INTEGRITY®

WHAT'S NEW GUIDE

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Client Snapshot

The Client Snapshot still helps agents quickly jump to a list of all Contacts in a particular Stage of the sales cycle, and the Stage can still be set automatically by the plaftform or manually by the agent, but the Stages have been updated so they can apply to both Health and Life Contacts:

New: Default value for new Contacts added to Integrity. Helps agents find their leads quickly.

Contacted: Contacts the agent has reached out to through Integrity.

- These Contacts have one or more call recordings linked to them (either incoming or outgoing), and / or the agent has sent them one or more Scopes of Appointment (Health Contacts only).

Engaged: A Contact with one of the following actions completed:

- Signed SOA (Health Contacts)
- Completed SOA (Health Contacts)
- Quote Shared (Health Contacts)
- Comparison Shared (Health Contacts)
- Health Intake completed (Life Contacts)

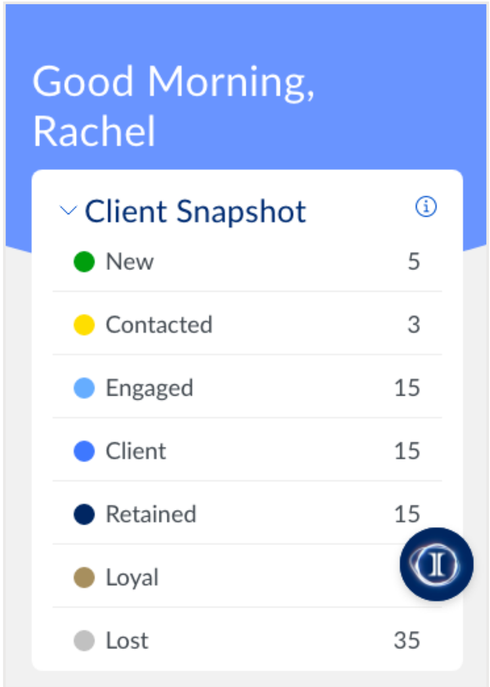
Client: The agent has sold one more policies to the Contact (Health and/or Life) and one or more policies is/are in effect or in progress.

Retained:

- Health Contacts: At least one annual renewal
- Life Contacts: Two consecutive years of having a policy

Loyal: Three or more years of renewals / history plus at least one active or in progress policy

Lost: This stage can only be set by the agent. After setting the Contact's stage to Lost, the agent can choose from a list of reasons the Contact was lost.

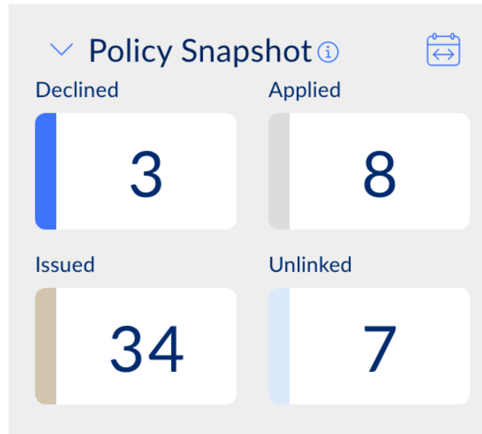


What’s New Guide

Dashboard

Policy Snapshot

Policy Snapshot now includes both Health and Life policies available through Policy Management. Health policies have a cross icon and Life policies have a heart icon so that agents who sell both product types can easily tell the difference.



