

# Reopen Applications

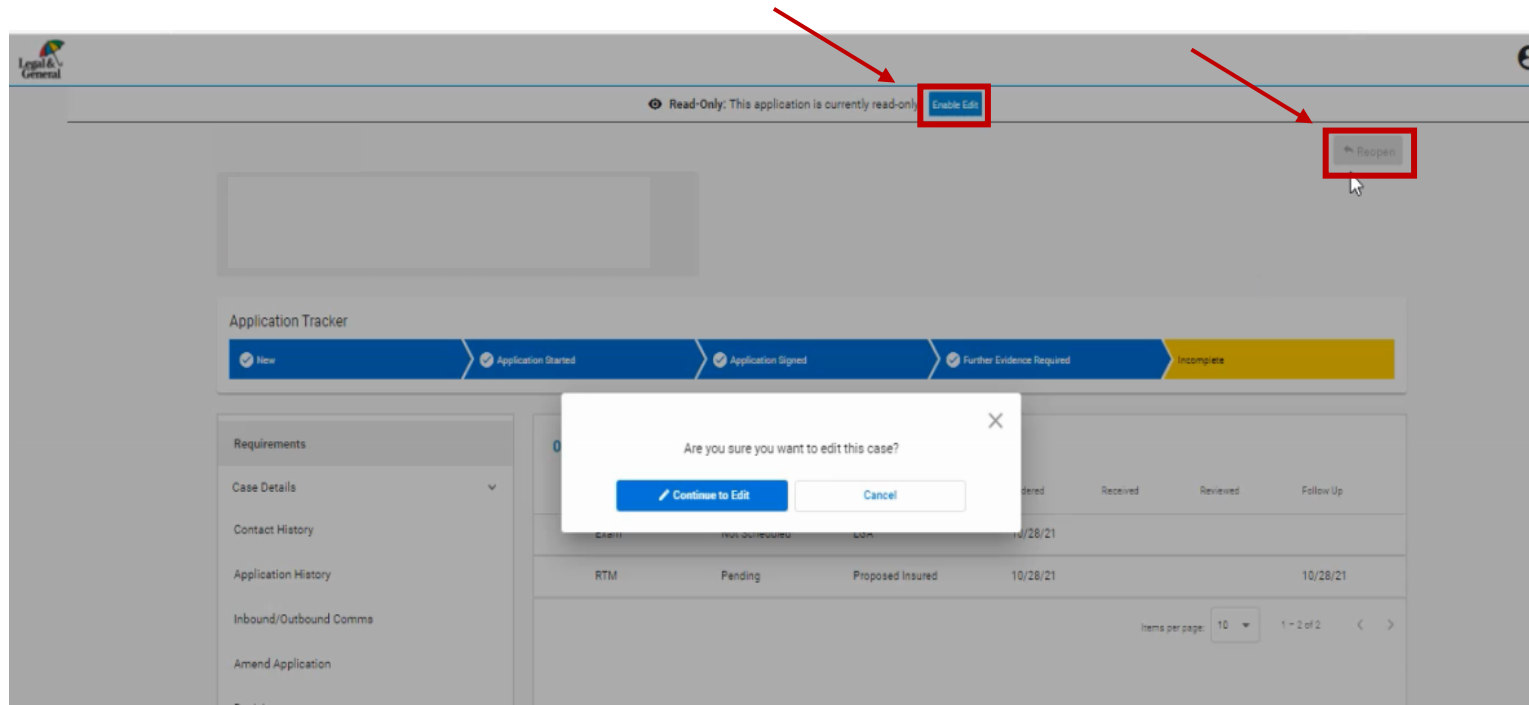


# Reopen application for advisors



Advisors can reopen a closed application from Partner Dashboard by clicking on the closed application:

1. Once the case has been opened, click the “Enable Edit” button. The “Reopen” button will be enabled.
2. Click the “Reopen” button. A pop up window will show, asking the advisor to select a reason for why the application is being reopened.



**Reopen: application  
eligible**



# Reopen: application eligible



- Applications are determined ineligible for reopen as per the criteria on slide 13. The following message will be displayed when the application is reopened successfully. There is no limit for multiple reopens.

