

SBLI EasyTrak Digital™ Term

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SBLI contact information

Questions relating to sales, marketing, or the agent sales portal:

Email easytrak@sbli.com or call 855.642.0023

Questions or issues related to post-issue service:

Customer service: at customerservice@sbli.com or call 888.224.7254, option 3

Access to agent paid policy and commission information:

www.sbliagent.com

Commission questions:

Email sblicommissions@sbli.com or call 888.224.7254, option 5

Common questions

Question	Answer
What is required to write an SBLI EasyTrak Digital Term policy?	You are required to be contracted via SureLC. You must be appointed and licensed to the states in which you are writing an application. Please see the below FAQs for additional information.
I was just contracted. When can I start writing?	To begin the process, you must sign the SBLI contract in SureLC, once completed, your paper work will need to be reviewed and forwarded to SBLI. Please note that agents cannot begin writing until contracting is complete and an agent code has been issued. Once you receive confirmation of your appointment with SBLI, you will gain access to the SBLI EasyTrak Digital Term e-application on the Dynamic platform.
How do I access the SBLI EasyTrak Digital Term product?	You will access the new product exclusively on Dynamic and once you are appointed with SBLI you can submit e-applications by clicking “Apply” in Dynamic.
How can I split commissions with my upline/downline?	On the Agent Information page of the e-application, you will be able to add up to two additional agents. The split must be in full percentage points equaling 100%. You will need to know the split agent’s SBLI agent writing code with SBLI. The split agent will need to be licensed and appointed in the selling state.

Need help with a specific application?

Question	Answer
There is a mistake in my client’s application. How do I edit this?	<p>Prior to submitting the application to Underwriting, you have the ability to review and edit the application. Once an offer has been extended, information cannot be edited. If there is an error on the application, please contact SBLI at techf_support@techf.com or chat the helpdesk on Dynamic.</p> <p>Please note, if inaccurate information is provided for the client’s name, date of birth, or Social Security number, the client may be requested to cancel their original submission/policy and redo the process.</p> <p>If the error is a change of beneficiary, change in address or a change in payment method, please contact SBLI once the policy is active at 800.694.7254. Clients may also make the change themselves via the self-service portal, my.sbli.com.</p>
Can a link be resent if they cannot find it when ready to sign?	Yes. Within the e-application you will have multiple opportunities to resend the signature links. The first being on the HIPAA page and then again on the application status page. If your client provides an incorrect email address or phone number, you can update it on the same pages.
How do I resume an application?	In Dynamic you can access any case by selecting the “Cases” tab on the side menu. From there, find the particular case you want to resume and view the case. On the case details page, if the case is resumable, you will see the “Open eApp” button in the upper right corner. Select that button to resume the case. If a case is not able to be resumed, you will not see the “Open eApp” button on the case details page.

Technical questions

Question	Answer
Why can't I proceed past the agent info screen when completing the application?	<p>If you are unable to move past the agent info screen, it is likely because:</p> <ul style="list-style-type: none"> You attempted to write business in PA and are not appointed. A split agent you added is not licensed or appointed in the applied-for-state. If the split agent is not yet appointed, it will block you from moving past the agent validation screen. <p>Please note, SBLI processes appointments on a Just-In-Time (JIT) basis in most states; however PA requires agents to be appointed before submitting. To request pre-appointment in PA, email sblicommissions@sbli.com. Activation may take up to 48 business hours.</p>
How do I sign the HIPAA documents or final application?	<p>To e-sign the application:</p> <ul style="list-style-type: none"> You will receive an email and/or text message to access the signature experience. Select the link within the email or text, the signature experience will open in a new browser tab. The client will need to login to the signature experience with their zip code and last four digits of their social security number. The full HIPAA documents or application (based on signing step) will be viewable. This may take a few seconds. The client will first need to scroll through the entire application (to the bottom of the PDF) form. This is NOT the screen scroll; this is scrolling through the actual PDF. Once this is complete, they will be able to click the sign button below the PDF window. If at the final signature step, the status page will display on their screen after signing and the policy will be delivered via email within minutes.

Payment methods

Question	Answer
What payment method should my client use?	Your client will need a valid bank account.
Is "Monthly" the only payment mode available?	There are four payment modes: monthly, quarterly, semi-annual and annual.

Policy service

Question	Answer
How do I service an in-force policy?	To service a policy that is currently in-force, you or the client would need to contact SBLI directly. Advise the client to use the my.SBLI.com portal or call SBLI customer service at 800.694.7254, M-F, 8 am-5 pm EST.
How do I increase the face amount once it has been issued?	You cannot increase the face amount of an issued policy; you must write your client additional coverage.

