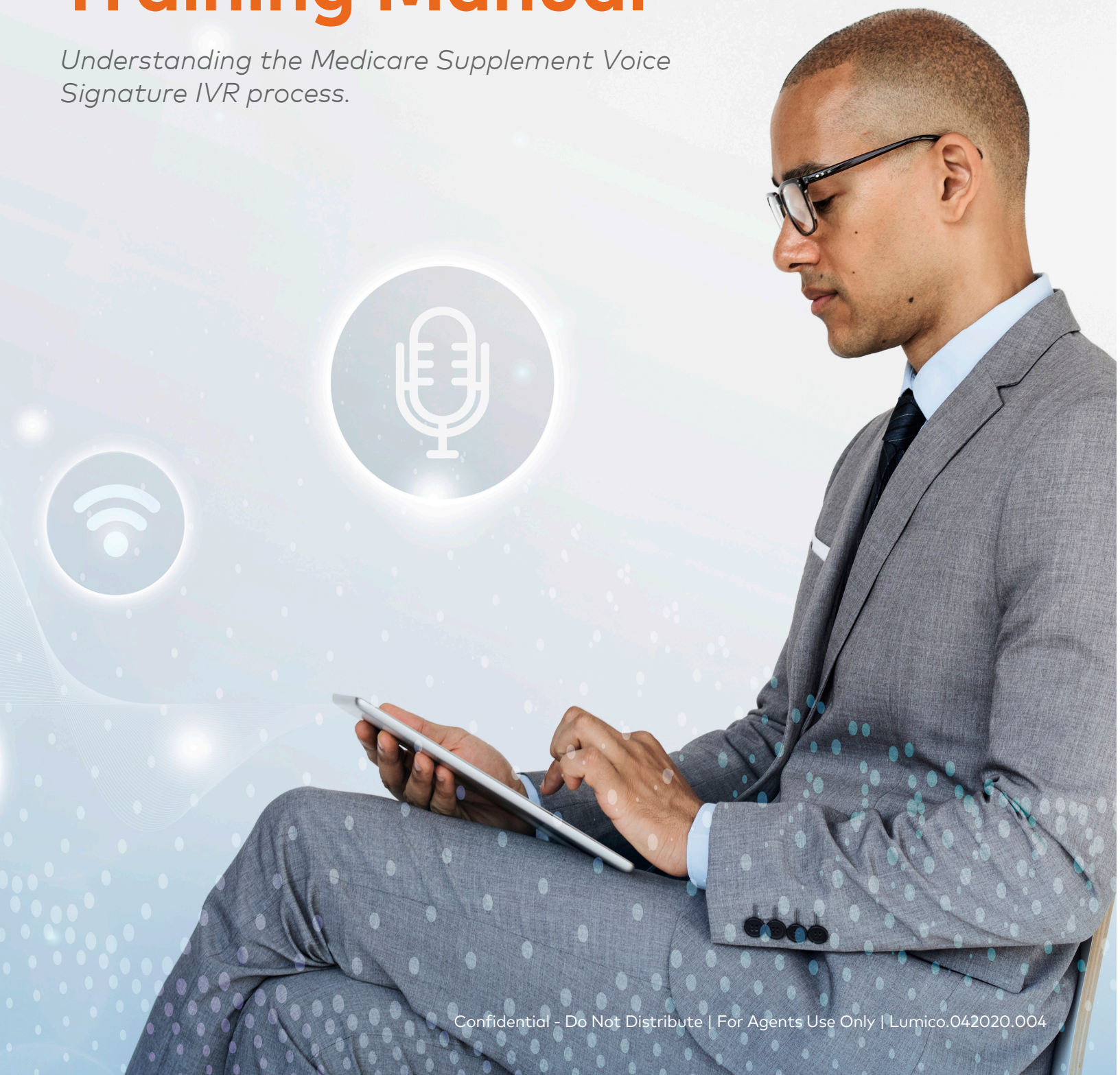
Lumico
insurance made clear

Voice Signature IVR Training Manual

Understanding the Medicare Supplement Voice Signature IVR process.



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Introduction

The Lumico Voice Signature IVR process allows agents to obtain a customer signature over the phone using AssureSign.

Procedure with email

1. Complete the first page of the e-application. If there is no email address, please go to the corresponding section. The email address must be the email address of the applicant.

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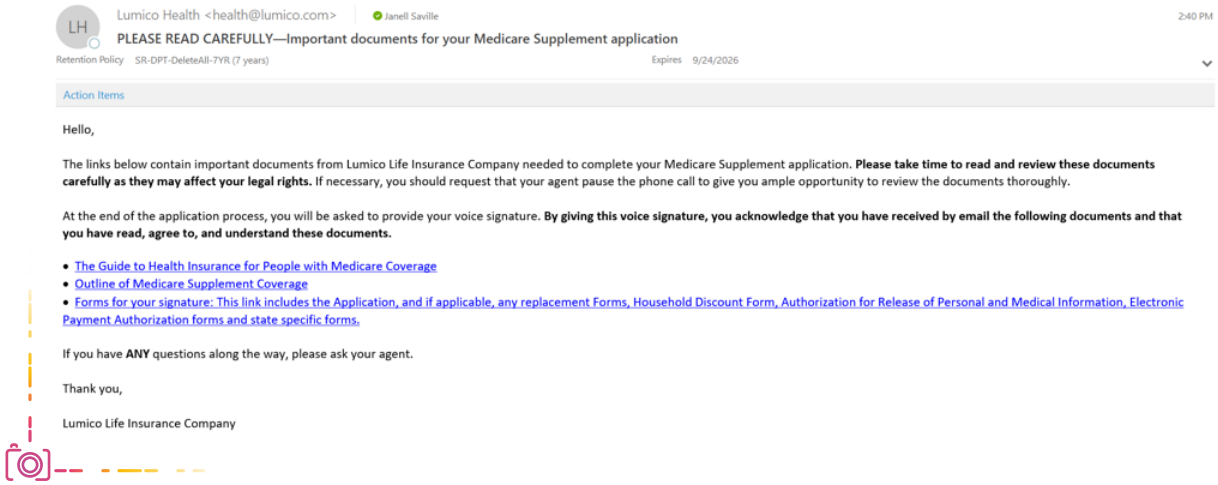
2 Once "Continue" is selected, an email will be automatically generated from "health@lumico.com" and sent to the applicant's email address with a link to a blank copy of any forms that may apply to the sale based on the state of residence.



