MyEnroller℠

MyEnroller user guide: Quoting and taking electronic applications for Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company

MEDICO®

Table of Contents

Introduction

With MyEnroller^{SM}, our electronic quoting and application process, you can perform a variety of duties:
- Generate a quote
- Take an application through an internet connection
- Provide a rate quote and take an application, including an electronic signature, without access to the internet in the field

MyEnroller allows you to quote Medico's portfolio of products in one convenient location.

When you use MyEnroller, you are able to customize the quote for your client, as well as run several different rate scenarios without manually recalculating the quote. MyEnroller will do it automatically as you change coverage options. This allows your clients to make informed choices that both meet their needs and fit their budget.

To take an application remotely, you just need to reconnect to the internet after completing the enrollment, open MyEnroller, and sync it. The application will be automatically submitted to Medico's administrative office electronically. These features speed up the issuance process by eliminating the initial mail and data entry time.
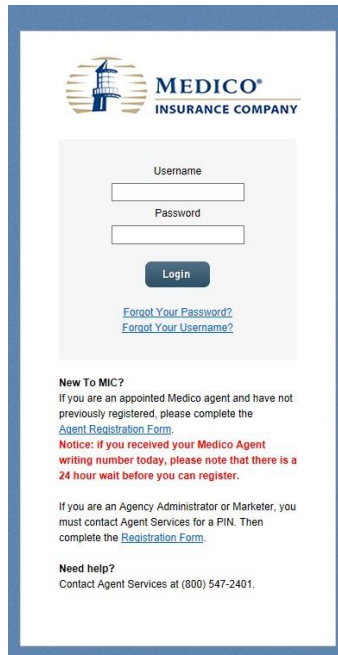
More quotes, an easy application process, and the convenience of taking an application electronically make MyEnroller an essential tool for the Medico representative.

This user guide is designed to help you use MyEnroller.
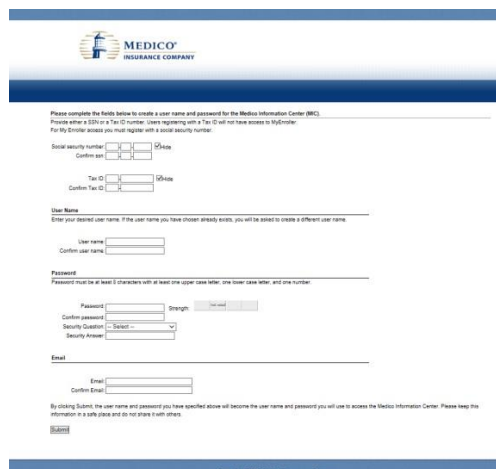
Initial setup

User login process

If you're a first-time user, you will be required to register before accessing MyEnroller[SM]. To register, you will need to visit the Medico Information Center (MIC) at https://mic.gomedico.com, where you will be prompted to register.

On this page, you will create a new username and password, which will become your new username and password for accessing MIC. A unique username must be used. The generic "MedicoAgent" username cannot be used.

After the registration is completed, you will log in to the MIC website with your new credentials.

After logging in, you will be taken to the MIC homepage and will need to click on the "MyEnroller Tab" on the right side of the screen.

You will see three options, left to right:

MyEnroller is downloadable software that installs on supported PCs, laptops, or tablets and allows you to obtain rates and write applications without being continuously connected to the internet. When an internet connection is available, a simple sync process submits new business applications to Medico.

iPad is a downloadable version of the software that installs on supported iPads and allows you to obtain rates and write applications without being continuously connected to the internet. When an internet connection is available, a simple sync process submits new business applications to Medico. A separate guide is listed on the MyEnroller landing page to help walk you through iPad installation and use.

MyEnroller Online provides an online experience for quoting and submitting applications. An internet connection is required for use.

MyEnroller software

After you download the software, a MyEnroller briefcase icon will appear on your desktop. Click on the icon and enter your username and password on the screen that appears.


Synchronizing with home office

After logging in, you may get a "Synchronizing with the home office" screen. MyEnroller is synchronizing with Medico for any updates that may have occurred since the last time MyEnroller was used.
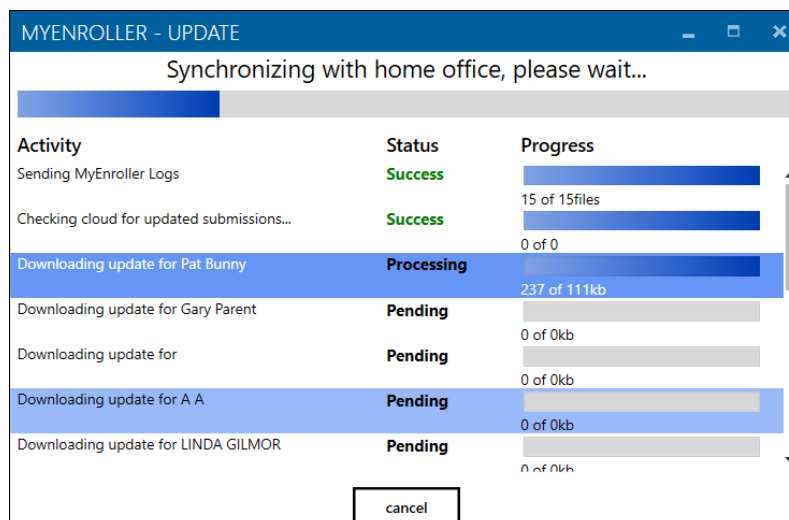
MyEnroller Online

