



## *EZ-App Online Pre-Application Process*

West Coast Life's EZ-App is the online option to submit your life insurance cases to TeleLife®. EZ-App provides you with a quick and easy way to submit an online pre-application that has 24-Hour Access 7 days a week, uploads information directly into the interview system, and electronically attaches the agent "signature" to the application. For a complete overview of the EZ-App submission process, please refer to the TeleLife Processing section on [www.westcoastlife.com](http://www.westcoastlife.com).

### Submitting Your EZ-App Business

To log into EZ-App, please go to [www.westcoastlife.com](http://www.westcoastlife.com), log into the Agent/BGA Center, and click on the EZ-App link in the left navigation bar.

EZ-App will guide you through the submission process, prompting you for the information necessary at each step:

- ❑ Start the application by choosing the desired product
- ❑ Fill out applicant information and generate quote
- ❑ Enter beneficiary, owner, replacement and payment information (when applicable)
- ❑ If applicable, electronically sign any state required forms
- ❑ Notify the applicant of the TeleLife process to be sure they understand the time and purpose of the interview. Provide the TeleLife Processing Consumer Guide and Applicant's Checklist to the applicant by emailing directly from EZ-App!

### EZ-App Processing

- ❑ After the EZ-App pre-application is submitted, agents immediately receive a confirmation page that includes the policy number and a printable summary of all the fields the agent entered during the EZ-App data entry process.
- ❑ The Level 5 BGA office will receive an instant email with the agent's name and policy number that was submitted. The BGA will be able to access the EZ-App Administrative Site to review a copy of the information that the agent provided during the data entry process of EZ-App.
- ❑ An interviewer will call the applicant within 24 hours to complete the next steps in the process. The agent can also provide the number for the applicant to call for the interview process.

### Signed Forms

- ❑ **Agent Signatures** – The agent's electronic signature is validated by use of a user ID and password when the agent logs into the Agent/BGA Center at [www.westcoastlife.com](http://www.westcoastlife.com). Once the agent verifies that the information entered is accurate, the electronic signature will be applied to the information by clicking the "Continue" box. Any applicable state-required forms will be presented to the agent for review with the client. Each form will need to have the electronic signature added by choosing the appropriate signature box.
- ❑ **Applicant Signatures** – The full application, along with any necessary state forms, are printed and delivered to the client to review and sign. The paramed examiner will obtain specimens and signed forms, which are then sent overnight to the lab and forwarded to West Coast Life for final underwriting decision. The issue state will be the state where the policyowner first signs the application.

Illustrations for EZ-App pre-applications will be mailed directly to the applicant from the Home Office with a return envelope. Agents will receive a copy of the cover letter sent with the illustration for their records.

### Paramedical Exam

TeleLife will order the exam once the interview has been completed. The writing agent/BGA is not to schedule the paramedical exam for the applicant. If the agent/BGA orders the exam, West Coast Life will not cover the cost. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent/BGA.



## *EZ-App Online Pre-Application Process (continued)*

### **EZ-App Admin Site**

Agents and Level 5 BGA's will have access to the EZ-App Admin site through the left navigation menu after logging into the Agent/BGA Center on [www.westcoastlife.com](http://www.westcoastlife.com).

#### **Agents**

Agents will be able to see all of the information entered during the EZ-App submission process with the ability to reprint the EZ-App confirmation page.

#### **Level 5 BGAs**

The Level 5 BGA will be able to see all of the information entered during the EZ-App submission process with the ability to reprint the EZ-App agent confirmation page.

The Level 5 BGA will also be able to add recipients to the EZ-App BGA Confirmation Email distribution list.

### **Premium Information**

Choosing the payment frequency that best suits your client's needs is important because the payment frequency is a factor used when generating the quote. Premium can be collected through the following methods:

#### **Bank Draft**

Available through Checking or Savings accounts. If client is paying premium by bank draft, we recommend the applicant choose the monthly payment mode. The pre-authorized check payment will be processed once the policy is approved and issued.

#### **Credit Card**

Accepted for initial payment only: American Express, MasterCard, Visa, Discover\*. Please note that a credit card cannot be accepted for applications in the state of Alaska. The credit card will not be charged until the policy is approved and issued.

\* These are registered trademarks of American Express Company, MasterCard International Incorporated, Visa and Discover Financial Services

#### **Direct Bill**

Payments can be accepted via personal check. Unacceptable forms of payment include: Cash (or cash equivalent), Cashier's Check, Third Party Check, Money Order.

### **Binding Coverage**

If the applicant is requesting to conditionally bind coverage, the agent must indicate this request and provide account information prior to completing the submission.

**Paying Initial Premium via Bank Draft or Credit Card** - Agent must provide account information prior to completing the EZ-App submission process. The agent's electronic signature will be affixed to the Conditional Receipt or Temporary Insurance Agreement. The applicant signature will be obtained as part of the application delivery process.

Do not collect premium if:

- The total amount of insurance (both applied for and in force with this company and any of its affiliates) exceeds \$1,000,000
- The insured is over age 65
- The insured has a history of heart disease, stroke or cancer within the last five years
- The insured has plans to be outside the United States within the next 60 days
- It is likely that the final approval may be higher than a Table B

If the applicant chooses to provide you with a check for payment upon the submission of the EZ-App Pre-Application, the agent is responsible for completing a Conditional Receipt or Temporary Insurance Agreement and submitting to the Company with the payment check. Mail the check and Conditional Receipt or Temporary Insurance Agreement to:

West Coast Life Insurance Company  
TeleLife® Processing Center  
1707 N. Randall Rd, Suite 310  
Elgin, IL 60123-9409

*It is important to include the policy number from the Confirmation Screen on the check. We recommend including it on the memo line.*