

Plus Series Products



Agent Guide



Accident Plus



Cancer Plus



Critical Care Plus



Heart & Stroke Plus



Hospital Indemnity Plus

Table of Contents

1	New Agent Contracting Instructions
2	MGA/GA New Agent Contracting Instructions
4	Compensation Overview
8	Plus Series Product Overview
10	Agent Portal Overview
14	Quote & Application Process
18	Frequently Asked Questions
21	Contact Us

New Agent Contracting Instructions

Please check that all items are completed and signed before submitting contracting paperwork.

- Producer Application.** All fields will need to be completed on this form and signed by the new agent. Please note the following items:
 - Select Person or Agency / Business Entity
 - Name on Producer Application and Agreement MUST be the legal name that appears on the Insurance License
 - A physical home address is required for background checks – PO Boxes cannot be used
 - A valid email address
 - Details to any question answered “yes”

- Current Resident and Non-Resident Life License(s).** LBL will pay for resident appointment fees only. If non-resident state appointments are required, appropriate fees will be deducted from commissions. Override states require all agents and agencies in a hierarchy to have a license.

- Direct Deposit.** LBL’s form needs to be completed and signed along with a blank voided check or deposit slip.

- Disclosure Consumer Report (FCRA).** Form needs to be signed and completed by the new agent only.

- Producer Telemarketing Acknowledgement.** Form needs to be completed by agency or new agent.

- W-9.** Form needs to be completed by agency or new agent if LBL is paying directly to agency of agent.

- VectorOne Form.** Form needs to be signed by new agent or agency representative.

- Insurance Producer Agreement.** Complete product agreement and sign as “Insurance Producer.”

- Commission Schedule.** Ensure Commission Schedule matches level on hierarchy sheet. The new agent needs to sign as “Insurance Producer.”

- Commission Advance Agreement.** For advancing agents only. The agent needs to sign as “Insurance Producer.”

- Copy of Residence Insurance License.** Agency and/or new agent must submit a copy of the Residence Insurance License.

Please note: New agent must submit contract and supporting documents to recruiting entity or individual. Agents cannot send contract directly to LBL. All contracting paperwork will be held in a pending file until the agents submits their first application for new business. An exception will be made for pre-appoint resident states.

In the meantime, please note the following:

- Any agent with a convicted or pending felony charge, multiple vectors, or large tax liens will be denied an appointment.
- Other criminal charges may be reason for declined appointment.
- Any agent with an active vector, including Stuart Allan collections, uncontrolled debt management, small tax liens, and criminal charges would not be eligible for advance commissions.

MGA/GA New Agent Contracting Instructions

Please check that all items are completed and signed before submitting contracting paperwork for agents.

- Hierarchy Sheet (Completed by IMO).** Agency and/or individual name on top line with LBL writing numbers. Check “New,” “Reinstatement,” or “Change Request.” Fill in each agent (upline) on the correct level with their writing codes or Social Security number. Put new agent’s full legal name on correct commission level line and leave writing number box blank. Check “Advance,” “As Earned,” or “LOA” box according to your request. Add residence and non-residence license, include any special notes, IMO signature, and date. If setting up a agency (must have agency license and Tax ID number):
 - For Agency only: One writing number; put agency name on Hierarchy Sheet, not the individual name
 - For Agency and Individual where the two writing numbers are issued at same level; put individual and agency name on same line of the Hierarchy Sheet, add special notes
 - For Agency and Individual where the principal individual is LOA to Agency; put agency at compensation level requested and individual name on LOA line

- Producer Application.** All fields on this form need to be completed and signed by the new agent. Please note the following items:
 - For Agency only: One writing number; put agency name on Hierarchy Sheet, not the individual name
 - For Agency and Individual where the two writing numbers are issued at same level; put individual and agency name on same line of the Hierarchy Sheet, add special notes
 - For Agency and Individual where the principal individual is LOA to Agency; put agency at compensation level requested and individual name on LOA line

- Current Resident and Non-Resident Life License(s).** LBL will pay for resident appointment fees only. If non-resident state appointments are required, appropriate fees will be deducted from commissions. See State License Fee Chart for fees and further licensing requirements. Override states require all agents and agencies in a hierarchy to have a license.

- Direct Deposit.** LBL’s form needs to be completed and signed along with a blank voided check or deposit slip.

- Disclosure Consumer Report (FCRA).** Form needs to be signed and completed by the new agent only.

- W-9.** Form needs to be completed by agency or new agent if LBL is paying directly to agency of agent.

- VectorOne Form.** Form needs to be signed by new agent or agency representative.

- Agent Agreement.** Complete appropriate agreement per agent level. The new agent will sign as “applicant.” The recruiter/manager, if applicable, and MGA/GA need to sign in their respective place.

- Business Associate Agreement.** Complete appropriate agreement per agent level. The new agent will sign as “Insurance Producer.”

Commission Schedule Have Commission schedule match level on hierarchy sheet. The new agent will sign as "Insurance Producer."

Commission Advance Agreement. For advancing agents only. The agent will sign as "Insurance Producer."

Copy of Residence Insurance License. Agency and/or new agent must submit a copy of the Residence Insurance License.

Please note: IMO submits contract to direct recruiting upline. Direct downlines or agents cannot submit the contract. All contracting paperwork will be held in a pending file until the agents submits their first application for new business. An exception will be made for pre-appoint resident states. See State License Fee Chart for fees and further licensing requirements.

In the meantime, please note the following:

- Any agent with a convicted or pending felony charge, multiple vectors, or large tax liens will be denied an appointment.
- Other criminal charges may be reason for declined appointment.
- Any agent with an active vector, including Stuart Allan collections, uncontrolled debt management, small tax liens, and criminal charges would not be eligible for advance commissions.



Compensation Overview

Compensation includes first year, renewal, and override commissions, as well as other forms of remuneration earned by an agent in connection with the sale of our supplemental health products.

In addition to the following overview, please refer to your contract and compensation schedule. The terms of your contract with Liberty Bankers Life Insurance Company take precedence in the event there are any discrepancies between the descriptions below and the terms of your contract.

How We Pay

- Your payment is sent through EFT using the information we have on record.
- If you need to change the EFT information for an agent/agency, email your changes to contracting@lbig.com.
- All EFT updates require an EFT Authorization Form submission.

When We Pay

- Commissions are paid to the producers in one of two ways. Advanced commissions are paid 2-3 days from the draft date of the submitted policy. As earned commission for all issued policies within that month pay out once per month on the first business day of the following month.

