must be the 1st of the month.




SAVE FOR LATER

Your Medicare Supplement Plans & Rates

Rates for: State: TX / Zip Code: 73301 / Gender: Female / Age: 64 / Tobacco: No / HHD: No

[Edit](#)

Here are the available plans in your area:

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

Select "**Edit**" to customize plan (Monthly, Annually, Semi-Annually).

Select "**Learn More**" for plan details.




APPLY NOW

Click on "**Apply Now**" to begin filling out the application.

Select one of the available plan options.

Initial Quote screen for state of WI

Here are the available plans in your area:

Basic Plan	Recommended Plan G - Comparable	Plan N - Comparable
\$128.36 (Monthly - edit)	\$155.57 (Monthly - edit)	\$124.78 (Monthly - edit)
Basic Benefit	Basic Benefit with riders: Part A Deductible Part B Excess Foreign Travel Emergency Additional Home Health Care	Basic Benefit with riders: Part A Deductible Part B Copayment/ Coinsurance Foreign Travel Emergency Additional Home Health Care
 Learn more	 Learn more	 Learn more

[CUSTOMIZE PLANS](#)







[APPLY NOW](#)

For Wisconsin (WI) if the applicant chooses to add riders to their plan or remove riders from their plan, you can do so by clicking on "**Customize Plan**" which will load a popup.

In the popup, you may add or remove riders by clicking on the checkmark. The final quote will be reflected on the Initial Quote screen upon exiting from the popup by either clicking the "X" or the "**Close**" button.

Customize Plans ✕

You can add or remove riders to customize your Medicare Supplement coverage.

Your current riders: <ul style="list-style-type: none">  Basic Benefit (+\$128.36)  Part A Deductible (+\$22.35)  Part B Excess (+\$1.71)  Foreign Travel Emergency (+\$1.32)  Additional Home Health Care (+\$1.83) 	Other riders available: <ul style="list-style-type: none">  Part B Copayment/Coinsurance (-\$29.08)
---	--

Total Monthly Cost: \$155.57

[CLOSE](#)

WISCONSIN (WAIVER STATE)

Wisconsin is a waiver state and will be available on the Lumico e-application. Lumico offers Base Plan and riders instead on the standard plans in Wisconsin.

Currently WI is the only waiver states for Lumico. Minnesota is also a waiver and will be offered by Lumico in the future (2021).

Lumico Wisconsin Riders

1. Medicare Part A Deductible Rider
2. Medicare Part B Deductible Rider
3. Medicare Part B Copayment & Coinsurance
4. Medicare Part B Excess Charges Rider
5. Additional Home Health Care Rider
6. Foreign Travel Emergency Rider

Conditions

1. Applicants can select multiple riders that can be added-on to the Basic plan.
2. Medicare Part B Deductible Rider and Medicare Part B Copayment and Coinsurance Rider cannot be paired together.
3. Medicare Part B Deductible Rider cannot be offered to customers who are eligible for Medicare post MACRA.

NOTE: The difference in the plan format for Wisconsin does not impact the eligibility assessment. The customers are analyzed using the same eligibility criteria and accordingly the journey flow of Open Enrollment, GI or UW is provided on the e-Application.

FILL OUT APPLICATION

BASIC INFORMATION SCREEN

NOTES:

- Open Enrollment (OE) cases can be automatically approved.
- Date of Birth, Gender, City, State, Zip should be auto populated from the Quote or Handoff tool.
- If you are coming from a different platform that uses the Handoff or Quote API, you might skip the initial quote screen and land directly on this page.

INITIATION EMAIL

At the beginning of the application process, when the applicant's email ID is entered in the e-Application, an email will be sent to the applicant with links to blank copies of all the relevant forms. This allows the applicant to review the forms before proceeding with the application process. The forms sent at this stage are all of the state applications and forms that could potentially be filled by the applicant (not applicant specific). This email will also share with the applicant the state-specific Outline of Coverage and the Guide to Health Insurance for People with Medicare.

AGENT SUMMARY

NOTES:

- When filling out an application, you can view a summary of the applicant's information.
- As you continue filling out information, the Agent Summary is updated and filled.

You can easily exit the Agent Summary tool by clicking on the "X."

Basic Information

Now we will go through information that we need from you for your medicare supplement application. It should take just about 10-15 minutes to complete. If at any time if you wish to save your progress so you can come back at a later time, simply click save for later above.

I have another applicant applying with me

Penny Smith

First Name Middle Name Last Name
Penny Smith

Date of birth:

Gender
☒ FEMALE ☐ MALE

Contact Information

Email Address Phone Number

Residence Street Address

City State Zip Code

Mailing Address is the same as Residence Address

[CONTINUE](#)

[or go back](#)

Penny Smith

Navigation

Agent Summary

Customer Information

Name:
DOB:
Gender:
State:
Zip Code:

Product

Product Type:
Plan:
Effective Date:
Initial Quote:
Policy Number:

Health

Height/Weight:
Tobacco in the past 12 months:

[UPLOAD DOCUMENTS](#)

You can easily open the Agent Summary tool by clicking on "Show."

Agent Summary

Show

COVERAGE SCREEN

If "Yes" is selected for Guaranteed Issue question, agent will be directed through Guaranteed Issue journey after successful validations.

NOTES:

- If applicant initially received a quote, you should see the Part B Effective Date and Effective Date of Coverage auto filled from Quote Page.
- If applicant does not have a Medicare Number, input "Unknown."

The screenshot shows the 'Coverage' screen in the Lumico application. The top navigation bar includes 'Personal', 'Coverage' (selected), 'History', 'Quote', and 'Payment'. The 'Coverage' section is titled 'Eligibility' and contains several questions with 'YES' and 'NO' buttons. A 'SAVE FOR LATER' button is visible in the top right corner. Below the questions, there is a 'Medicare Number' field and an 'Effective Date' field. The 'Plan' section shows 'Plan G' and a 'CONTINUE' button. At the bottom, there is a 'Lumico' logo and a 'Privacy Policy' link.

Coverage

Eligibility

Are you covered under Medicare Part A?

Are you covered under Medicare Part B?

Have you enrolled in Medicare Part B more than once?

Do you qualify for Guaranteed Issue?

Are you eligible for Medicare due to Disability or End Stage Renal Disease (ESRD)?

Medicare Number

Effective Date

Plan

Plan G

[or go back](#)

SAVE FOR LATER

Coverage

Eligibility

Are you covered under Medicare Part A?

Part A Effective Date

Are you covered under Medicare Part B?

Part B Effective Date

Have you enrolled in Medicare Part B more than once?

Do you qualify for Guaranteed Issue?

Are you eligible for Medicare due to Disability or End Stage Renal Disease (ESRD)?

Check which applies:

☒ Disability

☐ End Stage Renal Disease (ESRD)

Medicare Number

[or go back](#)

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Life Insurance
Application for Medicare Supplement
Underwritten by Lumico Life Insurance Company
Privacy Policy

If the Part B Effective Dates is within 6 months of the selected effective date of coverage, you will follow an Open Enrollment (OE) journey.

If the applicant does not qualify for OE but fulfills the Guaranteed Issue (GI) requirements, you will follow a (GI) journey.

If they do not qualify for OE or GI, it will follow an Underwritten (UW) journey.

Medicare Supplement Policy Effect Date

For Open Enrollment applications, the effective date of the insurance policy must be within the 6-month Open Enrollment window.

Applications may not be backdated prior to the application signature date for any reason, including to save age.

Insurance policies may not be effective on the 29th, 30th, or 31st of the month. Applications written on these days will be made effective on the 1st of the following month.

For applications submitted during the Oregon Annual Enrollment period, the earliest effective date is the applicant's date of birth, and the latest available effective date is 30 days after their birthday, to the day.

For applications submitted during the Missouri Annual Enrollment period, the latest available effective date is 60 days from the sign date.

Underwritten cases may be submitted up to 60 days prior to the requested coverage effective date. For Annual Enrollment Period (4th quarter of the calendar year), underwritten cases may be submitted beginning October 1st of that year and can have an effective date of January 1st of the following year.