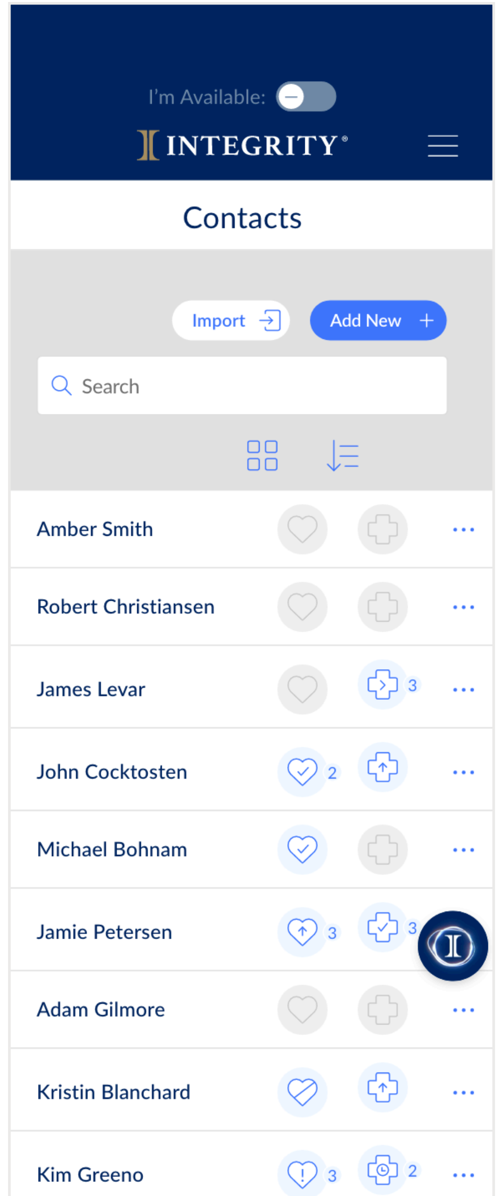
Contact List

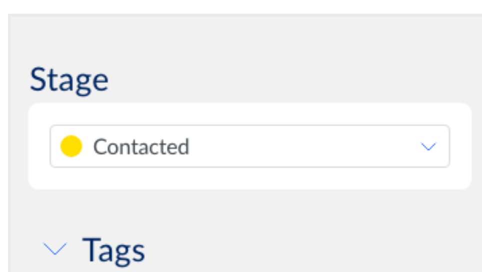
There are five updates to the Contact List screen:

- Stage values updated
- Reminders removed
- Primary contact method moved under Connect
- New columns for Life and Health
- Updates to the “More Options” menu

Stage Values

The Stage can still be set automatically by the platform or manually by the agent, but the Stages have been updated so they can apply to both Health and Life Contacts:





__New:__ Default value for new Contacts added to Integrity. Helps agents find their leads quickly.
__Contacted:__ Contacts the agent has reached out to through Integrity.

- These Contacts have one or more call recordings linked to them (either incoming or outgoing), and / or the agent has sent them one or more Scopes of Appointment (Health Contacts only).

__Engaged:__ A Contact with one of the following actions completed:

- Signed SOA (Health Contacts)
- Completed SOA (Health Contacts)
- Quote Shared (Health Contacts)
- Comparison Shared (Health Contacts)
- Health Intake completed (Life Contacts)

__Client:__ The agent has sold one more policies to the Contact (Health and/or Life) and one or more policies is/are in effect or in progress.
__Retained:__

- Health Contacts: At least one annual renewal
- Life Contacts: Two consecutive years of having a policy

__Loyal:__ Three or more years of renewals / history plus at least one active or in progress policy
__Lost:__ This stage can only be set by the agent. After setting the Contact’s stage to Lost, the agent can choose from a list of reasons the Contact was lost.

Contact List

Reminders

Contact Reminders have been removed from the Contact List screen. They’re still available on the Contact Details screen. A new reminder can be added to the Contact from the Contact List screen by clicking or tapping the three dots at the end of the row, then clicking or tapping Add New Reminder.

Primary Contact Method

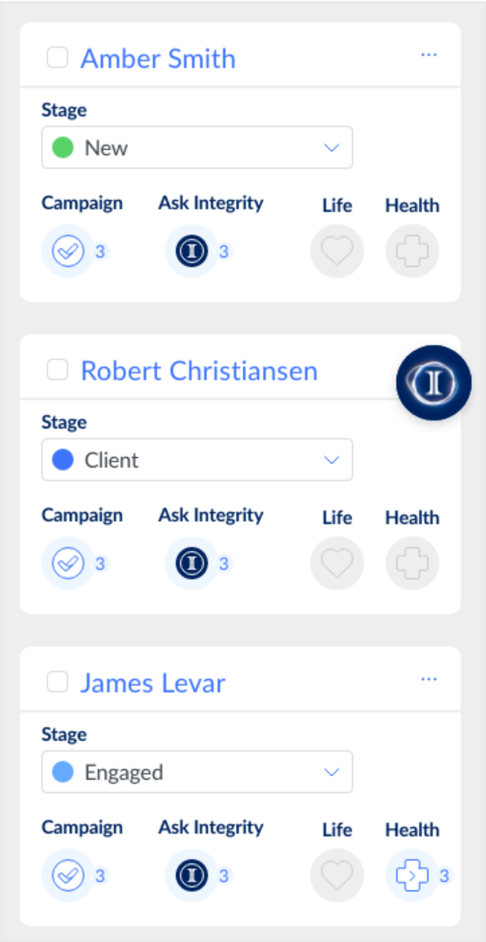
Contact Reminders have been removed from the Contact List screen. They’re still available on the Contact Details screen, and the agent can still choose to call or email the Contact from the Contact List screen by clicking or tapping the three dots at the end of the row, then clicking or tapping Connect, then click or tapping either Email or Phone Number.

