Renaissance.
Life & Health Insurance Company of America

MEDICARE SUPPLEMENT

E-APP User Guide

Renaissance Life & Health Insurance Company of America

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What You Need to Know

The eApp is powered by Firelight, a technology of Insurance Technologies. Our eApp has many useful tools such as a built-in rate calculator that will auto-generate premiums, telephone signature, e-signature, and real-time underwriting.

Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

TELEPHONE SIGNATURE
AVAILABLE 24/7

877-888-0352

Helpful Hints & Highlights

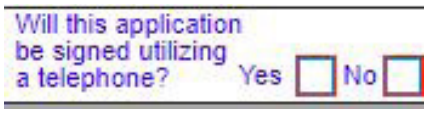
- Valid e-mail address is required for Telephone Signature and Electronic Signature (E-Signature). If the potential insured does not have a valid e-mail address, the agent's e-mail address may be used instead.
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted.
- Agents must sign via E-Signature.
- Clients may sign via E-Signature or Telephone Signature.
- Telephone Signature is collected after the application is submitted.
- After the eApp is submitted and, if applicable, telephone signature is received, the agent will receive an e-mail that contains the underwriting decision.
- To view the status of an app, visit https://ren.admin-portal.org
- Once a policy is issued, the first premium will be drafted immediately.

How to Access a New Application

1. Sign in at https://ren.admin-portal.org
2. Click on Electronic Application
3. Select Writing Agent Number and Application Type/Product (***Electronic Application with Firelight***), then Select '**New Application**'
4. Enter the '**Jurisdiction**' (Applicant's residence state) and '**Product**'
5. Name the Application
   Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.
6. The system will open the application and forms
7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.



8. On page 1 of the application, specify whether telephone signature will be used to collect the applicant's signature. Check the '**Yes**' or '**No**' box. If telephone signature is not selected, then E-Signature will be used to collect the applicant's signature.



9. Save your client's application information before closing the application by clicking '**Save**' in the navigation bar in the upper right hand corner.
10. The Status Bar at the top of the page displays your progress.



How to Navigate Through an Application

To navigate through all application pages:
1. Click on the blue double arrows on the right and left sides of each page -or-
2. Click on '**Open**' in the upper left hand corner. The pages with missing required information are in red font.

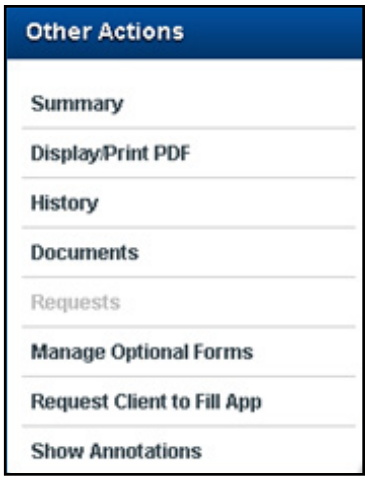


How to Add Attachments

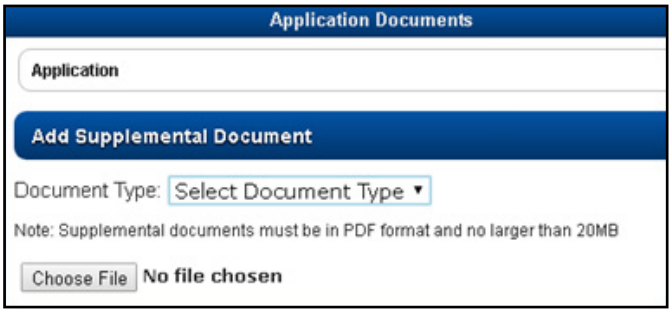
1. To add attachments, select '**Other Actions**' from the navigation bar in the upper right hand corner. (Example: If an applicant is applying during a Guarantee Issue period, you will use the attachment feature to attach their proof of eligibility.)



2. Select '**Documents**' when thd drop down menu appears.



3. Select the '**Document Type**' you would like to upload, and select 'Choose File' to browse and upload your document.



How to Sign an Application

There are two options to collect signatures: Telephone Signature or E-Signature.

• You were prompted to indicate which signature method your client will be using on page 1 of the application. Your client may sign by telephone signature while you, the agent are required to sign electronically.
• When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select '**Continue**' in the message window or in the upper right hand corner.

