CareScout New Business and Underwriting Process

CareScout®

01 Learn

- External and internal sales partners are available to help onboard producers and provide information and/or marketing materials about current products
- BGAs/producers can access sales and marketing material from their agent portal, CareScout PRO
- All state requirements for licensing, training, and/or pre-appointments must be in good order prior to solicitation. Please visit CareScout PRO or contact your BGA to confirm before proceeding

02 Quote

- BGAs/producers access quoting tool in their agent portal, CareScout PRO, or any other software made available for quoting purposes
- Customer will digitally receive personalized illustrations and marketing material
- Customer will receive an email to agree on plan design and eConsent to receiving the take home packet, including the NAIC Buyer's Guide and Outline of Coverage, electronically. This must be completed before the eApp can be started

03 Apply

- Before proceeding with submission, please have client walk through the pre-qualification underwriting guide to make sure they are a good candidate to submit. For additional underwriting questions, producers can email our underwriting team — uwprequalification@carescout.com
- The application for insurance is completed between the agent and the customer via eApp in CareScout PRO
- Upon eApp submission, the BGA receives a welcome email from CareScout Insurance
- The application is immediately uploaded into the underwriting system to begin processing. The dedicated case manager reviews the application and sends acknowledgment of receipt and any outstanding requirements.

04 Underwrite

- The underwriting system automatically orders third-party medical requirements and assigns the case to the dedicated case manager
- If a cognitive screen is needed, a third party will call the customer to schedule. CareScout will follow up via email with the BGA/agent if the customer cannot be reached.
- Real-time case status updates are viewable in CareScout PRO and weekly statuses are provided to the BGA/agent by email
- Dedicated case manager calls/emails the BGA/agent to communicate final decision (approval/decline)

05 Accept

- Policy is Issued and sent to the customer via DocuSign (agent is copied on DocuSign communication and provided a copy of the policy)
- Follow-up phone call and/or email is completed every five business days to finalize settlement paperwork
- Money is drafted and processing is completed to place the policy in force

06 Service

- Welcome call to policyholder to thank them for choosing CareScout and assist with MyCareScout.com registration
- Dedicated case manager services policyholders through pre-claim

CareScout®

Important information

CareScout is the marketing name for CareScout Holdings, Inc., its affiliates and entities. Affiliates and entities are solely and separately responsible for their own financial and contractual obligations. Insurance issued by CareScout Insurance Company, Glen Allen, VA.

All benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. All applications are subject to underwriting requirements of CareScout Insurance Company and are subject to change.

Policy, benefits, and riders may not all be available in all states. Terms and conditions may vary by state.