Part A and Part B date

Part A and Part B dates need to be provided. If the applicant is still in the process of applying for their Medicare or awaiting their Medicare card, they can provide a future date. This future date will be entered under the Part A and Part B eligibility date field. If a future Part B date is provided, the policy effective date selected should be after the future Part B date. The Part B eligibility date can be no more than 3 months in the future. Part B date can be the same or after the Part A date.

If the applicant already has their Part A and B dates, then the dates will be entered in the Part A and Part B effective date field. The Part B enrollment date must be provided, as it is used to determine if the applicant is in an Open Enrollment period.

Medicare Beneficiary Number

Medicare Beneficiary number is required if the applicant already has their Part A and Part B date. If the applicant is awaiting their Medicare card (future Part A and Part B date) then 'Unknown' can be entered for Medicare Beneficiary number.

Unknown will **not** be accepted if the Part B effective date is a past date. The Medicare Number is provided on the Medicare Health Insurance card.

The format Medicare Beneficiary number [Example 1EG4-TE5-MK53]

- 11-digits and alpha-numeric.
- Medicare Beneficiary number's 2nd, 5th, 8th and 9th characters are always letters.
- Characters 1, 4, 7, 10, 11 are always numbers.
- The 3rd and 6th characters can be letters or numbers.
- For characters that have alphabetic values, the following letters are not used: S, L, O, I, B, Z.

REPLACEMENT SCREEN

SAVE FOR LATER

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

Coverage

Penny Smith - Replacement

Are you covered for medical assistance through the state Medicaid program? ⓘ

YES

NO

Have you had coverage from any Medicare plan other than original Medicare within the past 63 days? (For example, a Medicare Advantage plan, or a Medicare HMO or PPO.)

YES

NO

Do you have another Medicare supplement policy in force? ⓘ

YES

NO


Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan.)

YES

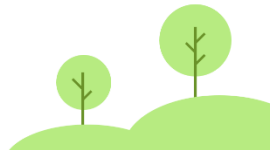

NO

CONTINUE

[or go back](#)



Lumico
life insurance
Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy
Generate Code

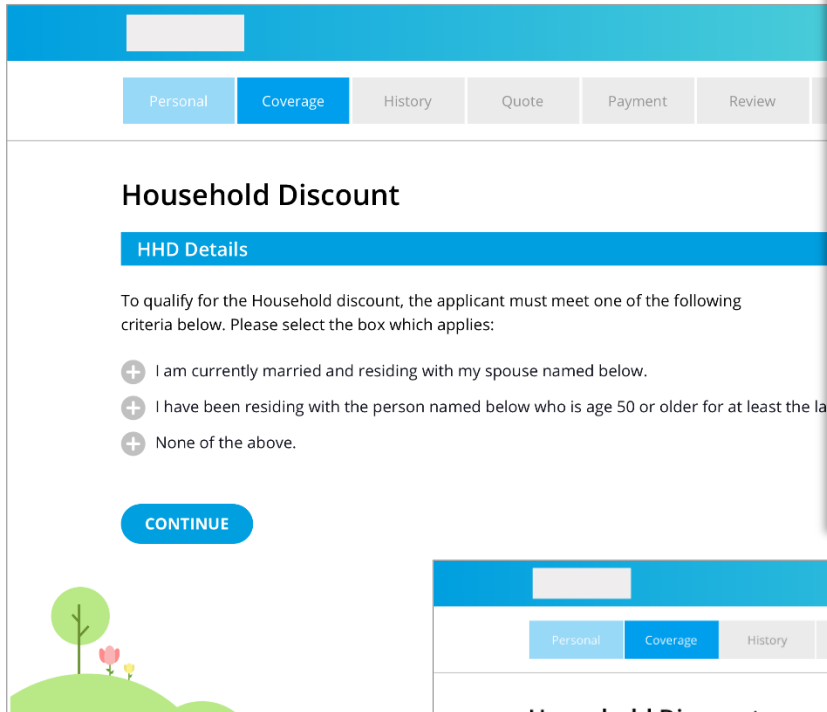


After successful validations, you should be directed to "Replacement" page.

HOUSEHOLD DISCOUNT (HHD) SCREEN

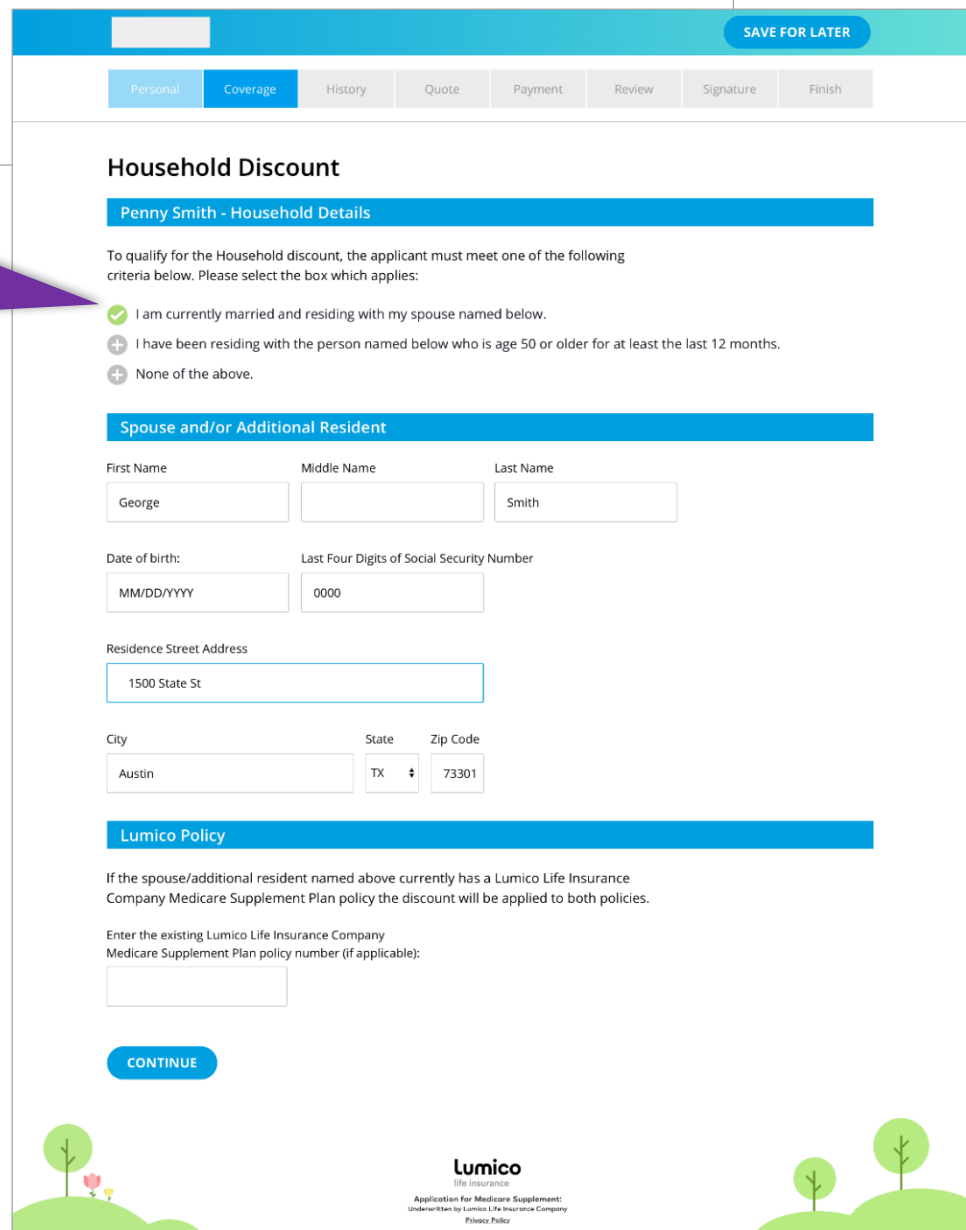
NOTES:

- You should be able to see questions with default and reflexive options.
- You should be able to see Household Discount (HHD) screen for most states.
- For IL, IN, OK, ND, OH, FL, please refer to "2 Buy HHD" section on the following page.
- You should be able to navigate to **History** page after successful validations.



