

Dear Valued Agent,

In order to simplify and streamline the online submission process, **CBS** has created this guide to help agents ensure accuracy with online enrollments. We hope you find this guide useful, and encourage you to contact us at **1-888-455-7462** if you are ever in need of assistance, or one-on-one training.

Common Mistakes on Quote Page:

- Make sure you begin on your personalized 'Virtual Insurance' quoting link. If you don't know it, or are unsure, contact CBS at **1-888-455-7462** for help.
- Never begin an application from your 'virtualinsurance.com/admin' Administrative Back Office, as a manual quote must be inputted, which creates a risk of a face vs. premium discrepancy.
- Make sure that correct state is selected, and tobacco question is answered accurately (12 month look-back) while quoting and then answered in accordance with the quote within the medical questions on the app.

Common Mistakes on Plan Information pages:

- State or Country of birth **MUST** be inputted. If born outside of U.S., please indicate the name of the Country, not the Continent. (EX. Central America is Unacceptable – Mexico is Acceptable)
- Only U.S. Citizens may be submitted online using Social Security number, Non-Citizens need to apply by paper to be considered for coverage. Please contact CBS for more information.
- Make sure that Citizen question is answered.
- Applicant's E-mail is necessary to complete the application, as a signature request will be sent via e-mail to complete the submission.
- Indicate Household Income and Occupation, as unemployed persons may only qualify for a premium of \$20.00 monthly.
- Make sure a beneficiary is designated. If no beneficiary is available, please indicate the proposed insured's Estate, or type in 'Estate Estate'. SSN is not required for Beneficiary, though preferable if it can be obtained.
- Make sure to answer premium payer question.
- If this quote includes any spouse or children, make sure to checkmark "**Critical Condition Family Rider**" box to populate fields allowing the agent to add family info. Complete **ALL** fields.
- The 'Additional Benefit Rider' box should **NEVER** be checked on a critical illness application, as it does not apply.
- Automatic Premium Loan and Withdrawal questions should **NEVER** be checked 'YES' for Critical Illness applications, as they do not apply. Make sure that 'NO' is selected.

Common Mistakes on Health Information page:

- Any health question with a 'YES' answer will require the following info: Who was Diagnosed, What Condition, Date of Diagnosis, Medications and Frequency, Dr. Contact info.
- Question regarding smoker/non-smoker must correspond to answer entered at quoting page where the application was started.

- If question #9 is answered 'YES', please explain the following: Who was Diagnosed, What Condition, Age of Diagnosis, current status.

Payment Info:

- Please note that applications being paid via credit card are charged immediately upon submission. **When paying with a Credit Card, only click 'Pay Now' ONCE.**
- Applications using bank draft will prompt the user for a desired draft date. Dates can be between the 1st of the month through the 28th. If no date is selected, first draft will happen upon approval of the application, usually 3-5 business days after it is uploaded.
- When Bank Draft is Selected: "Payer" question MUST be answered. If Payer is NOT the insured, the Payor will be required to sign off on Bank Draft.

Guide to completing apps in back office:

- Once the initial application is complete, agents must then access their '**virtualinsurance.net/admin**' Administrative Back Office to obtain signatures and upload an application. The application screen prompts agents to enter their back office, or they can manually type in their unique URL address to access their back office login portal.
- **Please note that applications cannot be processed until they have been **UPLOADED** through the back office.**
- Once logged into the back office, click on '**LIST POLICIES**' and do a last name search for your applicant, while adjusting the date search ranges as necessary.
- Next, click on the proposed insured's name in blue, and a **green sentence** will prompt the agent in the next page letting them know what steps are required before the application is complete.
- Below the green notification sentence on the '**LIST POLICIES**' page are hyperlinks that when clicked send an e-mail to the client and payer to sign their portion of the application.
- Indication that an application is 100% complete is found by looking at the Status bar next to the proposed insured's name in the '**LIST POLICIES**' tab. Agents will look for '**C A U**' which indicates that the Client Signed, the Agent Signed, and the Application was successfully Uploaded for processing.
- If there is a separate Payer on the application, the Agent will also obtain a signature from them through the back office, just like they did for the client. When the Payer has signed, the agent will notice a '**P**' in the **LIST POLICIES** status bar next to the '**C A**'
- If the Applicant used a Credit Card to pay, a '\$' sign will appear in the Status bar next to the client's name in the **LIST POLICIES** page. This indicates the card has been charged. No '\$' sign will appear for bank drafts, as they do not get charged immediately upon submission like credit cards do.
- Once all signatures are obtained, the agent will go to **LIST POLICIES** page once more, and the green indicator message will be replaced by a blue '**UPLOAD TO CBL**' box. Make sure this is clicked. This completes the online application and sends it in for processing.

PLEASE NOTE:

- Accuracy Now Saves Time Later!
- Any changes made to an application AFTER the client signs will ALWAYS generate an Amendment which needs to be signed in INK by the client and returned to Dearborn. Amendments delay your business, and can be avoided by being careful and accurate on the application.

We hope this guide will help you in your online submissions with CBS. If you are ever in need of assistance or personal training, please feel free to contact us for help. We value your business.

