



PowerApp is our electronic enrollment program that is available to any LICOA agent. You can submit applications for your group or individual clients online. But it is so much more than an easier and faster way to submit applications!

PowerApp is a “work in progress” that has evolved from an enrollment program for a laptop computer to something much greater. PowerApp allows you to quote rates with a variety of options. Your client can see the rates for various options and then decide the plan and benefits that best fits their need and budget. The application is completed online and once the app is accepted, it is in the home office in seconds. PowerApp will help reduce errors and speed up the underwriting process. The application can be submitted instantly or held until the total group is enrolled.

How do I access PowerApp?

First you need a device with internet access. This can be a desktop or laptop computer, or various mobile devices, such as, iPad or tablet computer. Wireless technology allows users to have mobile connections, accessing the web where and when they need to. This can be accomplished via public Wi-Fi networks, cellular services, and Wimax — a somewhat newer type of wireless service. These technologies vary in terms of connectivity, reliability, and cost, but they all allow users to connect whether they are at home, work, or on the road.

When connecting to the internet, if you are using a Windows system, we highly recommend using Mozilla Firefox or Google Chrome as your search engine. Internet Explorer may work fine if you are using Windows 7, but it's not recommended. You can download Firefox or Chrome free of charge at the following locations:

Firefox – <http://www.mozilla.org/en-US/firefox/new/>

Chrome – <https://www.google.com/chrome>

PowerApp actually runs through the LICOA website and is not installed on your device. All of your client information is encrypted for safety and privacy.

To access PowerApp, you must have access to the agent's back office of the Life Insurance Company of Alabama website. This requires a username and password provided by LICOA.

1. Go to <http://www.licoa.com/>
2. Click on **Login Button** (right side of the nav menu)
3. Click on **Agent Login**
4. Put in your username and password and click **Login**
5. This will take you to the agent back office.
6. Click on **PowerApp Web Portal** and this will start the PowerApp program.

Using PowerApp

When you first use PowerApp, click on the **Agent Setup** button on the left. Be sure to fill in all the information about you, the agent. Next, before you click Save, click on Commissions. This gives you the opportunity to set up another agent if you plan to split commissions on a regular basis. Otherwise, just hit **Save** and then click Save again.

Individual Proposal

If you are working with an individual (non-group) and you want to run a quote, click **New App**. A warning screen will appear advising you "No Group is Selected." This will be processed as an individual sale." Click **OK**.

You can navigate through the window using the tab key, mouse, or finger (if using tablet or iPad).

First, select the state of issue.

The date of birth can be keyed in using a slash (/) or hyphen (-), such as, 01/01/1970 or 01-01-1970. If you put in the date of birth, the age is automatically calculated. If you do not know the date of birth, but you know the current age, skip to the Age and type in the current age.

Next, select the Gender and then select the premium payment method.

Next, select when the premium payment will be made (monthly, quarterly, semi-annual, or annual). Below this box is a box that allows PowerApp to show an optional amount based on how the individual is paid. So if you want to show how much it costs per week, simply select 52 weeks.

Choose the product you want to quote by selecting the box next to the product, such as, Cancer or Life. Below you will notice the various options for each product. You can select the options and the premium will immediately recalculate.

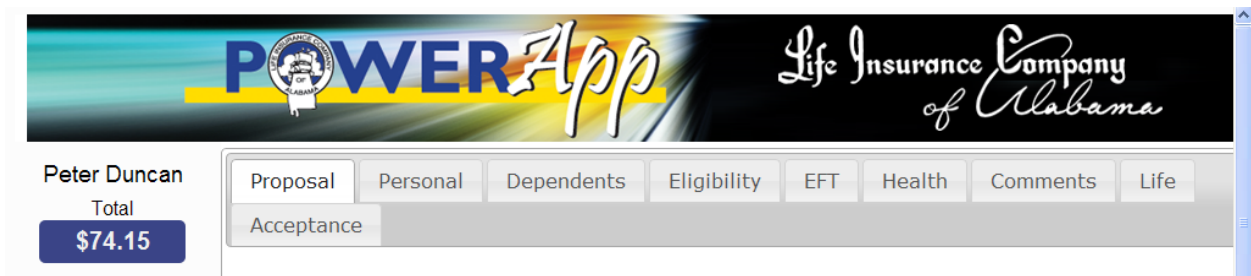
After you have selected the products and various options, simply click **Next** at the bottom of the screen to go to the next section. The software will ask you to **Save** the proposal by putting in the name of the prospect.

