



## Paper Pre-Application Faxing Process

West Coast Life's TeleLife® paper pre-applications can be found on [www.westcoastlife.com](http://www.westcoastlife.com).

Once on [www.westcoastlife.com](http://www.westcoastlife.com), log into the **Agent/BGA Center**, on the left hand side click on **Download Forms & Software**, then click on **Individual Forms**. In the three columns, select the state that you need the paper pre-application, "TeleLife Pre-application," and "TeleLife." Once all three areas are highlighted, click on "execute" and the desired forms will be available.

### Submitting a Paper Pre-Application

Please follow these steps to submit a paper pre-application via the TeleLife process:

- Print the application
- Fill in the proposed primary insured's information
- Fill in owner information
- Complete policy options
- Fill in beneficiary information
- If applicable, complete and sign any replacement or other required state forms
- If applicable, complete and sign the full illustration
- Review, provide Agent #, sign and finalize pre-application

**Please Note:** A paper pre-application will be returned if it is missing Insured's name, date of birth and age, coverage amount including all rider amounts, plan applied for, phone number, agent's signature, conditional receipt/temporary insurance agreement, illustration and any applicable state required forms (including replacement forms with appropriate signatures) when needed.

Notify applicants of the TeleLife Process and make sure they understand the time and purpose of the interview. Provide the TeleLife Consumer Guide and Applicant's Checklist to the applicant by downloading, printing, or ordering via our supply ordering system within the Agent/BGA Center.

### Fax Guidelines

Writing Agents – fax the paper pre-application with any applicable forms/illustration to the Brokerage General Agency (BGA). If any initial premium is collected, mail it with the application to the BGA.

Brokerage General Agency (BGA) – Verify that the agent is licensed in sensitive state(s). Fax paper pre-application with cover-sheet and any applicable forms/illustrations to West Coast Life TeleLife (1-888-615-9619). If a check is received, mail the check with the conditional receipt/temporary insurance agreement and a copy of the pre-application to:

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

Processing of the paper pre-application begins, and a policy number is assigned. BGAs will receive a fax confirmation within 24 hours of receipt of the paper pre-application. An interviewer is scheduled to call the applicant to complete the next steps in the process.

### Signed Forms

**Agent Signatures** – the signature of the writing agent is required when submitting the paper pre-application and applicable state forms.

**Applicant Signatures** – any applicable state forms and illustration (including those with the agent signatures) are merged into the full application, which is 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.



## *Paper Pre-Application Faxing Process (continued)*

### Paramedical Exam

TeleLife® will order the exam once the interview has been completed. The writing agent/BGA should not 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.

### 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 Check-O-Matic form is packaged with the pre-application to complete and fax in with the pre-application. 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\*. If requested, agent must provide a Conditional Receipt or Temporary Insurance Agreement with the paper pre-application. Please note that a credit card cannot be accepted for applications in the state of Alaska.

**Do not include credit card information on the paper pre-application.** Instruct TeleLife to collect the credit card information during the interview. These instructions can be noted in the Special Remarks section on the paper pre-application.

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 when using the Paper Pre-Application Faxing Process

If the applicant is requesting to conditionally bind coverage, the agent must provide a Conditional Receipt or Temporary Insurance Agreement with the Paper Pre-Application fax process.

The following guidelines must be followed when requesting conditional coverage:

- Conditional Receipt or Temporary Insurance Agreement must be completed and signed by the agent.
- Conditional Receipt or Temporary Insurance Agreement must accompany the paper pre-application.
- When Paying Initial Premium via Bank Draft - Agent can choose to provide banking information by using the Check-O-Matic form, or by instructing the TeleLife Processing Center to obtain the account information by notating in the Special Remarks section on the paper pre-application.
- When paying Initial Premium via Credit Card- Agent must instruct the interviewer to collect the credit card information by notating in the Special Remarks section on the paper pre-application: **Do not include the credit card information.**
- When Paying Initial Premium via Check - Agent must be sure to include the check amount on the Conditional Receipt or Temporary Insurance Agreement (if applicable). If faxing in the paper pre-application, please fax a copy of the premium check.

Do not collect premium if:

- The total face amount (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

Mail the check with a copy of the pre-application and conditional receipt to:

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