

**PowerApp** is our electronic proposal and enrollment program that is available to any LICOA agent. You can submit applications for your group and/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 and options, and then decide the plan and benefits that best fits their need and budget. The application is completed online and submitted to the home office where it is received in seconds. PowerApp helps reduce errors and speeds 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. 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 or cellular service.

When connecting to the internet, if you are using a Windows system, we highly recommend using Google Chrome or Mozilla Firefox as your search engine. Safari works great on Apple systems and most Windows systems. DO NOT use Internet Explorer! It is not recommended as errors have occurred. You can download Firefox, Chrome, or Safari free of charge at the following locations:

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

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

**Safari** - <https://support.apple.com/downloads/safari>

PowerApp is updated often, so it is recommended that each agent clear the cache in the browser from time to time. For instructions to clear the cache, see last page of manual.

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. If your computer is lost or stolen, your data is safe!


To access PowerApp, you must have access to the *Agent Web* section of the LICOA website. This requires a username and password provided by LICOA. If you do not have a username and password, contact your LICOA marketing department.

1. Go to <http://www.licoa.com/>
2. Click on Agent Info
3. Click on the Agent Login tab
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 your PowerApp program.


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#### Programs


 [PowerApp Web Portal](#)


 [PowerApp Manual](#)

 [Policy Inquiry](#)

 [Online Documents](#)

 [Order Supplies](#)

 [LICOA Outlook Web Mail](#)

 [VBA - Cafeteria Plan - Forms Upload Procedure](#)

Please contact Cassie Chapman at 256-439-3277 for y information.



## Using PowerApp

NEW APP

No Group Selected  
GROUPS

POWERVIEW

AGENT SETUP

Show 10 entries Search:

Name	Status	Group	Date	
Jones Billy	Open		06/12/2013	<a href="#">DELETE</a>
Mister X	Open	Test Group	06/12/2013	<a href="#">DELETE</a>
Ali Baba	Open		06/10/2013	<a href="#">DELETE</a>
Ken Jones	Open	Test Group	06/10/2013	<a href="#">DELETE</a>
Sarah Stamey	Open	Test Group	06/10/2013	<a href="#">DELETE</a>
Ken Bailey	Open	Test Group	04/19/2013	<a href="#">DELETE</a>
Bob Keener	Open		04/08/2013	<a href="#">DELETE</a>

### Agent Setup

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.

**New Updated Version** of PowerApp now includes all products except Dental, Vision, & Hearing!

		26 Weeks	Monthly
	Cancer	\$0.00	\$0.00
	Accident *	\$0.00	\$0.00
	Personal Accident	\$0.00	\$0.00
	Accident Disability	\$0.00	\$0.00
	Disability	\$0.00	\$0.00
	Life <span style="font-size: small; color: #003366; border: 1px solid #003366; padding: 2px;">New Life Products now available</span>	\$0.00	\$0.00
	Critical Illness	\$0.00	\$0.00
	Hospital Confinement Indemnity	\$0.00	\$0.00

## 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**.

The screenshot shows a web form for an individual proposal. At the top left, a 'Total' field displays '\$0.00'. Below it are 'SAVE' and 'HOME' buttons. The form contains several input fields: 'Issue State' (dropdown menu with 'MS' selected), 'DOB' (text input with placeholder 'MM/DD/YYYY'), 'Age' (text input), 'Gender' (dropdown menu with 'Select' selected), and 'Premium Method' (dropdown menu with 'Direct Bill' selected). Below these fields is a table with two columns for premium amounts, both showing '\$0.00'. The table rows are: 'Cancer', 'Accident \*', 'Personal Accident', 'Life' (with a blue callout 'New Life Products now available'), and 'Critical Illness'. At the bottom right of the form is a 'NEXT' button. On the left side of the table, there is a vertical blue bar with green squares next to each product name.

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

First, select the state of issue. (*products may vary by state*)

Key in the date of birth, month, day, and year. 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. (Life is for whole life and term 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.