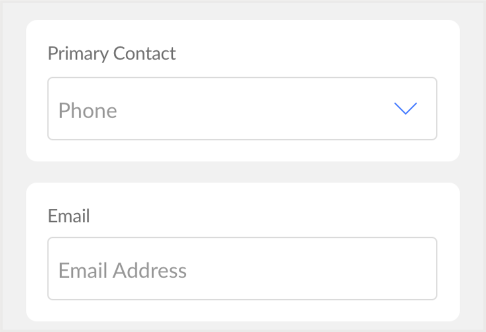
Policies: Life and Health Columns

If the agent has sold one or more Final Expense policies to the Contact through an Integrity upline, the heart icon will be blue. If not, the heart icon will be gray.

If the agent has sold one or more Medicare policies to the Contact through an Integrity upline, the cross icon will be blue. If not, the heart icon will be gray.

Policies the agent has sold to the Contact through an Integrity upline are automatically connected to the Contact record by Integrity whenever possible. Unlinked policies for both product types can be found in Policy Snapshot on the Dashboard and can be linked manually to Contact records.

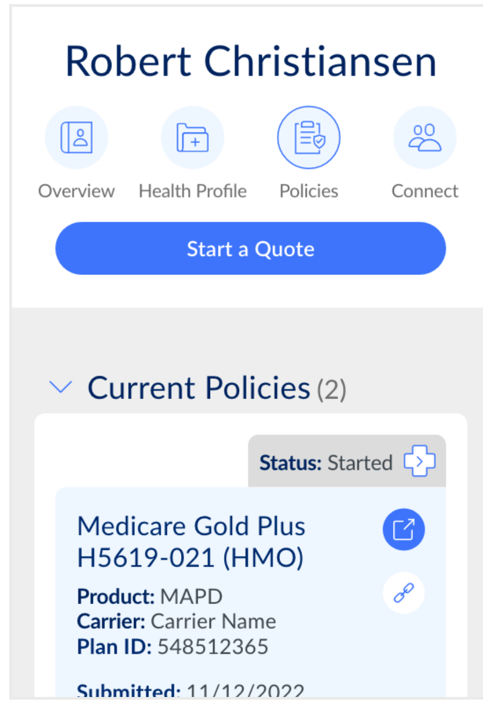


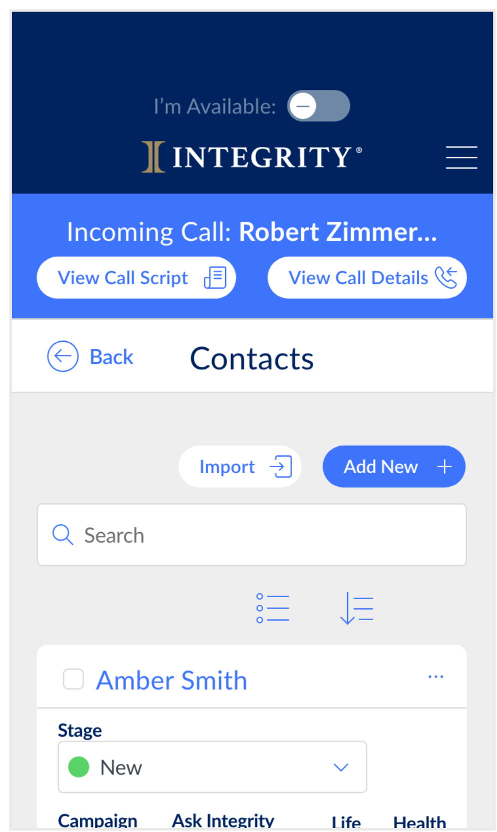


"More Options" Menu - Connect

The three dots at the end of each line (sometimes called the "meatball" menu) can be clicked to show and jump to common actions.