The screenshot shows the 'Household Discount' screen with a navigation bar at the top containing 'Personal', 'Coverage', 'History', 'Quote', 'Payment', and 'Review'. The 'Coverage' tab is selected. Below the title 'Household Discount', there is a section 'HHD Details' with a blue header. The text states: 'To qualify for the Household discount, the applicant must meet one of the following criteria below. Please select the box which applies:'. There are three radio button options: 'I am currently married and residing with my spouse named below.', 'I have been residing with the person named below who is age 50 or older for at least the last 12 months.', and 'None of the above.' A blue 'CONTINUE' button is at the bottom left. A small illustration of a tree and flowers is in the bottom left corner.

If option other than "None of the above" is selected, you should fill out required information.



The screenshot shows the 'Household Discount' screen with a navigation bar at the top containing 'Personal', 'Coverage', 'History', 'Quote', 'Payment', 'Review', 'Signature', and 'Finish'. The 'Coverage' tab is selected. Below the title 'Household Discount', there is a section 'Penny Smith - Household Details' with a blue header. The text states: 'To qualify for the Household discount, the applicant must meet one of the following criteria below. Please select the box which applies:'. There are three radio button options: 'I am currently married and residing with my spouse named below.' (which is checked), 'I have been residing with the person named below who is age 50 or older for at least the last 12 months.', and 'None of the above.' Below this is a section 'Spouse and/or Additional Resident' with a blue header. It contains form fields for 'First Name' (George), 'Middle Name' (empty), and 'Last Name' (Smith). There are also fields for 'Date of birth:' (MM/DD/YYYY) and 'Last Four Digits of Social Security Number' (0000). Below these are fields for 'Residence Street Address' (1500 State St), 'City' (Austin), 'State' (TX), and 'Zip Code' (73301). Below this is a section 'Lumico Policy' with a blue header. The text states: 'If the spouse/additional resident named above currently has a Lumico Life Insurance Company Medicare Supplement Plan policy the discount will be applied to both policies.' There is a text input field for 'Enter the existing Lumico Life Insurance Company Medicare Supplement Plan policy number (if applicable):'. A blue 'CONTINUE' button is at the bottom left. A small illustration of a tree and flowers is in the bottom left corner. The Lumico logo and 'Application for Medicare Supplement' text are in the bottom right corner.

2 BUY HOUSEHOLD DISCOUNT (HHD)

SAVE FOR LATER

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

Household Discount

Penny Smith - Household Details

To qualify for the Household discount, the applicant must meet both of the following criteria below. Please select the box which applies:

☒ I am currently married and residing with my legal spouse named below; or I have been residing with the person named below for at least 12 months.

☒ My legal spouse or additional resident has an existing Lumico Medicare supplement policy, or is applying for such a policy, with Lumico Life Insurance Company.

☐ None of the above.

Spouse and/or Additional Resident

First Name	Middle Name	Last Name
Penny		Smith

Residence Street Address

1500 State St

City	State	Zip Code
Austin	TX	73301

Date of birth:	SSN: Last four digits	Relationship to applicant
MM/DD/YYYY	0000	<div>Partner</div> <div>Spouse</div> <div>Other</div>


Lumico Policy

The Household Discount will be removed if the other Medicare supplement policyholder chooses to terminate his or her Medicare supplement policy or he or she no longer resides with you.

Enter the existing Lumico Life Insurance Company Medicare Supplement Plan policy number (if applicable):

CONTINUE

[or go back](#)


life insurance

Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy
Generate Code

Applicants from IL, IN, OK, ND, OH and FL who opt for HHD, will have to meet the "2 Buy" HHD requirements.

HISTORY SCREEN

If applicant answers **"Yes"** to the following Health History questions, they are not eligible for coverage thus prompting the following message:

Personal

Coverage

History

Quote

Payment


History

Please verify to the best of your knowledge and belief the accuracy of the medical information on this application. Incomplete or false information on this application could jeopardize future claims.

Penny Smith - Lifestyle

YES

NO

 This answer is not eligible for coverage.

Height

Weight

0' 0" ↓

lbs

Within the past 12 months, have you used any tobacco products, including cigarettes, cigars, eCigarettes, chewing tobacco, or a pipe?

YES

NO

Health

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Are you bedridden, confined to a wheelchair, or do you require the assistance of a motorized mobility device, or have you had any amputation caused by disease?

YES

NO

Are you currently hospitalized, in a nursing home or assisted living facility, or have you been hospitalized three or more times in the past two years?

YES

NO

Are you currently receiving any occupational, speech, or physical therapy, or are you currently using the services of a home healthcare agency?

YES

NO

Have you been advised by a physician to have surgery (including cataract or joint replacement surgery), medical tests, injections in a physician's office, infusions, or therapy that has not been performed?

YES

NO

CONTINUE

[or go back](#)

History

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Health

At any time, have you had, been medically diagnosed with, or treated for any of the following:

Parkinson's disease, multiple or amyotrophic lateral sclerosis, muscular dystrophy, Alzheimer's disease, dementia, or any other cognitive disorder?

YES

NO

Acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC), or human immunodeficiency virus (HIV) infection?

YES

NO

Chronic kidney disease or insufficiency, or renal failure requiring dialysis?

YES

NO

Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic pulmonary condition, or any medical condition requiring the use of oxygen?

YES

NO

CONTINUE

[or go back](#)

History

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Health

At any time, have you had, been medically diagnosed with, or treated for any of the following:

Systemic lupus, scleroderma, or myasthenia gravis?

YES

NO

An organ transplant or been advised to have an organ transplant (excluding cornea transplants)?

YES

NO

Chronic hepatitis or cirrhosis of the liver?

YES

NO

Cardiac defibrillator implanted?

YES

NO

CONTINUE

[or go back](#)

NOTE:

The decisioning process should only take 15 - 30 seconds but may take up to a few minutes in rare cases. Please do **not** exit the page before getting a decision.

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If applicant answers **"Yes"** to the following questions, they will not be eligible for coverage.

History

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Health

Within the past two years have you had, been treated for, or been advised by a physician to have treatment for:

Alcoholism or drug abuse? ⓘ

YES

NO

Internal cancer (examples include but are not limited to breast, lung or liver cancer, etc.), leukemia, melanoma, Hodgkin's disease, or lymphoma?

YES

NO

Arthritis that restricts mobility?

YES

NO

CONTINUE

[or go back](#)

History

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Health

Within the past two years, have you had any of the following:

Heart attack, cardiac angioplasty, bypass surgery, or stent placement or replacement? ⓘ

YES

NO

Vascular angioplasty, endarterectomy, or implantation of a pacemaker? ⓘ

YES

NO

A stroke or transient ischemic attack (TIA)? ⓘ

YES

NO

CONTINUE

History

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Health

Within the past two years, have you had any of the following:

Heart attack, cardiac angioplasty, bypass surgery, or stent placement or replacement? ⓘ

YES

NO

Vascular angioplasty, endarterectomy, or implantation of a pacemaker? ⓘ

YES

NO

A stroke or transient ischemic attack (TIA)? ⓘ

YES

NO

CONTINUE

[or go back](#)

History

If you answer **YES** to any of the following questions, you are not eligible for coverage.

Health

If you have diabetes or take medication to control your blood sugar, please answer each of the following questions; otherwise, answer each question NO.

Have you ever required or been advised to take more than fifty (50) units of insulin daily? ⓘ

YES

NO

Do you take three (3) or more medications (oral or injections) to control your blood sugar? ⓘ

YES

NO

Do you take three (3) or more medications to control your high blood pressure? ⓘ

YES

NO

Have you been diagnosed with or treated for any of the following conditions: peripheral vascular disease, peripheral venous thrombotic disease, peripheral artery disease, kidney disease, kidney failure, stroke, TIA, congestive heart failure, or any heart disorder? ⓘ

YES

NO

CONTINUE

[or go back](#)

SAVE FOR LATER

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

History

If you answer **YES** to any of the following health questions, your application will be submitted to **underwriting** for review.

Health

Within the past two years have you had or been treated for or been advised by a physician to have treatment for:

Coronary artery disease, angina, aortic or cardiac aneurysm, cardiomyopathy, congestive heart failure, heart valve disorder, atrial fibrillation, or other heart rhythm disorder? ⓘ

YES

NO

Peripheral artery disease, peripheral vascular disease, peripheral venous thrombotic disease, or carotid artery disease?