Commission

- Marketing General Agents (MGA) and General Agents (GA) are paid a commission for each Supplemental Health policy issued.
- Commission for LOA sales are paid directly to their upline.

Initial and Renewal Sales

- "Initial sales" means an applicant is enrolling in the product for the first time. We pay initial sale commissions in accordance with the year one commission rate on the corresponding schedule.
- "Renewal sales" include any premium paid after the first payment. This could be monthly, quarterly, semi-annual, or annual. We pay renewal sales commissions based on the age of the policy for the second year and beyond.

Advance Commission

- You must be set up to receive advance commissions prior to the signature date on the application to receive advance commissions.
- If your EFT transaction is rejected twice, the commission advance will charge back to your agent commissions account and will change from "advance" to "paid as earned."

Chargebacks

- If a policy is canceled, withdrawn, or not taken within the first 30 days of the policy receipt, 100% of the premium will be refunded to the applicant and 100% of the advanced commissions will be charged back to the agent.
- If the policy is canceled after 30 days, the premium and commissions will be prorated.
- If the policy is rescinded for material misrepresentation within the two-year contestability period, commissions will charge back to the agent.

Unearned Commission

- If you are advanced commission for a policy and the policy canceled, the advance will be considered unearned commission.
- Unearned commission will charge back to your agent commission account.
- If a charge back causes your agent commission account to be negative, you will not receive commission payments until commissions from new submitted business bring your agent commission account positive again.

1099 Forms

Commissions are reported via the Internal Revenue Service (IRS) 1099-MISC process. 1099-MISC forms are postmarked to all eligible recipients by January 31 of a given year and mailed to the payee address on file.

A 1099-MISC form will only generate to an agent if annual earnings are \$600 or more.

If earnings are less than \$600, agents can obtain earning totals by visiting our secure Agent Portal (<https://agent.lbig.com>) to view their commission reports. The last statement date in December pays in January, so those earnings count toward the following tax year.

- We mail 1099s on January 31 for the prior tax year.
- If you need another copy of your 1099, we can fax or mail you a duplicate.
- We cannot send a 1099 to your email address.
- If you need to change information on your 1099, please call our Commission Department at (833) 658-2844.

How Termination Affects Compensation

If you are terminated, but are still in good standing, you will continue to receive renewal commissions according to your commission schedule. If you are terminated for cause, we will cancel your compensation payments in accordance with your contract.

Recovery process for terminated agents with debit balances:

- If you are terminated and have a debit balance on your agent commission account, we will pursue collection of debt.

Assignment of Commission:

- An assignment of commission (AOC) is an agreement between two parties to direct commissions to another agent or agency.
- You can revert commissions to your agency or to your personal SSN.
- You can sell your block of business to another agent or agency
 - * Your status and state appointments will be terminated
 - * If you request to be re-contracted, you must submit new contracting paperwork
- All debt or advance balances must be paid in full before we complete the AOC.

Compensation Overview

Continued

The assignee will assume the tax liability for the reverted commissions. The commissions will be reported to the IRS under the assignee Tax ID number from the date the assignment was completed. These commissions are considered renewals only.

Items needed:

- Assignment of Compensation Form
- W-9 Form – required for new Agencies
- Explanation of request for Assignment of Commission
- Bill of Sale – if applicable
- Legal documents – if applicable
- EFT Authorization Form – for direct deposit

Assignment of Commissions for a Deceased Agent

A deceased agent's commissions will be payable to his/her estate per the agent contract. If the agent does not have a surviving spouse, we will honor legal documents such as a will, trust, or court ordered paperwork that indicates the commissions will be payable to other family members or his/her estate.

Items needed:

- Death Certificate of deceased agent
- W-9 form for surviving spouse
- Other legal documents as noted above
- Direct Deposit Form

State of Residence

American Benefit Life Insurance Company, American Monumental Life Insurance Company, Capitol Life Insurance Company, and Liberty Bankers Life Insurance Company, collectively the Liberty Bankers Insurance Group, only accept applications in the proposed owner's state of residence.

What does this mean for agents?

- All producers and/or agents must be licensed in the state of residence that the proposed owner provides on the application. Please contact your upline regarding your nonresident licensing questions.
- Agents must submit the application form approved for use in the state that the proposed owner lists as their state of residence on the application. The owner will be issued the contract approved in the owner's state of residence.
- Agents must deliver the contract in the owner's state of residence listed on the application.

Questions concerning state of residence should be directed to the applicant's personal legal and/or tax advisors. State of residence is often the state indicated on the tax returns. However, Liberty Bankers Insurance Group defers and recommends that any uncertainties be directed to the applicant's legal and/or tax advisors.



Plus Series Product Overview

Plan for the unexpected



Gain peace of mind

Fighting cancer, recovering from a heart condition or stroke, healing after an accident, or being hospitalized can be expensive. Along with medical bills, there are many non-medical expenses that can add up. With Liberty Bankers Life Insurance Company's Plus Series products, we can help your clients plan for the unexpected.

Liberty Bankers Life's Plus Series Products



Accident Plus



Cancer Plus



Critical Care Plus



Heart & Stroke Plus



Hospital Indemnity Plus

Plus Series Product Features



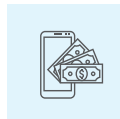
Companion travel benefit



Optional benefit riders to fit each clients' needs, wants, and budget



Pet boarding benefit



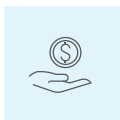
Optional return of premium benefit



Recurrence benefit for Cancer, Heart & Stroke, and Critical Care



10% household discount



Income recovery benefit rider for Accident goes to age 75



Coverage categories include Individual, Individual & Spouse, Individual & Children, and Family

Accident Plus



[Learn more](#)

Pays a lump sum benefit up to \$15,000 for fractures, up to \$15,000 for dislocations, up to \$15,000 for burns, up to \$750 for lacerations, or up to \$600 for eye injury, plus up to \$150,000 for accidental death, and up to \$60,000 for loss of limbs¹ (Maximum benefit amounts per Covered Accident). Also included Companion Travel Benefit and Pet Boarding Benefit.

Cancer Plus



[Learn more](#)

Pays a lump sum benefit up to \$75,000 if you are diagnosed with cancer, 25% of the lump sum benefit for carcinoma in-situ, up to an additional 25% of the lump sum benefit for experimental treatment, and up to 1% of the lump sum benefit for skin cancer. After your recovery, your lump sum benefit starts to rebuild with the recurrence benefit² - less than 2 Years : 0%, Years 2-4: 25%, Years 5-9: 50%, and Years: 10 + 100%. Also included Companion Travel Benefit and Pet Boarding Benefit.