Proposal Personal Eligibility EFT Health Physician Comments Life Acceptance

Issue State: AL | DOB: 01/01/1976 | Age: 37 | Gender: Male | Premium Method: EFT

52 Weeks | Monthly

✓ Cancer | Advantage | Individual | \$6.58 | \$28.50

Daily Room: \$100 | Radiation/Chemo: A | Health & Wellness: \$100

First Occurrence Rider: Level | \$5,000 | Individual

**Printing the quote** - The program is not designed to print a quote. However, if you want to print what you showed to the client, you can simply do a right click and then click print. This is similar to a screen print. It will print what you seen on the screen.

### 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 any “Yes” answer.

*FYI – As you complete each tab section, you may notice the tab changes from blue 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.

Proposed Ins.

Ownership

Insurance

Medical

#### **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. List any doctor, clinic, or hospital the prospect has seen in the past few years.

Proposal	Personal	Eligibility	EFT	Health	Physician	Comments	Life	Acceptance
Patient Name	DOB	Patient Information	<input type="button" value="Add"/>					

## 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.

As you read through the Acceptance agreement and Disclosures, don’t miss the small square that must be checked as shown below.

By my electronic signature(s), below I do attest that the statements and answers in all parts of this application are complete and true and will be the basis for any insurance issued. If I am eligible for Medicare, I have received the Important Notice to Persons on Medicare.

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.

The application date will be the date the application is sent to the home office.

## 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 is less than 30 seconds.

**See next page for Group Enrollment**



## Group Enrollment

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 with the LICOA logo. The form contains the following fields and options:

- Group Name:** Text input field containing 'Big Group'.
- Group Number:** Text input field containing '102017'.
- Billing Mode:** Dropdown menu set to '52 Weeks'.
- Cancer:** Radio buttons for 'Age Band' (selected) and 'Composite'.
- Sickness Disability Rider:** Radio buttons for 'Simplified Underwriting' (selected) and 'EZ Underwriting'.
- Disability:** Radio buttons for 'Simplified Underwriting' (selected) and 'EZ Underwriting'.
- Quick Issue Whole Life:** Radio buttons for 'Quick Issue Underwriting' (selected) and 'Guarantee Issue Underwriting'.
- Critical Illness:** Radio buttons for 'Non-Medical Underwriting' (selected), 'EZ Underwriting', and 'Guarantee Issue Underwriting'.
- Quick Issue Level Term:** Radio buttons for 'Simplified Underwriting' (selected) and '20 yr EZ Underwriting'.
- Participating Agents:** Section with an 'Add' button.
- Census:** Section with a 'Choose File' button, a text field containing 'No file chosen', a 'Template' button, and an 'Add' button.

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 or Guarantee Issue and approval has been given.

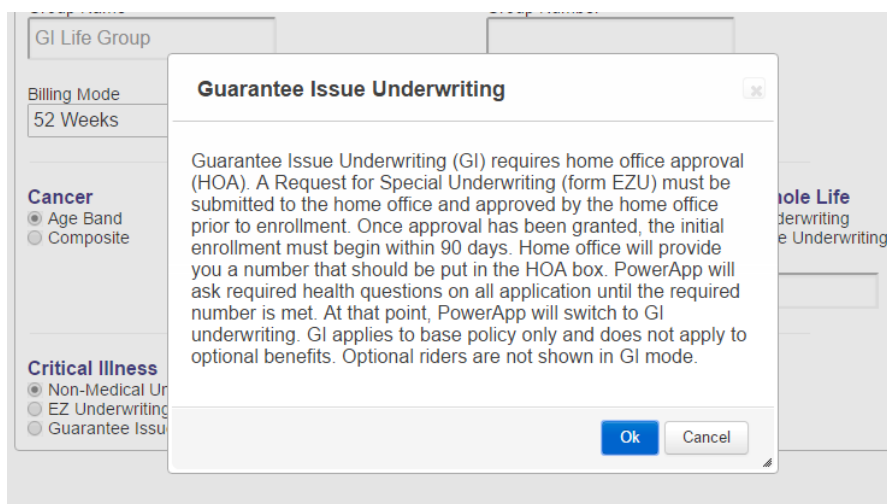
Once you have completed this information, click **Save**. This will take you to the saved groups screen. To work on a group, simply click the **Select** button next to the group name. When you go back to the menu, it should show the name of the group selected above the Group tab.

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

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

## HOA – Home Office Approval

When you select EZ Underwriting or Guarantee Issue Underwriting, the case must have been approved by the home office in advance!



