

MEDICARE SUPPLEMENT

KEY CONTACT INFORMATION

POSTAP Interview Specialist..... 1-888-330-2006

Fax # for New Business..... 1-877-584-2777

Policyholder Services Department.... 1-866-641-9999

(Option 2)

Marketing Department..... 1-800-308-2318

Email new Med Supp applications to:

Fastapps@oxfordlife.com

Medicare Supplement Service Center

*(New Business, Claims, Premium Processing, Commissions,
PHS Department)*

Oxford Life Insurance Company[®]

2721 North Central Avenue

Phoenix, Arizona 85004

How to Access the e-App

- Go to www.oxfordlife.com
- Click on “Producer Login” and enter your username and password
- Go to “Producer Support”
- Click on “Online Applications”
- Click on “Medicare Supplement Application”



*Effective as of 5-7-2014. For the latest rating, access www.ambest.com
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

The SOLUTION — Before life presents the problem.[®]

THE APPLICATION PROCESS

Simplified Approval Process

- Applicants eligible for **Guaranteed Issue or Open Enrollment** do not need to complete Part Two of the application.
- For **underwritten** applications:
 - **Medical exams or blood work are not required** for applicants to be considered for coverage.
 - **No delays** waiting for an underwriter to review the case. Medicare supplement applications are underwritten during the point-of-sale telephone approval process (POSTAP).
 - Applicants who **exceed the height and weight** acceptable range* for this product will automatically **not qualify** for coverage.
 - Applicants who can answer “no” to all questions in **Part Two** of the application will **qualify** for coverage.
 - Applicants who answer “**yes**” to any questions in **Part Two – Section A** of the application will **not qualify** for coverage.
 - Applicants who answer “**no**” to all questions in **Part Two – Section A** of the application, but answer “**yes**” to any questions in **Part Two – Section B**, will be required to provide additional information during the POSTAP telephone interview.
 - **An underwriting decision will be disclosed during the POSTAP telephone interview.**

***IMPORTANT:** Oxford Life Insurance Company® does not publish a height and weight chart. This information is evaluated during the telephone interview and neither Oxford Life® nor an Interview Specialist can prescreen for this requirement. Oxford Life’s height and weight chart requirements are comparable to other Medicare supplement companies in the market.

Obtaining the Applicant’s Information

You may select one of the following methods to complete the application with your applicant:

- Face-to-Face
- Over the Telephone

Submitting Applications

You may select several ways to submit the application to our Medicare Supplement Service Center:

- Mail
- Fax
- Email
- Online Electronic Application (e-App)

Documents the Applicant Must Receive During the Application Process

To comply with federal and state laws, at the beginning of the presentation, it is your responsibility to supply the applicant with a copy of both the:

- Guide to Health Insurance for People with Medicare; and
- Outline of Coverage

If voluntarily replacing coverage, replacement forms must be presented, signed, and dated on or before the application is signed.

Supplying the Documents for Applications Taken Over the Telephone

- **If the applicant does not have an email address or internet access**, it is your responsibility to directly mail the required documents to the applicant 3 days prior to your scheduled telephone call.
- **If the applicant has a valid email address**, you may email the documents to the applicant. If you are submitting an e-App, the applicant will **automatically receive an email** that will direct them to the required documents after you have entered the email address.
- **If the applicant has internet access but does not have an email address**, you may direct them to our website at www.oxfordlife.com/medsup, to view the required documents.

Application Fee

There is a **one-time application fee of \$15.00** that must be collected along with the applicant’s first premium.

POSTAP TELEPHONE APPROVAL PROCESS

What is POSTAP?

A point-of-sale telephone approval process implemented by Oxford Life to verify the applicant’s information, underwrite and approve the application and obtain voice signature authorizations within a few minutes.

How Does POSTAP Work?