Critical Care Plus



[Learn more](#)

Includes the lump sum benefits outlined in Cancer Plus and Heart and Stroke Plus. Additionally, pays up to \$75,000 for advanced multiple sclerosis, advanced Parkinson's disease, ALS, benign brain tumor, coma, end stage renal failure, major organ transplant, or paralysis, and 25% of the lump sum benefit for total loss of hearing, speech, or vision. After your recovery from cancer, heart attack, or stroke, your lump sum benefit starts to rebuild with the recurrence benefit.² - less than 2 Years : 0%, Years 2 - 4 : 25%, Years 5-9 : 50% and Years 10 +: 100% Also included Companion Travel Benefit and Pet Boarding Benefit.

Heart and Stroke Plus



[Learn more](#)

Pays a lump sum benefit up to \$75,000 for a heart attack or stroke, 25% of the lump sum benefit for coronary artery bypass surgery, aortic surgery, or heart valve replacement/repair surgery, and 10% of the lump sum benefit for coronary angioplasty or stent placement. After your recovery from a heart attack or stroke, your lump sum benefit starts to rebuild with the recurrence benefit² - less than 2: Years 0%, Years 2-4: 25%, Years 5-9: 50%, and Years 10 +: 100%. Also included Companion Travel Benefit and Pet Boarding Benefit.

Hospital Indemnity Plus



[Learn more](#)

Pays a benefit of \$100 - \$750 per day for each day of hospital confinement (days 2-10, 15, 20, 31) depending on the benefits selected. Pays \$25 per day for each additional day of hospital confinement up to an additional 31 days beyond the hospital confinement benefit period selected. Pays an additional \$150 per day for a maximum of seven days per calendar year for each day of services in an intensive care unit of a hospital. Pays 100% of the hospital confinement benefit amount per day for up to ten days per calendar year while receiving services in a hospital observation unit. Pays \$175 per day for a maximum of seven days per calendar year for each day of confinement in a hospital due to a mental or nervous disorder. Also included. Companion Travel Benefit and Pet Boarding Benefit.

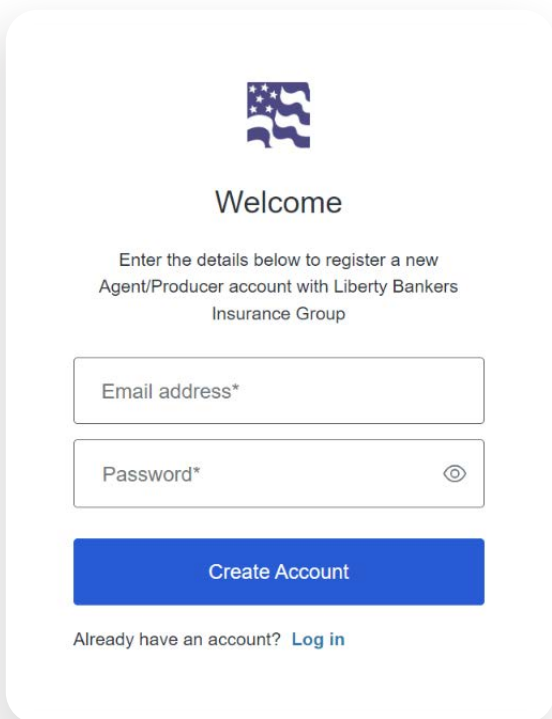
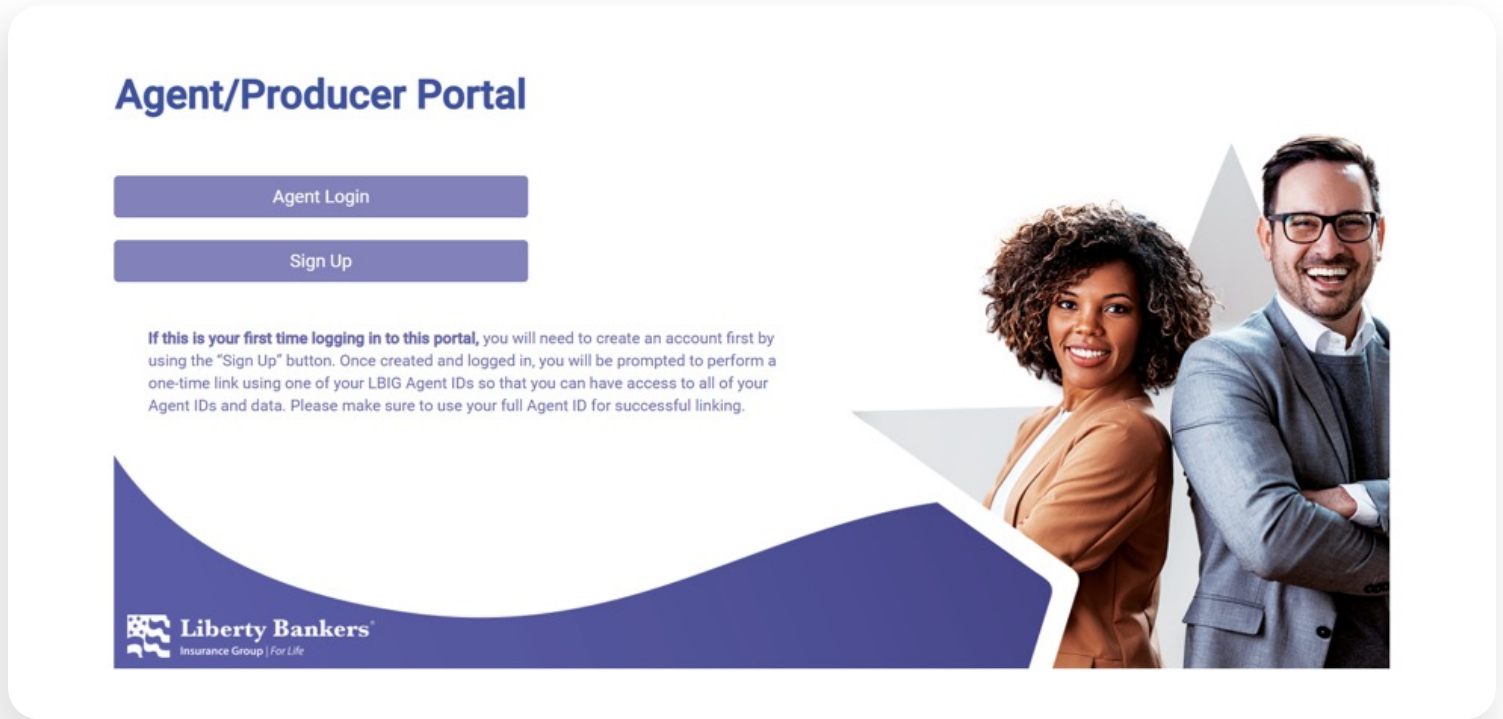
1 – Benefits are at attained age 76 and at attained age 81 for accidental death and fractures.