Lumico Health <health@lumico.com> Janell Saville 2:40 PM

PLEASE READ CAREFULLY—Important documents for your Medicare Supplement application

Retention Policy SR-DPT-DeleteAll-7YR (7 years) Expires 9/24/2026

Action Items

Hello,

The links below contain important documents from Lumico Life Insurance Company needed to complete your Medicare Supplement application. **Please take time to read and review these documents carefully as they may affect your legal rights.** If necessary, you should request that your agent pause the phone call to give you ample opportunity to review the documents thoroughly.

At the end of the application process, you will be asked to provide your voice signature. **By giving this voice signature, you acknowledge that you have received by email the following documents and that you have read, agree to, and understand these documents.**

- The Guide to Health Insurance for People with Medicare Coverage
- Outline of Medicare Supplement Coverage
- Forms for your signature: This link includes the Application, and if applicable, any replacement Forms, Household Discount Form, Authorization for Release of Personal and Medical Information, Electronic Payment Authorization forms and state specific forms.

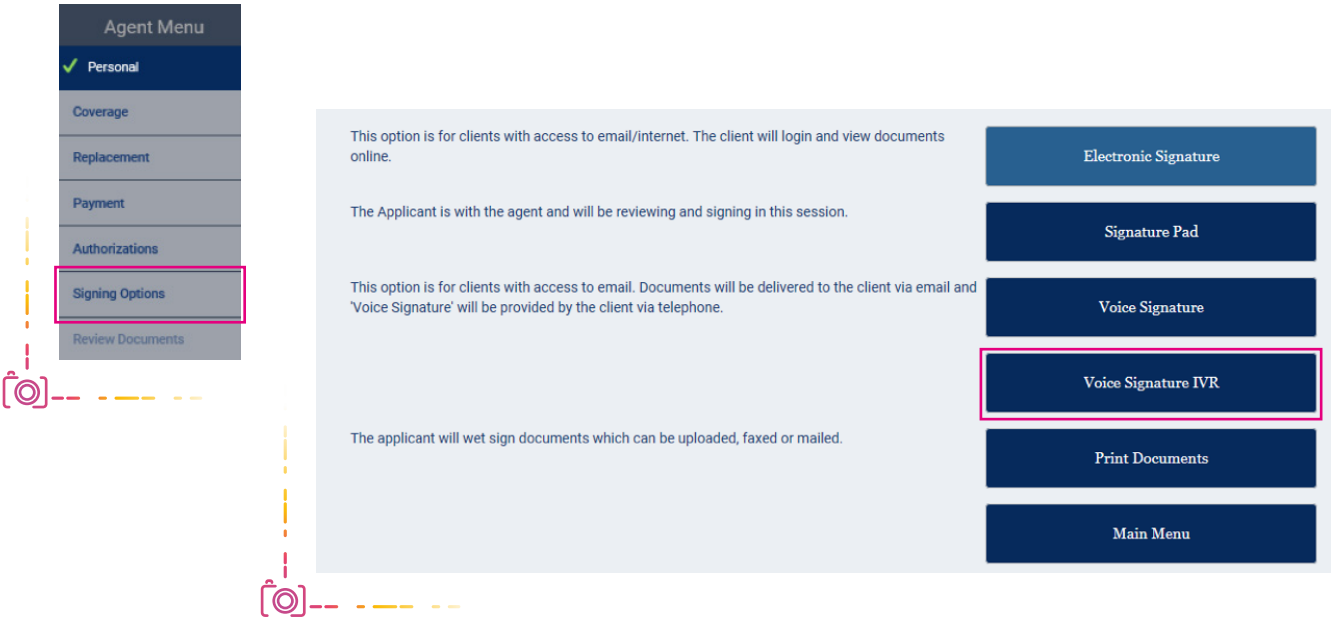
If you have **ANY** questions along the way, please ask your agent.

Thank you,

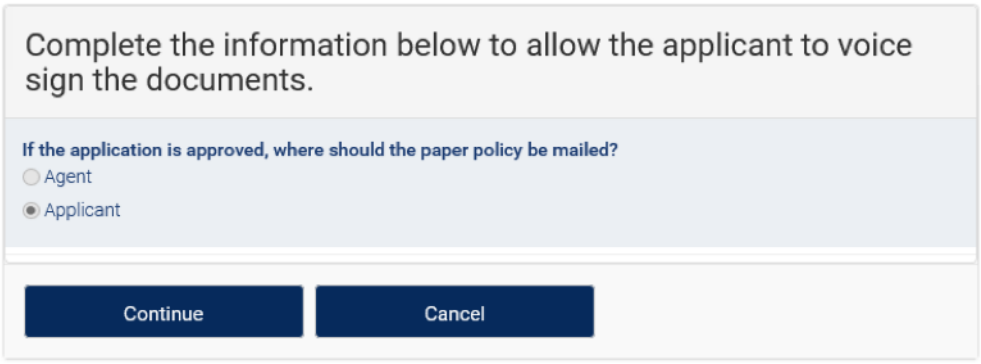
Lumico Life Insurance Company

3 The agent should confirm with the customer that the email was received at this time. "*We have sent you some documents via email that you will need to be able to access during this phone call. Please check your inbox and confirm that you have received our email and attachments. Feel free to read the documents now or at your convenience.*"

4 Continue throughout the rest of the application until the agent gets to the section called "Signing Options" and select "Voice Signature IVR."



