



# VELOCITY DIGITAL PART II

## Frequently Asked Questions

Protective refers to Protective Life Insurance Company.  
For Financial Professional Use Only. Not for Use With Consumers.

## General questions

### Q: What is digital Part II?

**A:** With digital Part II, your clients have the option to enter their medical-related information online. Within EZ-App® and other third party platforms, You can opt them in during the electronic application process. After doing so, they will receive a link to register and 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 TeleLife® representative as part of a telephone 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 digital Part II replace TeleLife?

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

### Q: Where is digital Part II available?

**A:** Currently, it's available on the EZ-App platform and select 3rd party platforms.

### Q: How long does my client have to complete digital 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; 6 months ages 71+

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

**A:** The completed questions/information will push over to TeleLife 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 digital part II
- Agent either submits or walks through interview with clients (Assisted vs Unassisted)

## Client Process (Agent Assisted)

- Client receives link and registers on MyAccount.Protective.com
- 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 (via EZ-App portal)
- Agent connects with client to walk through the interview with them (via MyProtective portal)
- 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 and registers on MyAccount.Protective.com
- 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 TeleLife assist

At any point in the process, the client can choose to opt out of the online process and contact Protective's TeleLife team to help complete the application.

- TeleLife phone interview process is the same as today
- Client can indicate within the application they would like to complete the interview with TeleLife 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](https://protective.com)

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN, and its affiliates.

Protective® is a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws. Protective and TeleLife are registered trademarks and EZ-App is a trademark of Protective.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

PLAG.4301462 (09.23)

**For Financial Professional Use Only. Not for Use With Consumers.**