

*Sales Process and Voice Signature Recording Guidelines*  
(“VSR Guidelines”)

**Company: Washington National Insurance Company**

**Products:** Accident Assure, Washington National Critical Solutions, Accident Secure PLUS, Washington National Solutions Cancer, Hospital Secure, Pulse Protection Series, Washington National Worksite Critical Illness, Wage Guard, Washington National Active Care, Washington National Hospital Assure.

**Description of Sales Process:** Onesource will be used to collect the data and Voice Signature Recording (VSR) will act as the legal authority

**Sales Process Guidelines**

The following guidelines should be followed during the solicitation of products or upgrades referenced above issued by Washington National Insurance Company via non-face to face solicitation.

1. Applications or employee enrollment forms should be submitted via the Company’s Onesource software
2. All screens of Onesource should be reviewed in their entirety with the applicant
3. All questions regarding the product, its features, limitations or riders should be solicited and addressed PRIOR to the beginning of the Voice Signature Recording
4. All laws and regulations regarding face to face sales of this product are also applicable to the phone sales process

**Voice Signature Guidelines**

The following guidelines should be followed for the taking of the Voice Signature Recording.

1. All questions regarding the product, its features, limitations or riders should be solicited and addressed PRIOR to the beginning of the Voice Signature Recording
2. The Voice Signature Recording should be limited to the applicable disclosures and responses from the applicant
3. The Voice Signature Recording should not contain unnecessary peripheral conversation, to the extent possible
4. For each applicable disclosure below the listed or substantially similar language must be utilized
5. The Voice Signature Recording for Washington National product(s) should be captured separately from other company disclosures/recordings.
- 6. The Voice Signature Recording should begin AFTER all forms have been read and reviewed as applicable with the applicant**
7. The voice signature process should be explained to the applicant PRIOR to beginning the Voice Signature Recording
8. All of the applicable Required Disclosures listed below must be captured in the Voice Signature Recording
9. The Voice Signature Recording sound file must be submitted with the application via Onesource

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**Voice Signature Recording Guidelines**

*Agent spoken passages in GREEN*

*Agent spoken passages that may be pre-recorded in RED*

*Applicant spoken passages in BLUE*

***START THE VOICE SIGNATURE RECORDING***

**Required Disclosures – applicable to ALL Applications:**

**1. Voice Signature Attestation**

The following language should be captured in the Voice Signature Recording:

*“Today is [Month, Date, Year]. This is [Agent Name], agent number [Agent Number], a licensed agent with Washington National Insurance Company and I am on the phone with the Applicant. I am recording this call as the signature for the insurance [application or employee enrollment form].*

*Applicant, could you please listen to the following statements and provide your response when requested. I will remain on the line until the end of the recording.*

*“If you agree and understand that the completion of this section of the call will constitute your signing of the requested [application or employee enrollment form] for supplemental health insurance with Washington National Insurance Company and has the same effect as signing a paper [application or employee enrollment form] in person, please state your full name, the last 4 digits of your Social Security Number, and your date of birth.”*

*Applicant’s response ... My name is [Full Name, SSN4, Date of Birth].*

A clear response must be contained in the Voice Signature Recording.

**2. Application or Employee Enrollment form Statements by the Applicant**

The agent must read these sections from the **state specific application or employee enrollment** form during the application or enrollment process, prior to the voice signature recording, or provide the form prior to the application or enrollment process and retain documentation of such.

Voice Signature Recording should reflect the following or substantially similar language:

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*“If you acknowledge that you have been read or provided the [Application or Employee Enrollment form] Statements by the Agent, and any questions regarding these statements have been answered, please say, “I agree”.”*

*Applicant’s response ... I agree.*

A verbal affirmation must be included in the Voice Signature Recording

**3. Authorization to Obtain Medical Records (HIPAA)**

The agent must read and explain the form in its entirety during the application process, prior to the voice signature recording, or provide the form prior to the application process and retain documentation of such.

Voice Signature Recording should reflect the following or substantially similar language:

*“If you acknowledge that the Authorization to Obtain Medical Records for Underwriting purposes has been provided to you or reviewed with you and you agree that by answering this question in the affirmative you are authorizing the Company to obtain personal medical information necessary to underwrite this application for insurance, please say, “I agree”.”*

*Applicant’s response ... I agree.*

A verbal affirmation must be included in the Voice Signature Recording

*“A medical authorization will now be read to you.*

*I authorize any physician, hospital, pharmacy, pharmacy benefit manager, health insurance plan or any other entity that possesses any diagnosis, treatment, prescription or other medical information about me to furnish such health information to the Company for the purpose of evaluating my eligibility for insurance. This authorization overrides any restrictions that I may have in place with any entity regarding the release of my medical information. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. This authorization shall be valid for two years from this date and may be revoked by sending written notice to Insurance Company., If you agree to this authorization, please say “I agree.”*

*Applicant’s response ... I agree*

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**4. Outline of Coverage Acknowledgement**

Outlines of Coverage are state filed and approved forms. The agent must read and review the appropriate Outline for the coverage purchased in its entirety during the application process, prior to the Voice Signature Recording.