Under the following products, Disability, Whole Life, Critical Illness, and 20 Year Term, you have special underwriting options of EZ Underwriting or Guarantee Issue Underwriting. After the group is approved, the home office will provide the agent with a minimum number of employees required for EZ or GI Underwriting. When the agent gets the number, he/she will key that number in the space provided by HOA Threshold (Home Office Approval).

- |  |  |  |  |
|--|--|--|--|
| <b>Cancer</b> <ul style="list-style-type: none"><li><input checked="" type="radio"/> Age Band</li><li><input type="radio"/> Composite</li></ul>  | <b>Sickness Disability Rider</b> <ul style="list-style-type: none"><li><input checked="" type="radio"/> Simplified Underwriting</li><li><input type="radio"/> EZ Underwriting</li></ul>    | <b>Disability</b> <ul style="list-style-type: none"><li><input checked="" type="radio"/> Simplified Underwriting</li><li><input type="radio"/> EZ Underwriting</li></ul> | <b>Quick Issue Whole Life</b> <ul style="list-style-type: none"><li><input checked="" type="radio"/> Quick Issue Underwriting</li><li><input type="radio"/> Guarantee Issue Underwriting</li></ul> |
| <b>Critical Illness</b> <ul style="list-style-type: none"><li><input checked="" type="radio"/> Non-Medical Underwriting</li><li><input type="radio"/> EZ Underwriting</li><li><input type="radio"/> Guarantee Issue Underwriting</li></ul> | <b>Quick Issue Level Term</b> <ul style="list-style-type: none"><li><input checked="" type="radio"/> Simplified Underwriting</li><li><input type="radio"/> 20 yr EZ Underwriting</li></ul> |  |  |



The software will immediately quote EZ or GI rates and ask health questions until the HOA threshold is met. For example, if the required number of employees is 18 for GI, the agent will put the number 18 in the HOA Threshold box.

<p><b>Cancer</b></p> <p><input checked="" type="radio"/> Age Band</p> <p><input type="radio"/> Composite</p>	<p><b>Sickness Disability Rider</b></p> <p><input checked="" type="radio"/> Simplified Underwriting</p> <p><input type="radio"/> EZ Underwriting</p>	<p><b>Disability</b></p> <p><input type="radio"/> Simplified Underwriting</p> <p><input checked="" type="radio"/> EZ Underwriting</p> <p>HOA Threshold</p> <p><input type="text" value="20"/></p>	<p><b>Quick Issue Whole Life</b></p> <p><input type="radio"/> Quick Issue Underwriting</p> <p><input checked="" type="radio"/> Guarantee Issue Underwriting</p> <p>HOA Threshold</p> <p><input type="text" value="15"/></p>
<p><b>Critical Illness</b></p> <p><input type="radio"/> Non-Medical Underwriting</p> <p><input checked="" type="radio"/> EZ Underwriting</p> <p><input type="radio"/> Guarantee Issue Underwriting</p> <p>HOA Threshold</p> <p><input type="text" value="20"/></p>		<p><b>Quick Issue Level Term</b></p> <p><input type="radio"/> Simplified Underwriting</p> <p><input checked="" type="radio"/> 20 yr EZ Underwriting</p> <p>HOA Threshold</p> <p><input type="text" value="20"/></p>	

When the HOA threshold number is met (20 or 15 in the above example), PowerApp will automatically stop asking health questions as the group has qualified for EZ or GI Underwriting. If the case is EZ, at this point the software will only ask the EZ questions. If the case is GI, no health questions will be asked once the HOA is met. **To count toward HOA, the applications must be submitted.** If the application is not submitted and held in the software, it will not count toward the HOA.

On the left hand side under the group name, the PowerApp will show a count of the number of applications submitted so far. In this case, the agent has submitted one application (HOA Status 1 of 18). So, he has 17 more to submit until he reaches the required number of 18 in this example.