YES

NO

YES

NO

▶ This answer needs underwriting review.

Degenerative bone disease, spinal stenosis, or rheumatoid arthritis? ⓘ

YES

NO

Any mental or nervous disorder requiring treatment by a psychiatrist? ⓘ

YES

NO

CONTINUE

[or go back](#)

If applicant answers **"Yes"** to the Health History questions on this page, you will proceed in an underwriting journey, thus prompting the following message:

Lumico
life insurance

Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy

Health

Medication History

Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months? ⓘ

YES

NO

CONTINUE

[or go back](#)

Lastly, if the applicant answers "Yes" to the Medication History questions, they will need to provide information regarding the medication.

Health

Medication History

Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months? ⓘ

YES

NO

Please select a Medication Name from the list provided below.

Medication Name (copy off pharmacy label):

levot

LEVOTHYROXINE SODIUM
LEVOTHYROXINE SODIUM (T4)
LEVOTHYROXINE SODIUM HYDR
LEVOTHYROXINE/LIOTHYRONINE

Dosage:

100 MCG TABS
100 MCG SOLR
100 MCG TABS
100 MCG/5ML SOLN
100 MCG CAPS
125 MCG CAPS
125 TABS
100 MCG/5ML SOLN

+ Add new medication

CONTINUE

[or go back](#)

When selecting the Medication Name, you will see a list of autocomplete suggestions based on what you have entered.

You also have the option to add additional medication.

Health

Medication History

Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months? ⓘ

YES

NO

Please select a Medication Name from the list provided below.

Medication Name (copy off pharmacy label):

Date Originally Prescribed (or best approximation):

MM/DD/YYYY

Dosage:

Frequency:

Diagnosis/Condition:

+ Add new medication

CONTINUE

[or go back](#)

The fields for Dosage and Frequency will have a drop-down menu from which you can select an option.

PERSONALIZED QUOTE SCREEN

SAVE FOR LATER

Personal Coverage History **Quote** Payment Review Signature Finish

Your Personalized Quote

Now that you are approved, simply confirm the plan that you want. Based on details we learned about you during the application process, your final quote may have changed from your initial quote.

Medicare Supplement Plan Options:

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

CONTINUE

[or go back](#)

Lumico
life insurance

Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company

Select **"Edit"** to customize plan (Monthly, Annually, Semi-Annually).

If a quote is not generated, the monthly option should be default.

Personalized Quote screen for state of WI.

Your Personalized Quote

Now it's time to confirm the plan that you want. Feel free to review the details of each plan by clicking the the "Learn More" link.

Medicare Supplement Plan Options:

Basic Plan	Recommended Plan G - Comparable	Plan N - Comparable
\$128.36 (Monthly - edit)	\$155.57 (Monthly - edit)	\$124.78 (Monthly - edit)
Basic Benefit	Basic Benefit with riders:	Basic Benefit with riders:
	Part A Deductible	Part A Deductible
	Part B Excess	Part B Copayment/ Coinsurance
	Foreign Travel Emergency	Foreign Travel Emergency
	Additional Home Health Care	Additional Home Health Care
Learn more	Learn more	Learn more

[CUSTOMIZE PLANS](#)

APPLY NOW

*The rates quoted are based on the information you provided assuming that your application is signed and dated today. Rates are subject to change based on coverage dates and other factors.

If you qualify for Guaranteed Issue, some plans listed may not be available.

Customize Plans

You can add or remove riders to customize your Medicare Supplement coverage.

Your current riders:	Other riders available:
Basic Benefit (+\$128.36)	Part B Copayment/Coinsurance (-\$29.08)
Part A Deductible (+\$22.35)	
Part B Excess (+\$1.71)	
Foreign Travel Emergency (+\$1.32)	
Additional Home Health Care (+\$1.83)	

Total Monthly Cost: \$155.57

CLOSE

PAYMENT SCREEN

NOTES:

- Billing Frequency should be auto-populated based on the Personalized Quote page selection.
- When Billing Method and Frequency is selected, agent should be navigated to ACH Details Page upon clicking "**Continue**" and upon successful data validations.

Payment

Your Medicare Supplement insurance has a monthly cost of: **\$96.42**

Plan G: \$96.42 per month

Billing Method:

☒ Bank Draft (Premiums will be deducted from your bank account)

☐ Billed (Send check to company quarterly, semi-annually, or annually)

Billing Frequency:

☒ Monthly

☐ Quarterly

☐ Semi-Annually

☐ Annually

CONTINUE

[or go back](#)

This is a secure 256-bit encryption.

Lumico
Life Insurance
Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Private Policy

Payment

Your Medicare Supplement insurance has a monthly cost of: \$96.42

Penny Smith - Bank Information

Bank Name

Account Type:

☒ Checking

☐ Savings

Routing/Transit Number: Account Number:

PAY TO THE ORDER OF \$ DOLLARS

ROUTING NUMBER ACCOUNT NUMBER

CONTINUE

[or go back](#)

This is a secure 256-bit encryption.

Lumico
Life Insurance

You should be navigated to Payment Date selection Page upon clicking "**Continue**" and upon successful data validations.

Payment

Your Medicare Supplement insurance has a monthly cost of: \$96.42

Penny Smith - Payment Date

Initial payment to be drafted from checking account on: **(Insert date)**

When do you want to pay your future premiums?

☒ When I receive my social security check

2nd Wednesday of the Month

☐ A specific date of the month

Initial payment due: \$121.42*

Includes:

\$96.42: Monthly premium (total amount due for all future payments)

\$25.00: One-time policy fee added to the initial payment **only***

CONTINUE

[or go back](#)

This is a secure 256-bit encryption.

Lumico
Life Insurance
Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Private Policy

CHECKLIST SCREEN

SEND TO CLIENT

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

Checklist

- If the applicant is replacing a Medicare Supplement policy, we have prefilled the information below based on the answers to the replacement questions. The benefits/amounts listed below can be modified if needed.
- If the applicant is replacing any other type of policy, you must fill in the benefits showing what their existing coverage pays.

Hospitalization

Semiprivate room and board, general nursing and miscellaneous hospital services and supplies.

First 60 days (max 35 characters)

61st to 90th day (max 20 characters)

91st to 150th day (max 20 characters)

Beyond 150 days (max 65 characters)

Post-Hospital Skilled Nursing Facility Care


In a facility approved by Medicare. You must have been in a hospital for at least 3 days and enter the facility within 30 days after hospital discharge.

First 20 days (max 20 characters)

Additional 80 days (max 50 characters)

Beyond 100 days (max 20 characters)

Other

Medical Expense (max 255 characters) 

Prescription Drugs (max 245 characters)

CONTINUE

[or go back](#)

Checklist Screens are only applicable for the following states:

- Illinois (IL)
- Kentucky (KY)

and appears based on the criteria listed on the Replacement page. The data in this checklist can be prefilled with the applicant's Med Supp selection.

SAVE FOR LATER

Personal

Coverage

History

Quote

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Review

Signature

Finish

Review

Penny Smith - Designated Assignee

Name and Address of Person Other Than Applicant Who Would Receive Notice of Lapse. Designation of this person does not constitute acceptance of any liability by this person for services provided to you.

Do you want to designate an assignee?

YES

NO

First Name

George

Last Name

Smith

Residence Street Address

1500 State St

City

Austin

State

TX

Zip Code

73301

Phone Number

CONTINUE

[or go back](#)

For the state of Nevada (NV), in lieu of a Checklist page, an Assignee screen is applicable.

lumico
Life Insurance

Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy

AGENT CERTIFICATION SCREEN

SAVE FOR LATER

PersonalCoverageHistoryQuotePaymentReviewSignatureFinish

Agent Certifications

Please provide details on the applicant's health insurance policies.

In force policies

List other health insurance policies sold to the applicant which are still in force.

Name of Company

Policy/Certificate Number

Description of Benefits

Effective Date of Coverage:

Any additional policies?

Name of Company

Policy/Certificate Number

Description of Benefits

Effective Date of Coverage:

Any additional policies?

All other policies

List other health insurance policies sold to the applicant in the last five (5) years which are no longer in force.