5 Select "Applicant."

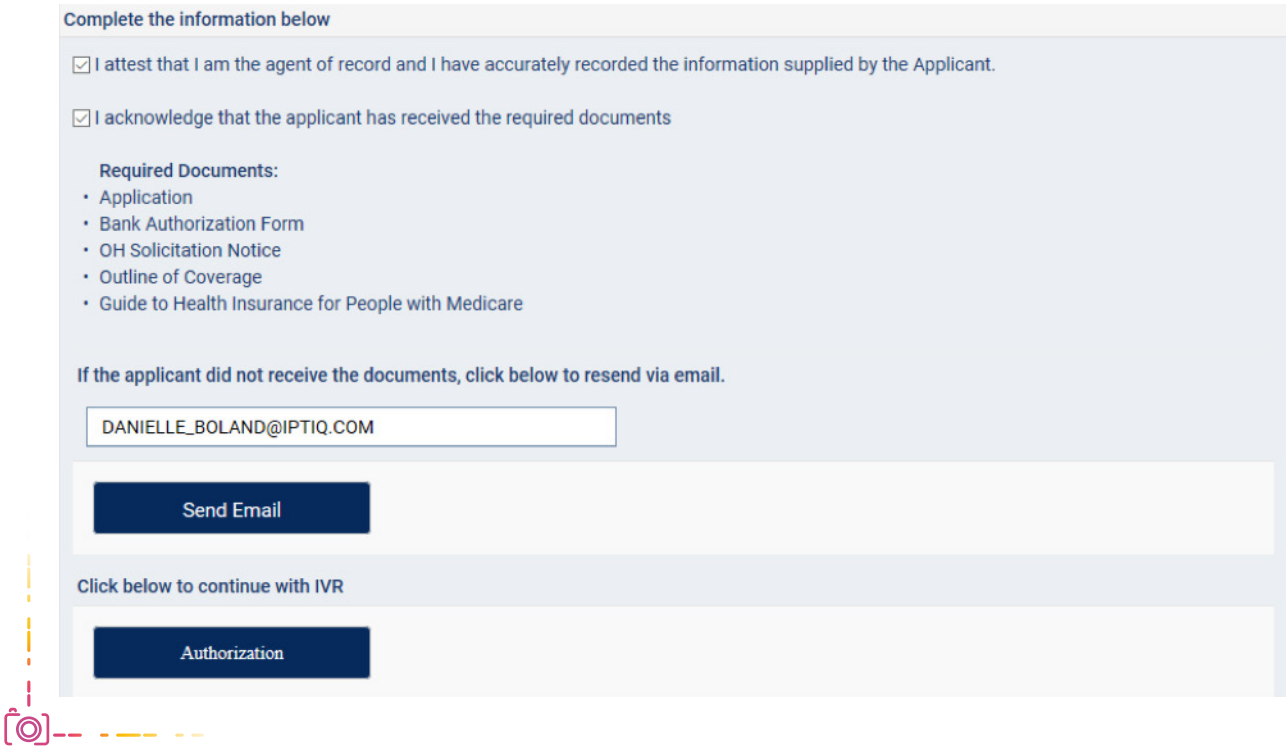


6 The screen below will show which documents emailed at the start of the application, are the required documents that apply specifically to this sale. (For example, this sale does not require a household discount form, so it would not show up under the list of required documents below on the UI, although it was sent via email at the beginning of the application journey).

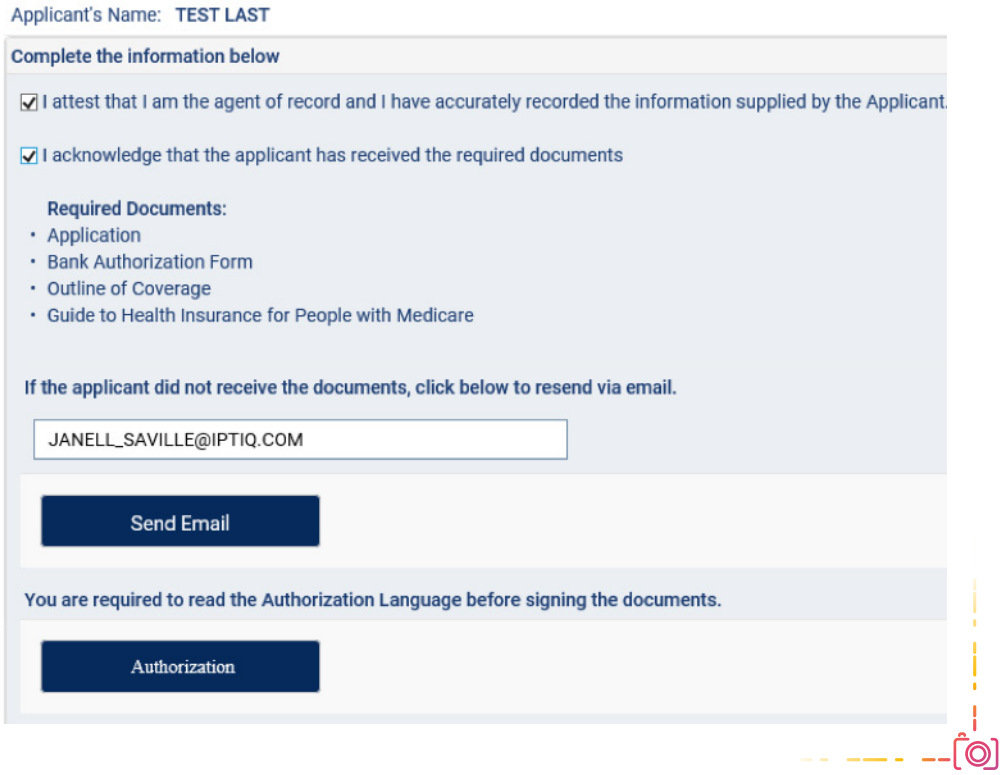
At this point, the agent will ask the applicant to review the documents emailed to them earlier in the application process. The agent will inform the applicant which required documents apply to the sale. The agent must have the customer confirm they have received the specific forms.

