

REQUIREMENTS CODE GUIDE

- Most UW requirements are based on the LifeSecure product sold and our Protocol Grid.
- The Protocol Grid is located in the Agent Resource Guide.
- Scheduling personnel will contact the applicants (if required) to make an appointment at their choosing.
- Applications will close after 10 days business (unless otherwise noted) if requirement codes requiring assistance from the agent or applicant are not completed. These files can be re-opened.

SYSTEM CODES REQUIRING AGENT / AGENCY ACTION

The following Codes require action related to Agent Licensing.

Code #	Explanation/ System Trigger
O11, 012, 013, 014, 015, 017, 063	These codes require action related to Agent Licensing – please contact Agent Licensing at 866-582-7701 as soon as possible to discuss.

HIPAA AUTHORIZATION

The following Codes are used to identify if the applicant or policyholder has authorized agent disclosure.

Code #	Description	Explanation/ System Trigger
U35	Authorized HIPAA Release to Agent	The applicant/policyholder has authorized the agent to review or receive information related to the application such as a reason for decline.
U36	HIPAA Sensitive information – NO RELEASE	The applicant/policyholder has NOT authorized disclosure to the agent. Any sensitive information will NOT be viewable in the Agent Portal.

UNDERWRITING CODES REQUIRING AGENT/AGENCY ACTION

The following Codes require action related to the Application, Underwriting, or Coverage.

Please fax the requested documents to 855-351-6500 (LTC) or 866-582-7706 (AC/CI/HR). Allow two business days for New Business to acknowledge receipt and close the requirement.

You may contact New Business on application or policy status at 866-582-7701.

Code #	Description	Explanation/ System Trigger
U04	Awaiting Response from Agent	The U04 code is used to inform the agent we need a response or assistance in order to continue. This code can sometimes appear concurrently with other missing information codes. The agent will be contacted directly and completion is based on the agent's response time. ** Please check your Message Center for notification from the Underwriter.
U13	Pending HIPAA Form	The signed HIPAA authorization form has not been received. This code will appear when the signed 'wet signature' HIPAA form was not faxed when the application was processed.
U16	Replacement Form	The signed Replacement of coverage form has not been received. Based on the application, it indicates the applicant intends to replace existing coverage. Note: This form is a regulatory requirement and must be submitted by the agent or applicant.
U17	Wet Signature Application	The U17 code will appear with <u>all</u> applications which are not processed with a Voice Authorization or electronic/online signature. The agent must fax in a copy of the paper application to 866-582-7706 (AC/CI/HR). Underwriting cannot be initiated until the faxed application is received. (Timing based on applicant/agent)
U18	Pending Spousal Application	The agent/applicant has indicated that a spouse/partner will be submitting an application but has yet to do so. The primary application will be pending issue for 10 business days until submission of the second application in effort to apply the appropriate spousal/partner discount. Please call to advise us of the status of the second application.
U21	Pending Suitability Acceptance	A suitability acceptance letter has been sent to the applicant. This can be that they are unsuitable or it is required for state regulatory reasons. The acceptance & signature is confirmation they wish to proceed with the application process and purchase a policy. Please contact your client and submit the requested signed document. If your client does not wish to proceed, please contact New Business.
U22	Incomplete / Inaccurate Application	Portions or entire pages of the application are unclear, incomplete, or missing, therefore, the application is considered incomplete. The agent or the applicant will be contacted to resolve the problem. Missing information should be completed and faxed to New Business. **Please check your Message Center for notification from New Business.
U23	Voice Authorization Review	This application was completed electronically with a Voice Signature. The signature is either not yet reviewed or has been deemed invalid. *Invalid voice signatures will be required to be re-done by calling 866-582-7703. *The agent/applicant will be contacted directly if the voice signature is invalid.
U24	Focused Interview	A phone call to the applicant for clarification on a specific topic is required. Ex: Often, medications listed are used for more than one purpose. The underwriter will contact the applicant for more information.
U25	Limited Commission Review	This policy is a replacement that is restricted to limited commission payout. Documentation will be sent to the agent to assure the replacement complies with guidelines to pay commissions under the assigned schedule or modified/reduced schedule.
U27	Amendment Mailed for Signature	An amendment requiring signature was mailed to the applicant. If not returned within 45 days, the policy will be terminated, and commissions taken back. Please contact your client to assist with the prompt return of the signed document to keep the policy in force. Please provide the requested signed document by faxing to 877-226-0925.
U31	Pending Special HIPAA	A specific signed HIPAA form is required by the doctor (separate from the standard LifeSecure form) in order for LifeSecure to receive the requested medical records. (ex. Kaiser Permanente)

