

Baltimore Life's Silver Guard®

INSpeed® with LIVE Underwriting Process

Baltimore Life's Silver Guard® product can be written using INSpeed® with LIVE Underwriting, an innovative point-of-sale technology. You and your client work together with our call center representative to complete a paperless application process over the phone. During the call we will provide you with a live underwriting decision, accept an initial premium, complete a voice recorded signature process, bind the coverage, and assign a policy number all in a matter of minutes.

The Decision Process

You will pre-qualify your client using the application Form 7430-0508 or its state specific variation as a worksheet. Pre-qualification includes ensuring the sale is complete, the applicant can qualify for either Silver Guard I and II based upon the medical questions contained in Part 1 and Part 2 of paper application, and all necessary information is gathered beforehand that is required to underwrite and issue the application. During the INSpeed call when the applicant is answering the medical questions, additional questions may be asked by the call center representative. These questions will help us verify use of prescription drugs or other medical data that is presented to us when searching their prescription drug history and MIB, Inc's database. This process will allow our call center representative to make a live underwriting decision in most all cases.

To assist you in classifying an applicant's medical condition, we need to start with the application.

- Part 1 questions do not fall under any time limit.
 - Questions 1, 2 and 3 are generally "have you ever" questions and must be answered accordingly.
 - Question 4 applies to the proposed insured's current condition. A yes answer to any Part 1 question will result in a denial of coverage.
- The lead in to Part 2 of the application states "In the past two (2) years, have you been told, or have you had a medical diagnosis, received treatment, had symptom(s) or been hospitalized for any of the following?"
 - A series of health questions follows. While diagnosis, symptom(s) and hospitalization are easily understood, the concept of treatment may require some clarification.
 - Treatment applies to any medical condition(s) that has occurred within two years prior to the date of the application.
 - Medication for certain conditions named on the application must always be considered ongoing and current treatment.
 - Congestive heart failure, chest pain (angina), Alzheimer's/dementia, insulin dependent diabetes, and chronic renal insufficiency/failure (kidney disease), though not an exhaustive listing, are major examples of such conditions. People currently taking medication for, or otherwise receiving treatment for these conditions should NEVER answer any health question that relates to their individual condition "No", even if the condition was diagnosed more than two years ago. The appropriate answer to any question relating to these conditions is "Yes". Cancer that has been diagnosed but is currently being "watched" by medical professional, without active treatment, also requires a "Yes" answer.
 - In addition to the application, the following forms are required to be provided or read to the applicant prior to contacting the INSpeed Call Center. These forms can be printed or ordered from the secure area of our website.
 - Notification and Disclosure Statement, Form 7640 or its state specific variation
 - Authorization of Release of Health-Related Information (HIPAA), Form 7699
 - In Pennsylvania and Maine only, Pennsylvania Disclosure, Form 1589 and Maine Disclosure, Form 7060(ME)Complete a paper version of these forms, wet sign and submitted to New Business.
- The NAIC replacement form, Form 7296-1201-NAIC, if applicable, is completed during the INSpeed call. If there is a replacement of coverage in PA, FL or AR, a paper version of state specific replacement form with a wet signature is required and must be submitted to New Business.

Once the appointment is finished and the decision has been given, please submit any of the above required forms through securesubmit.baltlife.com. To log in, use the same credentials you use to access Baltimore Life's secure agent website.

The Call Center Details

Once you have pre-qualified the applicant using the application, you will contact the INSpeed with LIVE Underwriting Call Center toll-free at (888) 368-9678. Our LIVE Underwriting Call Center hours are 10:00 a.m. to 9:30 p.m. Monday through Thursday and 9:00 a.m. to 6:00 p.m. Friday, EASTERN TIME ZONE. For all interviews:

- The applicant, owner, and premium payer via bank draft must participate on the call to complete the electronic voice recorded signature process. Please be sure to provide or read all required disclosure statements prior to the call.
- As the agent, be prepared and have all necessary information gathered from the first page of the application prior to contacting the call center such as applicant information, beneficiary information, etc., as you will be providing this information. The call center representative will ask your client the APL question, all health questions in Part 1, 2, and 3, and their bank information and EFT draft request.
- If you want the policy to be mailed directly to the client, be sure to advise the call center representative when asked.