POSTAP requires you and the applicant to call an Interview Specialist to verify the information on the application and provide your voice signature authorizations. If the application is approved, Oxford Life will assign a policy number and issue the policy within 2 business days of receiving the completed application, including the signed EFT authorization form.

When is POSTAP Required?

- Underwritten applications
- Open Enrollment or Guaranteed Issue applications missing the applicant’s “ink” signature

APPLICATION ELIGIBILITY	METHOD OF APPLICATION	METHOD OF SUBMITTING APP	CALL INTERVIEW SPECIALISTS FOR POSTAP (Y/N)
OE/GI	Face-to-Face	Fax/Mail	N
OE/GI	Face-to-Face	Online	Y
OE/GI	Telephone	Fax/Mail	Y
OE/GI	Telephone	Online	Y
Underwritten	Face-to-Face	Fax/Mail	Y
Underwritten	Face-to-Face	Online	Y
Underwritten	Telephone	Fax/Mail	Y
Underwritten	Telephone	Online	Y

Voice Signature Authorization and Recording of All Calls

POSTAP requires voice signature authorizations to complete the application process. The telephone call with an Interview Specialist will be recorded for quality and authentication purposes.

At the beginning of the interview, both you and the applicant are made aware that the call is being recorded and the applicant's consent must be communicated to proceed with the call. At the end of the telephone interview, the applicant will be asked for oral consent to final disclosures and to state their first and last name, which will serve as the applicant's voice signature authorization.

POSTAP TELEPHONE INTERVIEW

POSTAP Hours of Operation (Central Standard Time)

Monday – Thursday	8:00 a.m. to 9:30 p.m.
Friday	8:00 a.m. to 5:00 p.m.
Saturday and Sunday	24-Hour Voicemail

For applications completed FACE-TO-FACE with the applicant

- Call **888-330-2006** from the applicant's home and provide the Interview Specialist with Oxford Life's name and your name. Be sure to advise the Interview Specialist if the applicant does not speak English, so a translator can be brought on to the call.
- The Interview Specialist will obtain your authorization to record the interview and confirm the applicant's information in Part One of the application.
- The Interview Specialist will speak with the applicant to confirm the answers to the health questions and obtain their voice signature authorization.
- The Interview Specialist will speak with you again and provide the final underwriting decision.
- Submit the application and any other required forms to our Medicare Supplement Service Center. If the applicant wishes to have premiums deducted from a bank account, including the first premium payment, make sure the Electronic Funds Transfer (EFT) form is completed and signed.

For applications completed OVER THE TELEPHONE with the applicant

- Since you are not physically with the applicant, the interview can be completed in one of the following ways:
 - Keep the applicant on the telephone and **make a three-way call with an Interview Specialist**.
 - If you **do not have three-way calling** capabilities, advise the applicant that an Interview Specialist will call them shortly to complete the application process. End the call with the applicant and immediately call **888-330-2006**.
- Provide the Interview Specialist with Oxford Life's name and your name. Be sure to advise the Interview Specialist if the applicant does not speak English, so a translator can be brought on to the call.
- The Interview Specialist will obtain your authorization to record the interview and confirm the applicant's information in Part One of the application.
 - **If it is a three-way call**, the Interview Specialist will ask to speak with the applicant.
 - **If it is not a three-way call**, the Interview Specialist will end the call with you and immediately call the applicant.
- For **Open Enrollment or Guaranteed Issue** cases, the Interview Specialist

will obtain applicant's voice signature authorization.

- For **underwritten** cases, the Interview Specialist will confirm the applicant's answers to the health questions and obtain their voice signature authorization.
 - **If it is a three-way call**, the Interview Specialist will speak with you and provide the final underwritten decision.
 - **If it is not a three-way call**, the Interview Specialist will end the call with the applicant and immediately call you with the final underwriting decision.
- Submit the application and any other required forms to our Medicare Supplement Service Center. If applicant wishes to have premiums deducted from a bank account, including the first premium payment, make sure the EFT form is complete and signed.