2 – Maximum face amount available for ages 65-85 is \$60,000. Covered child's is 50% of the policyowner's benefit amount.

Agent Portal Overview

Getting Started

With Liberty Bankers Insurance Group's (LBIG) Agent Portal, you have access to relevant information, resources, and reporting that you need to manage your LBIG book of business.



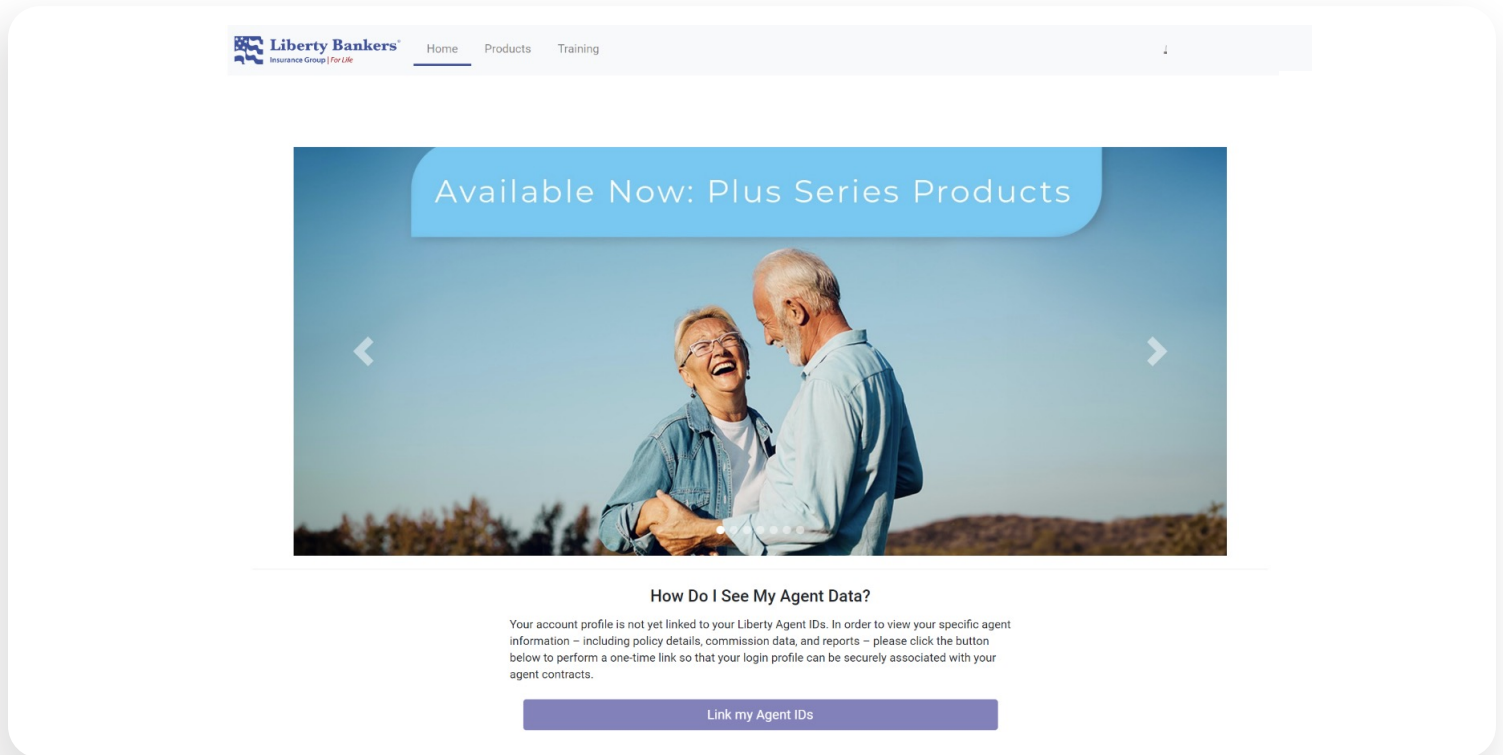
Step 1: Account Setup

1. Visit <https://agent.lbig.com>
2. Click **Sign Up**
3. Enter your email address
4. Create and enter a new password (must be at least 12 characters)
5. Click **Create Account**

Step 2: Link My Agent IDs

To view specific agent information – including policy details, commission data, and reports – you will need to link your account to your Liberty Agent IDs. By linking your Agent IDs, your profile will be securely associated with your agent contracts.