The screenshot displays the 'Application Tracker' interface. At the top, a blue banner indicates 'You are now editing this case.' and 'Save Editing'. Below this, a status bar shows '47 Days Pending' and 'Reopened'. The 'Application Tracker' progress bar includes steps: New, Application Started, Application Signed, Further Evidence Required, and Incomplete. A sidebar on the left lists 'Requirements' and 'Case Details'. The main content area shows '0 of 2 Requirements Received' with a table of requirements.

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
Exam	Not Scheduled	LGA	10/28/21			
RTM	Pending	Proposed Insured	10/28/21			10/28/21

At the bottom of the interface, a message states: 'The application has been reopened and will be reviewed by an Underwriter.' A red arrow points from this message to a larger, semi-transparent version of the same message overlaid on the right side of the screenshot.

# Reopen: application eligible



When an application is eligible for reopen:

- **Email:**
  - An email will be sent to the Policy Owner (when PI≠PO) and to PI (when PI=PO). Agency (BMGA1 or GA) will be blind copied.
  - The email can be suppressed within agency preferences.
- **SMS:**
  - An SMS will be sent to the Policy Owner (when PI=PO).

Hi,

Your application has been reopened and is now being reviewed by our team.

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company

1-855-914-9115

8:30am to 5:00pm EST, Monday-Friday

[OnlineApp@Lgamerica.com](mailto:OnlineApp@Lgamerica.com)

SMS Sent To:

Legal & General America | Banner Life: Your application has been reopened and is now being reviewed by our team. Text STOP to opt-out or HELP if you need assistance.  
Msg&DataRatesMayApply

# Reopen: application eligible



If a policy is successfully reopened, a label marked “Reopened” will be displayed:

- Policy status will move to “Further Evidence Required” or “Underwriter Review” based on if there is additional evidence required. If required, an evidence card is generated in “Action Needed” status.
- Once a final decision is made, the “Reopened” label will no longer display.

Read-Only: This application is currently read-only. [Enable Edit](#)

22 Days Pending Reopened

### Application Tracker

New Application Started Application Signed **Further Evidence Required** Underwriter Review Decision Offer Made Offer Accepted Paid Active

#### Requirements

Case Details

Contact History

Application History

Inbound/Outbound Comms

Amend Application

Decision

#### 0 of 3 Requirements Received

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
ReOpen Requested	Pending		11/30/21			
Description Review ReOpened Application						
Exam	Pending	LGA	11/22/21			
RTM	Pending	Proposed Insured	11/22/21			12/22/21

Items per page: 10 1 - 3 of 3 < >

# Reopen: application eligible



The following criteria is used to determine whether or not a lab needs to be ordered when the application is reopened. If a valid lab is not included with the application, one will be ordered automatically:

- Applicant's age is between 61-80 years and lab draw date is greater than or equal to 6 months, a new lab will be ordered automatically.
- Applicant's age is between 20-60 years and lab date is greater than or equal to 12 months, a new lab will be ordered automatically.

If a lab is needed, a new exam evidence card will be created and a lab order placed.

The screenshot displays the Legal & General application tracker interface. At the top, there is a status bar indicating 'Read-Only: This application is currently read-only' with an 'Enable Edit' button. Below this, there are two status indicators: '129 Days Pending' and 'Reopened'. The main section is titled 'Application Tracker' and shows a progress bar with stages: New, Application Started, Application Signed, Further Evidence Required (highlighted in green), Underwriter Review, Decision, Offer Made, Offer Accepted, Paid, and Active. On the left, there is a sidebar with a 'Requirements' section and a list of menu items: Case Details, Contact History, Application History, Inbound/Outbound Comms, Amend Application, and Decision. The main content area shows '1 of 5 Requirements Received' and a table with the following data:

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
Amend Application	Completed	Proposed Insured	12/10/21		12/10/21	
ReOpen Requested	Pending		12/10/21			
RTM	Pending	Proposed Insured	08/06/21			12/21/21
Exam	Pending	LGA	08/06/21			
APS - Williams	Pending	LGA	08/06/21			

