OmniTrak™ eApplication FAQ

SBLI

This FAQ answers common questions about using the new and improved Level Term eApplication process.

General

Q. What does the SBLI OmniTrak eApplication process look like?

A. SBLI launched a new eApplication that provides an instant underwriting decision. The agent completes Part 1 of the app and can choose to hand off Part 2 to the client or complete the eApp themselves.

When the agent select the client hand-off option, they can present the instant underwriting decision and offer directly to the client or allow the client to view it on their own, if they wish to do so. The client is required to provide HIPPA consent in either case. the consent signature link can be sent by email or text.

At the end of the application process all parties must provide their signatures. The agent signs last and will receive an email notification once the signature process has started.

Q. What is new about this eApplication?

A. The eApplication is fully digital and designed to make the process simple and efficient for agents. You can complete the entire application yourself or hand off Part 2 to your client, with the flexibility to either present and accept the offer personally or allow your client to review it directly.

Q. What are the possible instant decision outcomes?

A. Each case receives an instant underwriting decision with three possible outcomes:

- Instant decision
- Accelerated consideration
- Traditional underwriting

Q. How do I test the eApplication process?

A. You can explore the full eApplication process using our "Test Drive" feature, located under the "Learn/Demo Apps" tab. This allows you to experience both the client journey and the complete eSignature process, including HIPAA consent.

Q. What are the carrier contracting vs. appointment requirements?

A. SBLI requires agents to be contracted to start the eApplication. For agencies using SureLC, contracting is typically completed in 3-4 days. If submitted by PDF, the process generally takes about two weeks.

SBLI supports Just-In-Time (JIT) appointments for contracted agents in all states except for those that require pre-appointment—including IN, OR, PA and UT.

Process

Q. What notifications do I receive on the eApplication?

A. Both agent and client will be notified by email to complete a portion of the eApplication. For example, when the client finishes their section, the agent will get an email notifying them it's time to return and sign. After the eApplication is signed and submitted to SBLI, the case details and application status will automatically update as it's processed. Agents can check these pages for updates.

Technical Support

Q. Who do I contact for Technical Support?

A. Please contact your account support team by email or phone.They will coordinate with Techficient Support as needed to assist with any case-related issues.

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