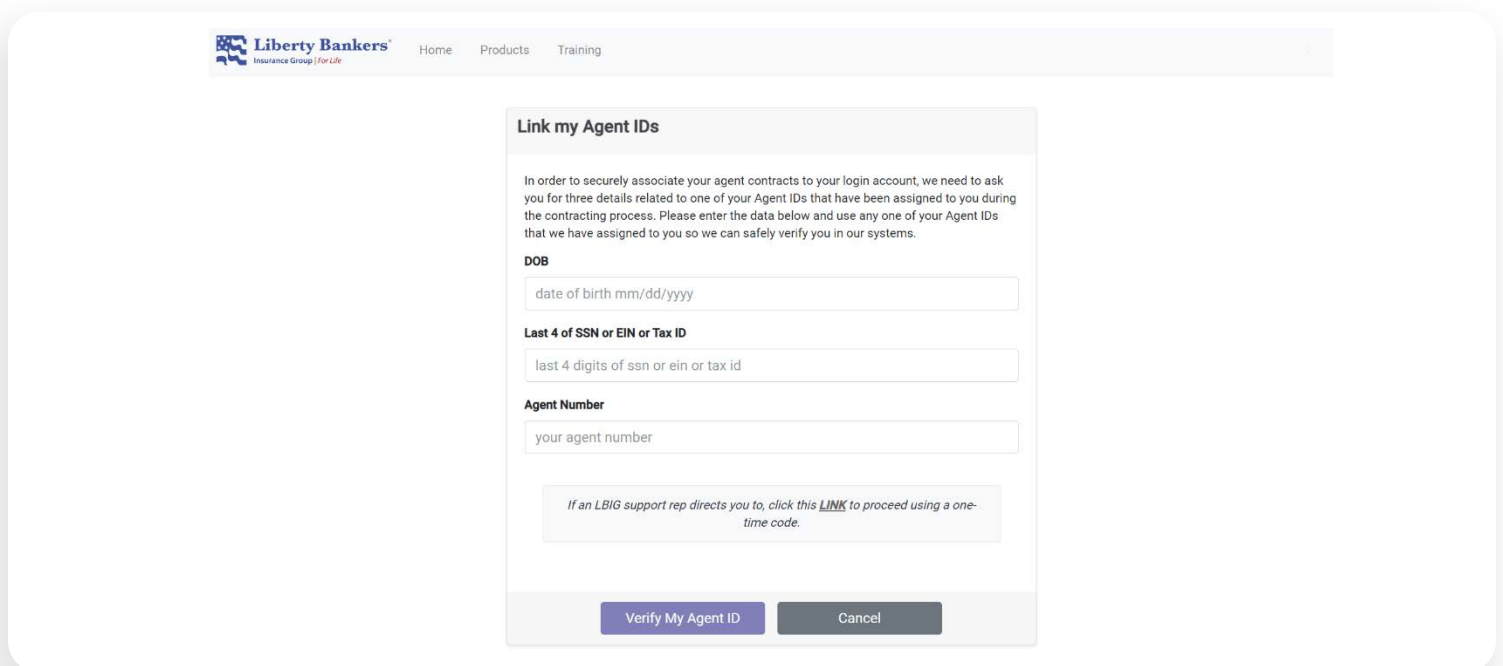
1. Click **Link My Agent IDs**



The screenshot shows the Liberty Bankers website interface. At the top left is the Liberty Bankers logo with the tagline "Insurance Group For Life". To the right of the logo are navigation links for "Home", "Products", and "Training". A large banner image features an elderly couple smiling and holding hands, with the text "Available Now: Plus Series Products" overlaid in a blue box. Below the banner, the heading "How Do I See My Agent Data?" is followed by a paragraph explaining that the account profile is not yet linked to Liberty Agent IDs and that clicking the button below will perform a one-time link. At the bottom of this section is a purple button labeled "Link my Agent IDs".

2. Enter your Date of Birth, Last 4 Digits of your Social Security number or Federal Tax ID, and your Agent ID

3. Click **Verify My Agent ID**



The screenshot shows the "Link my Agent IDs" form on the Liberty Bankers website. The form title is "Link my Agent IDs". Below the title is a paragraph explaining that the user needs to provide three details related to one of their Agent IDs to securely associate their agent contracts with their login account. The form contains three input fields: "DOB" (with a placeholder "date of birth mm/dd/yyyy"), "Last 4 of SSN or EIN or Tax ID" (with a placeholder "last 4 digits of ssn or ein or tax id"), and "Agent Number" (with a placeholder "your agent number"). Below the input fields is a note: "If an LBIG support rep directs you to, click this [LINK](#) to proceed using a one-time code." At the bottom of the form are two buttons: "Verify My Agent ID" and "Cancel".

Site Overview

My Briefcase

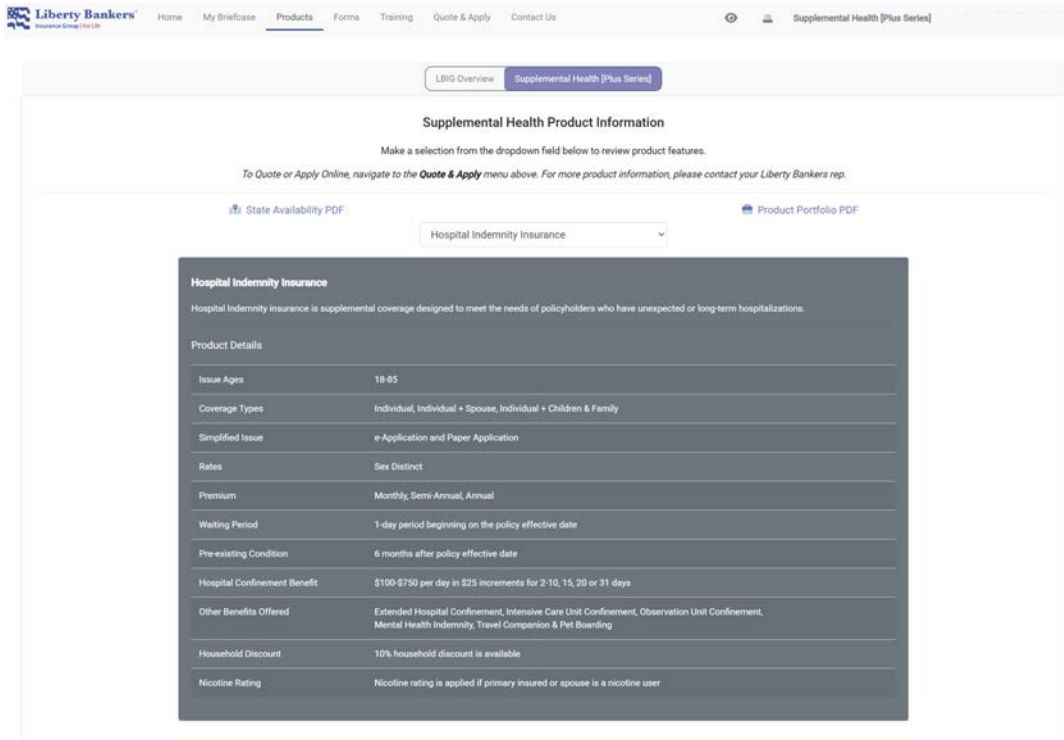
The screenshot displays the 'My Briefcase' dashboard for Liberty Bankers. The top navigation bar includes 'Home', 'My Briefcase', 'Products', 'Forms', 'Training', 'Quote & Apply', and 'Contact Us'. A search bar shows '100%' and a dropdown menu is set to 'Supplemental Health [Plus Series]'. Below the navigation, a secondary menu includes 'Performance', 'Policy Lookup', 'Docs & Tools', 'Reports', 'Statements', 'Agent Info', and 'Agent: LBIG10'. The main content area is titled 'Key Performance Indicators' and features a grid of 11 cards:

Metric	Value	Additional Info
13 Month Projected Persistency	00.0%	Business Written By You & Your Downline
Year-to-Date Net Issued Production	\$0	Current Year: 2024
Submitted Apps	0 / 0	MTD / YTD
Policies Pending First Payment	0	
Policies Past Due	0	
Policies Charged Back	0	
Lapsed In Prior Six Months	0	
Downline Agents	0 / 0	Active / All
Policies Currently Active	0	
Withdrawn Applications	0 / 0	MTD / YTD
Debit Balance	\$0.00	As of Yesterday

- Performance – View Key Performance Indicators relative to your business. Click on the buttons for detailed reporting.
- Policy Lookup – Search for policy information and filter by issued, submitted, not taken, lapsed, pending, and past due.
- Docs & Tools – Access important resources and documents including supplies, print materials, and rate calculators.
- Reports – View standard reports including Agent Balances, Issued Policies, Lapsed Reports, and more.
- Statements – Search for current and previous commission statements.
- Agent Info – View agent details, including downline agents.