Unable to Conduct the Telephone Interview at the Point-of-Sale

If you are unable to complete the telephone interview at the point-of-sale, leave a message in the 24-hour voice mailbox. Be sure to include the applicant's name, telephone number and primary spoken language if it is not English. An Interview Specialist will call back on the following business day to complete the interview with the applicant. The Interview Specialist will notify you once the interview is completed and will provide you with the underwriting decision.

Applications Written After Business Hours

If an application is written after business hours, leave a message in the 24-hour voice mailbox. Be sure to include the applicant's name, telephone number and primary spoken language if it is not English. An Interview Specialist will call back on the following business day to complete the interview with the applicant. The Interview Specialist will notify you once the interview is completed and will provide you with the underwriting decision.

NEW BUSINESS PROCEDURES

Application Status

For questions regarding the status of an application, please contact our Policyholder Services Department at **866-641-9999, option 2**.

Policy Issue Service Standards and Delivery Requirements

When applications are received in good order, policies are issued within 2 business days from the time the application is received in our Medicare Supplement Service Center. The initial premium check will be deposited at the time the policy is issued, regardless of the policy effective date. If the policyholder has requested to draft the first premium, we will draft on the policy issue date, unless a future draft date is requested, in which case, your commission will be delayed until the draft is processed. The policy and identification card are delivered to the party indicated on the application. The identification card contains the applicant's name, address, policy number, policy effective date and plan they have selected.

Policy Effective Date

The effective date cannot be prior to the date the application is completed and signed by the applicant, and cannot be more than 90 days from the signed application date.



Choose the Plan That Meets Your Client's Needs

(Amounts shown for 2016)

Services & Supplies	Medicare Pays	Medicare Supplement Plan A Pays	Medicare Supplement Plan C Pays	Medicare Supplement Plan F Pays	Medicare Supplement Plan N Pays
Medicare Part A					
Hospital Coverage					
First 60 Days	All but \$1,288	\$0.00	\$1,288	\$1,288	\$1,288
61st thru 90th Day	All but \$322 a day	\$322 a day	\$322 a day	\$322 a day	\$322 a day
91st day and after (Lifetime Reserve)	All but \$644 a day	\$644 a day	\$644 a day	\$644 a day	\$644 a day
Extended Hospital Coverage (up to an additional 365 in your lifetime)	\$0.00	100% of Eligible Expenses	100% of Eligible Expenses	100% of Eligible Expenses	100% of Eligible Expenses
Benefit for Blood	All but 3 pints	3 pints	3 pints	3 pints	3 pints
Skilled Nursing Facility Care					
First 20 Days	All Approved Amounts	\$0.00	\$0.00	\$0.00	\$0.00
21st thru 100th day	All but \$161.00 a day	\$0.00	Up to \$161.00 a day	Up to \$161.00 a day	Up to \$161.00 a day
Hospice Care	All but very limited coinsurance for outpatient drugs and inpatient respite care	Medicare Copayment/Coinsurance	Medicare Copayment/Coinsurance	Medicare Copayment/Coinsurance	Medicare Copayment/Coinsurance
Medicare Part B					
Physician's Services and Supplies					
Deductible	\$0.00	\$0.00	\$166.00	\$166.00	\$0.00
Coinsurance	80%	20%	20%	20%	100% except up to \$20 per office visit and up to \$50 per emergency room visit
Excess Benefits	\$0.00	\$0.00	\$0.00	100%	\$0.00
Benefit for Blood	All but 3 pints	3 pints	3 pints	3 pints	3 pints
Additional Benefits					
Foreign Travel					
First \$250 Each Calendar Year	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Remainder of Charges	\$0.00	\$0.00	80% to a lifetime maximum of \$50,000	80% to a lifetime maximum of \$50,000	80% to a lifetime maximum of \$50,000

Product is not offered in all states and plan availability varies by state; Plan B is available in Pennsylvania.

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