You must be always connected to the internet to use this version. To access MyEnroller Online for the first time, follow these steps:

1. Log in to the [MIC agent portal webpage](#) and go to the MyEnroller page.

2. Select the icon for MyEnroller Online.

3. Click "Use Another Account" *(MyEnroller Online is not linked with any of your existing accounts. You will need to create a new account using the information below.)*
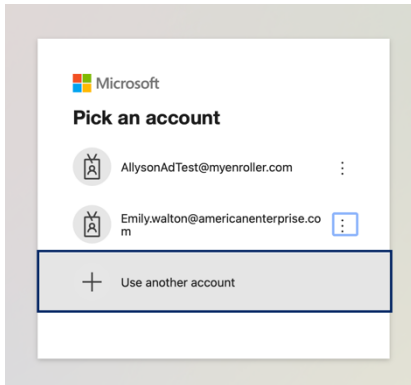
4. In the Sign In field, enter the first part of your username for the MIC agent portal login, then add "@myenroller.com" at the end.

   Examples: [john.doe@myenroller.com](#) or [janedoe@myenroller.com](#)

   Click "Next" to continue.
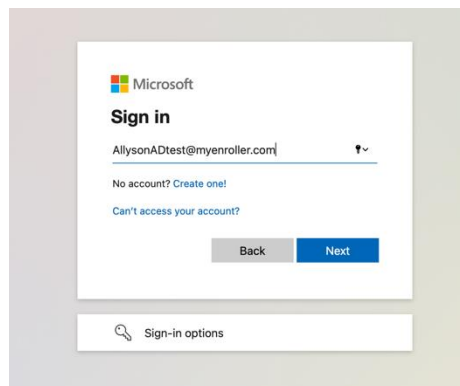
5. Enter the same password you currently use to log into the MIC agent portal and click "Sign In".
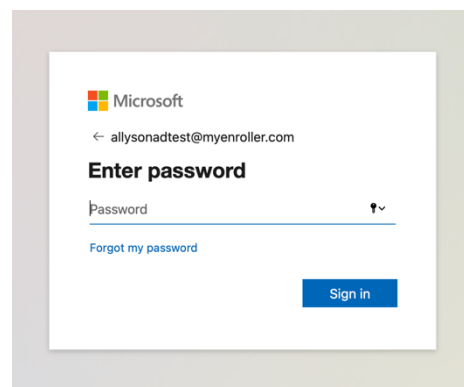
6. Click on the MyEnroller icon.
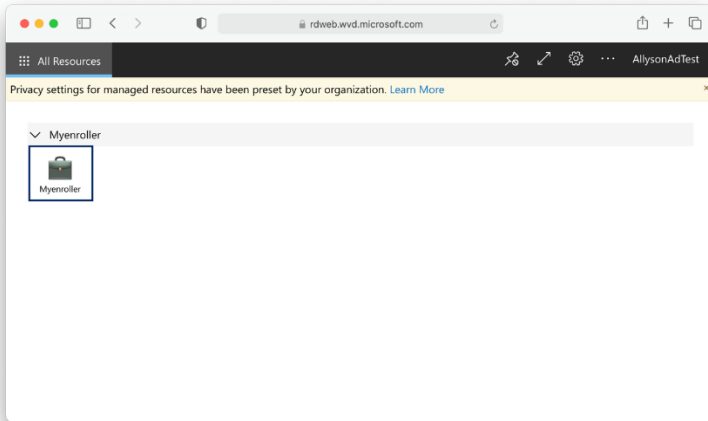
7. A screen will appear asking if you would like to allow access to local resources. We recommend sharing the clipboard, but not the microphone or printer. You can also uncheck all the boxes to prohibit access. After making your selection, click "Allow".
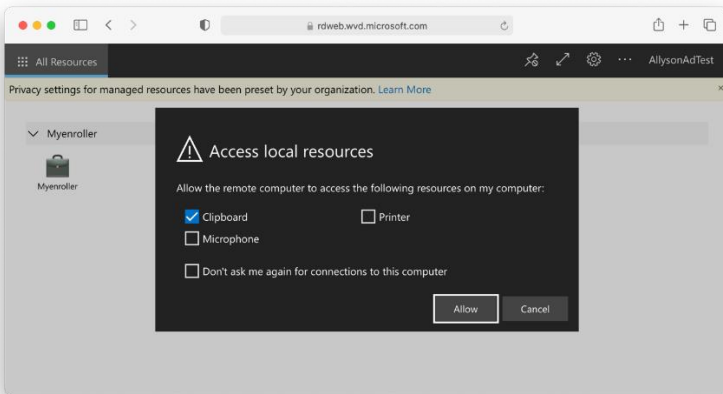
8. On the next screen, enter the same credentials you previously entered (the one with @myenroller.com at the end) and click "Submit".
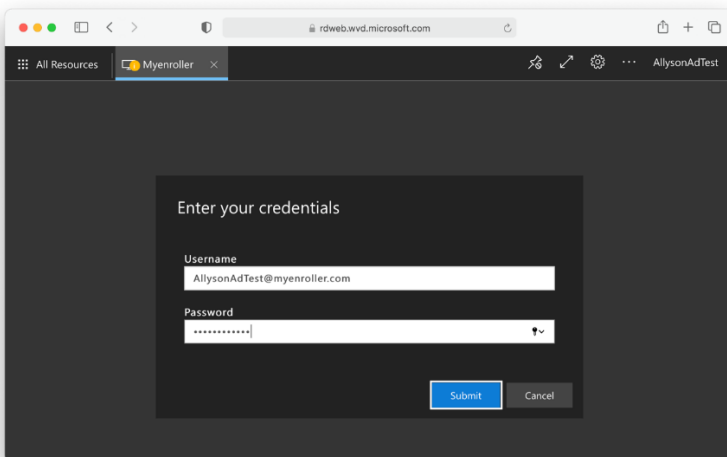
9. The first time you use MyEnroller Online, you'll be asked to install the application. To do this, click "Install". (Note: You may be asked to install the application a second time. If this happens, click "Install" again.)