The agent will click the checkbox to attest that they are the agent of record and that the applicant has received the required documents. The "Authorization" button will be disabled until both boxes are checked.

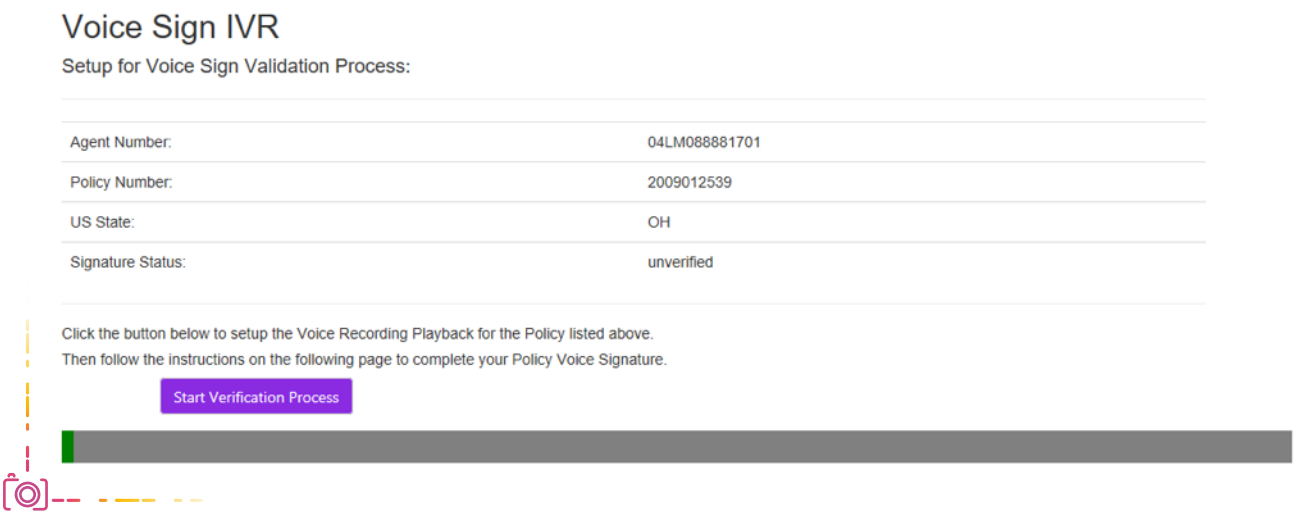
If the customer needs the forms resent, click the "send email" button. A different email address can also be entered.



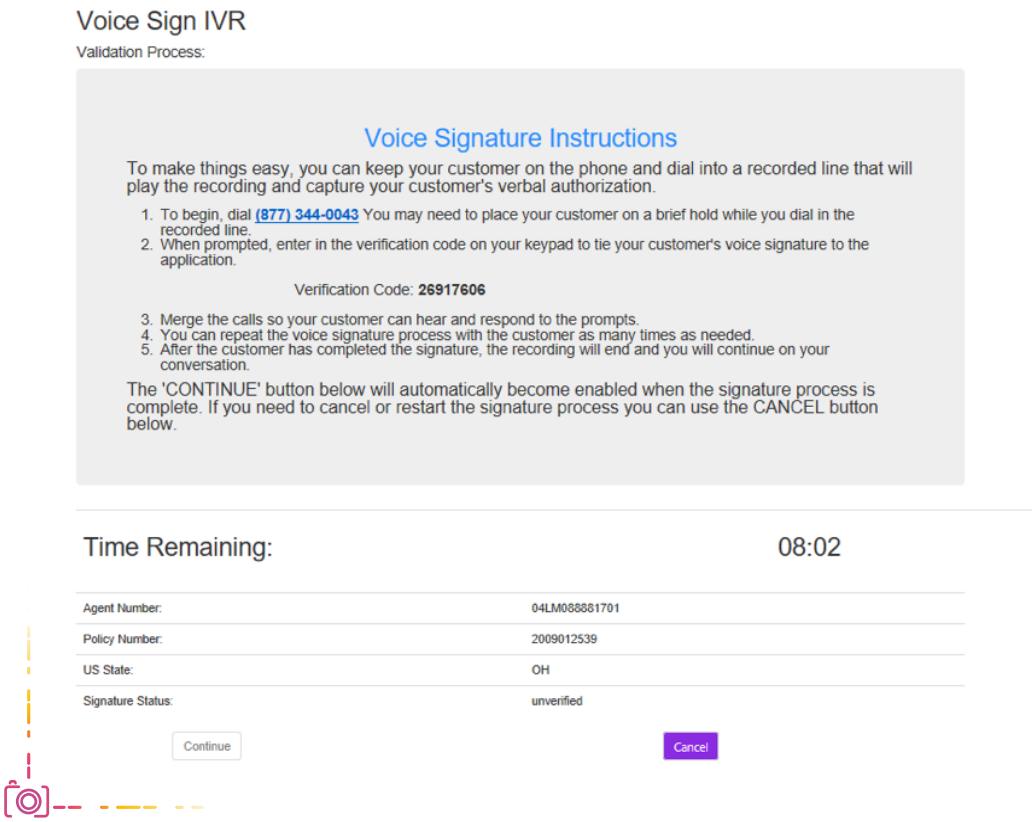
7 Once both boxes are checked, click on the "Authorization" link.