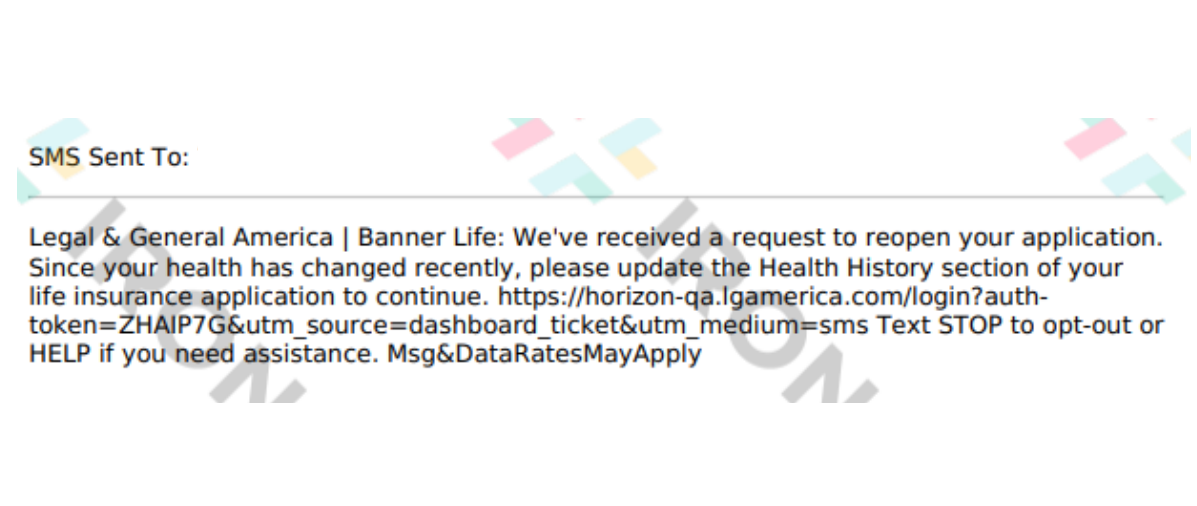
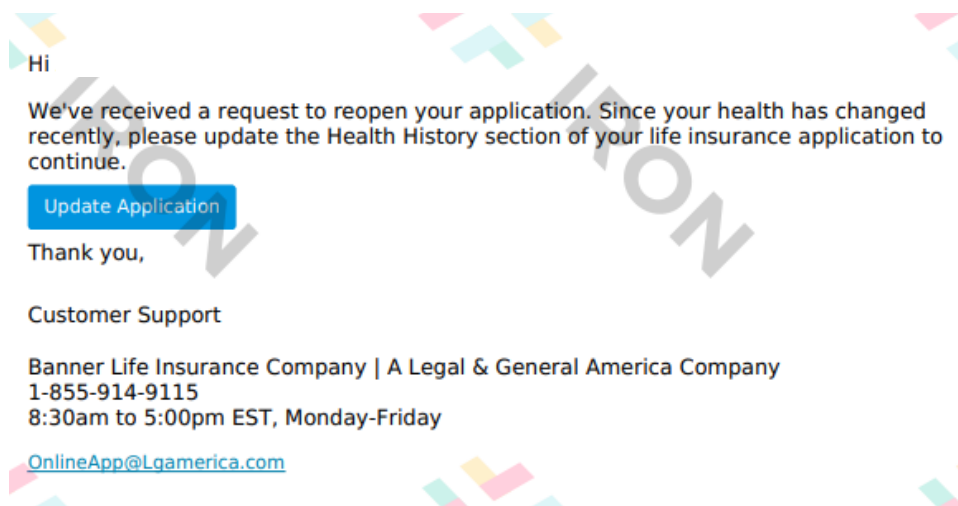
At the bottom right of the table, there is a pagination control showing 'Items per page: 10' and '1 - 5 of 5'.