10. When the installation is complete, click "Run".
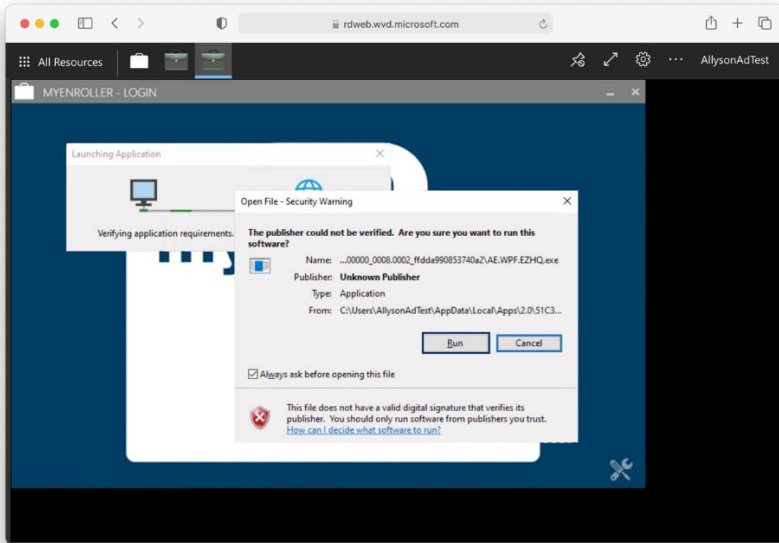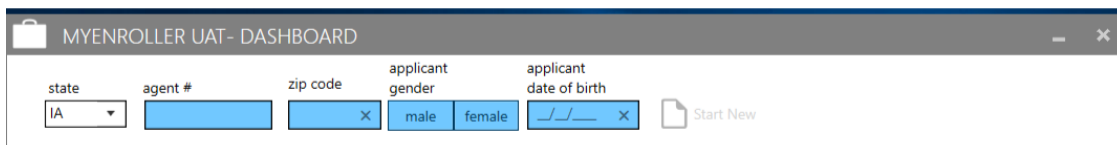
11. The new MyEnroller login page will appear. You can now log in using the credentials you previously used to log in to MyEnroller. (Note: Do not use the login information you just created; this login will not end in @myenroller.com.)
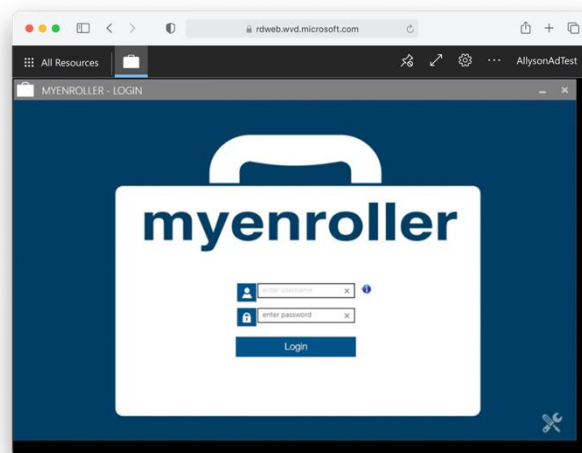
Quote/application process

- To start a new quote and/or application, complete the following:
  - ○ Select the state the applicant resides in
  - ○ Select agent #, if applicable
  - ○ Enter the applicant's ZIP code
  - ○ Select Applicant Gender, Male/Female
  - ○ Enter Applicant Date of Birth
  - ○ **Click on Start New** ⬜ Start New

Incomplete submissions

- To view any incomplete applications that have not been submitted to the home office, select **My Submissions/Incomplete**. Your incomplete submissions are preset to appear. Incomplete submissions can be accessed for 60 days. The following are the fields that appear:
  - ○ Applicant Name, State, Company Code, Product(s), Date Started, Last Updated Date, and Last Page
  - ○ To open a submission, click the document icon on the far left side. ⬜ (Clicking on the open submission will take users to the last page saved.)
  - ○ To delete an incomplete submission, click the document with an X icon on the far right side. ⬜

Complete submissions

- To view completed submissions, select **My Submissions/Complete**. Completed submissions will be visible for 30 days. After an enrollment has been uploaded, the submissions can be accessed on a MIC agent website report. The following are the fields that appear:
    - Applicant Name, State, Company Code, Product(s), Date Completed, and Date Uploaded
    - To delete a complete submission, click the document with an X icon on the far right side.