8 The next page will show the set up for the voice signature process. Click "Start Verification Process" to continue.



9 The agent will then initiate a three-way call to AssureSign by dialing the telephone number displayed on the page below, to play and record the voice signature script statement, and record the applicant's reply (Name and "I agree").



10 As part of the recorded script, the agent is asked to enter the code while connected to AssureSign. The agent must type in this code to obtain access to the voice recording system.

a. If the code is incorrect, the agent will be given multiple attempts to correct it. If the maximum number of attempts is reached, the call with AssureSign will end (be dropped) and the agent and customer will remain on the line while still on the "Select a Signature Option" page. They can elect to try the voice signature process again or use any other means available to them.

b. If the code is correct, AssureSign will play the script, record the required information from the customer, then hang up to allow the agent and customer to continue.

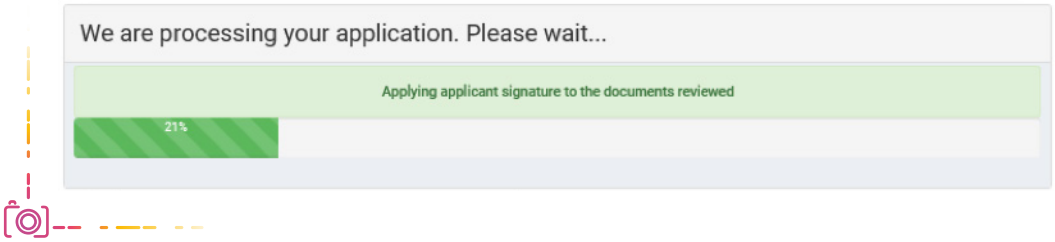
11 The system asks the agent to press * once the customer is on the line and ready to listen to the recording. Once * is pressed, AssureSign will play the script.

a. If the call drops prematurely, the agent and customer will remain on the "Select a Signature Option" page. From this point, they can elect to try the voice signature process again or use another means available to them.

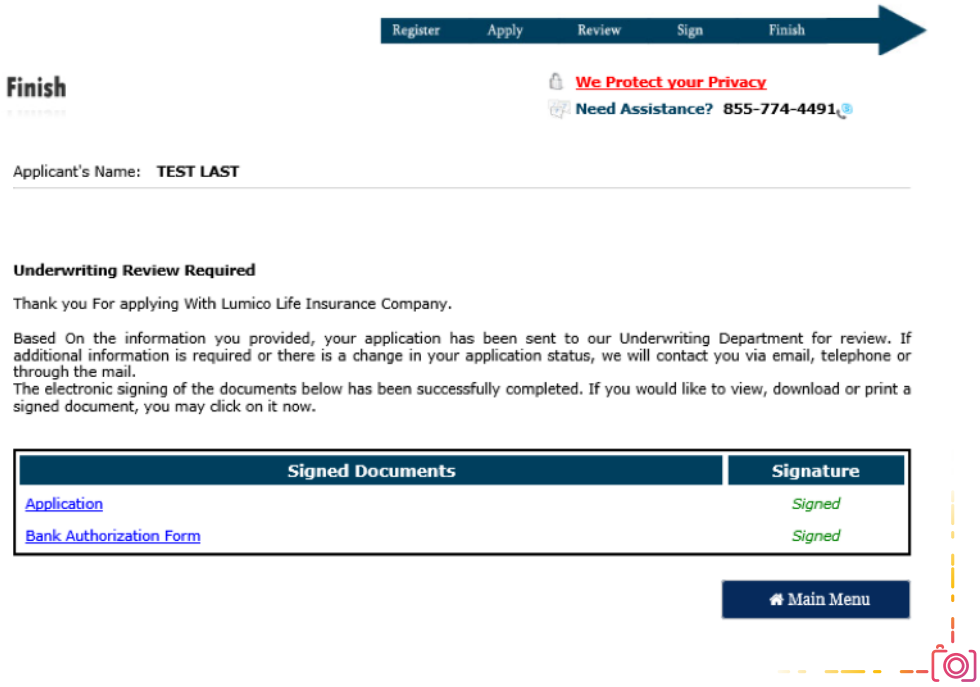
12 Once the voice signature process has been completed, the application will:

a. Automatically proceed to the next step in the application.
b. If the automatic process fails for any reason, the "Continue" button will be enabled. Click "Continue" to proceed.

13 The application will continue to the "Processing your application" screen. Once the voice signature is received, the completed forms will be updated with the signature and provided to the applicant in the policy packet.

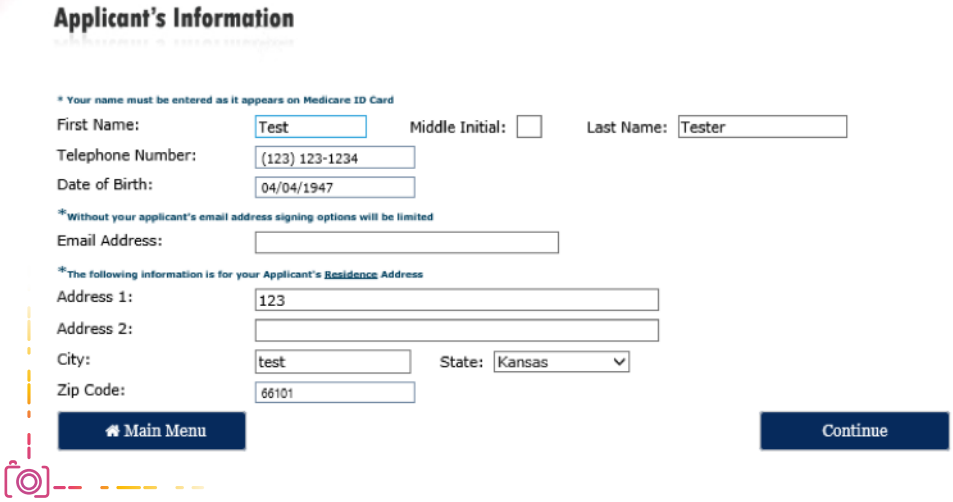


14 This is the end of the application. The hyperlink for each form will pull up the completed document in a PDF format for review.