Name of Company

Policy/Certificate Number

Description of Benefits

Effective Date of Coverage:

Any additional policies?

Name of Company

Policy/Certificate Number


Description of Benefits

Effective Date of Coverage:

Any additional policies?

CONTINUE

or go back



(An Equal Opportunity Employer)
Applications for Medicaid Supplement
Medicaid Supplement is subject to the Medicaid Supplement
Privacy Policy

Agent Certifications page provides you with the option to enter/enforce other policy information related to the client.

REVIEW SCREEN

After clicking on **"View"** a PDF form should be generated and the status should change to Viewed.

Documents in **"Required Documents"** section must be viewed to progress to the next page.

Review

Please review the documents below by clicking the view button. You must review all of the required documents before you can proceed to electronically sign your application.

In the recommended documents section, we have some helpful materials that we recommend you review & print for your reference.

Required Documents		
VIEW	Application	Not yet viewed
VIEW	Bank Authorization form	Not yet viewed

Recommended Documents		
VIEW	Overview of Coverage	
VIEW	Guide to Medicare	

If you notice anything you need to change on your application to the next section, your application will be locked for processing.

[MAKE CHANGES](#)

[CONTINUE TO SIGN](#)

[or go back](#)

NOTES:

- You will see error message relating to specific pages which can be due to missing information or an error in the application.
- You will not be able to proceed on journey until errors on each page have been fixed.

[SAVE FOR LATER](#)

[Personal](#) [Coverage](#) [History](#) [Quote](#) [Payment](#) [Review](#) [Signature](#) [Finish](#)

Review

Please review the documents below by clicking the view button. You must review all of the required documents before you can proceed to electronically sign your application.

In the recommended documents section, we have some helpful materials that we recommend you review & print for your reference.

Required Documents		
VIEW	Application	Viewed
VIEW	Bank Authorization form	Viewed

Recommended Documents		
VIEW	Overview of Coverage	
VIEW	Guide to Medicare	

If you notice anything you need to change on your application, you can do so now. Once you proceed to the next section, your application will be locked for processing.

[MAKE CHANGES](#)

[CONTINUE TO SIGN](#)

[or go back](#)

Because of the updates to the application, we need some additional information from you in the following sections:

- Coverage
- History

Please use the progress bar to navigate back to the sections.

Lumico
Life Insurance
Application for Medicare Supplement
Underwritten by Lumico Life Insurance Company
Privacy Policy

Here is an example of an error message for an incomplete/unanswered question:

Are you currently receiving any occupational, speech, or physical therapy, or are you currently using the services of a home healthcare agency?

[YES](#) [NO](#)

Required question.

Have you been advised by a physician to have surgery (including cataract or joint replacement surgery), medical tests, injections in a physician's office, infusions, or therapy that has not been performed?

[YES](#) [NO](#)

Required question.

[CONTINUE](#)

[or go back](#)

Please answer all the questions above to continue.

SIGNATURE SCREEN

Authorizations Screen

SEND TO CLIENT

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

Authorizations

Penny Smith - Electronic and/or telephonic instructions

Authorization is requested by the Company to act on electronic and/or telephonic instructions from the applicant. Proper identification must be provided. The Company will be held harmless for any claim, liability, loss or cost, when it has used reasonable procedures to confirm these transactions are authorized and genuine and these procedures have been followed (Check One).

+

 I authorize the Company to act on electronic and/or telephonic instructions.

+

 I DO NOT authorize the Company to act on electronic and/or telephonic instructions.

Electronic Delivery

Authorization is requested by the Company for the electronic delivery of statements and other documents (Check One).

+

 I authorize the Company to electronically deliver statements and other documents. I do have access to the Internet for the purposes of accepting electronic delivery of the documents and a means by which I can provide a current Internet email address.

+

 I DO NOT authorize the Company to electronically deliver statements and other documents.

If approved, please deliver policy and temporary ID card:

+

 Electronically

+

 Paper/Mail

Where should the policy be mailed?

+

 Applicant

+

 Agent

CONTINUE TO SIGN

[or go back](#)

lumico

life insurance

Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy

Agent Summary

Show

Enter information regarding policy delivery and mailing options based on client's instructions and click on **"Continue to Sign"** to be navigated to Signature screen.

Please note that the question "Where should the policy be mailed?" may or may not appear based on the configuration and is typically used by field agents.

SEND TO CLIENT

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

You're almost done. Please review the next steps

Applicant A - Consent

How will the customer be signing the authorization?

Voice

Electronic

Signature Pad

Print Form

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.

Applicant A - Social Security Number

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.

Social Security Number:

000-00-0000



CONTINUE I AGREE

[or go back](#)

On Signature page, select from signature options:

- **Voice Signature:**
 - Use when on a recorded line or completing application remotely.
- **Electronic Signature:**
 - Use when customer has easy access to the internet.
- **Signature Pad:**
 - Use when completing application with customer in-person.
- **Print Form:**
 - Use when other options are not available.

After entering SSN, click "**Continue I Agree.**"



Application
Underwritten

Voice Signature

SEND TO CLIENT

Personal Coverage History Quote Payment Review **Signature** Finish

You're almost done. Please review the next steps

Penny Smith - Signature

How will the customer be signing the authorization forms?

Voice Electronic Print Forms

Social Security Number

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.

Social Security Number:

000-00-0000

CONTINUE I AGREE

[or go back](#)

If the activation code is correct (you have three maximum tries), then the recorded script is played for you and the customer in the call.

Click **"Continue I agree"** to continue application.

SEND TO CLIENT

Personal Coverage History Quote Payment Review **Signature** Finish

You're almost done. Please review the next steps

Penny Smith - Signature

How will the customer be signing the authorization forms?

Voice Electronic Print Forms

Social Security Number

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.

Social Security Number:

000-00-0000

CONTINUE I AGREE

[or go back](#)

Voice Signature

To make things easy, you can keep your customer on the phone and dial into a recorded line that will play the recording and capture your customer's verbal authorization.

1. To begin, dial [insert phone number]. You may need to place your customer on a brief hold while you dial in the recorded line.
2. Merge the calls so your customer can hear and respond to the prompts.
3. When prompted, enter in this activation code on your keypad to tie your customer's voice signature to this application: **0000000**
4. You can repeat the recorded prompts for the customer as many times as needed.
5. After the customer has successfully completed the signature, simply drop the 3rd party call and continue your conversation.

CANCEL

Our recorded message at this time. Once the customer has provided the required agreement, please click **CONTINUE I AGREE**.

CONTINUE I AGREE

[or go back](#)

LUMICO
Life Insurance

Application for Medicare Supplement:
Underwritten by LUMICO Life Insurance Company
Privacy Policy

Agent Summary Show

The popup automatically closes after Successful/Failed response and returns to the Signature page where the "Continue I Agree" button will be enabled.

ELECTRONIC SIGNATURE

SEND TO CLIENT

Personal Coverage History Quote Payment Review **Signature** Finish

You're almost done. Please review the next steps

Applicant A - Consent

How will the customer be signing the authorization?

Voice **Electronic** Signature Pad Print Form

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.

Applicant A - Social Security Number

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.

Social Security Number:

000-00-0000

CONTINUE I AGREE

[or go back](#)

Lumico
life insurance
Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy

Agent Summary Show

Send to Client

Enter the client's email address and a password to end your session and transfer control to the client. A link will be sent to the client's email. The password must have a minimum of 8 characters, including one upper case letter, one lower case letter, and at least one number.

Client's Email Address

Create a password

Repeat password

CANCEL **SAVE**

When popup appears, a password protected link should be sent to customer upon clicking "**Save**" after filling the fields for email address, password and repeat password.

Once customer electronic signature is completed, "**Continue I Agree**" button is enabled and agent can continue journey.

Select "**Electronic**" then select "**Send to Client.**"

After signing electronically on their end, customer can return the application to you by providing you with a code that is used to return to the application after customer signature event.

SIGNATURE PAD

SEND TO CLIENT

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

You're almost done. Please review the next steps

Applicant A - Consent

How will the customer be signing the authorization?

Voice

Electronic

Signature Pad

Print Form

Applicant A - Social Security Number

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.