NEW APP

GI Life Group Selected  
GROUPS

AGENT SETUP

**HOA Status**

Quick Issue Whole Life

1 of 18 submitted

Release 1.390

Applicant Information Updated

Show  entries

Name	Status
Vicky Welch	Open
Cathy Wannabe	Open
Crazy Kevin	Open
Pretty Woman	Open
Test Tester	Open
Jim Jones	Open
Jim Tester	Open

Show Completed

Showing 1 to 7 of 7 entries (filtered f

**Accident Disability** is a product with several options available. Some brochures are designed with specific benefits included. PowerApp shows the Accident Disability plan as a build-a-plan. You can add any benefits to match any brochure. Be sure the benefits you select match that of the brochure you are using.

Accident Disability

\$11.32

\$49.05

Monthly Disability Benefit \*

Coverage Type

Coverage Level

Benefit Period

Elimination Period

\* Includes Specific Loss Rider (Broken Bones)

Sickness Disability Rider

Benefit Period

Elimination Period

Intensive Care

Supplemental Injury

Injury Treatment

The **Hospital Confinement** plan looks different from other selections.

Hospital Confinement Indemnity

Employee Only

\$1.38

\$6.00

	\$47.20	\$28.90	\$17.10	\$47.20
	Plan A	Plan B	Plan C	Build A Plan
Hospital Confinement Benefit	\$200	\$100	\$50	<input type="text" value="\$200"/>
Initial Confinement Benefit	\$1000	\$750	\$500	<input type="text" value="\$1000"/>
Emergency Accident Benefit	\$100	\$50	\$25	<input type="text" value="\$100"/>
Daily Intensive Care Benefit	\$600	\$450	\$300	<input type="text" value="\$600"/> <input type="text" value="Employee"/>

Optional Major Injury Benefit +\$6.00

It will show Plan A, Plan B, Plan C, and Build A Plan (which initially mirrors Plan A). However, the rate will only show the cost of the Major Injury Benefit until you select a plan. To select a plan, simply click on the plan. See below.

 Hospital Confinement Indemnity Employee Only \$12.28 \$53.20

	\$47.20	\$28.90	\$17.10	\$47.20
	Plan A	Plan B	Plan C	Build A Plan
Hospital Confinement Benefit	\$200	\$100	\$50	\$200
Initial Confinement Benefit	\$1000	\$750	\$500	\$1000
Emergency Accident Benefit	\$100	\$50	\$25	\$100
Daily Intensive Care Benefit	\$600	\$450	\$300	\$600

Optional Major Injury Benefit +\$6.00

The plan will highlight in blue and you will see the rate plus the rate for Major Injury Benefit if selected. If you click on the “Build A Plan”, you can change the amounts for each benefit and build a specific plan for your client.

The new **Personal Accident Plan** is similar with both plans showing side by side.

**Total**  
**\$29.45**

I Life Group Selected

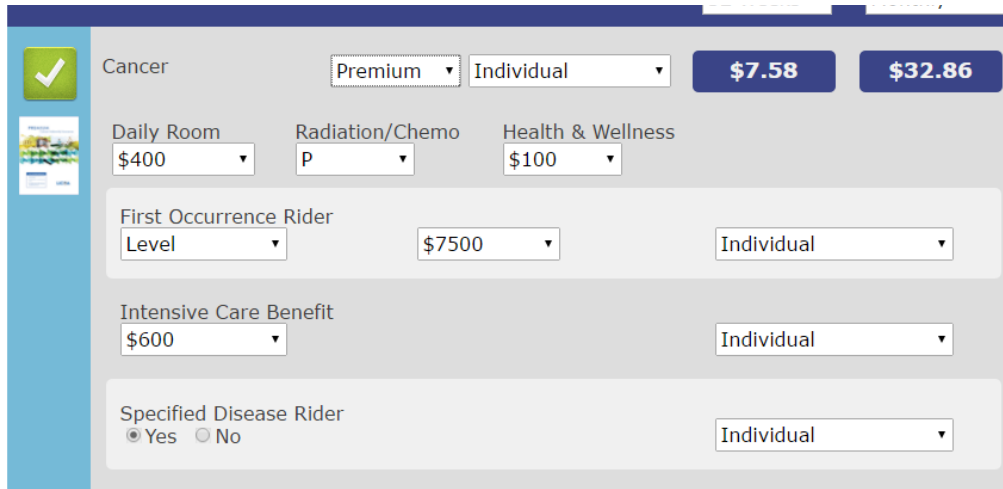
 Accident \* \$0.00 \$0.00

 Personal Accident Plan 1 Individual \$6.80 \$29.45

	\$29.45	\$18.60
	Plan 1	Plan 2
Initial Hospital Confinement	\$1000	\$1000
Monthly Hospital Confinement	\$6000	\$4500
Injury Treatment	\$150	\$50
Ambulance	\$300	\$150
Health Screening	\$50	\$50
Fractures	\$40 - \$3000	\$20 - \$1500
Dislocations	\$40 - \$2700	\$20 - \$1350
Hospital Intensive Care	\$200	\$100

See brochure for additional benefits.

