Tips for Navigating the DI Enhanced eApp

To help you complete the Enhanced Electronic Application (Enhanced eApp) for your DI insurance clients, follow these steps.

Step 1: After log in, click New Activity

- **Application**
  - This begins the Enhanced eApp process.
    - Lifestyle and Health questions (LQ/HQ) will be part of the application and must be completed prior to submission.
    - No teleunderwriting interviews.
    - Ameritas will order any mini-exams or Attending Physician Statements (APS) needed.
- **Paper Upload**
  - New business application – PDF only.
    - Teleunderwriting process only.
    - Ameritas will order teleunderwriting interview, mini-exams or APS needed.
  - Service/Policy Change request.
    - FIO or BIR increase applications.

Click "Next: Select & Configure Package to continue."

Step 2: Select Jurisdiction, Product type and Product

- Jurisdiction: Select the issue state.
- Product Type: Select Disability Income.
- Select Ameritas DI Cornerstone & BOE Foundation.

Step 3: Name the application

- RECOMMENDED: Applicant Name, State, Product Name.

Step 4: View helpful tips and FAQs on the Welcome Page

- Steps in this application during data entry.
- Electronic signature process.
- Locked application.
- Application completion.

Click "Next Page" after each remaining step.

Step 5: Complete Case Cover – All fields

- This will not be visible to the applicant.

Step 6: Complete Agent Information – All fields & license verification

- This will not be visible to the applicant.

Step 7: Complete Policy Details page – All fields

- This will not be visible to the applicant.

Step 8: Complete Producer Statement – All fields

- This will not be visible to the applicant.

Step 9: Complete the rest of the application

- May be completed during an in-person meeting, phone call or video call with the applicant.
- May also send it to the applicant via the **"Fill and Sign"** feature under "More" in the top right-hand corner.
  - Before sending to the applicant to **Fill and Sign**, you must complete the Case Cover, Agent Information, Policy Details and Producer Statement. If any fields are missing from these sections, you will not be able to select the **Fill and Sign** option.

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Completion tips:

- **Financial Information**
  - Include complete and **accurate** net earned income information for the current year (year-to-date), last year and two years ago (annualized).
    – In many cases where financial documentation is not required, we rely on accurate information in this section. If this is missing, we reserve the right to request financial documentation.
  - If any business ownership, include any **net** business income/loss for the same time periods. The required income figure must be the business profit after all business expenses have been deducted.
  - Include details of all other disability coverages in force or applied for – including Group long-term disability (LTD) through employer and if there are plans to replace any or all of it.
    – Since about half of applicants fail to disclose employer-provided disability coverage, stress the importance of listing it to avoid underwriting delays and policy amendments. If unsure, advise applicants to confirm their benefits with their employer.
- **Health Questionnaire – 3 pages in this section**
  - Have details of medical history handy prior to completing this section. Ex. MyChart records.
  - Use Physician/Facility Look Up to document personal or attending physician information. This information flows through to any health questions answered yes where the attending physician provided treatment.
  - Provide all relevant details to any questions answered yes.
  - For certain questions, a yes answer will trigger an additional questionnaire that can be viewed in the right-hand margin.
- **Lifestyle Questionnaire**
  - Provide all relevant details to any questions answered yes.

Step 10: Applicant consents to electronic signature and document delivery

Step 11: Applicant completes HIV consent form (optional).

Step 12: Applicant electronically signs application.

Step 13: Financial professional electronically signs application.

Step 14: Financial professional submits application to Ameritas.

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In approved states, DInamic Cornerstone Income Protection® (forms 4601NC and 4602GR) is issued by Ameritas Life Insurance Corp. In New York, DInamic Cornerstone Income Protection® (forms 5601NC and 5602GR) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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