Note: If there is no date listed in the **Date Uploaded** field, the application has **NOT** been sent to the home office. Click **Sync/Update** to upload the application to Medico.

Searching the dashboard

The Dashboard screen has a search feature that will allow you to find a client's application, both in the **Incomplete Submissions** and **Complete Submissions** sections.

Click in the **Search** field of the section desired and enter the search criteria. The search feature will look for all information that is available on this screen. Use specific details (i.e. client last name), if available, to narrow down the search. But, if only partial information is known, you can do a broad search.

Navigating MyEnroller screens

The MyEnroller has several features that appear on every screen.

Navigation

The "Navigation" button allows you to toggle between screens you have visited during the quote/application. When you tap on the arrow next to "Show Navigation Menu," you get a list of the screen names that you have visited. You are not allowed to jump forward. Once you hit "Next" at the bottom of the screen, it will be added to the list.
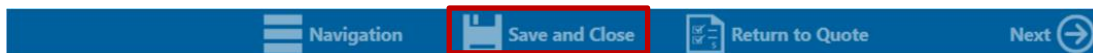
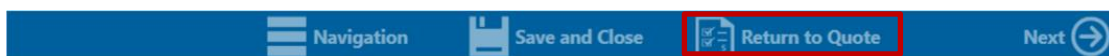To go to a specific page/screen, just tap on it.
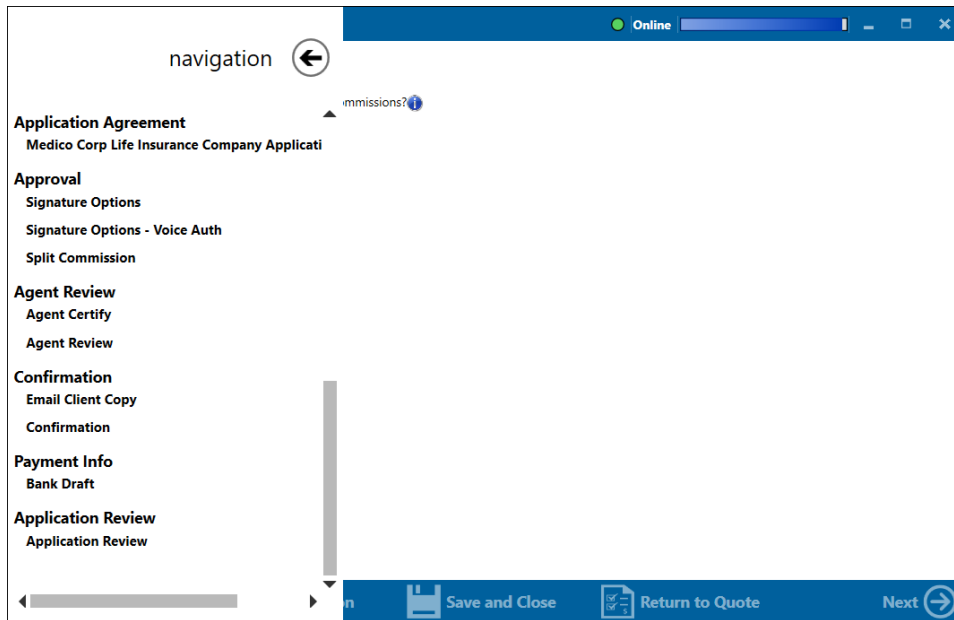
Save and close

The "Save and Close" feature allows you to save the quote or application on the page that you are currently on and close the program.

Return to quote

The "Return to Quote" feature allows you to return to the quote page to alter your quote or to add an additional product to your quote.
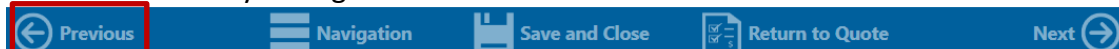

Progress bar

A progress bar is located in the top right corner of the screen. The progress bar tracks your progress through the screens on the application.
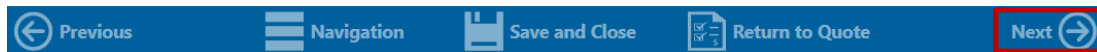

Previous button

The "Previous" button allows you to go back one screen at a time.

Next button

The "Next" button allows you to go to the next page.

IMPORTANT NOTE: Every time you tap "Next," the information is AUTOMATICALLY saved.

