



# PHONE SALE

## IT'S AS EASY AS 1-2-3!

Submit your application  
in 3 simple steps

Your entire sale can take place over the phone, saving you time & money. With our phone sale process you don't have to meet with the customer, obtain a 'wet' signature, collect a premium check or mail an application. Products eligible for phone sale:

### **Cigna Medicare Supplement Solutions.**

Medicare Supplement | Companion Whole Life

### **Cigna Supplemental Solutions.**

*Critical Choice* Cancer and Heart Attack & Stroke

*Cash Advantage*® Critical Illness | Accident Expense

*Flexible Choice* Cancer and Heart Attack & Stroke

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#### **CALL YOUR CUSTOMER.**

You can fill out the application in **EXPRESS APP** while talking to them. **No need for a 'wet' signature!** If completing a paper application, write "phone sale" in the signature block. A signature confirmation will be obtained during the Phone Verification (PV).

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#### **CONDUCT A PHONE VERIFICATION.**

If required, conference in your customer and call the PV line at **(866) 825-4822** at the point of sale. You can reference our PV flyer (LOYAL-9-0024) on AgentView or in the Agent Guide to find out if a PV is needed.

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#### **SUBMIT THE APPLICATION.**

Lastly, submit the application via **EXPRESS APP** or fax. If the application is clean, it can be issued in as little as three days! Be sure to enter the PV case number on the application.





# PHONE SALE TIPS

## What is EXPRESS APP, and where can I find it?

**EXPRESS APP** is a 100% online application process that makes submitting new business fast and easy. You can find it on our agent website, [AgentView](http://AgentViewCigna.com) (<http://AgentViewCigna.com>), under the **EXPRESS APP** tab.

## What is a Phone Verification (PV)?

A PV is a phone interview with the customer to obtain an electronic signature and verify information on the application. For Med Supp cases, medical questions are asked, as well as medication usage and the condition. Refer to the flyer (LOYAL-9-0024) to learn more about completing the PV.

## How long is the PV?

The approximate length of the interview is five minutes. For Med Supp, the interview is about 15 minutes depending on the scope of the customer's health history, coverages applied for and number of medications.

## How do I use the PV Hotline?

With the applicant on the line, call the toll free number at (866) 825-4822. This service is available 24 hours a day, 7 days a week. If you wish to speak to a live associate, please call during our business hours, Monday - Friday, 8 a.m. to 6 p.m. CT.

## The PV will verify the following information:

- Customer's name & Social Security Number
- The plan they have chosen and the proposed rate  
(For Medicare Supplement only)
- Customer's Medicare number from their Medicare card
- Health questions from the application
- List of medications and what conditions they are taking them for

## The PV will verify that the customer has received the following:

- Copy of the application  
(For Medicare Supplement only)
- Copy of the Outline of Coverage
- 2014 A Guide to Health Insurance for People with Medicare (if Medicare eligible)

The customer must personally answer all of the PV questions.

After the PV is complete, be sure to enter the case number on the application.

**If you have any questions, please contact us at (877) 454-0923.**



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