Social Security Number:

000-00-0000

CONTINUE I AGREE

[or go back](#)

Provide Agent Signature

Please sign

After you click Continue, pass your device to the applicant to finish the signature process.

CONTINUE

CANCEL

Penny Smith: Sign Below

Please sign

Binding Agreement Disclosure

The following are documents you are about to sign electronically:

- Application
- Bank Draft Authorization
- Authorization for Release of Personal and Medical Information

I wish to apply for a Medicare supplement insurance policy. I acknowledge that I have received or been given access to review or print: (a) an Outline of Coverage for the policy applied for, and (b) a "Guide to Health Insurance for People with Medicare."

Please scroll through the information below to continue.

Insurance Fraud Warning

To the best of my knowledge and belief, all of the answers to the questions contained in this application are true and complete and I understand and agree that: (a) the insurance shall not take effect until my Medicare coverage is effective, the application has been accepted and approved by the Company, the first premium has been paid, and the policy has been

Consent

I authorize any physician, hospital, pharmacy, pharmacy benefit manager, health information exchange, health plan, health insurance plan, health care provider or health care facility, health care professional, clinic, laboratory, medical facility, governmental agency, any insurance company or any other entity that has any diagnosis, prescription or other medical

If approved, an email will be sent to the address below with information on how to obtain your policy documents. Please update the email address if it is not correct.

Email Address

psmith@gmail.com

SIGN APPLICATION

CANCEL

PRINT FORM

SEND TO CLIENT

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

You're almost done. Please review the next steps

Applicant A - Consent

How will the customer be signing the authorization?

Voice

Electronic

Signature Pad

Print Form

Applicant A - Social Security Number

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.


Social Security Number:

000-00-0000

Waiting for forms to be submitted. Now that you've printed the forms you can exit the application and proceed to the agent portal.

CONTINUE I AGREE

[or go back](#)


Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy

Agent Summary

Show

Select "Print Form."

Clicking "Continue" button initiates return to the Signature page with the following message:

"Waiting for forms to be submitted. Now that you've printed the forms you can exit the application and proceed to Agent Portal."

"Print Signature" popup is displayed with all required and recommended forms applicable to the application.

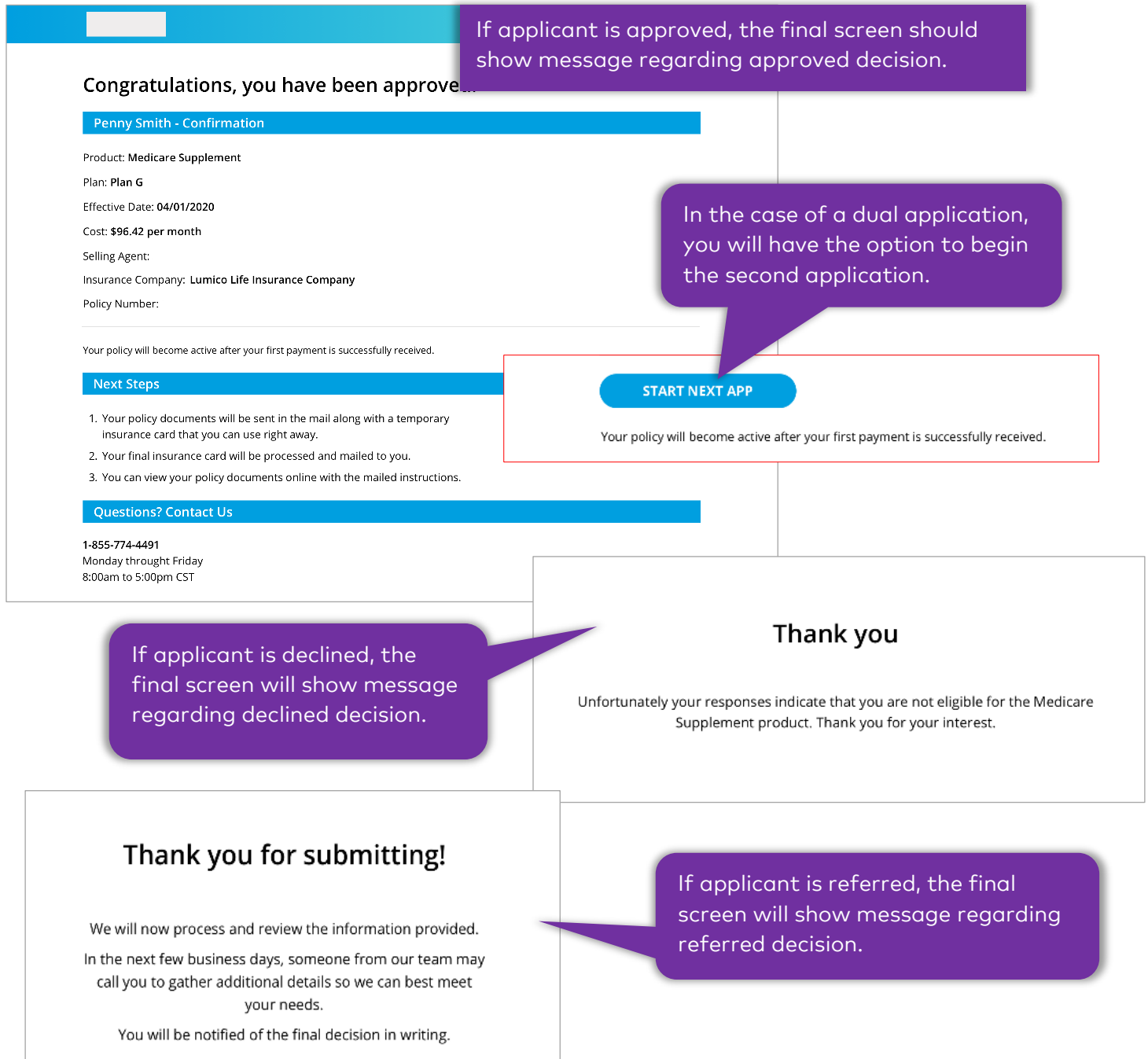
Print Signature

1. The information you have provided has been placed into the application for insurance and other required forms below.
2. Please print the following PDFs:
[Application](#)
[Bank Authorization Form](#)
3. Upon being signed by both the applicant and agent, the documents can be faxed, uploaded, or mailed to New Business.

CONTINUE

CANCEL

FINAL SCREEN



END OF SALE EMAIL

At the end of sale, a copy of the important documents completed and signed by the applicant shall be emailed to them. The important forms will be enclosed as pdf files in the email. End of sale email will be sent irrespective of the decision of the application as long as the applicant has completed the application process and signatures have been captured.

The important documents sent to the applicant are state- and journey-specific. List of important documents that if applicable will be shared with the applicant:

- Replacement Form

- Illinois Checklist
- Kentucky Checklist
- Ohio Solicitation Form
- South Dakota Duplication Form
- Florida Agent Certification Form
- Colorado Special Enrollment Period Form

A PDF copy of the Outline of Coverage and Guide to Health Insurance for People with Medicare will also be shared in the end of sale email.

DECLINE LETTER

If the applicant is auto-declined on the e-Application OR declined post manual review, a decline letter will be mailed to the applicant. This decision letter will provide additional details regarding declination to the applicant.

GUARANTEED ISSUE JOURNEY

COVERAGE SCREEN

SAVE FOR LATER

PersonalCoverageHistoryQuotePaymentReviewSignatureFinish

Coverage

Eligibility

Are you covered under Medicare Part A? ⓘ

YESNO

Are you covered under Medicare Part B? ⓘ

YESNO

Have you enrolled in Medicare Part B more than once?

YESNO

Do you qualify for Guaranteed Issue? ⓘ

YESNOI DON'T KNOW

Please upload proof of eligibility

Are you eligible for Medicare due to Disability or End Stage Renal Disease (ESRD)?

YESNO

Medicare Number ⓘ

CONTINUE

[or go back](#)

If "Yes" is selected for Guaranteed Issue (GI) question, you will be guided through a GI journey after successful validations.

SAVE FOR LATER

PersonalCoverageHistoryQuotePaymentReviewSignatureFinish

Coverage

Guaranteed Issue Reasons

Which of the following most accurately represents your situation? ⓘ

+

Enrolled under an **employee welfare benefit plan** that either: (1) supplements Medicare, and the **plan terminates, or the plan ceases to provide all such supplemental health benefits**; or (2) is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan.