# Reopen: application eligible



If the option to “Send to Applicant” is selected to update health history:

- Email:
  - An email will be sent every other day for 14 days from the date that the reopen was requested. Agency (BMGA1 or GA) will be blind copied on the first and last emails. This cadence will stop once the updates have been made.
  - When the applicant clicks on the “Update Application” link within the email, he/she will be redirected to the application summary page to make updates.
  - The applicant can only make updates to the health history section.
- SMS:
  - An SMS will be sent every other day for 14 days from the date that the reopen was requested. This cadence will stop once the updates have been made.
  - When the applicant clicks on the “Update Application” link within the email, he/she will be redirected to the application summary page to make updates.
  - The applicant can only make updates to the health history section.

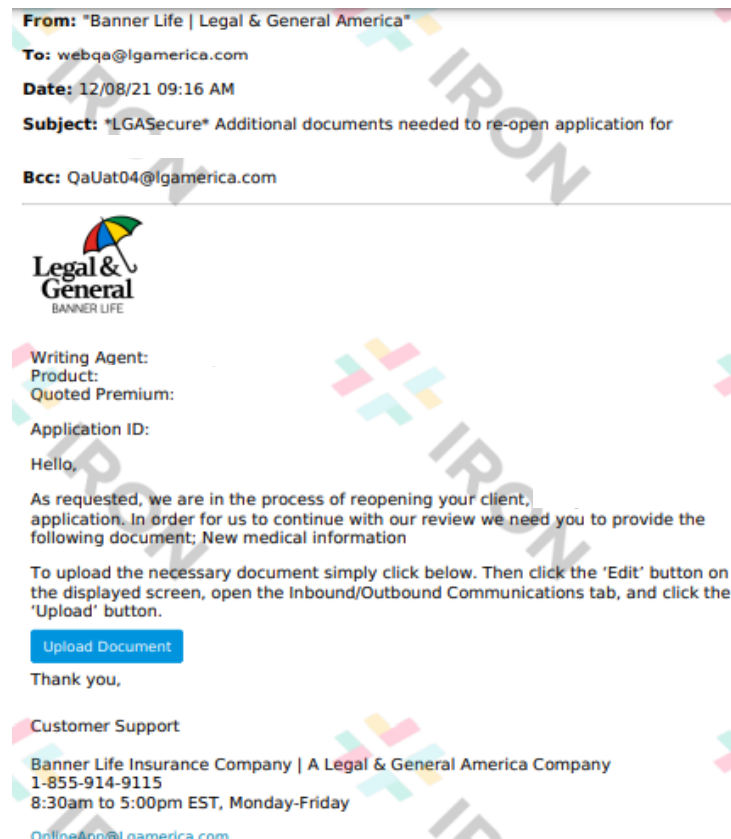




# Reopen: application eligible



- When a closed application is reopened for “New Medical Information” or “New Financial Information,” an email will be sent to the advisor notifying him/her to upload evidences.
- After clicking the “Upload Document” link in the email, the advisor will be directed to the “Manage Application” page to enable Edit mode and upload document as displayed in next slide.



# Reopen: application eligible



- Advisor can upload documents for reopened application under category 'Application' and subcategory 'Reopened Application' only in Edit mode after Reopen is successful.

The screenshot displays a software interface for managing insurance applications. At the top, a blue header bar contains the text "You are now editing this case." and a "Done Editing" button. Below this, a status bar shows "47 Days Pending" and "Reopened". The main area is titled "Application Tracker" and features a progress bar with steps: "New", "Application Started", "Application Signed", and "Further Information Required". A sidebar on the left lists navigation options: "Requirements", "Case Details", "Contact History", "Application History", "Inbound/Outbound Comms", "Amend Application", and "Decision". The central part of the screen shows a document list with columns for "Document", "Date", "Category", "Recipient", and "Delivery". A modal dialog box titled "Upload Document" is open, prompting the user to "Select the category of document from the list below." It includes dropdown menus for "Category" (set to "Application") and "Subcategory" (set to "Reopened Application"), a "Browse" button, and "Upload" and "Cancel" buttons.

