OneAmerica Flex Underwriting

Asset Care® application side-by-side comparison

Process	Pre-Flex Underwriting	Flex Underwriting
Underwriting requirements ordering	Ordering done at the agent/account level.	For all eApp and paper applications (regardless of Flex approval in the state) all requirements will be ordered by OneAmerica Financial.
Paper applications	Ability to complete Part 2 medical questions.	Part 2 requires completion through Illumifin via phone health interview.
eApp HIPAA locked	Ability to lock application and unlock as needed to edit information, prior to collecting signatures, locking, and submitting eApp.	Once eApp is HIPAA locked, you cannot go back and edit information or unlock the eApp.
eSignatures	eSignature applied once and auto applied throughout application.	eSignatures applied via AlphaTrust throughout application, providing increased clarity on what's being signed and auto-confirmation.
Expedited underwriting	Agents are asked a series of questions to determine if the applicant(s) qualify for expedited underwriting.	"Expedited" will become straight-through and light touch underwriting paths with the launch of Flex. Path decisions will be automated based on application details.
Reflexive questioning	Not available in pre-Flex underwriting environment.	Part 2 of the application questions have reflexivity, meaning that certain answers will prompt additional questions to gather more detail up front. These questions are the same for both agent-led and client-led options.
Agent-led Part 2	Health questions are asked after the Pre-Application Questions (Qualification for Expedited Underwriting)	Agent-led experience option will begin immediately after Part 1 completion and HIPAA Lock. The agent will guide applicant through the process. In the event of multiple insureds, completion will happen in sequential order. If both choose agent-led primary will complete first, then the joint insured. If differing methods are chosen, agent-led applicant will complete first and client-led will complete second.

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Client-led Part 2	Client-led Part 2 happens after Part 1 submission. Applicant(s) receives an email to complete Part 2 online or can have Part 2 completed through a tele-interview (Illumifin).	Client-led Part 2 will happen after completion of Part 1 and before submission of application. When client-led option is selected, agent will initiate an email link to client personal email to complete Part 2 questions on their own. This email will include identity validation with a texted code, DOB and SSN verification. In the event of multiple insureds, completion will happen in sequential order. If both choose client-led, primary will complete first, then the joint. If differing methods are chosen, agent-led applicant will complete first and client-led will complete second.
Reconciliation questions due to owner/ bene relationship	In the eApp, you can input a variety of owner and beneficiary relationship types. Underwriting may question the insurable interest for certain types of relationships.	Certain relationship types will prompt a reconciliation question to address questions around the insurable interest. This allows information to be obtained earlier in the process and creates less back-and-forth between underwriting and agent.
Abandoned app process	Cases are purged after 120 days of inactivity.	When a case has a HIPAA lock but is never submitted to OneAmerica Financial, it will move to an Abandoned status at 90 days. Cases not HIPAA locked are purged after 120 days of inactivity.

OneAmerica Financial is the marketing name of the companies of OneAmerica Financial. Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R532, ICC18 R533, ICC18 R539, ICC18 SA39, ICC18 R540, ICC24 R545, ICC24 R546 and ICC24 R547. Not available in all states or may vary by state.

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