Policy information

NOTE: Required fields have a bright blue background. That information is required for the quote. Other information that is required for the application may not be necessary here but will be required on future screens.
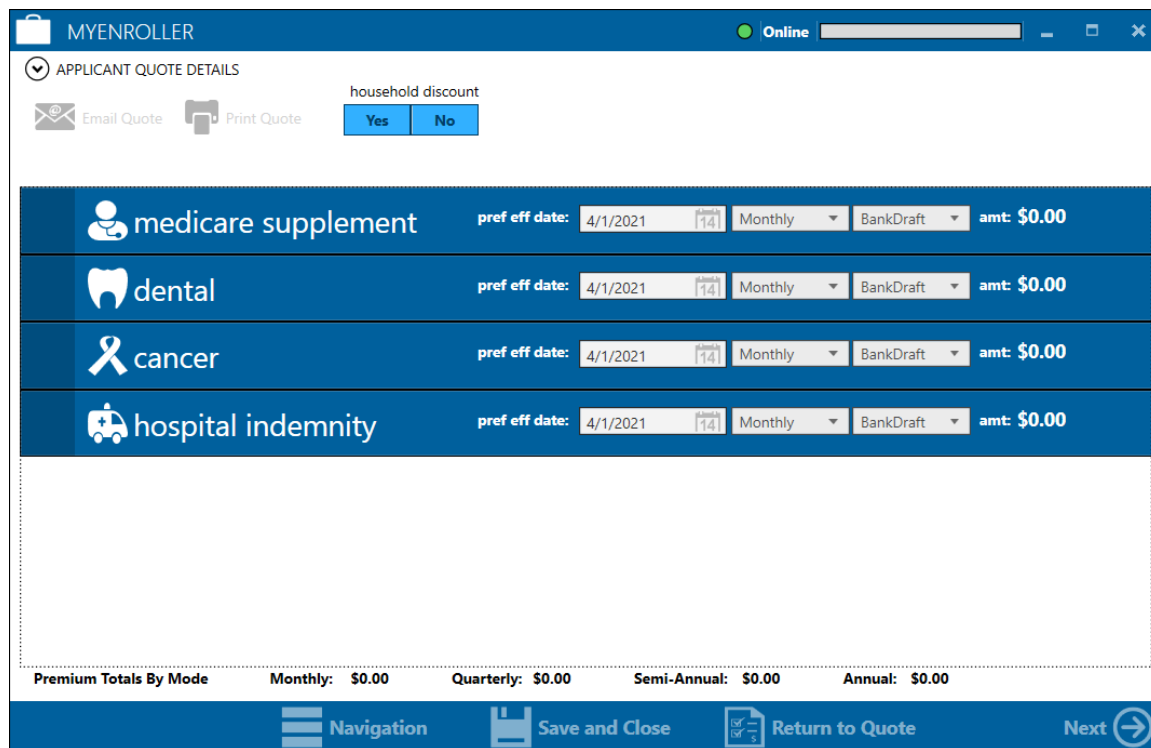
Missing information/required fields

If there are any errors or missing information, you will not be allowed to move to the next screen until the errors are fixed or missing fields are completed. Any required fields that are missing information or have an error will appear with a red box around them.

Product quote screen

REPRESENTATIVE NOTE: MyEnroller will allow you to have different effective dates, different premium modes, and different premium payment methods by product when you're entering multiple product quotes for the same client.

Once you have completed the demographic information by providing the State Applicant Resides, Agent #, ZIP Code, Gender, and Date of Birth, you will be presented with the Product Quote Screen. Only the products that are available in that particular state for that specific date of birth will be visible.

Multiple product quotes

MyEnroller allows you to quote one product or multiple products at the same time by giving individual premiums for each product and totaling the premium for them.

Household discount

Medico offers a household discount on several products. To select it, click on the "Household Discount" button. The premium with the household discount included will appear on the product line.

Payment mode

You can select the payment mode: monthly, quarterly, semi-annually, or annually. **Note:** If quoting multiple products, you have the option to select different premium modes by product.

Payment method

You can select the payment method. If quoting multiple products, you have the option to select different payment methods by product.

Email and print quote option

With MyEnroller, you have the option to email or print a quote for the applicant.
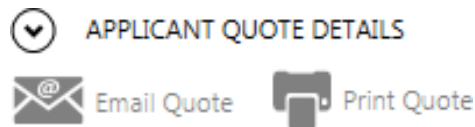
Email quote option

If you select the "Email Quote" button, you will be asked to enter the applicant's first name, last name, and email address before selecting the "Send Quote" button. The Outline of Coverage and product brochures will automatically be included in the email that is sent, if applicable.

Print quote option

You can print the quote by entering the applicant's first and last names and selecting the "View PDF" button. A copy of the quote will appear in a PDF format, which you can print.

Sample of Email	**Sample of Printed Copy of Quote**

At this point, if you want to continue and begin an enrollment, click on the "Next" button.

Taking an application with MyEnroller

The application process is similar for all Medico products that are available on MyEnroller. This step-by-step process will give you an example of completing an underwritten Medicare Supplement application.

Preferred rate screen

Questions that require answers are shaded in bright blue throughout the application process — a timesaver that ensures accuracy.

Household discount

General information

Fill in the applicant's demographic information, read the "Applicant Agreement" to the applicant, and check the box before proceeding.

REPRESENTATIVE NOTE: Required information for the quote or enrollment has a bright blue background. Other information that is required for the application may not be necessary here but will be required on future screens.

Guaranteed acceptance

Insurance information

Part 1

Other questions may be triggered based on the applicant's answer to the initial question.

Insurance information

Part 2

Complete this screen if the applicant is going to be replacing an existing Medicare Supplement policy. If they will be replacing an existing Medicare Supplement, select "Yes," enter in the company and plan type, and answer "Do you intend to replace your existing Medicare Supplement?" question.

Insurance information

Part 3 (Special Enrollment Period)

Complete the required question that asks whether the applicant had coverage under any other health insurance within the past 63 days. If "No," continue to the next page.

Notice to applicant regarding replacement

If the applicant currently has a Medicare Supplement or Medicare Advantage plan and is replacing that coverage with a Medico Medicare Supplement policy, complete this screen.