Products

- LBIG Overview – Learn about LBIG's entire product suite.
- Supplemental Health [Plus Series] – Review product details for the Supplemental Health product portfolio.



Forms

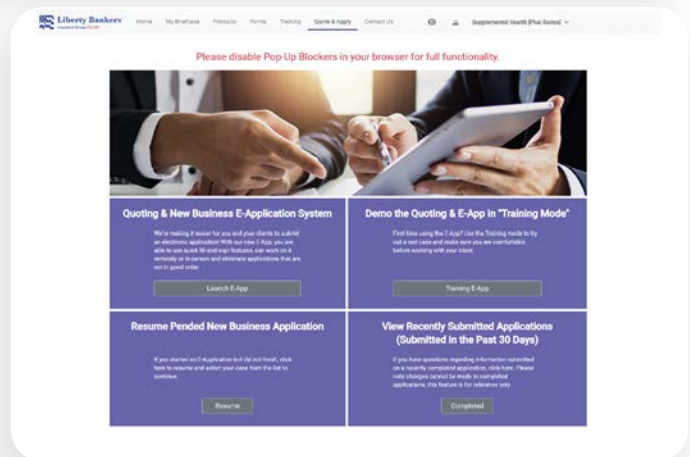
- Search, download, and email commonly used forms. Filter by state, form class, form type, and product.

Training

- LBIG Overview – Learn about LBIG.
- Supplemental Health – View agent training materials and how-to guides.

Quote & Apply

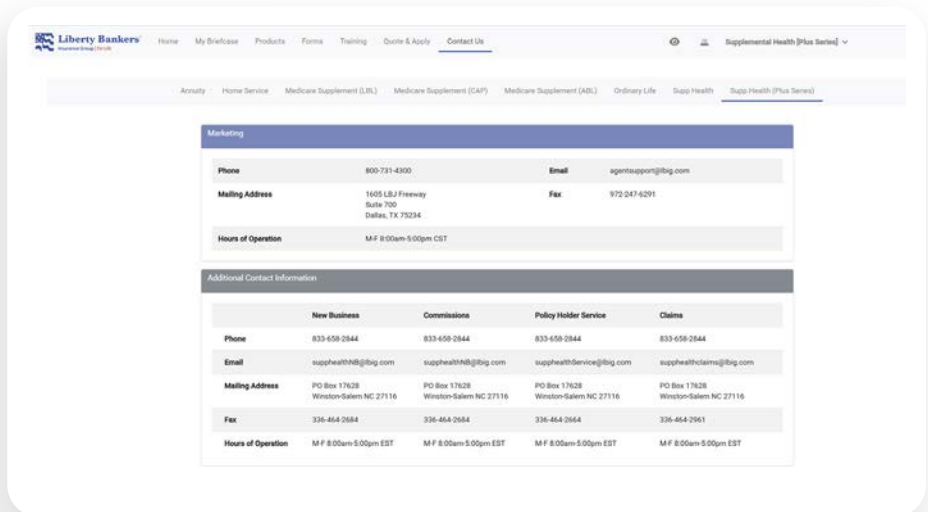
- Access the New Business E-Application System or demo the E-App in “Training” Mode.
- Access applications that were started but not submitted.
- Access applications written in the last 30 days



Contact Us

- Lookup the contact information for all LBIG's lines of business.

Tip: If you are contracted with LBIG's other business lines, easily toggle between the products by selecting the product from the dropdown menu in the top right of the navigation bar.



Quote & Application Process

With Liberty Bankers Life Insurance Company, easily apply for Accident, Cancer, Critical Care, Heart & Stroke, and Hospital Indemnity coverage through our electronic application process.

To assist agents in navigating through countless design options, our Intelligent Plan Designer serves as a solution to reduce sales friction. The tool makes customizing and quoting a plan easy.