Now the proposal has been saved and you can start the application process or you can come back to the proposal later.

Completing the Application

PowerApp reduces errors! As you complete the online application you only see and answer the necessary questions for the particular product for which your client is applying. The software will not allow you to continue until all questions are answered. The program will not show you any questions that do not apply to the particular product or products for which you are applying.

Notice the tabs across the top: Proposal, Personal, Dependents, Eligibility, EFT, Health, Comments, Life, and Acceptance. (Health and Life will show depending on the products selected) At the bottom of the screen you will notice the buttons for Send Proposal and Next. The "Send Proposal" is not operational at this time and is a future addition. **Next** will simply take you in order to the next screen.



By using the tabs at the top, you can actually collect data and answer questions in any order.

Proposal

This section has already been completed, but you can make changes to the proposed insurance products and/or options.

Personal

Here you collect personal information about the client including name, address, social security number, etc. The software may ask a question that may not apply to this person, such as, employer and occupation. If the individual is retired or a child, simply note that in your answer. You may also be required to put in an employment date. Put in an employment date if applicable; otherwise, put in the current date.

After each question has been answered, click on the Next button at the bottom of the screen.

Dependents

This section will only appear if dependents are to be insured. If so, click Add and put in the requested information for each dependent to be covered. At the end, click **Next**.

FYI – If you notice any question or box highlighted in red, this simply means information is required!

Eligibility

Answer the questions under Eligibility and put in the Beneficiary information. If the applicant has other insurance currently in force, you will need to provide this information. Then click **Next**.

EFT

If you are applying for individual/family coverage (non-group), you will be given the option to collect banking information for electronic funds transfer (bank draft). Be sure you have the correct information by looking at a check or deposit slip.

Health

Under the Health tab, you will be asked health questions relating to the health plan being applied for (cancer, accident, etc.). Answer each question and give additional information requested for a "Yes" answer.

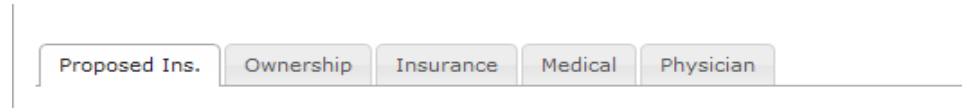
FYI – As you complete each tab section, you may notice the tab changes from black to light gray. This means you have completed that section. If the tab remains black, information is missing under that section.

Comments

In the Comments section, you should provide additional information for any "Yes" answer, including doctor name, address, and phone number. Always put down the name of family doctor and last visit if you are applying for life insurance. You can also add any additional comments you feel important in this case.

Life

Under the Life tab you will find additional tabs for Proposed Insured, Ownership, Insurance, Medical, and Physician.



Proposed Ins.

Answer questions and click Next.

Ownership

Complete if owner is other than insured.

Insurance

Information required for any insurance currently in force.

Medical

Medical questions relating to life insurance.

Physician

This section is very important. This page provides information to produce a HIPAA form to request medical information from the doctor if necessary.

Acceptance

This is the most important tab on the software. Make sure your client understands the Certification and Authorization. Your client will digitally “sign” the application by answering a pair of questions. No “physical” signature is required. However, make sure your client will remember the answer to the questions. When the call center calls the applicant, he or she will be required to confirm the answers to these two questions.

The agent will need to understand the Agreement and Disclosure and then answer the additional questions. The agent will also digitally “sign” the application by answering one question.

Important!!