Medical information

Complete the medical information sections of the application. If any of questions 1-4 is answered "Yes," the applicant is not eligible for coverage.

Medications

List all medications taken within the last 12 months. If the applicant has none, check "None." Medico has included a quick find feature. When you start typing the medication's name, a list of prescriptions will appear, and you can select the correct one.

Payment summary

Application agreement

Select how the document, "A Guide to Health Insurance for People with Medicare" will be provided to the applicant. Also select "Policy Delivery Options" as "Applicant" or "Producer" (applicable in most states).

Signature options

Please select which option the applicant will use to sign the enrollment: "Electronic Signature," "Voice Authorization," or "Paper Application." NOTE: "Paper Application" has some limitations and will not be available on all products or with a credit card payment.

Electronic signature

MyEnroller allows you to capture the applicant's signature electronically when the:

- Applicant is present
- Applicant is not present

Applicant is present

The "Electronic Signature with Applicant Present" can only be used if the **applicant is present.** The applicant signs by typing in their date of birth and phone number, which was collected earlier in the enrollment process.

Applicant is not present

If you are not completing the application in person with the applicant, they may opt for: "Electronic Signature/ Applicant is not present." You will complete the application process, which requires the applicant's email address. Medico will send an email with a link to the applicant after the enrollment has been completed. The email will instruct the applicant to click on the link, review the application and all attached forms, and provide an electronic signature. To ensure that this process works smoothly, you must provide the applicant's accurate email address, date of birth, and phone number.

Once the application is submitted, the information will not be able to be corrected until the case is reviewed by the home office. The application and all forms are submitted to the home office as soon as the applicant electronically signs. Medico will send reminder emails to the applicant at periodic intervals for up to 29 days. You will receive copies as well – without the link. The reminder emails will continue until the applicant has completed the electronic signature process.

Applicant's email

Below is a copy of the email that the applicant will receive. The applicant will click on the link to access the electronic signature process.

Dear Jane Doe,

Thank you for your application with Medico Insurance Company and/or Medico Corp Life Insurance Company.

In order to complete the application process, you need to electronically sign the application.
To do this, click on the web address below.
Once the login screen appears, sign in using your date of birth and the phone number captured during the enrollment process.

You will be presented with a PDF version of the application for you to review.
Once you have reviewed the document, click the 'Sign Application' tab to begin the electronic signing process following the instructions on the screen.

To begin the electronic signing process, click this link:

https://esignprodtest.americanenterprise.com/Medico/Login?sid=fdf11e96-e978-422a-a566-b8b8deed2f1d

If your e-mail does not support clickable links, copy and paste the URL into your browser's address line.

If at any time you have questions or concerns, please contact me.

MEDICO TEST FMO
5155552222
usertwo@aris-secure.com

Applicant verifies identity

Once the applicant clicks on the link within the email, the below window will appear in their internet browser. The applicant will need to verify their identity by entering in their date of birth and phone number and then clicking on "Login."

In order to complete the application process, please provide the information below. We will verify this information with the information you provided in the application initially. By submitting your date of birth and your home phone number, you are certifying your identity. Enter this identifiable information only for yourself.

Please verify your identity

Date of Birth:		(mm/dd/yyyy)
Phone:		
	Login	

Electronic application review

The applicant will have the opportunity to review the completed application before completing the signature portion of the application process.

Sign application

The applicant will click on the "Sign Application" button and then select "Yes" or "No" to the following statement: "I, Applicant, agree that I have received the above forms and I agree to be bound to the terms and conditions of these forms."

If the applicant selects "Yes," they will need to enter in their date of birth and phone number one last time and click on the "Next" button.

Application submitted

Paper signature

The "Paper Application" has some limitations and will not be available on all products or with a credit card payment. If "Paper Application" is selected, you can print the completed application and all attached forms and mail or fax the paperwork to the home office. The agent signature will already display an electronic signature.
Applicant signature and dated fields will be blank. These must be collected from the applicant before submitting the application and forms to the home office for data entry. Include a full initial premium with the application.
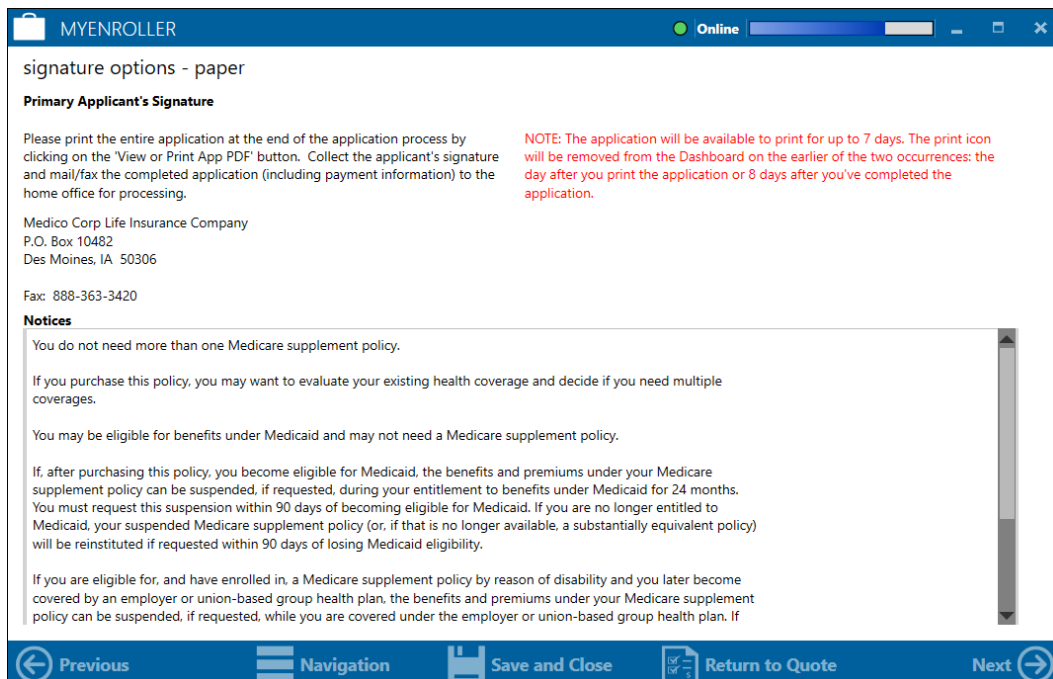
If the "print" signature option is selected, the application will be available to print for up to 7 days from the MyEnroller Dashboard screen. The print icon will be removed on the earlier of the following two occurrences: the day after the application is printed or 8 days after the application has been completed.