+

Enrolled in a **Medicare Advantage plan** or is 65 years of age or older and enrolled in **Program of All-Inclusive Care for the Elderly (PACE)** and the organization's certification or plan is **terminated** or specific circumstances permit discontinuance including, but not limited to, a **change in residence of the individual**, the plan is terminated within a residence area, the organization, agent, or other entity acting on the organization's behalf substantially violated a material provision of the organization's contract, or a **material misrepresentation** was made to the individual.

+

Enrolled in a **Medicare risk contract, health care prepayment plan, Medicare cost contract or Medicare Select plan**, or similar organization, and the organization's certification or plan is **terminated** or specific circumstances permit discontinuance including, but not limited to, a **change in residence** of the individual, the plan is terminated within a residence area, the organization, agent, or other entity acting on the organization's behalf substantially violated a material policy/certificate provision of the organization's contract, or a **material misrepresentation** was made to the individual.

+

Enrolled in a **Medicare Supplement policy/certificate** and coverage discontinues due to **insolvency, bankruptcy or other involuntary termination of coverage** or enrollment under the policy, substantial violation of a material policy/certificate provision, or material misrepresentation.

+

Enrolled under a **Medicare Supplement policy/certificate, terminates and enrolls for the first time in a Medicare Advantage plan**, a risk or cost contract, or a **Medicare Select plan**, a **PACE** provider, and then the insured **person terminates coverage within 12 months of enrollment**.NOTE: You **must return to your previous Medicare Supplement insurer AND plan** you had in force before joining your current Medicare Advantage plan, risk or cost contract, Medicare Select or PACE plan, **if your previous plan is not available you may qualify for Guaranteed Issue** with Lumico Life Insurance Company.

+

Upon first becoming eligible for Medicare Advantage or Medicare Supplement plan or program within 12 months of becoming eligible for Medicare.

+

None of the above apply.

CONTINUE

[or go back](#)

NOTES:

- All Guaranteed Issue are sent to manual underwriting.
- The remainder of the journey remains the same, however in the case of a GI journey, additional pages and steps may exist.
- For a GI journey, documents may need to be uploaded. To learn more about uploading documents, please reference **page 36**.

The questions asked in this Guaranteed Issue Reasons screen are applicable for all states.

Oregon (OR) and **Missouri (MO)** have additional state specific reasons:

OR – Birthday rule.

MO – Anniversary rule.

Guaranteed Issue Reasons screen for Missouri (MO):

SAVE FOR LATER

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

Coverage


Guaranteed Issue Reasons

Which of the following most accurately represents your situation?

- Enrolled under an **employee welfare benefit plan** that either: (1) supplements Medicare, and the **plan terminates, or the plan ceases to provide all such supplemental health benefits**; or (2) is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan.
- Enrolled in a **Medicare Advantage plan** or is 65 years of age or older and enrolled in **Program of All-Inclusive Care for the Elderly (PACE)** and the organization's certification or plan is **terminated** or specific circumstances permit discontinuance including, but not limited to, a **change in residence of the individual**, the plan is terminated within a residence area, the organization, agent, or other entity acting on the organization's behalf substantially violated a material provision of the organization's contract, or a **material misrepresentation** was made to the individual.
- Enrolled in a **Medicare risk contract, health care prepayment plan, Medicare cost contract or Medicare Select plan**, or similar organization, and the organization's certification or plan is **terminated** or specific circumstances permit discontinuance including, but not limited to, a **change in residence** of the individual, the plan is terminated within a residence area, the organization, agent, or other entity acting on the organization's behalf substantially violated a material policy/certificate provision of the organization's contract, or a **material misrepresentation** was made to the individual.
- Enrolled in a **Medicare Supplement policy/certificate** and coverage discontinues due to **insolvency, bankruptcy or other involuntary termination of coverage** or enrollment under the policy, substantial violation of a material policy/certificate provision, or material misrepresentation.
- Enrolled under a **Medicare Supplement policy/certificate, terminates and enrolls for the first time in a Medicare Advantage plan**, a risk or cost contract, or a **Medicare Select plan**, a **PACE** provider, and then the insured **person terminates coverage within 12 months of enrollment**. NOTE: You must return to your previous Medicare Supplement insurer AND plan you had in force before joining your current Medicare Advantage plan, risk or cost contract, Medicare Select or PACE plan. If your previous plan is not available you may qualify for Guaranteed Issue with Lumico Life Insurance Company.
- Upon first becoming eligible for benefits under Medicare, enrolls in a **Medicare Advantage** or **PACE** provider and then **disenrolls** from the plan or program **within 12 months**.
- Beginning on a person's **Birthday** and for **30 days after** the person's birthday, a person enrolled in **Medicare supplement policy** or certificate **may cancel the person's existing Medicare supplement policy** or certificate and **purchase** or select another **Medicare Supplement policy** or certificate with the **same or lesser benefits** to replace the existing Medicare supplement policy or certificate. This **does not apply** to Medicare Supplement policies or certificates issues or delivered **before January 1, 1990**.
- None of the above apply, I do not qualify for Guaranteed Issue.

CONTINUE

or go back



THE INSURANCE
Application for Medicare Supplement
Underwritten by Lumico Life Insurance Company
Privacy Policy
Generate Code

Guaranteed Issue Reasons screen for Oregon (OR):

SAVE FOR LATER

Personal

Coverage

History

Quote

Payment

Review

Signature

Finish

Coverage


Guaranteed Issue Reasons

Which of the following most accurately represents your situation?

- Enrolled under an **employee welfare benefit plan** that either: (1) supplements Medicare, and the **plan terminates, or the plan ceases to provide all such supplemental health benefits**; or (2) is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan.
- Enrolled in a **Medicare Advantage plan** or is 65 years of age or older and enrolled in **Program of All-Inclusive Care for the Elderly (PACE)** and the organization's certification or plan is **terminated** or specific circumstances permit discontinuance including, but not limited to, a **change in residence of the individual**, the plan is terminated within a residence area, the organization, agent, or other entity acting on the organization's behalf substantially violated a material provision of the organization's contract, or a **material misrepresentation** was made to the individual.
- Enrolled in a **Medicare risk contract, health care prepayment plan, Medicare cost contract or Medicare Select plan**, or similar organization, and the organization's certification or plan is **terminated** or specific circumstances permit discontinuance including, but not limited to, a **change in residence** of the individual, the plan is terminated within a residence area, the organization, agent, or other entity acting on the organization's behalf substantially violated a material policy/certificate provision of the organization's contract, or a **material misrepresentation** was made to the individual.
- Enrolled in a **Medicare Supplement policy/certificate** and coverage discontinues due to **insolvency, bankruptcy or other involuntary termination of coverage** or enrollment under the policy, substantial violation of a material policy/certificate provision, or material misrepresentation.
- Enrolled under a **Medicare Supplement policy/certificate, terminates and enrolls for the first time in a Medicare Advantage plan**, a risk or cost contract, or a **Medicare Select plan**, a **PACE** provider, and then the insured **person terminates coverage within 12 months of enrollment**. NOTE: You must return to your previous Medicare Supplement insurer AND plan you had in force before joining your current Medicare Advantage plan, risk or cost contract, Medicare Select or PACE plan. If your previous plan is not available you may qualify for Guaranteed Issue with Lumico Life Insurance Company.
- Upon first becoming eligible for benefits under Medicare, enrolls in a **Medicare Advantage** or **PACE** provider and then **disenrolls** from the plan or program **within 12 months**.
- Beginning on a person's **Birthday** and for **30 days after** the person's birthday, a person enrolled in **Medicare supplement policy** or certificate **may cancel the person's existing Medicare supplement policy** or certificate and **purchase** or select another **Medicare Supplement policy** or certificate with the **same or lesser benefits** to replace the existing Medicare supplement policy or certificate. This **does not apply** to Medicare Supplement policies or certificates issues or delivered **before January 1, 1990**.
- None of the above apply, I do not qualify for Guaranteed Issue.