Voice Signature Recording should reflect the following or substantially similar language:

*“If you acknowledge that the Outline of Coverage for the policy you are purchasing has been reviewed with you and any questions about the coverage have been answered, please say, “I agree”.”*

*Applicant’s response ... I agree.*

A verbal affirmative answer to the above language must be included in the Voice Signature Recording

**Required Disclosures – as appropriate based on applied coverage**

**5. Electronic Fund Transfer Acknowledgement**

*If Required, this form is part of the Onesource process. The agent must review the authorization during application completion, prior to the voice signature recording.*

*Voice Signature Recording should reflect the following or substantially similar language:*

*“If you agree that you provided or verified your banking information and authorize the Company or its designated business partner to initiate automatic fund transfers for the payment of your premiums until such time as your policy is cancelled or you provide the Company written request to change your form of premium payment, please say, “I agree”.”*

*Applicant’s response ... I agree.*

A verbal affirmation must be included in the Voice Signature Recording

**6. Replacement Form Acknowledgement**

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*If required, the form is part of the Onesource process. The agent must read and review replacement form (Notice to Applicant) during application completion, prior to the voice signature recording or provide the form prior to the application process and retain documentation of such.*

*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you acknowledge and understand that by purchasing this policy you are replacing similar existing coverage and that the replacement form notice has been reviewed with you and any questions regarding your replacement of existing coverage have been answered, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

### **7. Medicare Disclosure Acknowledgement**

- For persons eligible for Medicare

*If required, the agent must read and explain the form in its entirety during the application process, prior to voice signature recording, or provide the form prior to the application process and retain documentation of such.*

*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you have been read or have been provided the Medicare Disclosure explaining that this coverage is NOT Medicare supplement insurance and you have no further questions about possible Medicare coverage as related to this policy, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

### **8. Medical Information Bureau Notice Acknowledgement**

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*If required, the agent must read and review the MIB notice during application completion, prior to the voice signature recording or provide the form prior to the application process.*

*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you acknowledge that the Medical Information Bureau notice has been reviewed with you or provided to you as well as the Company’s Notice of Information Practices and the Fair Credit Reporting Act Notice and that any questions on these notices have been answered, please say, “I agree”.”***

***Applicant’s response ... I agree.***

A verbal affirmation must be included in the Voice Signature Recording

**9. HOPE enrollment application**

*If required, enrollment form is automatically populated on Onesource screen. As part of taking the application, Agent should explain the enrollment form.*

*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you understand that this coverage is being provided through a group policy issued to the HOPE Foundation and you will be enrolled as an associate member prior to your policy being issued. You also acknowledge there is a \$0.10 per month membership fee and you authorize this amount to be added to and automatically collected with your premium, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

**10. Exclusion Rider**

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*If required, rider form is part of the Onesource process. Agent should follow complete the form. As part of taking the application, if an applicant answers yes to a health question(s), agent should explain the Exclusion Rider.*

*Voice Signature Recording for policy that will include the Exclusion Rider should reflect the following or substantially similar language:*

***“If you acknowledge that as a result of the answers to the health questions contained in this application that certain benefits will be excluded from coverage under this policy, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

**11. Conversion Amendments**

*If required, the agent must review form during application process in Onesource, prior to voice signature*

*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you acknowledge the Conversion Amendment has been reviewed with you, any questions about the conversion of your existing coverage have been answered and you understand that by purchasing this policy you are converting existing coverage and your existing coverage will terminate, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

**12. Acknowledgment of Arbitration Agreement Form**  
***- (Mississippi only)***

*If required, the form is part of the Onesource process. The agent must read and explain the form in its entirety during the application process, prior to voice signature recording.*

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*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you acknowledge that this policy contains an Arbitration agreement and the agreement has been explained to you and you understand that you are voluntarily surrendering your right to have any disputes between you and the Company resolved in court, including your right to trial by jury, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

**13. Duplication of Insurance Acknowledgement**

*- (South Carolina only)*

*If required, the form is part of the Onesource process. The agent must read and explain the form in its entirety during the application process, prior to voice signature recording.*

*Voice Signature Recording should reflect the following or substantially similar language:*

***“If you acknowledge that the insurance you are applying for will duplicate coverage you already have and even so still believe you need this new insurance, please say, “I agree”.”***

***Applicant’s response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

**14. Supplemental Health Form**

*- (California only)*

*If required, the form is part of the Onesource process. The agent must read and explain the form in its entirety during the application process, prior to voice signature recording.*



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*Voice Signature Recording should reflect the following or substantially similar language:*

***"If you acknowledge that you are covered by an individual or group health or sickness policy/contract that arranges or provides medical, hospital, and surgical coverage and is not designed to supplement other private governmental plans, please say, "I agree"."***

***Applicant's response ... I agree***

A verbal affirmation must be included in the Voice Signature Recording

**15. Closing Statement**

The Voice Signature Recording should be concluded with the following or substantially similar language:

***"Closing Statement***

***This is agent [Agent Name] and I have just completed the application and voice signature recording for the Applicant. This concludes the voice signature portion of this call."***

***STOP THE VOICE SIGNATURE RECORDING***