Document	Date	Category	Recipient	Delivery
*LGASecure* Information needed for your life insurance application	12/14/21 08:41 pm	Notifications	Proposed Insured	Outbound
*LGASecure* Information needed for your life insurance application	12/14/21 08:39 pm	Notifications	Proposed Insured	Outbound
*LGASecure* Information needed for your life insurance application	12/14/21 08:37 pm	Notifications	Proposed Insured	Outbound
*LGASecure* Information needed for your life insurance application	12/14/21 08:35 pm	Notifications	Proposed Insured	Outbound
*LGASecure* Additional documents needed to re-open application for Keven Buckley	12/14/21 08:33 pm	Notifications	Agent	Outbound
*LGASecure* Your life insurance application has been reopened	12/14/21 08:33 pm	Notifications	Proposed Insured	Outbound

# Reopen: application eligible



- Uploaded documents can be seen under Inbound/Outbound Comms section.
- Multiple documents can be uploaded.

Reopened

Application Tracker

New Application Started Application Signed Further Evidence Required Underwriter Review Decision Offer Made Offer Accepted Paid Active

Requirements Case Details Contact History Application History Inbound/Outbound Comms Amend Application Decision

Search... Delivery Recipient Category Reset Upload

Document	Date	Category	Recipient	Delivery
Reopened Application - Policy Packet (96)	12/14/21 08:23 pm	Application	LGA	Inbound
<a href="#">*LGASecure* Information needed for your life insurance application</a>	12/14/21 05:07 pm	Notifications	Proposed Insured	Outbound
<a href="#">*LGASecure* Additional Info Request   Darcy Burge</a>	12/14/21 05:01 pm	Notifications	Agent	Outbound
<a href="#">*LGASecure* Information needed for your life insurance application</a>	12/14/21 05:01 pm	Notifications	Proposed Insured	Outbound
<a href="#">Part1</a>	12/14/21 05:01 pm	Application	Proposed Insured	Outbound
<a href="#">Part2</a>	12/14/21 05:01 pm	Application	Proposed Insured	Outbound

# Reopen: application eligible



- When an applicant or advisor updates the details in the application as part of Reopen, they will be highlighted in orange on the summary page.
- This process is similar to the BAU Amend Application process.

no	No
How much do you weigh? 150lbs	How tall are you? 5ft - 9in
Has your weight changed by more than 10 lbs. in the past year? No	Who is your primary physician?
Who was the last physician you consulted?	When was your last full physical including blood test? 04/2021
Who was the physician that ordered your blood test?	Who is your health insurance provider? I don't have health insurance
Have you ever had an application for life, disability income or long term care insurance declined, postponed, modified, rated, or offered with a reduced face amount? No	Have both of your biological parents lived to age 75 or older? Not Applicable
Has a biological parent ever been diagnosed or treated by a licensed health care professional for polycystic kidney disease, Huntington's disease, sickle cell anemia or FAP (familial adenomatous polyposis)? Unknown	Has a biological parent ever been diagnosed or treated by a licensed health care professional for coronary artery disease, angina, heart attack or cancer before age 60? Unknown
Do you have any biological siblings? No	Have you ever seen a licensed health care professional regarding, been diagnosed or treated for any of the following? Diabetes
Have you been on insulin since your diabetes was first treated? Don't Know	When was your diabetes diagnosed? 12/2020
What was the result of your latest Hemoglobin A1c? I don't know	Who was the physician you consulted?
Have you ever seen a licensed health care professional regarding, been diagnosed or treated for any of the following? None of the above	Have you ever been admitted to a hospital for suicidal thoughts or attempts of suicide or any other mental health condition? No
During the last 5 years have you consulted a licensed health care	Other than a routine check up by your treating physician, are you

**Reopen: application  
ineligible**



# Reopen: application ineligible



Applications are determined ineligible for reopen if:

- Advisor license expired
- Applicant's age is between 20-60 years at the time of reopen and the application signature date is greater than or equal to 13 months
- Applicant's age is between 61-75 years at the time of reopen and the application signature date is greater than or equal to 7 months
- Applicant's age is above 75 years at the time of reopen
- Application date is greater than 60 days and the applicant's health history has recently changed
- Application was previously declined

# Reopen: application ineligible



- A popup window will appear explaining the reason for why an application is ineligible based on the reasons on slide 13. In this sample screenshot, the applicant's age is above 75 years.

