



VELOCITY ONLINE PART II

Frequently Asked Questions

Protective refers to Protective Life Insurance Company.
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General questions

Q: What is online Part II?

A: With online Part II, your clients have the option to enter their medical-related information online. Within Velocity drop ticket and other third party platforms, you can opt them in during the electronic application process. After doing so, they will receive a link to 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 Protective representative as part of a phone 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 online Part II replace phone interviews?

A: No, the online Part II is simply another option to choose for completing Part II of the application. We have both the option of a phone interview OR the online interview to complete Part II.

Q: Where is online Part II available?

A: Currently, it's available on the Velocity drop ticket platform and select third party platforms.

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

A: The applicant should complete the online interview as soon as possible to get the underwriting process started and secure life insurance coverage.

Online applications expire after 12 months through age 70; and six months for ages 71+.

Q: If the client completes a portion of the interview online and elects to pivot to a phone interview, what happens to the completed questions?

A: The completed questions/information will push over to phone interview 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.

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 online Part II
- Agent either submits or walks through interview with clients (Assisted vs Unassisted)

Client Process (Agent Assisted)

- Client receives link to complete questions online
- 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
- 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 to complete questions online
- 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 a phone interview

At any point in the process, the client can choose to opt out of the online process and contact Protective to help complete the application via a phone interview.

- Client can indicate within the application they would like to complete the interview 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.

protective.com

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