✓ iGO e-App®

F.A.Q.
Frequently Asked Questions

United American Insurance Company Since 1947

GLOBE LIFE INSURANCE CO. OF NEW YORK

Important Tip: Close all pop-up blockers when running the e-App.

Q: I'm on UAOnLine, but I can't find the link to the iGO e-App®.

A: The e-App® icon will be located in the top left corner of the page above your available Applications once you are certified to use the iGO e-App®. You will not see the icon if you have not completed certification training and quiz.

Q: How do I become certified to use the iGO e-App®?

A: You must complete certification training. The registration schedule for Certification Training Webinars is on the General Agent website. Watch for Training Certification Seminars coming soon. Make sure you have your Agent Number before you begin.

Q: How long will it take after certification before the e-App® icon will be available on UAOnLine?

A: 24-48 hours.

Q: What products are available in the iGO e-App®?

A: In states where products are approved, iGO e-App® offers: ProCare Medicare Supplements (UA and GNY), Final Expense Whole Life (UA only), Juvenile Whole Life (UA only), and Reserve Fund Annuity (RFA) (UA Only).

Q: Can I submit an application more than once?

A: No, an application cannot be submitted more than once.

Q: On the Plan and Premium screen what amount should I enter since I am only taking a bank draft form?

A: Enter $0 for "Amount paid with application".

Q: Which states require the policy form number for the Outline of Coverage?

A: IA, VA, IL, and GA. This information can be found on the State Compliance Sheet.

Q: What if the address is not verified within the iGO e-App®?

A: You can continue with the application, but make sure to confirm the address with the Applicant.

Q: What information needs to go into the Case Description textbox on the Case Information screen?

A: Nothing. This textbox should be left blank.

Q: What if the Payor is a business?

A: In the case of a sole proprietorship, a sole proprietor form should be used. No third party business payors are permitted.

Q: Is QAC asking, "Was the Agent present?"

A: Yes. Select '☐ has' or '☐ has not' correctly for the Agent Certification on the application.

Q: How long will it take for submitted applications to show up in the UA system?

A: The submitted iGO e-App® should appear within 24-48 hours.

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Q: What rates does the iGO e-App® use?

A: *The rates are based on the state where the applicant resides. Furthermore, the Agent must be properly appointed in the state where the applicant resides.*

Q: How long will it take for updates on items such as additional licenses and terminated Agents?

A: *Updates occur 24-48 hours on average, although some state appointments could take longer.*

Q: Can a New Case that has not been submitted be deleted in the iGO e-App®?

A: *No, they will stay in the 'View My Cases' for 120 days, then they are deleted automatically if there is no activity on that case.*

Q: Can I make a change to an application after it has been e-signed?

A: *You can make a change by unlocking the case. However, unlocking the case deletes all signatures and the signature process will have to be repeated and the case re-locked.*

Q: What happens if the Agent thinks the applicant is eligible for GI, the app is submitted and then Underwriting determines he/she is not eligible and needs the health questions answered? Should the Agent resubmit?

A: *No, do not resubmit. There is a note to the Agent when this question is answered 'Yes' that says, "You may be required to submit proof of Guaranteed Issue to Underwriting". If Underwriting needs any additional information they will ask the Agent to get this information and fax it in at that time.*

Q: What happens if the banking information cannot be verified within the iGO e-App®?

A: *Check and double check that you keyed in the banking numbers correctly. If you still receive an error, hold off submitting until you can confirm with the applicant that you were given the correct banking numbers. Once you have confirmed that you have the correct banking numbers you can submit (even if error on iGO e-App® is present).*

If you cannot confirm the banking numbers with the Applicant, do not proceed with the application and do not submit the case.

Q: Can I upload from my iPad (ID card, termination of coverage letter, etc.)?

A: *iPads will not have any upload capability. Uploads can only be sent from a desktop or laptop.*

Q: Is the upload feature available with all products?

A: *No, the upload feature is not available with all products. For example, there is no upload feature with Final Expense and Juvenile Whole Life. Additionally, in New York there is no upload feature available for ProCare Med Supp.*

Q: I need to submit banking documentation with a Juvenile Whole Life application in order to receive advanced commissions but there is no upload feature. What should I do?

A: *Final Expense and Juvenile Whole Life applications require bank documentation with the application in order to receive advances. Since iGO e-App® does not have an upload feature for these applications, if you are eligible and have requested advanced commissions on FE or Juv WL products, you must submit the application and supporting documents by mail or fax only, and you must include either a voided check, bank statement, or letter from your customer's bank with the application. Submitting via iGO e-App® and then faxing in the required bank documentation separately from the iGO e-App® will not result in advances being paid for that policy.*

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Q: Where should I send my applications if they need to be faxed or mailed?

A: FAX: 972-767-4462

MAIL:

ALL STATES EXCEPT NEW YORK
United American Insurance Company
Attn: New Business Dept.
P.O. Box 8080 / 3700 S. Stonebridge Dr.
McKinney, TX 75070-8080

FOR NEW YORK:
Globe Life Insurance Company of New York
P.O. Box 3125
Syracuse, NY 13220-3125

Q: Does the Agent have to be face to face with the applicant/payor to use the iGO e-App®?

A: The Agent does not have to be face to face with the applicant/payor to use the iGO e-App®.

There are 3 possible eSignature scenarios:

1. Face to face - Agent must be in the same room as the applicant/payor to use this feature.

2. ClickWrap – Agent is not in the same room as the applicant/payor. Typically, the application process will be initiated over the phone or via screen sharing. The applicant/payor will receive an email to electronically sign the application packet materials. Then the Agent will electronically sign and submit to the Home Office.

3. Combo – Agent must be in the same room with either applicant or payor, they electronically sign through the iGo e-App®. Then an email is sent to a non-present party to electronically sign after reviewing application packet. Then the Agent will electronically sign and submit to the Home Office.

Q: What if the applicant does not have an internet connection or my hot spot doesn't work?

A: Always have a paper application with you. Obtain a "wet signature" and then enter the information into iGO e-App® as soon as you have access to an internet connection. Save the paper application until the policy is issued and then shred it.

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