The new **Premier Cancer** plan is included with the other cancer plans. Benefit selections are limited on the Premier Cancer.



The screenshot shows a web-based interface for selecting cancer benefits. At the top, there is a green checkmark icon and a 'Cancer' section with two dropdown menus: 'Premium' and 'Individual'. To the right of these are two blue buttons with white text: '\$7.58' and '\$32.86'. Below this, there are three columns of options: 'Daily Room' with a '\$400' dropdown, 'Radiation/Chemo' with a 'P' dropdown, and 'Health & Wellness' with a '\$100' dropdown. Further down, there are three sections for riders: 'First Occurrence Rider' with 'Level', '\$7500', and 'Individual' dropdowns; 'Intensive Care Benefit' with '\$600' and 'Individual' dropdowns; and 'Specified Disease Rider' with radio buttons for 'Yes' (selected) and 'No', and an 'Individual' dropdown.

## Census Upload

PowerApp allows you to upload census data if you wish. This will allow you to track who has been written and who has not. To activate, go to the Group screen and add new group or click on Edit for a current group.

Toward the bottom, you will see **Census**. Here you can Choose File and upload your data file into PowerApp. If you need a census template, simply click on Template and it will download a template file to use. The following information must be included in the census data to upload: First Name, Last Name, Gender, and State. The other information is optional.



If you need any assistance with PowerApp, call your manager, regional director, or the home office. If you call the home office (800-226-2371) ask for Al Ashley, Janice Garrett, Michael Causey, or Ken Lewis.

## Clear Cache in your Browser

### Google Chrome –

In Google Chrome, clearing the cache is done via the *Clear browsing data* area in *Settings*. From there, check **Cached images and files** (as well as anything else you want to remove) and then tap or click the **Clear browsing data** button.

Assuming you're using a keyboard, the quickest way to *Clear browsing data* is via the **Ctrl+Shift+Del** keyboard shortcut.

Without a keyboard, tap or click the **Menu** button (the icon with three stacked lines) followed by **More tools** and finally **Clear browsing data...**

See [How To Clear the Cache in Chrome \[support.google.com\]](#) for more details.

**Tip:** Choose **the beginning of time** from the *Obliterate the following items from:* option at the top of the *Clear browsing data* window to make sure you get everything.

In Chrome's mobile browser, go to **Settings** and then **Privacy**. From there, choose **Clear browsing data**. In this menu, check **Cached images and files** and press the **CLEAR DATA** button. Don't forget to choose **beginning of time** from the *Clear data from the* option at the top.

### Firefox –

In Mozilla's Firefox browser, you clear the cache from the *Clear All History* area in the browser's *Options*. Once there, check **Cache** and then tap or click **Clear Now**.

The **Ctrl+Shift+Del** keyboard shortcut is probably the fastest way to open this tool. It's also available from Firefox's Menu button (the three-lined "hamburger" button) via **Options**, then **Privacy**, and finally the **clear your recent history** link.

See [How To Clear the Cache in Firefox](#) for a complete tutorial.

**Tip:** Don't forget to choose **Everything** from the *Time range to clear* set of options, assuming that's the time frame you want to clear the cache over.

### Safari –

In Apple's Safari browser, clearing the cache is done via the *Develop* menu. Just tap or click **Develop** and then **Empty Caches**.

With a keyboard, clearing the cache in Safari is super easy with the **Option-Command-E** shortcut. See [How To Clear the Cache in Safari \[help.apple.com\]](#) if you need more help.

**Tip:** If you don't see *Develop* on your Safari menu bar, enable it via **Preferences**, then **Advanced**, followed by selecting the **Show Develop menu in menu bar** option.