Procedure without email

If the customer does not have an email address, complete all the other information and hit continue.



1 Continue throughout the rest of the application until the agent gets to the section called "Signing Options" and select "Print Documents."

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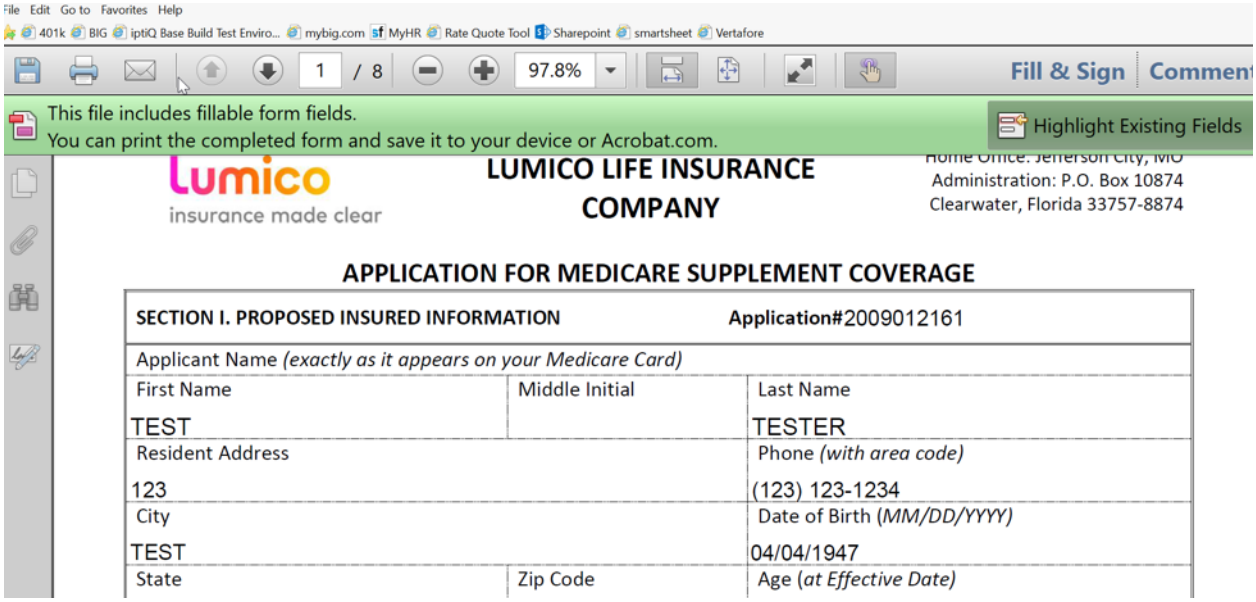
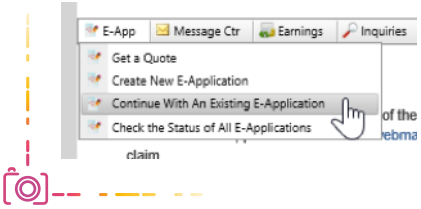
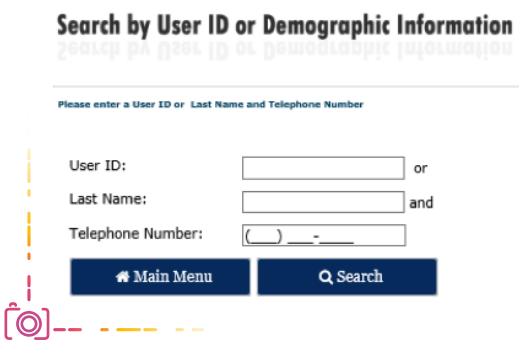
2 The agent will then click "View" on all of the forms and print and mail to the customer. The forms will be completed with the customer information.

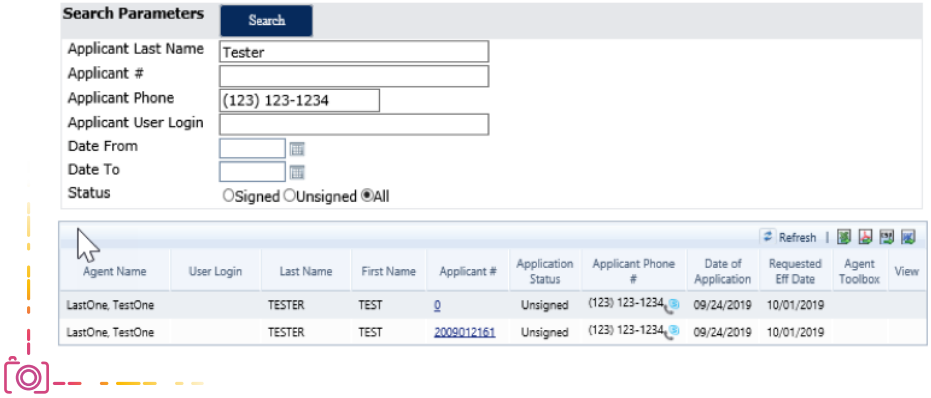
a. The customer can sign the forms and return them, OR an agent can make an appointment to follow up with the customer once they have received the forms in the mail and can complete the application via voice signature.



