



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 customers have the option to enter their medical-related information online. Within EZ-App® and other third party platforms, Your clients will be opted 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 customers 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 customers?

**A:** It's convenient, simple, secure, and easy. Customers 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 customer does not complete the online part II within five days, the process will revert to the TeleLife phone interview.

### Q: How long does my customer 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 customer 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 customer 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 customer 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 customer in the ticket
- Customer will be opted in for digital part II
- Agent either submits or walks through interview with customer (Assisted vs Unassisted)

### Customer Process (Agent Assisted)

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

### Customer Process (Unassisted)

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

### Customer requests TeleLife assist

At any point in the process, the customer 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
- Customer 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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