Please print the entire application at the end of the application process by clicking on the "View Application PDF" button or by clicking on the printer icon on the Dashboard screen. Collect the applicant's signature and mail or fax the completed application with the payment information.

Voice authorization

Voice authorization by home office

If "Voice Authorization by Home Office" is selected, Medico will call the applicant on your behalf and capture the applicant's voice authorization. The voice authorization is only available for underwritten Medicare Supplement, Short-Term Recovery Care, and First Diagnosis Cancer plans.

The voice authorization is **NOT AVAILABLE** for our Dental and Hospital Indemnity products or Medicare Supplement enrollments that qualify for open enrollment or guaranteed issue.

Please prepare the applicant for a call from the underwriting staff by discussing the term "voice authorization." Applicants are sometimes confused with this call. A voice authorization takes 5-10 minutes for one applicant. To ensure expeditious handling, prompt the applicant to return our call.
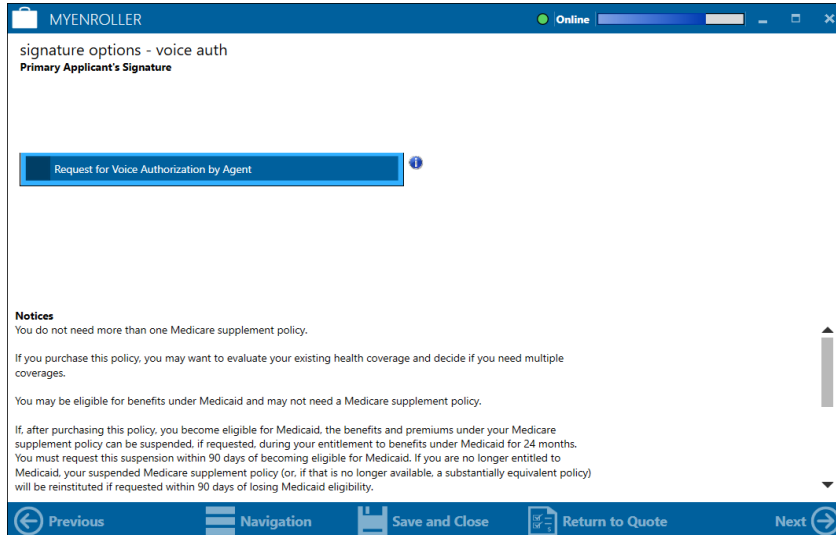
Voice authorization by agent

Select "Request for Voice Authorization by Agent," and an 800 phone number and guide will appear.

IMPORTANT:
- This is a conference call.
- If there's a busy signal after dialing the 800 phone number, please try calling again.
- The **5-digit code must be entered correctly followed by #** for the recording to be automatically attached to the application file. If the 5-digit code is entered incorrectly, admin services will have to manually attach the recording, which may cause a delay in the underwriting process.
- **The guide must be read verbatim.**

Once the voice authorization is complete, **press # to save and end the recording.**
Note: If you do not press #, the recording will not be saved.
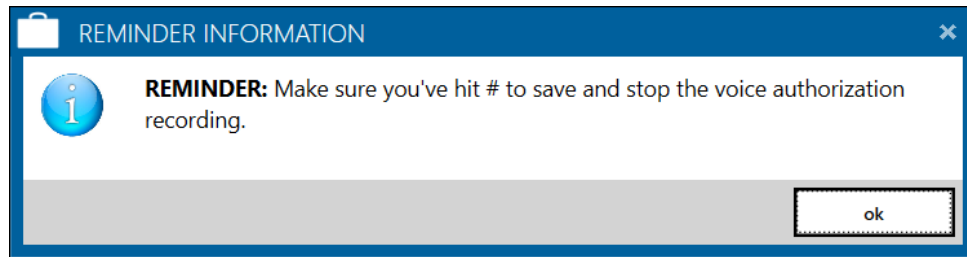
Split commissions

Medico allows the option to split commissions with another agent, if desired.