Underwriting

Question	Answer						
What third-party data sources are used?	The third-party data sources used are explained below:						
	<table border="1"> <tr> <td>Milliman</td> <td> <ul style="list-style-type: none"> Provides information on an applicant's prescription and medical history. For more information, clients can request their consumer file from Milliman or by calling 877.211.4816. </td> </tr> <tr> <td>ExamOne</td> <td> <ul style="list-style-type: none"> Provides information on the applicant's existing lab results history. For more information, clients can access their results from ExamOne. </td> </tr> <tr> <td>LexisNexis</td> <td> <ul style="list-style-type: none"> Provides information on the applicant's financial, motor vehicle and criminal history. For more information, clients can request a Consumer Disclosure Report from LexisNexis. </td> </tr> </table>	Milliman	<ul style="list-style-type: none"> Provides information on an applicant's prescription and medical history. For more information, clients can request their consumer file from Milliman or by calling 877.211.4816. 	ExamOne	<ul style="list-style-type: none"> Provides information on the applicant's existing lab results history. For more information, clients can access their results from ExamOne. 	LexisNexis	<ul style="list-style-type: none"> Provides information on the applicant's financial, motor vehicle and criminal history. For more information, clients can request a Consumer Disclosure Report from LexisNexis.
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How does an instant decision product work? Is there really no medical exam?	There is no exam. We use automated engines to review the build, MIB reports, medications, motor vehicle records and other information to assist in the automatic underwriting decision.						
Is there a way to do risk assessments before submitting an application?	Yes. There is a pre-screening process to review the applicant's eligibility for EasyTrak. If the client has a knock-out condition, then you will be notified that based on the answers to the pre-underwriting questions, the client is not eligible for this product.						
Are quotes based on attained age or age nearest?	Premiums for this product are based on the age nearest.						
Are permanent residents eligible for this product?	Yes.						
Which states is SBLI EasyTrak Digital Term available?	49 states and DC; not available in NY.						
Are chewing tobacco and vaping considered nicotine?	Yes.						

Commissions

Question	Answer
Is their advance commission available?	Yes, commissions are paid on an annualized basis as a 75% advance, daily (business days only) via Electronic Funds Transfer (EFT) on settled business to each agent's bank account. Advance commission is the default option, though as earned commission may be requested.
When will I see commissions for this policy?	SBLI has the ability to pay commissions on a next day or end of week basis. Check with your upline regarding your specific payment arrangement.

Product questions

Question	Answer
What riders are available?	EasyTrak includes automatic riders/services at no additional cost - charitable giving, accelerated death benefit for terminal illness, accelerated death benefit for chronic illness, unemployment waiver of premium, LegacyShield and optional riders including accidental death, disability waiver of premium, and the child and grandchild rider. Full rider details are provided in the SBLI EasyTrak Digital Term Agent Guide.
Does EasyTrak allow replacements?	Yes, EasyTrak accepts replacements to give agents more flexibility to help their clients as their needs change. While every situation is unique, a replacement may provide features and cost to better align with a client's current needs.
MIB questions	
My client was given an MIB hold. What does that mean? Does this decision get reported to MIB?	If your client completes underwriting questions and submits consent to be underwritten, a request for information is sent to MIB. If there is a match that is significant enough, then no decision is made, and the process is stopped. MIB is reporting back to Techficient a specific code(s) that is preventing rendering a decision from a previous application or policy. You can work with your client to clear up their MIB report and then work with SBLI to review and dispute their decision not to underwrite.
How do I dispute an MIB hold?	SBLI cannot reconsider an application unless the MIB report contains incorrect information that has been corrected with MIB. If you believe the report is inaccurate and wish to pursue a correction, please follow the instructions below. <ul style="list-style-type: none"> Your client can follow the instructions on the Notice to Applicant letter to obtain information in the MIB file. This process can take a few weeks. <ul style="list-style-type: none"> Complete the required MIB request form. Email the completed Request for Disclosure to infoline@mib.com. Once the client has a copy of their MIB Consumer File Disclosure which they believe to be inaccurate, they should follow the instructions on that document. Supporting documentation is required to resolve any dispute. A Request for Reinvestigation form is available from MIB. This process can take up to 45 days. Learn more at www.mib.com. Your client can also request the MIB files online at https://www.mib.com/request_your_record.html.
Will the MIB report show a decline for my client?	On an MIB report, it does not state the decision of an application. However, there are certain details of the application that will be disclosed to the MIB. So, if a client indicates a certain health condition, we are required to send that code to MIB which will disclose the medical/risk information in the MIB report. We do not state whether they have been declined.

Other

Question	Answer
Is there a mobile quoting tool?	Your e-app link and agent platform will work from your mobile phone.
How does the e-policy delivery process work?	After the agent and client have completed the signature process, the client will receive an email from SBLI to register on my.sbli.com . Once registered, the client has the ability to view and download their policy package. The agent will have access to the policy at sbliagent.com .
Will the agent get a copy of the policy?	Agents can download client policies at sbliagent.com . The policy is not delivered to your e-app link. Once the client completes delivery, the policy number, premium, and other details will be available in the SBLI agent portal.
Is there an option for a paper copy of the policy?	Clients can print their policy at my.sbli.com . Agents can print their client's policy at sbliagent.com .

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