- View Contact – no change
- Start a Quote (formerly Find a Plan).
  - If the agent hasn't selected which product(s) they sell on the Account page, the Start a Quote option will prompt them to choose whether to start a Health quote (Medicare) or a Life quote (Final Expense). When the agent chooses a product to quote, they can also choose "Don't show this message again" and they won't see the product type prompt in future. If they want to see the prompt again, they can update the products they sell on the Account page.
- Connect
  - **Call**
    - Place a recorded outgoing call to the Contact using the unique Agent Phone Number
  - **Email**
    - Open a new message addressed to the Contact in the agent's email software (Outlook, Gmail, etc.)
  - **Call Script**
    - View disclaimer statement(s) that have to be read on calls for compliance
  - **Scopes of Appointment**
    - For Health Contacts only
      Jumps to the Scopes of Appointment screen where the agent can send a new SoA and/or view previous Scopes sent to that Contact





Contact Details

- Health Intake completed (Life Contacts)

Client: The agent has sold one more policies to the Contact (Health and/or Life) and one or more policies is/are in effect or in progress.

Retained:

- Health Contacts: At least one annual renewal
- Life Contacts: Two consecutive years of having a policy

Loyal: Three or more years of renewals/history, plus at least one active or in-progress policy (based on effective dates)

Lost : This stage can only be set by the agent. After setting the Contact’s stage to Lost, the agent can choose from a list of reasons the Contact was lost.

Tags

Contact Tags help agents quickly identify and review additional information about the Contact. Most tags are applied on the Contact record automatically by the platform, but agents can also create their own custom tags and apply them to their Contacts.

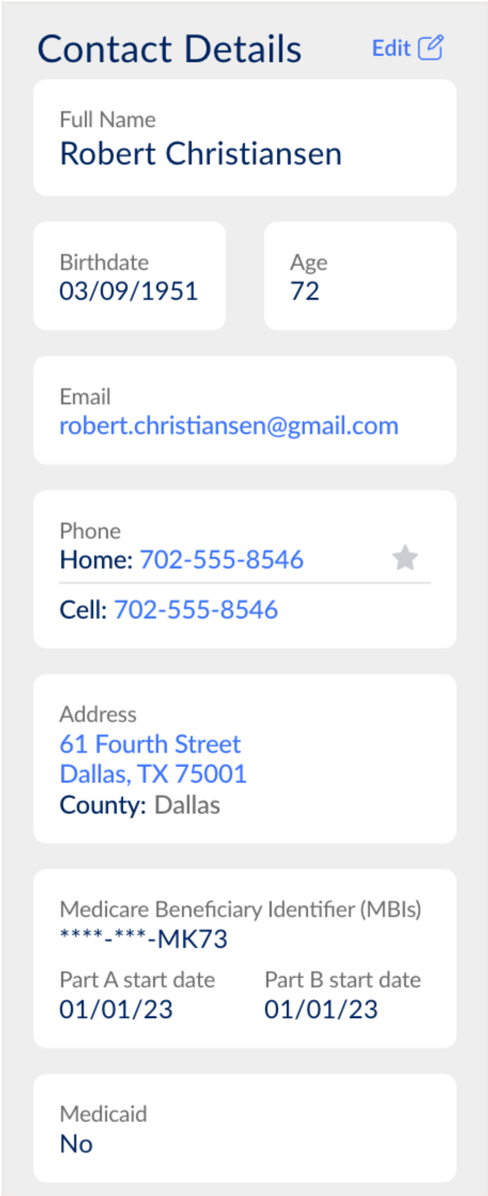
Tag categories:

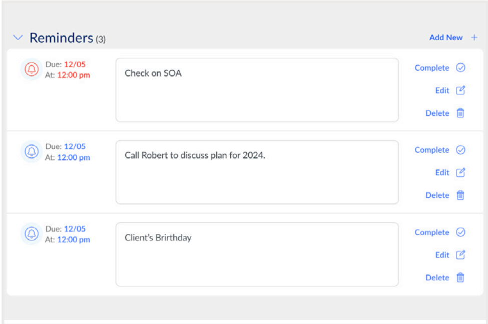
- Product Type
- Lead Campaign information from LeadCENTER
- Ask Integrity Suggests
- Custom

Tags are listed under the Stage dropdown. Additional tag functionality is coming soon.