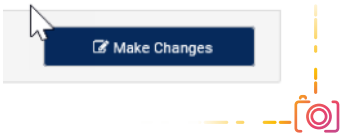
3 If the agent is reaching back out to a customer who has received a paper copy of the forms, the agent will go to the agent portal, click on "continue with an existing e-application," then search by the customer's Last Name and phone number.



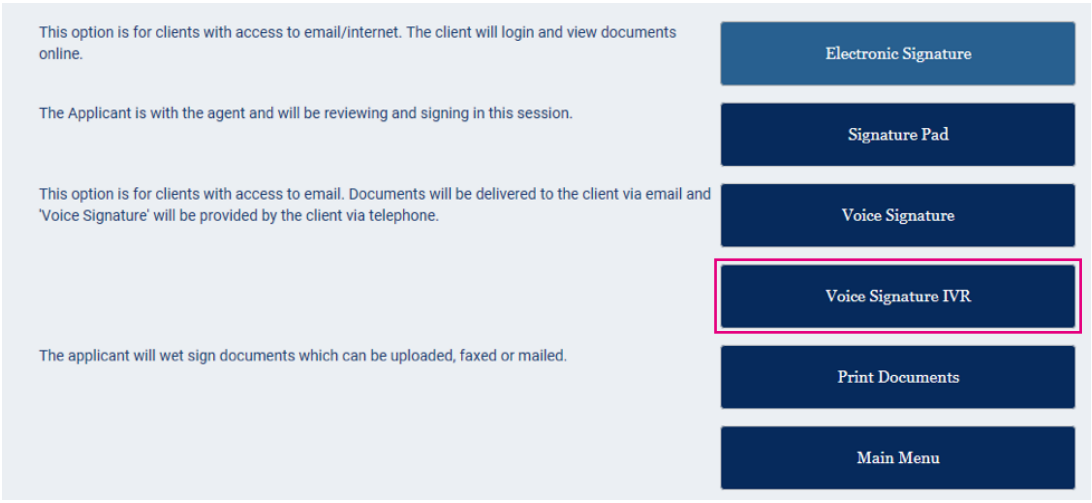




4 Select the correct application and it will open to the last screen. Click on "Make Changes."



5 Click on Voice Signature IVR.



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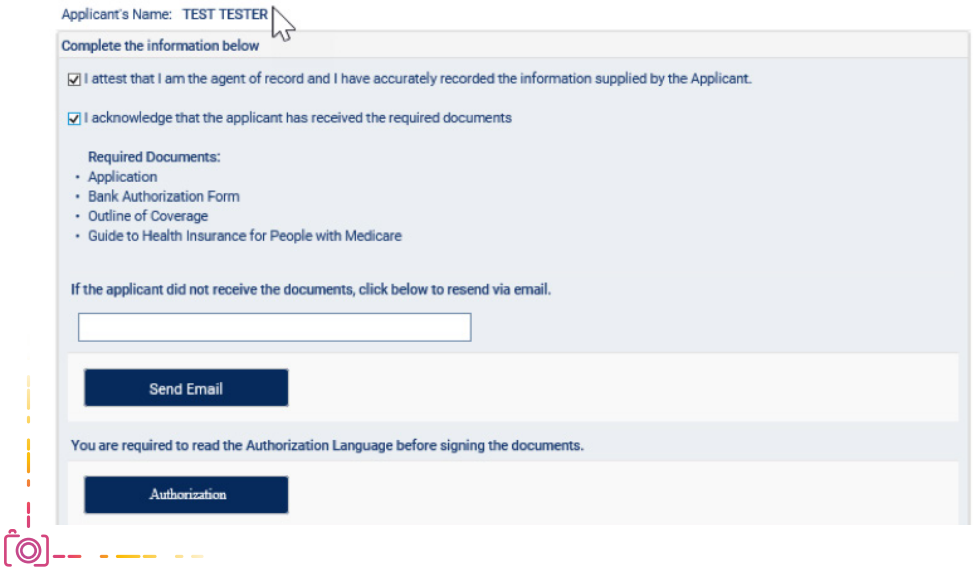

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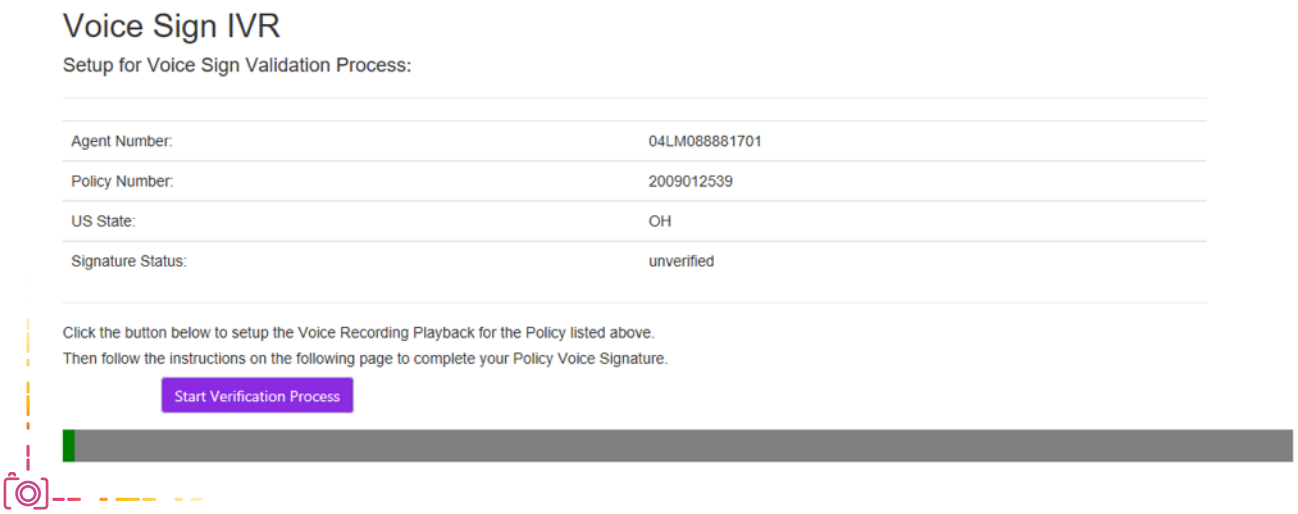