The screenshot displays the Legal & General application tracker interface. At the top, a blue banner indicates "You are now editing this case." with a "Done Editing" button. A "Reopen" button is visible in the top right corner. The main area shows an "Application Tracker" progress bar with stages: New, Application Started, Application Signed, Further Evidence Required, Underwriter Review, Approved, and Withdrawn. Below the progress bar, a table lists requirements. A "Reopen" popup window is overlaid on the table, displaying the message: "This application cannot be reopened because the client's age is over 75." The table has columns for Requirement, Status, and Date. The first row shows "Age X" with a status of "Completed" and a date of "11/29/21". The second row shows "Exam" with a status of "Completed" and a date of "11/29/21".

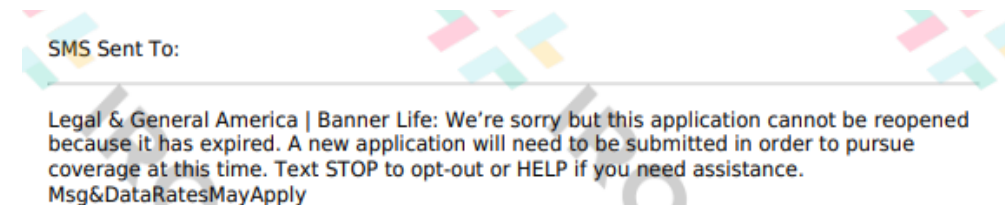
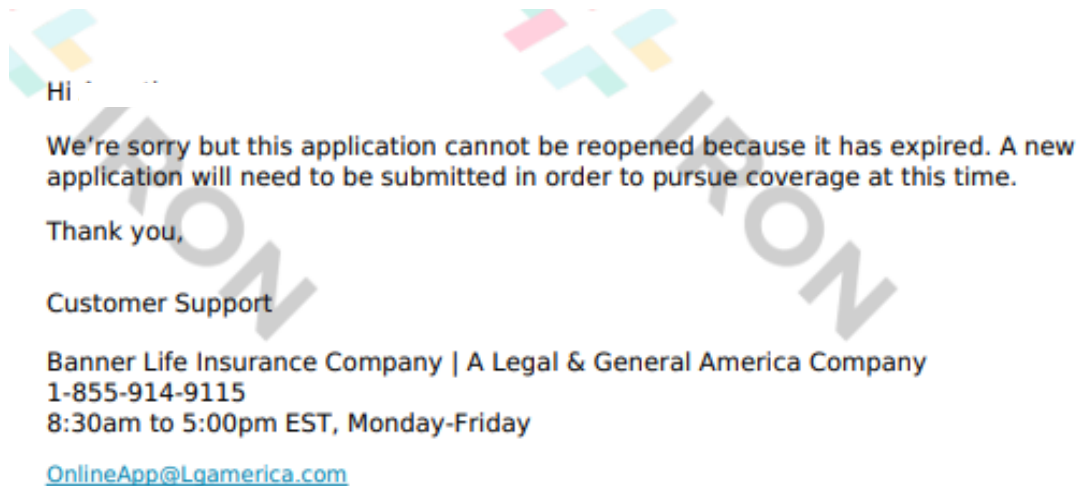
Requirement	Status	Ordered	Received	Reviewed	Follow Up
Age X	Completed	11/29/21		11/29/21	
Exam	Completed	11/29/21		11/29/21	

# Reopen: application ineligible



When an application is ineligible for reopen because it was previously declined:

- Email:
  - An email will be sent to the Policy Owner (when PI≠PO) and to PI (when PI=PO) explaining why the application is ineligible for reopen.
  - The email can be suppressed within agency preferences.
- SMS:
  - An SMS will be sent to the Policy Owner (when PI=PO) explaining why the application is ineligible for reopen.