Contact Details

First name, last name and either phone or email are the only contact details required to save a Contact record, but additional information can be added if it’s available. Click or tap Edit to make updates, then click Save.

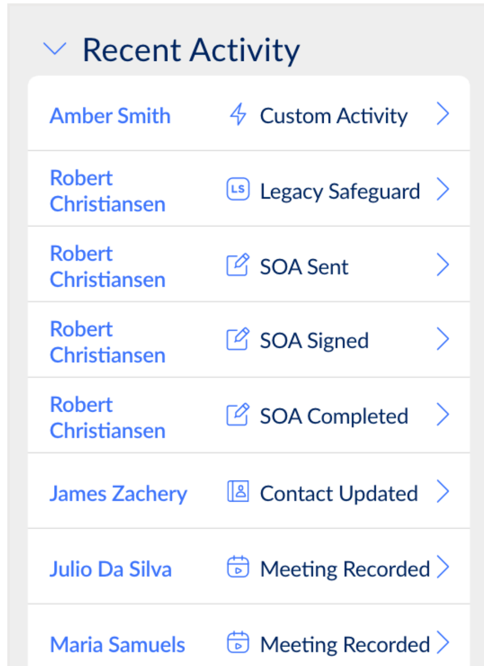


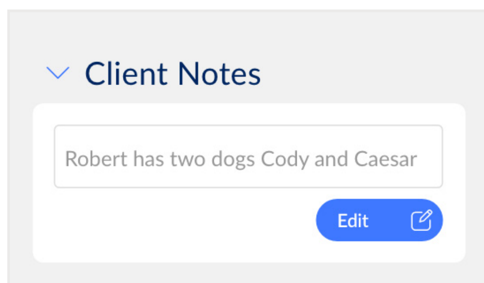


Contact Details

Contact Details include:

- First name
- Last name
- Birth date
- Age
- Phone number
- Email address
- Street address
- City
- State
- ZIP
- County (if applicable)
- Medicare Beneficiary ID (Health Contacts)
- Part A start date (Health Contacts)
- Medicaid participation (Health Contacts)





Reminders

Agents can set one or more reminder(s) for each Contact. All Reminders are shown in the Reminders list. Past-due Reminders are listed first, then upcoming Reminders are listed in chronological order by due date.

To add a Reminder, click or tap Add New. Agents can choose a due date and time for the Reminder and add Reminder details. A Reminder can be completed, edited or deleted.

Activities

Each Contact record has an Activity stream that shows an at-a-glance history of actions that have happened with the Contact record. Some Activities are created automatically by the platform, like the date the record was created, when contact info is updated, when the Stage is changed, when a call is recorded, etc. Agents can also create their own custom activities to save details about actions that happen outside the platform — for instance, if they sent a birthday card or referral email to the Contact, or met them in person — by clicking or tapping Add New. Activities can be edited, and the list can be sorted by Activity date or Activity type and/or filtered by Activity type.