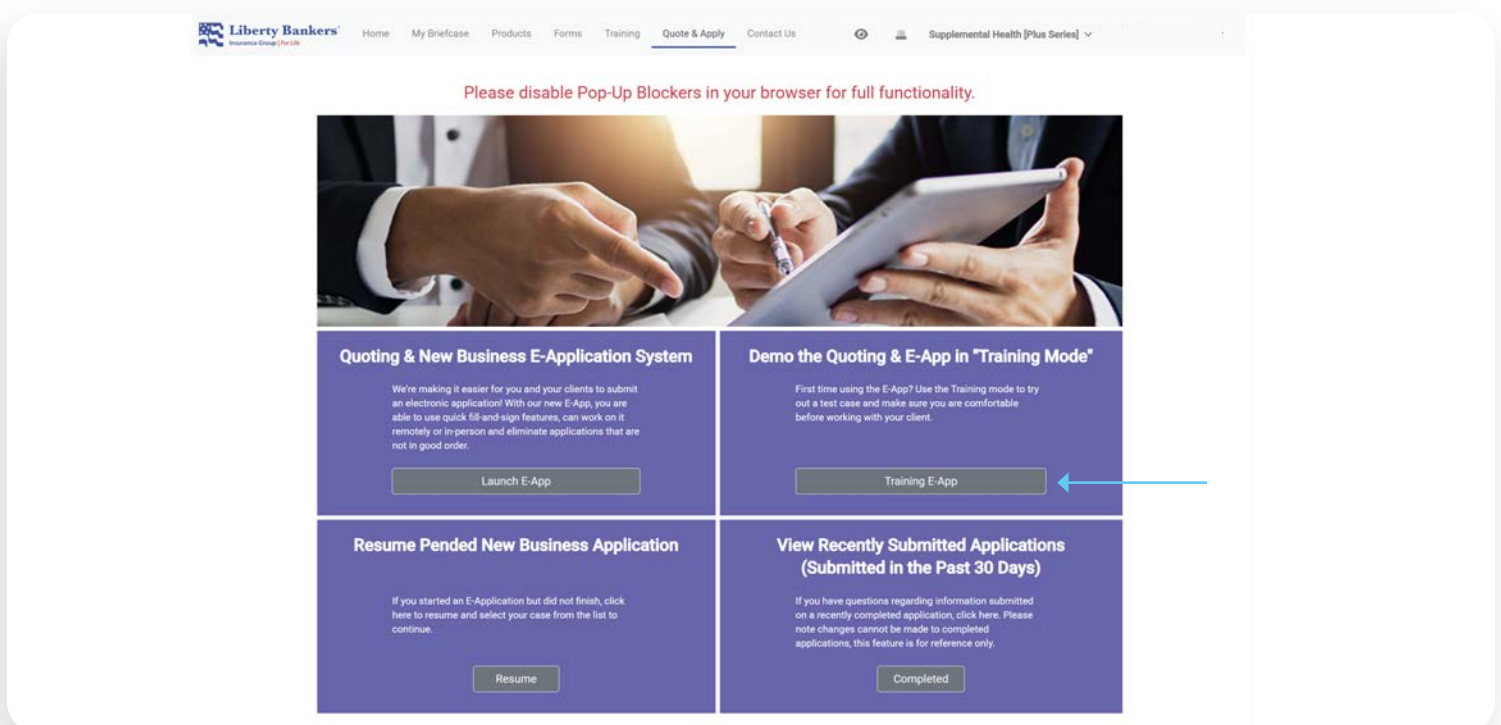
Step 1: Login to the Agent Portal

1. Visit <https://agent.lbig.com>
2. Click **Agent Login**
3. Enter your email address and password
4. Click **Continue**
5. Select Supplemental Health [Plus Series] in the top right corner

Step 2: Launch E-App

1. Click **Quote & Apply** from the top menu bar
2. In the New Business E-Application System section, select **Launch E-App**
3. Click **Enter**

Tip: First time using the E-App? Use the Training mode to try out a test case and make sure you are comfortable before working with your client.



The screenshot displays the Liberty Bankers Agent Portal interface. At the top, there is a navigation bar with the Liberty Bankers logo and links for Home, My Briefcase, Products, Forms, Training, Quote & Apply, and Contact Us. A dropdown menu is open for 'Supplemental Health [Plus Series]'. A red notification banner at the top center reads: 'Please disable Pop-Up Blockers in your browser for full functionality.' Below this is a large image of two business professionals in suits reviewing a tablet. The main content area is divided into four blue panels, each with a title, a brief description, and a button:

- Quoting & New Business E-Application System**: We're making it easier for you and your clients to submit an electronic application! With our new E-App, you are able to use quick fill-and-sign features, can work on it remotely or in-person and eliminate applications that are not in good order. Button: **Launch E-App**
- Demo the Quoting & E-App in "Training Mode"**: First time using the E-App? Use the Training mode to try out a test case and make sure you are comfortable before working with your client. Button: **Training E-App** (highlighted with a blue arrow)
- Resume Pended New Business Application**: If you started an E-Application but did not finish, click here to resume and select your case from the list to continue. Button: **Resume**
- View Recently Submitted Applications (Submitted in the Past 30 Days)**: If you have questions regarding information submitted on a recently completed application, click here. Please note changes cannot be made to completed applications, this feature is for reference only. Button: **Completed**

Step 3: Enter Applicant(s) Details

1. Fill out the following based on the applicant's information:

- Plan Selection – Accident, Cancer, Critical Care, Heart & Stroke, or Hospital Indemnity
- State
- Coverage Class – Individual, Individual + Spouse, Individual + Children, Family
- Household (HH) Discount
- Premium Mode – Annual, Semi-Annual, Monthly List Bill, Monthly Credit Card, Monthly EFT
- Requested Policy Effective Date: Use the calendar feature or Social Security billing dates (Note: Select up to 35 days in the future. During the Annual Enrollment Period, you have the option to also select January 1.)

2. Complete applicant(s) details:

- Birthday
- Gender
- Tobacco Class

3. Click **Next**

The screenshot shows the Liberty Bankers Life application form. At the top, the Liberty Bankers logo is displayed. The form fields are as follows:

- Applying for:** Hospital Indemnity (dropdown menu)
- State:** (empty dropdown menu)
- Coverage Class:** Individual (dropdown menu)
- HH Discount:** Yes (radio button), No (radio button, selected)
- Premium Mode:** Monthly EFT (dropdown menu)
- APPLICANT 1:**
 - Birthdate:** 01/01/1950 (text input)
 - Gender:** Female (radio button, selected), Male (radio button)
 - Tobacco Class:** Non-Nicotine (radio button, selected), Nicotine (radio button)
- Requested Policy Effective Date:**
 - Select date here: (text input)
 - Select SS Billing here: (dropdown menu, value: --)
 - List Bill dictated date of November 1st, 2025

A blue arrow points to the **Next** button at the bottom right of the form.

Quote & Application Process

Continued

Step 4: Design the Plan

1. Review applicant details and select **Change** to modify
2. Select a Plan Designer option or create your own plan design
 - Popular Plan Designs – Platinum, Gold, Silver
 - My Saved Designs
 - Match MA Plan by County (only available for Hospital Indemnity)
 - Match MA Plan by Plan ID (only available for Hospital Indemnity)
4. Select or modify Rider Options
5. Review Net Modal Premium
6. Select **Print Quote** to download a PDF of quote and coverage selections
7. Click **Apply Now**

The screenshot shows a web interface for designing a plan. At the top, it says 'TX | Female | Issue Age 70 | Non-Nicotine' with a 'Change' button. Below are sections for 'PREMIUM OPTIONS', 'PLAN DESIGNER', 'HOSPITAL INDEMNITY OPTIONS', and 'RIDER OPTIONS'. The 'PLAN DESIGNER' section has four buttons: 'Popular Plan Designs' (highlighted with a blue arrow), 'My Saved Designs', 'Match MA Plan by County', and 'Match MA Plan by Plan ID'. The 'RIDER OPTIONS' section has various toggle and dropdown options. At the bottom, there is a green button labeled 'Save to My Saved Designs' with a blue arrow pointing to it from the 'Tips' section.