# Reopen: application ineligible



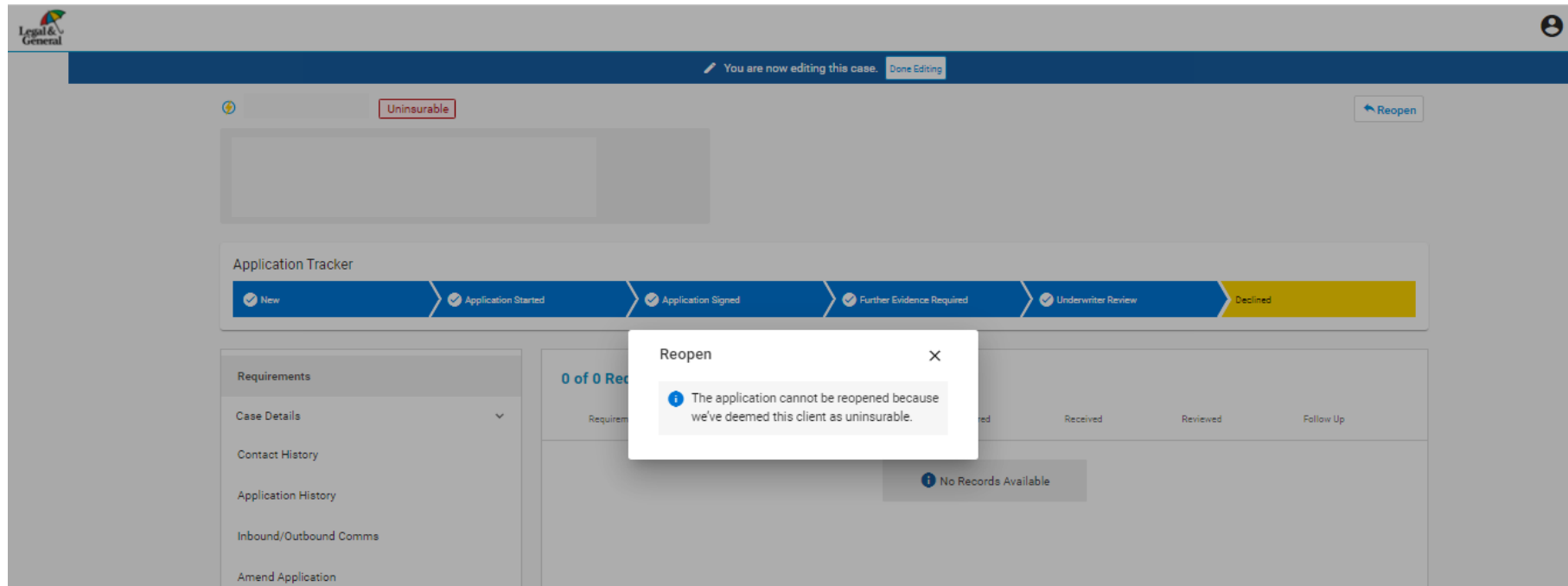
- If a policy is declined, a label marked “Uninsurable” will be displayed.

A screenshot of the Legal &amp; General application tracker interface. At the top left is the Legal &amp; General logo. At the top right is a user profile icon. Below the header, a red arrow points to a red-bordered label that says "Uninsurable". To the right of this label is a "Reopen" button. Below the "Uninsurable" label is a large grey rectangular area. In the center, there is an "Application Tracker" section with a progress bar showing stages: New, Application Started, Application Signed, Further Evidence Required, Underwriter Review, and Declined. The "Declined" stage is highlighted in yellow. Below the progress bar is a "Requirements" section with a list of options: Case Details, Contact History, Application History, Inbound/Outbound Comms, Amend Application, and Decision. To the right of the requirements list is a table titled "0 of 0 Requirements Received" with columns: Requirement, Status, Owned By, Ordered, Received, Reviewed, and Follow Up. Below the table is a message box that says "No Records Available". At the top of the main content area, there is a "Read-Only: This application is currently read-only. Enable Edit" notification.

# Reopen: application ineligible



- If the advisor tries to reopen a declined and “Uninsurable” policy, a popup message is displayed.



**Questions?  
Contact your distribution  
representative.**