Client Notes

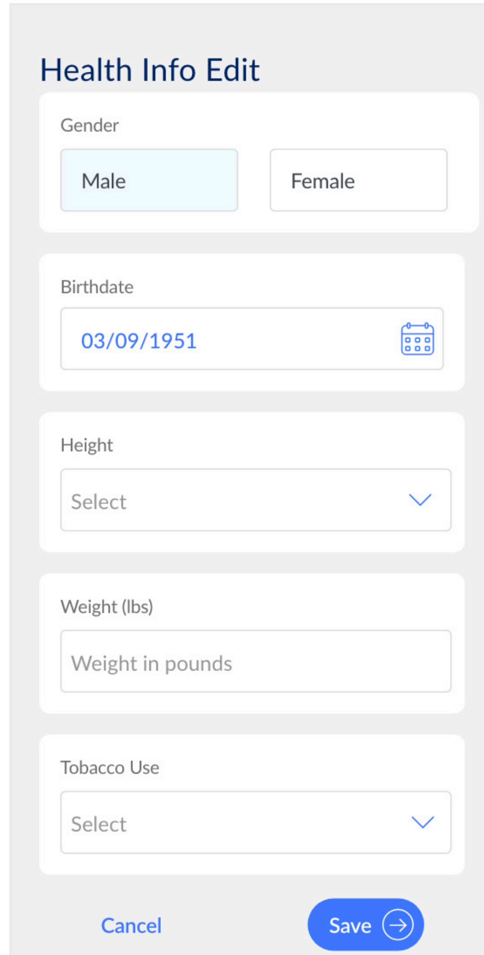
The Client Notes field is for high-level notes about the Contact that the agent would like to check quickly — for instance, the names of the Contact's family members or other details the agent would like to remember with just a quick glance. Please note: This field is not intended for Personal Health Information (PHI). The Contact's providers, prescriptions, pharmacies and health conditions are stored on the Health Profile tab in the top bar.

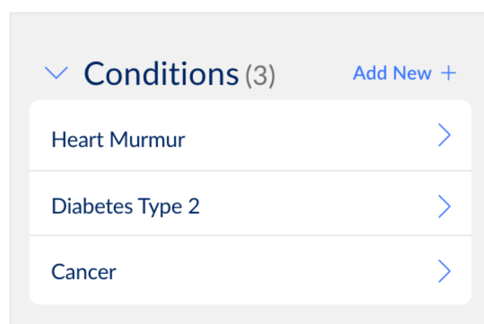
Health Profile Tab

The Health Profile tab stores health-related information that can be used to customize quotes to find the best fit for the Client. It includes:

Health Info
Add and edit:

- Gender
- Height
- Weight
- Tobacco use





Providers

Search for and store the Client's doctors and other health care providers, including provider locations. Click or tap Add New to find the Client's provider and add it to their Health Profile.

Contact Details

Prescriptions

Search for and store the Client’s prescription drugs, including suggestions for generic alternatives. Click or tap Add New to find the Client’s prescription drug and add it to their Health Profile. Click or tap Edit to update the prescription dose or quantity, or to remove the provider from the Client’s Health Profile.

Pharmacy

Search for and store the Client’s preferred pharmacy. Click or tap Add New to find the Client’s pharmacy and add it to their Health Profile. Click or tap Edit to remove the pharmacy from the Client’s Health Profile.

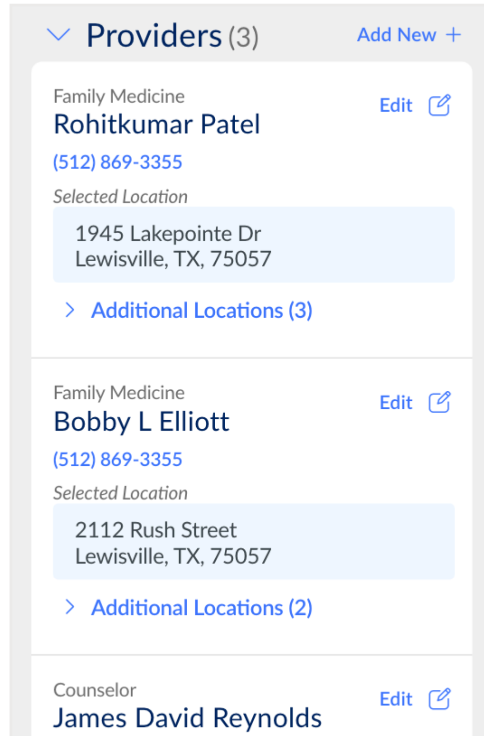
Health Conditions

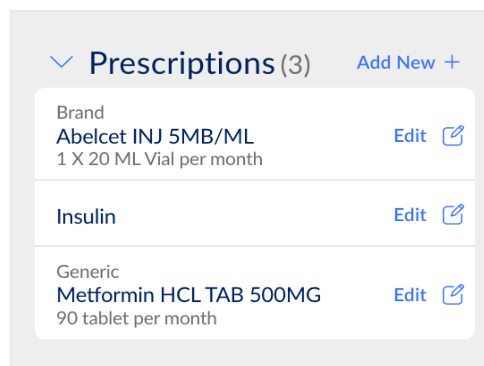
Search for and store the Client’s health conditions (not all conditions are available). Click or tap Add New to find the Client’s condition and add it to their Health Profile. Click or tap Edit to remove the condition from the Client’s Health Profile.