Code #	Description	Explanation/ System Trigger
U39	Critical Illness Underwriting Required	Sent to Underwriting for review for final decision
U40	Phone Health Interview (PHI) without Cognitive Screening Required	A Phone Health Interview (PHI) without Cognitive Screening is required based on the information in the application or by Protocol Grid. LifeSecure will reach out to your client to schedule. Note: Calls generally take 20 to 40 minutes.
U41	Phone Health Interview (PHI) with Cognitive Screening Required	A Phone Health Interview (PHI) with Cognitive Screening is required based on the information in the application or by Protocol Grid. LifeSecure will reach out to your client to schedule. Note: Calls generally take 25 to 45 minutes.
U42	Phone Health Interview (PHI) ordered	A Phone Health Interview (PHI) is ordered for your applicant.
U43	Phone Health Interview (PHI) Scheduled	A Phone Health Interview (PHI) is scheduled for your applicant.
U45	ID Verification Required	The U45 code is used to inform the agent we may need assistance with verifying applicant's identity in order to continue. This code can sometimes appear concurrently with other missing information codes. New Business will contact the agent via email if needed. * Please check your email for notification from New Business*
U86	LTC Training Expired	Your LTC Training has either expired or is not on file. Please call 866.582.7701, Option 1, then Option 2 to speak to our licensing department
U87	Invalid City, State or Zip	Invalid demographic information has been found on the application; therefore, the application is incomplete. The agent or the applicant will be contacted to resolve the problem. Please contact New Business and provide the correct information.

UNDERWRITING CODES THAT ARE INFORMATIONAL

The following Codes require action related to the Application, Underwriting, or Coverage.

Please fax the requested documents to 855-351-6500 (LTC) or 866-582-7706 (AC/CI/HR). Allow two business days for New Business to acknowledge receipt and close the requirement.

You may contact New Business on application or policy status at 866-582-7701.

Code #	Description	Explanation/ System Trigger
U03	Attending Physician's Statement Pending	A request for Medical Records or APS (Attending Physician's Statements) has been requested from the applicant's Primary Care Physician or Specialist. This may be required due to information in the application, information provided by other resources (MIB, IntelliScript or PHI) or at the Underwriter's discretion. You may wish to expedite the process by asking your client to contact their doctor's office and advise of the request. * Closure of this U code is based on physician response time. Routine weekly follow up to the physician is made by our APS partner. If agent assistance is required, a U04 code will be added.

U19	Pending Additional Medical Information	More than one set of medical information or APS (Attending Physician's Statement) is required. Additional documents/APS have been ordered from the applicant's physician list. This may be required due to information in the application, information provided by other resources (MIB, IntelliScript or PHI) or current medical records indicating other physicians are seen. You may wish to expedite the process by asking your client to contact their doctor's office and advise of the request. * Closure of this U code is based on physician response time. Routine weekly follow up to the physician is made by our APS partner. If agent assistance is required, a U04 code will be added.
U29	Final Underwriting Review	Sent to Underwriting for final review
U30	Unsigned Amendment with Increased Premium	This application resulted in an unsigned amendment that was included in the Welcome Kit due to an increase in the premium amount upon issuance. No return with signature is needed.

Code #	Description	Explanation/ System Trigger
U90	Verification	On hold for verification of applicant Association membership
U92	Draft and/or Effective Date Change	This policy requested a draft or effective date and will be processed as soon as possible.
U98	Pending Minimum Submissions	This application is part of an approved worksite group. This application is pending the minimum number of group submissions.
U99	Pending Minimum Approvals	This application is part of an approved worksite group. This application is pending the minimum number of approved group applications.

POLICY DISPOSITION CODES (A=Active/P=Pending/T=Terminated)

The following Codes advise you the current status of the application or policy.

Please fax the requested documents to 855-351-6500 (LTC) or 866-582-7706 (AC/CI/HR). Allow two business days for New Business to acknowledge receipt and close the requirement.

