



Protective 

VELOCITY DIGITAL PART II

Frequently Asked Questions

Protective refers to Protective Life Insurance Company.
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General questions

Q: What is digital Part II?

A: With digital Part II, your clients have the option to enter their medical-related information online. Within EZ-App® and other third party platforms, You can opt them in during the electronic application process. After doing so, they will receive a link to register and continue with their application online, which includes Part II medical-related questions.

Q: Do my clients have to answer Part II questions online?

A: No. However, they have the option to do so if they choose. If they choose not to, those questions will be asked by a TeleLife® representative as part of a telephone interview.

Q: What is the benefit to clients?

A: It's convenient, simple, secure, and easy. Clients can complete their Part II interview questions online at their convenience — 24/7.

Q: Does digital Part II replace TeleLife?

A: No, the digital Part II is simply another option to choose for completing Part II of the application. We have both the option of TeleLife phone interview OR the Online interview to complete Part II. However, if the client does not complete the online part II within five days, the process will revert to the TeleLife phone interview.

Q: Where is digital Part II available?

A: Currently, it's available on the EZ-App platform and select 3rd party platforms.

Q: How long does my client have to complete digital Part II?

A: Five calendar days from the time the ticket is dropped. If they do not complete within that timeframe, the application and client will be routed to TeleLife for a phone interview.

Q: If the client completes a portion of the interview and the five-day window passes or they elect to pivot to TeleLife, what happens to the completed questions?

A: The questions/information they completed will push over to TeleLife and the phone interviewer will collect the remaining unanswered questions.

Q: How does my client schedule their exam?

A: Once the ticket is completed and e-signed, the case is submitted to Protective and the underwriting process begins, including an exam company calling the client to schedule exams.

Q: Are there certain scenarios where we can't use digital Part II?

A: Yes —

- NY state
- Minor Insured
- Children's Protection Rider
- Owner other than Insured in our initial launch

These options will be introduced at a later date.

Here's what the process looks like

Agent process

- Agent submits drop ticket
- Agent provides email address of clients in the ticket
- Agent will need to opt in clients for digital part II
- Agent either submits or walks through interview with clients (Assisted vs Unassisted)

Client Process (Agent Assisted)

- Client receives link and registers on MyAccount.Protective.com
- Client consents to doing business online, honesty statement and e-signs HIPAA
- Agent contacted when they are ready for assistance
- Agent connects with client to walk through the interview with them (via EZ-App portal)
- Agent connects with client to walk through the interview with them (via MyProtective portal)
- Agent will submit application which initiates an Adobe e-sign email to the client
- Client reviews and e-signs completed packet
- Completed application packet is then transmitted to Protective

Client Process (Unassisted)

- Client receives link and registers on MyAccount.Protective.com
- Client consents to doing business online, honesty statement and e-signs HIPAA
- Client reviews and completes FULL online interview
 - Review Part I
 - Complete Part II
- Client reviews and e-signs completed packet
 - Completed application packet is then transmitted to Protective

Client requests TeleLife assist

At any point in the process, the client can choose to opt out of the online process and contact Protective's TeleLife team to help complete the application.

- TeleLife phone interview process is the same as today
- Client can indicate within the application they would like to complete the interview with TeleLife over the phone



Contact your Protective representative with any additional questions.



Let's work together for better protection and simpler solutions for you and your clients.

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Not Insured By Any Federal Government Agency		May Lose Value

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