If split commission is selected, please enter the following information: Agents' names, agents' Medico writing numbers, and commission percentage split

Note: Commission percentage split MUST equal 100%.

Producer certification

Certify the following statement: "I certify the information in this application was provided by the applicant and correctly recorded. I have no information to add that could affect the acceptance or rejection of the risk." In addition, confirm that the preferred effective date is correct for the product(s) selected.

Email copy of application

Unless the applicant does not have an email address, a password and applicant email address should be provided so the completed application and all corresponding forms can be sent to the applicant for review and saved in their files. The copy of the application will be a PDF format. Enter a PDF password that is 10 characters in length.

Note: The password will be used by the client to open the email PDF. Medico does not store this information, so please be sure that the password is given to the client.

Copy of email

Bank draft information

Complete all required fields as indicated by the bright blue shading.

Credit/debit card information

Fill in the applicant's credit card information and select "Yes" or "No" for authorization.

Application review

Now you can review the application and all ancillary forms. All the forms have been filled in with the required information, and you will notice that the populated fields are in a blue font.

Complete case

At this time, the application is ready to be completed. Click the "Complete Case" button to finalize the application process. No additional changes can be made to the case. Not connected to Wi-Fi? Finish all screens and click the "Complete Case" button. When connected to Wi-Fi, open MyEnroller and sync the submissions.
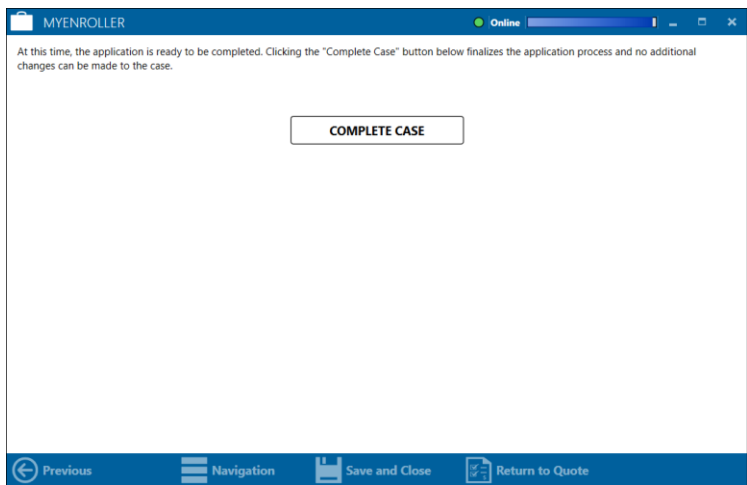
Synchronizing with home office

Once the "Complete Case" button is clicked, the application will sync with the home office and be sent directly to Medico's underwriting department to be processed (if connected to the internet).
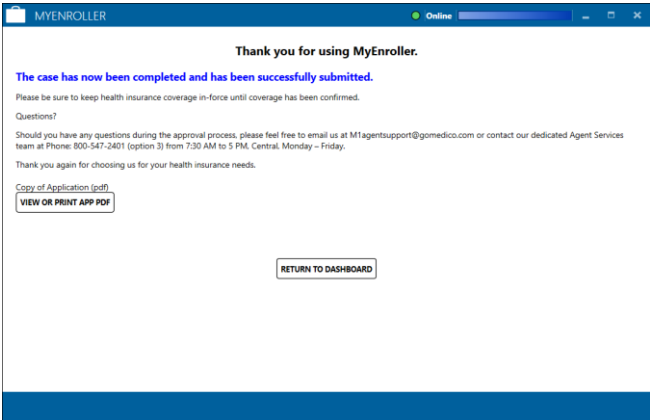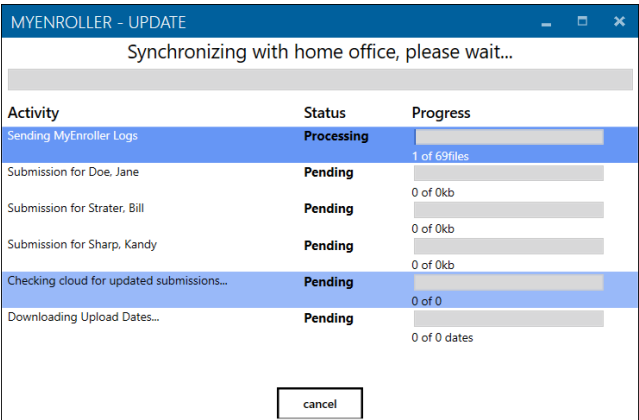
Congratulations! The MyEnroller application has been submitted.

We are excited that you've chosen to use MyEnroller. It was designed to help you increase your sales by giving you access to faster quoting tools, easier application submissions, and a convenient way to work on the go.

1. Completing the sale is the most important part of the appointment. Technology is a great tool, but as we have all experienced, an ill-timed error can be very frustrating. Make sure you have a paper application handy in case you experience any technical errors with MyEnroller that force you to quit using it in the middle of an appointment.

2. If you have questions or issues, contact Agent Services at 800-547-2401, option 3. They can help with software questions. If you find issues with MyEnroller itself, Agent Services will set up a ticket with the Help Desk, who will contact you to troubleshoot.

Thank you, and we look forward to earning your business.

24 114 5029 0321 US