

Enrollment Guidelines

Premium

When calculating the premium, utilize the outline of coverage. Equitable National will honor the premium calculated as of the application date. Example: if an applicant has a birthday between their application and effective date, Equitable National will charge the applicant the premium calculated the date the application was submitted.

Risk Classes

There are two separate underwriting risk classes: Non-Tobacco and Tobacco. Each risk class has a separate premium rate.

Non-Tobacco: Applicants who qualify for coverage and do not use tobacco products.

Tobacco: Applicants who qualify for coverage and use tobacco products.

- This rate can be applied for applicants during open enrollment or who qualify for guarantee issue in certain states.

Tobacco rates DO NOT apply during Open Enrollment or Guaranteed Issue in the following states:

Arkansas, Illinois, Iowa, Kentucky, Maryland, Michigan, New Jersey, North Carolina, North Dakota, Ohio, Pennsylvania, Tennessee, and Utah.

Policy Discount

Equitable National Life offers a 7% discount for individuals that meet the necessary qualifications. See the chart below for details.

STATES	DISCOUNT
AR, AZ, DE, GA, IA, IN, KS, KY, MD, MI, MT, NC, NE, PA, SC, SD, TN, TX, UT, WV	Available to applicants residing with at least one, but no more than three other adults where at least one other adult is over the age of 18. Only one applicant needs to apply.
ND, NJ, OH, IL	Available to applicants if for the past year have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare Supplement policy with us. If living with another adult who is their legal spouse, we will waive the one-year requirement.
IN	Applicants who qualify for Open Enrollment and Guarantee Issue automatically qualify for the Household Discount.
ID	No Discount Available

Submitting the Application

Equitable National offers three methods for submitting and completing applications:

- Paper Application.
- Telephonic (Express) Application.
- Web Application.

Each application has its own guidelines to follow when submitting for coverage.

Paper Application

To submit an application using the Paper Application Process:

1. Pre-qualify the applicant based on the Medical Questions found on Page 5 of the application. (Not required if the applicant is applying under Open Enrollment or Guaranteed Issue).
2. Complete the entire application.
3. Complete the Health Information Authorization – (ENL-HHA MS).
4. If the applicant is replacing: complete the Replacement Notice (ENL-RN).

Once the application has been completed, you can submit the application either by faxing it to Equitable National's New Business Department at 801-415-0948 or by uploading it through the agent portal at agent.equitablenational.com

Any application dated outside of 30 days from the date the application is received at Equitable National's Home Office will be returned.

In order to accelerate the application process, verify that the application has been completed in full. Try to be as detailed as possible when filling out an application. This will assist in expediting the process.

Producer Checklist for Paper Applications

- Application is completely filled out.
- All Medical Questions have been answered.
- Agreement & Acknowledgement Section (pg. 7) signed and dated.
- HIPAA statement ENL-HHA MS signed and dated.
- Replacement Notice ENL-RN completed and signed (if necessary).
- State required forms ENL-CMP-KY; ENL-ILMSCH completed and signed (if necessary).

Telephonic (Express) Application

The Telephonic (Express) Application is completed, from start to finish, over the phone with a specialist from Equitable National's Tele-Underwriting Department. To complete an application using the Telephonic (Express) Application Process, contact Tele-Underwriting at 888-352-5102. Note: ALL Telephonic (Express) and Web Applications must be set up to have the premium paid using Bank Draft.

When completing an application using the Telephonic (Express) Application Process:

1. Pre-qualify the applicant based on the Medical Questions found on Page 5 (not required if the applicant is applying under Open Enrollment or Guaranteed Issue).
2. Review the application with the applicant; you MUST read the required statements in Part V – General Information of the application to the applicant. If the client has not been read these statements, the Underwriter will end the call and inform you that the statements must be read by the client to complete the interview.
3. Complete the Replacement Notice (ENL-RN) if the applicant is replacing.
4. Prepare for the call. When you contact the Tele-Underwriting Department to complete an interview, both you and the applicant will be required to provide certain information:

Agent:

- Producer (writing) number.
- Type of plan, effective date of plan.
- Any plan discount information.
- Applicant's current policy information (if the applicant is replacing).