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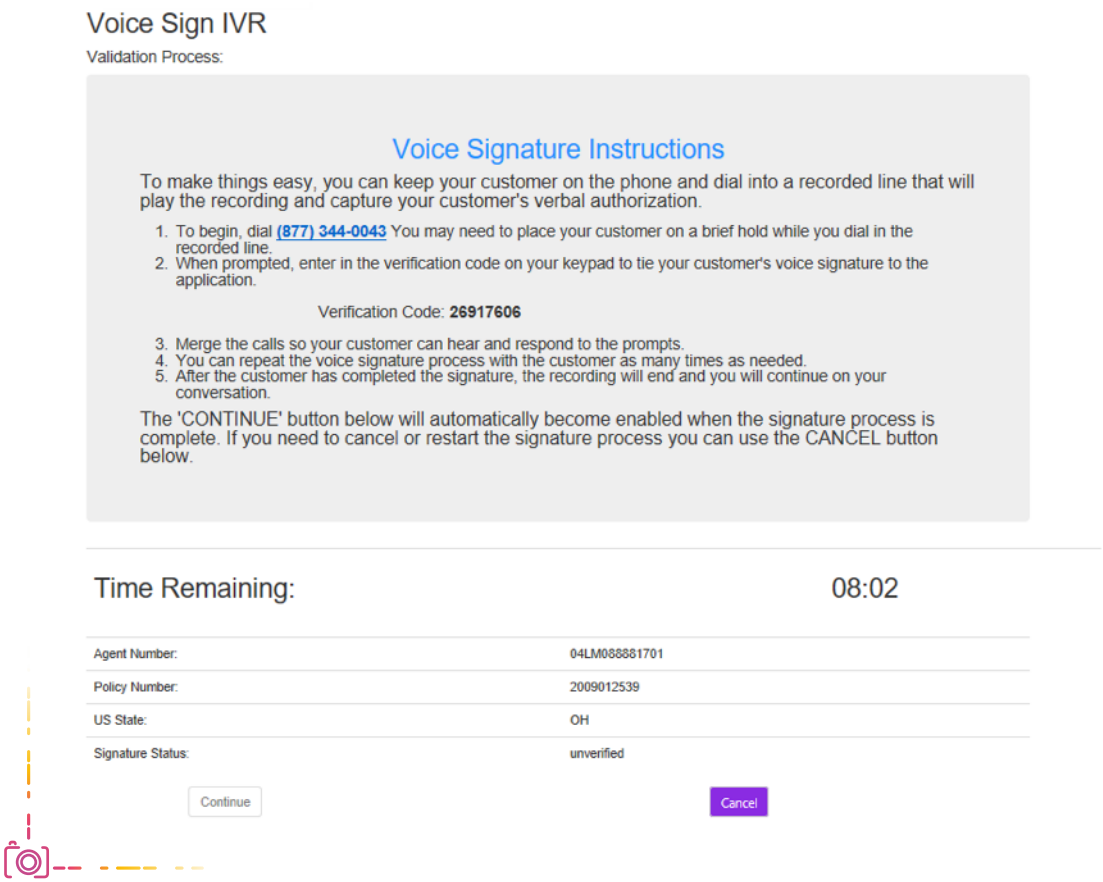

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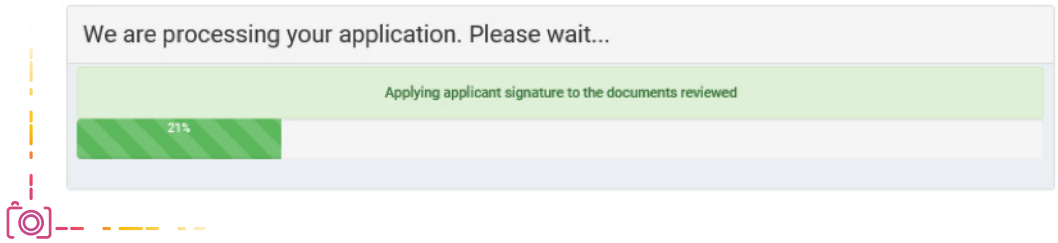
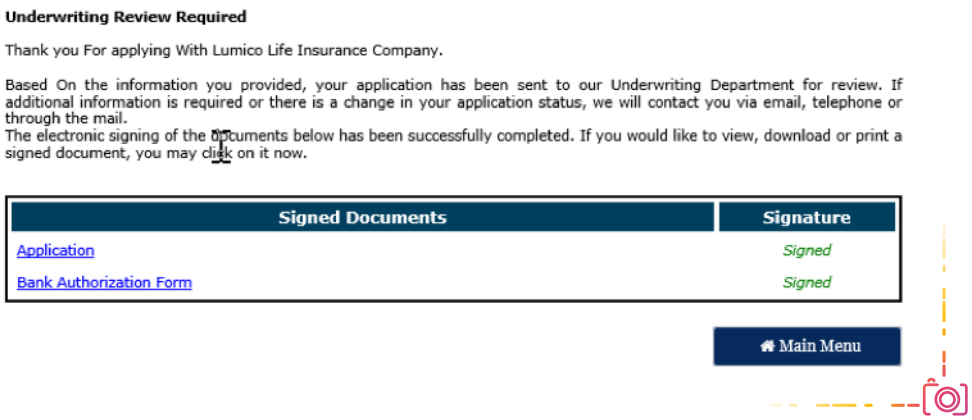
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