At the bottom right hand corner is the **Accept** button. **Do not click this button until you are sure the application should be submitted.** Once this button is clicked, you cannot make any changes to the application. Before clicking Accept, first click the button **Verify App**. This will automatically bring up any error in the application that needs your attention.

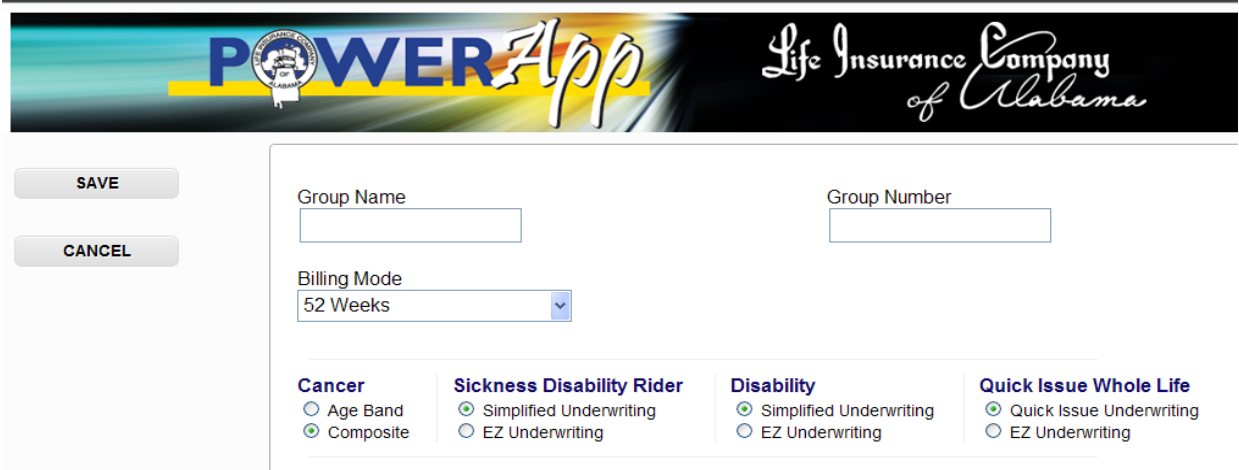
If you are not ready to send the application to the home office, simply click **Save**. You can go back to the application and send it later by clicking the **Accept** button. Once you click the Accept button, the application will be received in the home office in less than 30 seconds.

Group Proposal

To run a group proposal, access the PowerApp program. If you are already in the PowerApp program, click on **Home**.

Click on **Groups** on the left hand side. This will take you into the Group (payroll deduction) portion of the software. Select a group that has been saved or click on **New Group**.

When you add a new group, you are asked several questions that relate to the group as shown below.



The screenshot shows the 'POWERApp' interface for the 'Life Insurance Company of Alabama'. The form includes the following fields and options:

- SAVE** and **CANCEL** buttons on the left.
- Group Name** and **Group Number** text input fields.
- Billing Mode** dropdown menu set to **52 Weeks**.
- Cancer** options: Age Band, Composite.
- Sickness Disability Rider** options: Simplified Underwriting, EZ Underwriting.
- Disability** options: Simplified Underwriting, EZ Underwriting.
- Quick Issue Whole Life** options: Quick Issue Underwriting, EZ Underwriting.

Be sure to add the Group Name. If this is an in-force group, be sure to add the Group Number. If it is a new group, leave Group Number blank. The Billing Mode is how the employees are paid, not how LICOA bills the group.

Under Cancer, be sure to mark Age Band for age banded rates. Composite rates can be requested if 10 or more cancer plans are in the group. *Age banded rates are recommended in most situations.*

Other products will use normal underwriting procedures unless you have previously requested EZ Underwriting and approval has been given. See agent manual for details on EZ Underwriting.

Once you have completed this information, click **Save**. This will take you to the saved groups screen. To work on a group, simply click the **Select** button next to the group name.

To work on a saved application, click on the name of the employee.

To work on a new proposal, click on **New App**.