

# UA SERVICE

**To help ensure your new business is processed in a timely manner and commission advances are paid quickly, exercise the following guidelines. For a complete review of all underwriting procedures, read your General Underwriting Guidelines brochure (R799).**

## APPLICATION AND FORMS

- ▼ Use the compliance sheets to determine the required forms for the state where the app is taken.

## COMPLETED APPS

Always include:

- ▼ Writing Agent number
- ▼ All applicants' signatures (Applications must be **negotiated in person** by the Writing Agent)
- ▼ Turn-in report
- ▼ Checks or money orders for the premiums shown on the turn-in report
- ▼ Necessary replacement forms

## FOR MONTHLY BANK DRAFT BUSINESS\*

- ▼ For a **checking account**, the insured needs to provide a personalized **voided check**; for a **savings account**, the insured needs to provide a **deposit slip**.
- ▼ Authorization must be signed on every app.
- ▼ Copy of check or deposit slip must be attached to every app.

*\*UA will direct bill applicants who do not provide a voided check or deposit slip.*

## LONG TERM CARE

- ▼ Provide name, address and phone number of attending physician who has applicant's records for past two years.
- ▼ Have applicants notify doctors of UA's request for an Attending Physician's Statement (APS) to be completed by the applicant's doctor. Determine any APS fees before requesting the statement.

## DATING APPLICATIONS

- ▼ Date apps the day the application is completed — not the day it's sent to the Home Office or the date the insurance becomes effective.

## ALTERATIONS OR MARKOUTS

- ▼ Single line markouts, initialed by the applicant are acceptable. Use of liquid paper or correcting tape will require rewrite of app.

## REGISTRATION AND POLICY FEES

- ▼ Registration fees (usually associated with health policies) are one time fees collected at time of application.
- ▼ Policy fees (usually associated with life policies) are part of the premium and are collected each year.

## PROMPT SUBMISSION

- ▼ Submit applications no less frequently than once a week. Apps received in the Home Office after more than 30 days will have to be rewritten.

## BE PREPARED

- ▼ When calling UA's Agent Service department, always have your Agent number ready.
- ▼ Know insured's name and/or Medicare ID number.
- ▼ For underwriting questions, provide all pertinent information such as insured's condition, symptoms, medication and dates of treatment.
- ▼ For claim status questions, have dates of service, billed amounts, provider name, control number (if Medicare policy), date claim or requested information was sent to UA and whether treated as an inpatient or outpatient.

## IMPORTANT NUMBERS

- ▼ For questions regarding UA business, contact the Agent Service Department at 1-800-925-7355.
- ▼ For supply inquiries and requests, call 1-800-285-3676; fax 1-405-752-9341; or e-mail [uaagentsupply@torchmarkcorp.com](mailto:uaagentsupply@torchmarkcorp.com)