You may contact New Business on applications or policy status at 866-582-7701. If the policy is in an active premium paying status, please contact Policyholder Support at 888-575-8246.

You may contact Underwriting for questions regarding Underwriting decisions at 1-888-575-8246.

Code #	Description	Explanation/ System Trigger
AO1	Active - Premium Paying	Policy is active and in force with premium being paid.
P01	Approved DB Pending payment	This is an approved policy pending an EFT or credit card draft. This policy is approved and pending a payment to become active (AO1).
P03	Approved/Pending payment	This is an approved Direct Bill policy and pending payment of full modal. When a full modal is received, policy status will change to active (AO1).
P04	In Underwriting	The application has been received in Underwriting, but underwriting has not started.
P05	New Business Requirement Outstanding	The application is in active underwriting and is pending receipt of outstanding requirements and completion of the underwriting process.

P12	Approved EFT/CC/ List Bill Pending payment	This is an issued worksite (List Bill), credit card, or EFT (bank draft) policy and pending payment of full modal. When a full modal is received, policy status will change to active (AO1). Note: For worksite groups, client may or may not see payroll deductions immediately after issue.
P20	UW Deny Pre-Screen Questions	Coverage is denied based on response(s) to application eligibility questions and/or Actively-at-Work (AAW) eligibility. Applicant is sent declination letter with a complete explanation.
P21	UW Denial	Coverage is denied. Applicant is sent declination letter.
P22	Application Withdrawn	Client has stopped the application process. Applicant informs us directly or via agent that they are no longer interested in coverage prior to completion of the underwriting process.
P23	Closed Incomplete	Outstanding requirements needed to complete the underwriting process have not been received within the predefined time frame required.
P24	Denial Upheld	This application was initially declined for coverage and the decline was appealed. After the information from the appeal was considered, the decision remains a decline of coverage.
P34	Application Entry Error	Agent or applicant entered it by mistake and the application is closed.

Code #	Description	Explanation/ System Trigger
P36	Free Look Cancel	Applicant requests cancellation of policy during 30-day free look period and policy was not active. If a deposit was made and funds were received but did not make a full modal to allow the policy to be active, P36 is used. Any funds are sent back to the applicant unless it is an employer worksite group with contribution.
P38	Signed Amendment Not Returned	An Amendment signed by the policyholder was required to issue the policy within the allotted timeframe and it was never returned to LifeSecure, so the policy was closed and not issued.
P41	New Business Not Taken	Client has stopped the policy issue process. Policyholder informs us directly or via agent that they are no longer interested in coverage after policy has been issued and prior to policy documents (welcome kit) mailed.
P50	UW Denial Per RX Drug	Coverage is declined based on the Prescription Drugs that were disclosed or found in the RX Database. Decline letter and appeal process sent to applicant.
P51	2.0 Internal Replacement Declined	The application for coverage is denied. Applicant is sent declination letter. The original 1.0 policy will remain in force.
P53	Ancillary Int. Replacement Declined	The application for coverage is denied. Applicant is sent declination letter. The original 1.0 policy will remain in force.
T03	Lapsed	An active Policy terminates due to non-payment of premium. Policy may have been credit card, EFT, or List bill and was placed on Direct Bill to send billing notices to the policyholder & lapse designee (if applicable).
T06	Death	Coverage is terminated due to death of the insured.
T10	Rescind	Policy is rescinded by LifeSecure.
T11	Requested Term	Policyholder requests cancellation of their policy beyond the free-look period.
T43	Term Lapse Protection	Policy is terminated and includes the Lapse Protection Option.
T46	CAD	Policyholder requests cancellation of policy during the 30 day free look period and policy was active. Any funds are sent back to the applicant unless it is an employer worksite group with contribution.
T50	Internal Replacement	Policy has been replaced with another LifeSecure LTC policy.
T51	External Replacement	This LifeSecure policy is being replaced with another carriers LTCI policy.
T53	Amendment Not Taken	This policy was issued with an Amendment that required the policyholder's signature. Failure to return an amendment with signature within the allotted time frame will result in the policy being terminated. This includes active policies that have drafted multiple times.

Codes beginning with an N are miscellaneous system codes that are for internal use.
No action is needed by the agent.

Example code:

N16 – Application Received in Underwriting