Tips:

- **Popular Plan Designs** give you and your clients comprehensive hospital indemnity coverage options at different price points. These presets include one-size-fits-most options for quick and easy quoting.
- If you have a preferred plan design, click **Save to My Saved Designs** to save plan presets for future use

Step 5: Welcome to the Supplemental Health E-App

1. Review summary of coverage. If any details are incorrect, close the tab, update the design, and click **Apply Now**
2. Enter **Producer Number**
3. Enter a valid email address for the applicant(s) is required for all signing purposes. Click **I Agree**
4. Click **Next**

Step 6: Enter Proposed Insured Details

1. Enter first name, last name, Social Security number, employment status, and primary address
2. Click **Next**

Step 7: Authorize Proposed Insured

1. Verify the proposed insured details are correct
2. Enter email address and mobile number
3. Click **Send Auth** to send authorization code to applicant(s)
4. Enter 6-digit code that was emailed and texted to the applicant(s)
5. Click **Next**

Step 8: Complete Health Questions

1. Review and complete health questions
2. Click **Next** (Note: do not refresh the page. Please wait while the system reviews medical information.)

Step 9: Review the Rx Rvflexives

1. If applicable, answer questions pertaining to medications from the prescription history report
2. Click **Next**

Step 10: Receive Underwriting Decision

1. Review Approved or Declined status Enter **Producer Number**
2. Click **Next**

Step 11: Review Plan Design

1. Review coverage with applicant(s)
2. Proceed by selecting **Yes** or **No**
3. Click **Next**

Step 12: Complete Payment Details

1. Complete banking or financial institution details
2. Select the payer of the policy

Step 14: Provide Agent Details

1. Complete agent details
2. Select where the policy should be mailed upon issue – Client or Agent
3. Click **Next**

Step 15: Finalize Agreements and Signatures

1. Review and complete questions
2. Click Submit
3. The policy will be issued and mailed within 48-hours of application submission.

Tips:

- If you started an E-Application but did not finish, navigate to the Quote & Apply section of the Agent Portal and click **Resume Pended New Business Application**.
- If you have questions regarding information submitted on an application submitted within the last 30 days, navigate to the Quote & Apply section of the Agent Portal and click **View Recently Submitted Applications**.

Frequently Asked Questions

Product Information:

Is Hospital Indemnity insurance HSA compatible?

While an HSA can be used to pay certain premiums, the company and its authorized representatives are not qualified to offer advice on this subject.

Are benefits taxable?

Please consult your tax specialist to confirm tax treatment of benefits. In addition, there are no restrictions on their use. They can be used for any purpose including medical bills, living expenses, or even a family vacation.

Note: The Company and its authorized representatives cannot offer tax or legal advice. For advice concerning their own situation, clients should consult with their appropriate professional advisor.

What are the limitations and exclusions?

Please refer to the Outline of Coverage for detailed Limitations and Exclusions.

New Business:

What are the premium collection and billing options?

The applicant can choose their effective date (1-28 of the month) or choose to align with Social Security billing. If they choose their effective date, the initial premium will draft on that day. If they choose Social Security billing, the initial draft will be the selected Wednesday. Bank Draft and Debit/Credit Card payments are available monthly. Direct Bill is offered semi-annually and annually. List bill is available monthly with a minimum of five applicants.

Note: Draft will appear on bank statement as LBLSH.

What is the waiting period?

The Accident base policy and rider have a 15-day waiting period. The base policies and riders for Cancer, Critical Care, and Heart & Stroke have a 30-day waiting period. The base policies and riders for Hospital Indemnity have a 1-day waiting period.* The Dental, Vision, and Hearing rider has a 3, 6, or 12-month waiting period depending on the type of service. All waiting periods are subject to state variations.

*NO WAITING PERIOD FOR IDAHO, MONTANA, UTAH, WASHINGTON, AND WYOMING.

Is there a dependent issue age?

Children are covered up to the first of the month following child attained age 26 or as required by the state. This includes biological children, legally adopted children, stepchildren, and a child whom the insured is appointed legal guardian and/or legally required to provide support. There is no full-time student status requirement.

Is joint ownership of a policy allowed?

No joint owners. The primary insured is defaulted to the oldest insured when there are two adults applying for coverage on the same application. On death of the primary insured, the spouse (or, if no spouse, the oldest covered dependent) becomes the primary insured.

Why was an application declined?

In most scenarios, application for coverage is declined for one of two reasons:

1. Declinable drug
2. Applicant answered "yes" to any of the health questions or reflexive questions

Claims & Policy Servicing

Where can claim forms be found?

You can download claim forms several ways. You can find our claim forms on our website by visiting www.lbig.com and click on Resources. You can also locate claim forms in the Agent Portal under Forms. Search "Claim" and a listing of all claim forms can be found. You can also request a claim form by contacting Customer Service at 833-658-2844.

Are policyholders allowed to have more than one policy of the same type?

Yes. Policyholders may hold multiple policies of the same type, as long as the combined coverage does not exceed the maximum allowable face value or benefit amount for that product. Each policy is independent and follows its own pre-existing condition provisions.

How do I add dependents?

Eligible family members can be added by completing a new business application and obtaining underwriting approval. Adding a newborn or a newly adopted child to a policy that already has family coverage will require submitting a Policyholder Service Request form within 91 days of birth or adoption, including the child's name, gender, date of birth, and, if applicable, date of adoption. If no notification is given within 91 days, then adding the child requires a new business application and underwriting approval.

Frequently Asked Questions

Continued

Claims & Policy Servicing

Can I add or increase benefits or riders?

Adding riders or increasing Benefits within the first 30 days must be made by writing in the changes, dating, and initialing on the Original application. The policy will be reissued to include the new riders and increased benefits with the original effective date.

Note: Application can be found in the Agent Portal under Quote and Apply and click on View Recently Submitted Applications. If it has been longer than 30 days since the policy was issued, a new application will need to be submitted. The new application will be fully underwritten and if benefits are approved, the policy will have a new effective date. Pre-ex and Waiting Periods will restart with the new policy. If the original policy and the new policy have the Return of Premium Rider, we will carry over the ROP premium and claims balances.

Note: If change is approved, the original policy will need to be cancelled. If proposed insureds are not approved, original policy may be reinstated.

Is conversion available?

Conversion is available within 60 days of the dissolution of marriage, domestic partnership, or civil union.

Is reinstatement allowed?

Coverage lapsed more than 60 days requires a completed new business application and underwriting approval. If reinstated, there will be a gap in coverage and Pre Ex and Waiting Periods will apply. Coverage lapsed 121 days or longer cannot be reinstated, and the individual must reapply for coverage.

Note: Draft will appear on bank statement as LBLSH

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