New Era Life Insurance Company
New Era Life Insurance Company of the Midwest
Philadelphia American Life Insurance Company

Guidelines for submission of Medicare Supplement online applications

1. The agent must be licensed with our company AND must have a registered agent login name and password for our website, www.neweralife.com
2. E-applications may only be submitted via your secure agent web page.
3. All required fields on the application must be properly completed and signed before the application can be submitted.
4. Every section of the application that requires the applicant's signature will require a checkbox to be filled in.
5. The applicant will be required to answer a security question to confirm their electronic signature. Their answer will be verified during the telephone interview.
6. Every section requiring an agent signature will also require a checkbox to be filled in. The agent name will populate the signature lines and agent page.
7. The applicant must agree to automatic bank draft (any mode) as we will not accept checks to be mailed to the Home Office separately from the application.
8. To properly verify banking information, you will be required to submit the bank account number and bank routing number twice (in lieu of a voided check). <u>Please enter bank account information carefully to avoid returned bank drafts which may cause unnecessary delays.</u> The applicant's account number will be verified during the telephone interview.
9. **All open enrollment and guaranteed issue applicants will receive a quality assurance phone call to verify their e-signature and their account information.**
10. **<u>For all new business applications, the initial premium including the application fee will be drafted upon approval of the application.</u> Subsequent payments on in force policies will be drafted on the applicant's requested draft date. THE APPLICANT MAY NOT CHOOSE THE 29TH, 30TH OR 31ST AS A DRAFT DATE. Please make sure the applicant is aware of this procedure, and do not submit the application until the applicant has funds to be drafted.**
11. For internal plan changes, although the applicant must choose automatic bank draft, we will not draft the initial premium until the policy is issued.
12. Before final submission of the application, a Review page with the summarized data entered will allow the agent to review and/or edit the information. You will be able to print this page. Once verified, the agent will click on the 'SUBMIT" BUTTON.
13. The agent will be able to view the application with an option to print a PDF version of the application. The policy number will be assigned, and it will be printed on the application. This is a compliant document.
14. You will be able to view your pending applications through your secure agent login by clicking on 'PENDING BUSINESS".

We encourage you to submit your applications electronically, and you may contact us at 888-748-3035 for assistance.