

Welcome to the Electronic Application for Underage health products, including Health Saver Plus and the Enhanced 24 Hour Accident Expense Plan. Currently the E-App system is only available if applicants are paying with an Electronic Bank Draft. **We do not allow direct bill on the E-App at this time.**

To use the system you will need to download the E-App to your PC or Lap Top where it will reside. An ICON will download to your desktop for ease of use. It will look like:



Once it is downloaded you can take applications without being connected to the internet. Once you are re-connected to the internet any applications you have written will be automatically sent to PALIC.

HOW DO YOU DOWNLOAD THE E-APP SYSTEM AND SET IT UP ON YOUR PC?

You must have an agent writing number to begin. You will go to www.neweralife.com and click on the Agent button where you will see this Login page

Agent Login	Agent Registration
Username: <input type="text"/>	If you are a new agent, or have not previously registered with the website, please take this opportunity to register. If you need assistance with the registration process please call us at 888.748.3035.
Password: <input type="password"/>	
Forgot Your Password?	
LOGIN	Register Now

For first time agents who haven't registered with the website, please follow the directions above under agent registration. Again you will need your agent number to proceed with this registration process.

After you have registered and logged on to the system you will select the Online Applications link at the left of the screen, then select either Health Saver Plus or Enhanced 24 HR Accident. You will see the PALIC E-App ICON. Click on this button and the software will be downloaded to your hard-drive.

IT IS NOW DOWNLOADED ON YOUR PC-WHAT DO YOU DO NOW?

- The first screen you will see is the registration for the E-Application. PLEASE complete your personal information including your agent number and click on the SAVE button. You will only need to enter this information the first time. The system will automatically keep your information and load it when you are completing new applications.
- The program will always update once you have downloaded it to your PC.

YOU WANT TO SHOW ANOTHER AGENT HOW THE E-APP SYSTEM WORKS?

- You can load as many agent numbers that you wish. To run a test or illustrate the system but NOT submit a live application, please load another agent ID and load the agent number as:

60000DEMO

This is a demo agent number that if used will not submit an application to the company. If you use this number for testing, please make certain you always switch back to your assigned agent number by clicking on your agent number on the quote screen when writing new applications. If you forget to do this, they won't be submitted to the company.

You will never have to reload the E-Application system again.

OTHER IMPORTANT ITEMS WHEN USING THE SYSTEM!

1. On the quote screen you have the ability to see eligibility information including height and weight by clicking the box at the lower right that says: *Eligibility Questions*
2. On the lower left tab you can verify which agent number you're using if you have loaded more than 1 agent number.
3. If you click on Quotes, you are now ready to run quotes and complete new applications. You may save quotes by putting a name in the box that says First Name and has the word primary written in. Just put your applicant's name in place of primary.
4. In the lower left hand of all of the screens you will see a PDF tab. That is where the Occupation Class Type and Underwriting Guidelines reside.

5. Once you're into the product section, you can write the Health Saver Plus and add the Enhanced 24 Hour Accident Expense Insurance Plan or write the Accident plan without the Health Saver Plus. To delete the Health Saver Plus plan, just remove the "check" at the top of the page next to the product name (HOSPITAL INDEMNITY INSURANCE). It will remove that plan and move to the next plan available. (See below)

Philadelphia American Life Insurance Company E-App - FOR TESTING ONLY

Basic Info → **HOSPITAL INDEMNITY INSURANCE**

Hospital Indemnity

Plan Option I	Plan Option II
Calendar Year Maximum Benefit <input type="radio"/> \$100,000 <input type="radio"/> \$250,000 <input type="radio"/> \$1,000,000	Calendar Year Maximum Benefit <input type="radio"/> \$100,000 <input type="radio"/> \$250,000 <input type="radio"/> \$1,000,000
Number of Units Per Policy <input type="radio"/> 1 Unit <input type="radio"/> 2 Units <input type="radio"/> 3 Units	Number of Units Per Policy <input type="radio"/> 1 Unit <input type="radio"/> 2 Units <input type="radio"/> 3 Units
Base Plan Deductible <input type="radio"/> \$1,000 <input type="radio"/> \$2,500 <input type="radio"/> \$5,000	Base Plan Deductible <input type="radio"/> \$1,000 <input type="radio"/> \$2,500 <input type="radio"/> \$5,000
Premium <input type="text"/> Includes Rate-Up <input type="checkbox"/>	Premium <input type="text"/> Includes Rate-Up <input type="checkbox"/>

6. SIGNATURES- If you are face-to-face with the client please ask the applicant to type their name in the appropriate space. If you are writing both spouses, both of their names need to be included. If you are using co-browsing, you should release control of the application to the client and let them type their name in. Finally if you are not face-to-face or co-browsing, please read the disclaimers and ask the client if, as the writing agent, you can type their name in. You should type their name in as follows:

Joe Applicant by Mike Agent.

This lets the company know that the agent typed their name in AND we will be acquiring their verbal signature during the Quality Assurance Call.

7. Once you have completed the application, including the bank draft information, click on submit and the application will be transmitted to the company the next time you are connected to the internet.

8. To view the applications you have submitted using the E-App and to obtain the status of your pending business, go to www.neweralife.com, log in with your agent ID and select "Pending Business". Click on your client's name and you will be able to view and print the completed application (if it was submitted electronically). To view the status of your pending applications, click on the "status" link.

Finally if you have ANY questions, please contact us at 281-368-7212.