

Effective February 2019

Changes to Final Expense Ages 50-85 Interview Requirements

Replaces current interview guidelines

UPDATED Interview Requirement Chart	
Ages 50-70	Ages 71-85
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* When the payor is **other than** the proposed insured, spouse, significant other or child.

When the applicant is age 71-85 and is **not found** in the prescription database(s). **Does not** apply when the applicant is applying for the Return of Premium Plan.

Mobile Application - Decision Engine Process

Our mobile application technology will advise you if an interview is required based on the above guidelines. When an interview is required, use EMSI for a faster interview experience as MIB and pharmacy checks have already been completed through our decision engine process.

EMSI: 1-866-719-2024

EMSI Spanish Line: 1-866-901-1776

8am – 9pm Monday through Friday CST

10am – 2pm Saturdays CST

Paper Applications

For applicants 71 – 85, you will not know at time of application if an interview is needed unless the payor falls outside of the guidelines above. If you want a point of sale decision, you have the option to contact Apptical to complete a telephone interview even if one is not required. If you do complete an interview with Apptical, please write Apptical in the top right corner of the application and provide the Apptical case number.

Apptical

1-877-357-1773

7:30am – 1:00am Monday through Friday CST

9:00am – 9:00pm Saturday and Sunday CST

Whether mobile or paper application, if an interview is required and was not completed at point of sale, the interview will be ordered by the home office with EMSI.