



**West Coast Life  
Insurance Company**  
A PROTECTIVE COMPANY

# Communication

**TeleLife #1, August 14, 2006**

343 Sansome St. • San Francisco, CA 94104 • 1-800-366-9378 • [www.westcoastlife.com](http://www.westcoastlife.com)

## TeleLife<sup>®</sup> introduction

### What is TeleLife<sup>®</sup>?

TeleLife is a proven, cost-effective streamlined process to complete and submit term life insurance applications. It was established in 1995 and was previously owned by Chase Insurance. West Coast Life acquired the TeleLife process in July 2006.

TeleLife was developed to enhance the agent/broker productivity and provide improved profitability and placement ratio.

### State Approvals

Please check the state approval list to see what states have approved use of the pre-application. You can access this list by completing the following steps:

- Go to [www.westcoastlife.com](http://www.westcoastlife.com)
- Click on Agent Center
- Log in using your Agent Contract Number and zip code of record
- Once in the Agent Center, on the left-hand side click TeleLife
- Click on the State Approvals

### Eligible Plans of Insurance

The Focus Term Series Products are eligible for the TeleLife process.

### The Costs

There are **no fees, charges, or reduction in commissions** for utilizing the TeleLife process.

### Agent Responsibilities

The agent can make the sale in person or over the phone. The agent then completes a short application. The agent has two options for the short application; they can either complete the pre-application form or the EZ-App on-line form.

### Forms

Please note that consumer related marketing pieces and BGA fillable flyers will be available over the next several weeks. Please watch for future communications.

86-06 COMM C (8/14/06)

**FOR AGENT USE ONLY. NOT FOR CONSUMER USE.**

If you wish to be removed from our communication list, please call 1-800-366-9378 x4592.

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## **Pre-application form**

- The agent can complete a one-page pre-application that can be mailed or faxed.
- This pre-application form can be found on [www.westcoastlife.com](http://www.westcoastlife.com), in the Download Forms and Software section of our Agent Center. **Please note that this is in the Individual Forms section, NOT the application packet.**

## **EZ-App on-line form**

- The agent can fill out an EZ-App, which is an online form. The EZ-app link can be found on the homepage of [www.westcoastlife.com](http://www.westcoastlife.com). The Agent can then submit the form electronically through the web.
- **To log on**, your User ID is your West Coast Life Agent Contract Number (please note this is case sensitive, please use all capital letters). Your password is **00** followed by the **last four digits of your tax ID or Social Security number (example 001234)**. **Any past Chase users** that are currently contracted with West Coast Life and have used EZ-app in the last 12 months, your user name and password will remain the same. If you are a former Chase user contracted with West Coast Life that has not logged on in the last 12 months, you will log on as a new West Coast Life user.
- For a new agent, access to EZ-App is available 24 hours after the agent has been assigned a valid West Coast Life agent number.
- If an agent uses this method, once the application has been submitted they will receive a policy number.
- The BGA Office will receive a summary e-mail at the end of the day with a list of all West Coast Life EZ-Apps.

## **Face Amount**

For applications without any form of pre-payment, **there is a \$5 million face amount cap for business submitted through the TeleLife process.**

For applications with pre-payment, the maximum amount of coverage that can be bound by conditional receipt is \$500,000.

## **Collection of Premium**

### **Initial Premium & Conditional Receipt Issue Rules**

- Must be under 65 years old
- Total coverage applied for must be \$500,000 or less. The \$500,000 limit applies only when the case is accompanied by pre-payment.

### **Accepted Payment Methods**

- Check
- Check-o-matic for monthly, quarterly and semi-annual mode
- Credit Card (Visa, MasterCard, American Express and Discover Card), for initial payment only

## **TeleLife® Responsibilities**

Once the short application (whether the pre-application form or the EZ-App on-line form) has been submitted the customer will be contacted by a TeleLife trained insurance interviewer. The customer will assign the designated time to be contacted. There will be an approximate 20-minute medical and personal history interview. The interviewer will then schedule a paramedical exam appointment for the customer. The TeleLife interviewers will make 3+ calls per case, if still no contact, a postcard will be sent to the applicant asking them to contact a TeleLife representative.

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## **TeleLife® Features & Benefits**

- Application is completed during the telephone interview
- 75% of the interviews are completed within 5 days
- Reduces APS orders
- Reduces expenses
- Improves placement ratio
- No cost or fees to the Agent/Broker

## **How Do You Know What is Going on with Your TeleLife Business?**

TeleLife activity will be downloaded in to the West Coast Life Quick View system or you will be able to view activity through your current agency management system download. This is not available today, but will be over the next several weeks. However, once the TeleLife process is complete and West Coast Life receives the completed application packet you will be able to view status the same way you do with all your West Coast Life business.

## **TeleLife® Hours of Operation**

### **Applicant Interviews**

- Monday through Friday...7am to 11pm Central Standard Time (CST)
- Saturday..... 9am to 2pm Central Standard Time (CST)

### **TeleLife Support (e-mail and telephone status)**

- Monday through Friday...7:30am to 7pm Central Standard Time (CST)

## **TeleLife® Contact Information**

- Phone Number: (888) 800-6608
- Fax Number: (888) 615-9619
- Email Address: [telelife@wclife.com](mailto:telelife@wclife.com)
- [www.westcoastlife.com](http://www.westcoastlife.com) homepage (access 24 hours a day)
- Address:  
West Coast Life Insurance TeleLife  
2500 Westfield Dr.  
Elgin, IL 60124

**For Additional Information please contact your BGA**

**Watch for more information regarding TeleLife, EZ- App  
and enhancements to this business process!**

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