E-Signature Process

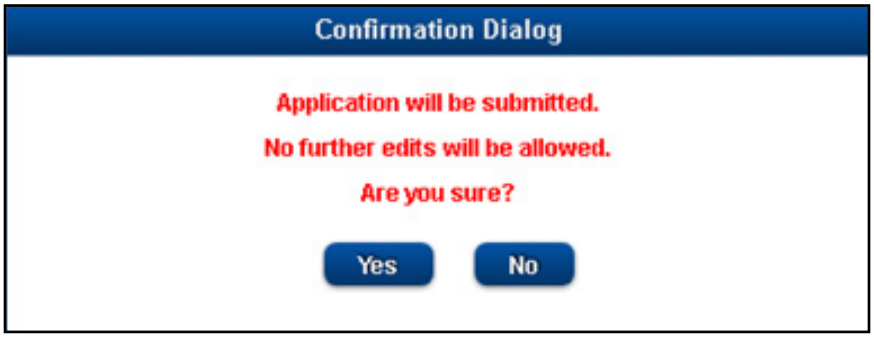
1. Once the application has been completed, select '**Use E-Signature**' to start the signing process. The applicant must have a valid email address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method
4. To continue to sign, select '**Sign Now**'
5. If the applicant is signing, you must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:

- Driver's License
- State Issue ID
- Passport
- Resident Alien ID

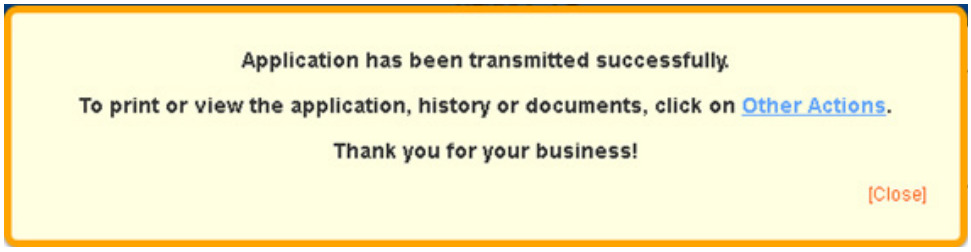
6. Select the '**I have reviewed**' checkbox to acknowledge they have reviewed and agree with the content and terms for each completed document
7. Once all documents have been reviewed and approved, select '**Sign**'
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select '**I Consent**' and repeat the same process for all other signers

How to Submit the Application

1. Once all the e-signatures are collected, select '**Continue**' in the upper right hand corner
2. A confirmation dialog box will appear. Select '**Yes**' to submit the application



3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on '**Other Actions**' in the message box or in the navigation bar in the upper right hand corner.
5. Once the application has been submitted and the applicant selected Telephone Signature to sign the application, please follow the Telephone Signature process (page 6) to collect the signature(s) to complete the entire application process.
6. Once a policy is issued, the first premium will be drafted immediately.

Telephone Signature Process

Call toll-free **877-888-0352**

Before Starting the Telephone Signature Process:

- You (the agent) must sign the application electronically and submit the application.
- You will need the application number, located on page 1 of the application in the upper right corner, for the telephone signature process.
- The applicant must remember the unique 4-digit pin he/she created on the Telephone Electronic Signature Sheet of the application. The 4-digit pin will be used during the telephone signature process.

1. After the application has been submitted, call toll-free **877-888-0352** and follow the prompts
2. After the greeting, the applicant must confirm he/she wants to continue with the telephone signature process by pressing 1 or by pressing 7 to stop the process.
3. Enter the application number. This is the '**Application ID**' number located on page 1 of the application in the upper right corner.
4. Enter the last 4 digits of the applicant's Social Security Number (SSN)
5. If the applicant agrees to the HIPAA Authorization, he/she would press 1 or may press 7 to stop the process.
6. The applicant must confirm he/she agrees to the telephone signature authorization and will be asked to enter their unique 4-digit pin. The 4-digit pin is the same pin number the applicant chose on the Telephone Electronic Signature Sheet. If he/she does not agree and wants to discontinue the telephone signature process, press 7.

Point-of-Sale Underwriting Review Process

Once all signatures have been collected and the application has been submitted, the application will be processed using the Point-of-Sale underwriting engine. The underwriting engine will determine if the application is Approved, Declined, Requires UW Review, or Requires Verification of Guaranteed Issue Qualification.

To view the eApp status updates in real time, go to the agent portal and click on Electronic Application. You will see a list of all the eApps you have submitted which includes the Application Number, Policy Number, Product, Client Name, Status, and Application Date.

The following are the statuses that may appear under the Status column:

- Active
- Decline
- Underwriting Review
- Telephone Signature Pending

An e-mail with the eApp's underwriting decision will be sent to you and the applicant will receive an e-mail confirming their application was submitted.

If the eApp is pending underwriting review, the applicant may call into the Underwriting Department to speak directly with an underwriter Monday through Friday between 7:00 am MDT to 4:00 pm MDT. The underwriter will determine the applicant's eligibility status over the phone. If approved, the underwriter will give the applicant their policy number.

CONTACT & SUPPORT

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