CONTINUE

or go back



THE INSURANCE
Application for Medicare Supplement
Underwritten by Lumico Life Insurance Company
Privacy Policy
Generate Code

UNDERWRITTEN JOURNEY

HISTORY SCREEN

SAVE FOR LATER

PersonalCoverageHistoryQuotePaymentReviewSignatureFinish

History

If you answer **YES** to any of the following health questions, your application will be submitted to **underwriting** for review.

Health

Within the past two years have you had or been treated for or been advised by a physician to have treatment for:

Coronary artery disease, angina, aortic or cardiac aneurysm, cardiomyopathy, congestive heart failure, heart valve disorder, atrial fibrillation, or other heart rhythm disorder? ⓘ

YESNO

Peripheral artery disease, peripheral vascular disease, peripheral venous thrombotic disease, or carotid artery disease?

YESNO

Degenerative bone disease, spinal stenosis, or rheumatoid arthritis? ⓘ

YESNO

Any mental or nervous disorder requiring treatment by a psychiatrist? ⓘ

YESNO

CONTINUE

[or go back](#)

An application will be subjected to underwriting if they answer **"Yes"** to specific health history questions on each History screen.

SAVE FOR LATER

PersonalCoverageHistoryQuotePaymentReviewSignatureFinish

Health


Medication History

Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months? ⓘ


YESNO


CONTINUE

[or go back](#)



Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Please see Policy





DUAL-APPLICANT JOURNEY

GET A QUOTE

[SAVE FOR LATER](#)

Get a Quote


Tell us about yourself so we can recommend a Medicare Supplement Plan that may fit your needs.

☒ I have another applicant applying with me

Applicant A	Applicant B
Zip Code: <input type="text" value="19104"/>	Zip Code: <input type="text" value="19104"/>
Date of birth: <input type="text" value="MM/DD/YYYY"/>	Date of birth: <input type="text" value="MM/DD/YYYY"/>
Gender: <input checked="" type="button" value="FEMALE"/> <input type="button" value="MALE"/>	Gender: <input type="button" value="FEMALE"/> <input checked="" type="button" value="MALE"/>
Effective Date of Coverage: <input type="text" value="MM/DD/YYYY"/>	Effective Date of Coverage: <input type="text" value="MM/DD/YYYY"/>
Part B Effective Date: <input type="text" value="MM/DD/YYYY"/>	Part B Effective Date: <input type="text" value="MM/DD/YYYY"/>
Have you used any form of tobacco in the past 12 months? <input type="button" value="YES"/> <input type="button" value="NO"/>	Have you used any form of tobacco in the past 12 months? <input type="button" value="YES"/> <input type="button" value="NO"/>
Household discount? <input type="button" value="YES"/> <input type="button" value="NO"/>	Great News! It looks like you may be eligible discount. Would you like to apply it? <input type="button" value="YES"/> <input type="button" value="NO"/>

[GET QUOTE](#)

*Quote is based on the assumption that applicant is signing in their state of residence.



Lumico
Life Insurance
Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy
Generate Code

When this option is selected, you can receive a quote for both applicants.

You also have the option to **Edit** the information provided.

Your Medicare Supplement Plans & Rates

Total monthly cost: \$194.84

Applicant A | Rates for: State: TX / Zip Code: 73301 / Gender: Female / Age: 64 / Tobacco: No / HHD: No [Edit](#)

Here are the available plans in your area:

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

[APPLY NOW](#)

Applicant B | Rates for: State: TX / Zip Code: 73301 / Gender: Male / Age: 65 / Tobacco: No / HHD: No [Edit](#)

Here are the available plans in your area:

Plan A	Recommended Plan G	Plan N
\$99.25 (Monthly - edit)	\$98.42 (Monthly - edit)	\$84.75 (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

[APPLY NOW](#)

BASIC INFORMATION SCREEN

If you select **"I have another applicant applying with me"** you will be given the option to start the dual-applicant's application on the Final screen.

Personal

Coverage

History

Quote

Payment

Signature

Finish

Basic Information

Now we will go through information that we need from you for your Medicare supplement application. It should take just about 10-15 minutes to complete. If at any time you wish to save your progress so you can come back at a later time, simply click save for later above.

☒ I have another applicant applying with me

Penny Smith

First Name ⓘ

Middle Name

Last Name

Penny

Smith

Date of birth:

MM/DD/YYYY

Gender

FEMALE

MALE

Contact Information

Email Address ⓘ

Phone Number

name@email.com

000-000-0000

Residence Street Address

1500 State St.

City

State

Zip Code

Austin


TX

73301

☒ Mailing Address is the same as Residence Address

CONTINUE

[or go back](#)


life insurance
Application for Medicare Supplement
Underwritten by Lumico Life Insurance Company
Privacy Policy

Agent Summary

Show

FINAL SCREEN

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:

Insurance Company: Lumico Life Insurance Company

Policy Number:

START NEXT APP

In the case of a dual application, you will have the option to begin the second application if approved.

If the application is declined or referred, you will not have to option to start a new application. Instead, you should begin a new application from the Agent Portal.

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

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



Lumico
life insurance
Application for Medicare Supplement:
Underwritten by Lumico Life Insurance Company
Privacy Policy



ADDITIONAL FEATURES

SEND TO CLIENT

SEND TO CLIENT

Personal Coverage History Quote Payment Review Signature Finish

Basic Information

Now we will go through information that we need from you for your medicare supplement application. It should take just about 10-15 minutes to complete. If at any time if you wish to save your progress so you can come back at a later time, simply click save for later above.

+ I have another applicant applying with me

Penny Smith

First Name **Penny** Middle Name Last Name **Smith**

Date of birth: MM/DD/YYYY

Gender: **FEMALE** MALE

Contact Information

Email Address **name@email.com** Phone Number **000-000-0000**

Residence Street Address **1500 State St.**

City **Austin** State **TX** Zip Code **73301**

✓ Mailing Address is the same as Residence Address

CONTINUE [or go back](#)

Send to Client

Enter the client's email address and a password to end your session and transfer control to the client. A link will be sent to the client's email. The password must have a minimum of 8 characters, including one upper case letter, one lower case letter, and at least one number.

Client's Email Address

Create a password Repeat password

CANCEL **SAVE**

Sent to Client

A link has been sent to the client's email address. Your session has ended. Please close the browser window and return to the agent portal.

OK

Lumico
life insurance
Application for Medicare Supplement

Agent Summary Show

DOCUMENT UPLOAD

Penny Smith

Navigation

Agent Summary

Customer Information

Name:
DOB:
Gender:
State:
Zip Code:

Product

Product Type:
Plan:
Effective Date:
Initial Quote:
Policy Number:

Health

Height/Weight:
Tobacco in the past 12 months:

UPLOAD DOCUMENTS

Document Upload

Click **Select a File** to find the document(s) you want to upload, then click **Save**. You can upload up to five (5) files at a time.

- Max file size: 5MB
- Allowed file types: *.jpg, *.jpeg

SELECT A FILE

+

This is a GI verification document

SAVE

CLOSE

NOTES:

- You can find Document Upload in the Agent Summary tool, which can be opened by clicking "Show." Please reference **page 9** to learn more about accessing the Agent Summary tool.
- You can upload documents using "Document Upload" popup by following upload rules.
- Successful documents should be uploaded irrespective of other document failures.

Document Upload

Click **Select a File** to find the document(s) you want to upload, then click **Save**. You can upload up to five (5) files at a time.

- Max file size: 5MB
- Allowed file types: *.jpg, *.jpeg, *.bmp, *.tif, *.pdf, *.gif, *.xls, *.xlsx, *.doc, *.docx

SELECT A FILE

Document 1.pdf ✓

Document 1.pdf

Document 1.pdf

Document 1.pdf

Document 1.pdf

File size is greater than 5MB

SAVE

CLOSE

Please fix the errors above then try again.

OTHER LUMICO E-APPLICATION CAPABILITIES

The Lumico e-Application will provide the following functionalities:

- Agent and customer driven journey
- e-Application available on mobile
- Enhanced auto-decisioning
- Integrated and simple voice signature process
- Dual application process

SUPPORT

For issues with the agent portal or e-Application, please contact Agency Services at 833-866-9741 or LumicoAgencyServices@iptiQ.com.