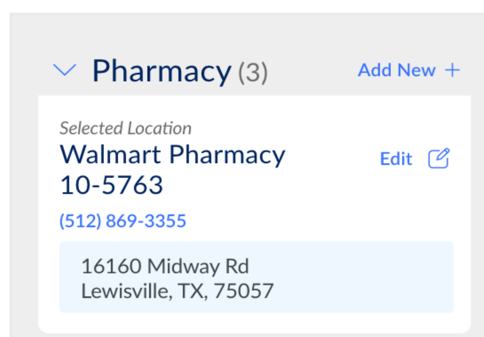
Policies Tab

Current and past Policies are available on this tab if the carrier provides the Policy information to Integrity, and if the Policies have been linked to the Contact either automatically by Integrity or manually by the agent.

Client policy status is updated as the policy is processed (if the carrier provides status updates).



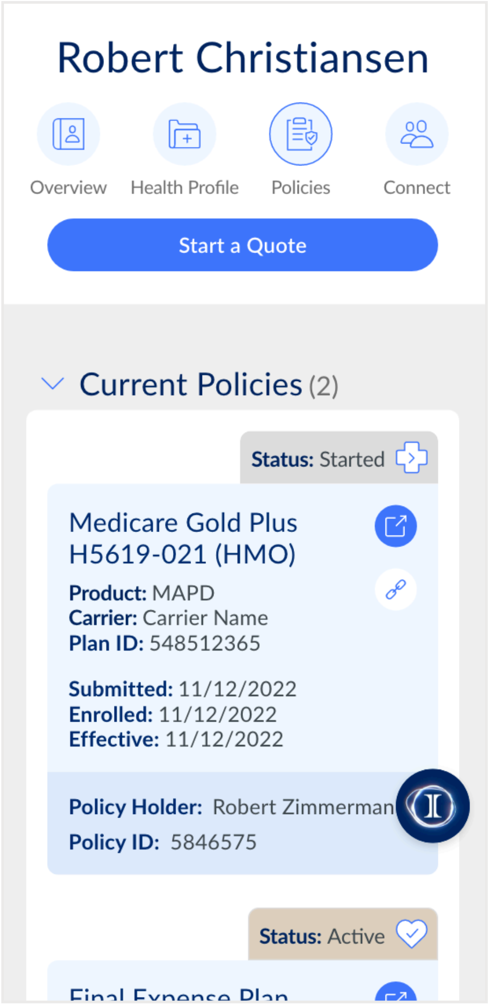




Contact Details

Agents will only see policies they have sold to their Clients through their Integrity upline. They will not see any policies purchased by their Clients through other agents, or through contracts outside of Integrity.

Again, please be aware that policy data availability varies by carrier group and within carrier groups.



Connect Tab

The Connect tab in the top bar helps agents take quick action to connect to the Contact:

- Call: Places a recorded outgoing phone call. The Contact record has to include the Contact's phone number for this to work.
- Email: Opens the agent's external email program (Outlook, Gmail, etc.) with the Contact's email pre-filled.
- Call Script: Opens a window with the Health and Life disclosures that the agent is required to read to the Contact for compliance.
- Scopes of Appointment (Health agents only): Jumps to the Scopes of Appointment screen.

Start a Quote Button

The Start a Quote button at the bottom of the top bar allows agents to jump straight to a Quote for the Client.

- If the agent hasn't selected which product(s) they sell on the Account page, the Start a Quote option will prompt to choose whether to start a Health quote (Medicare) or a Life quote (Final Expense).
  - When the agent chooses a product to quote, they can also choose "Don't show this message again" and they won't see the product type prompt in future. If they want to see the prompt again, they can update the products they sell on the Account page.

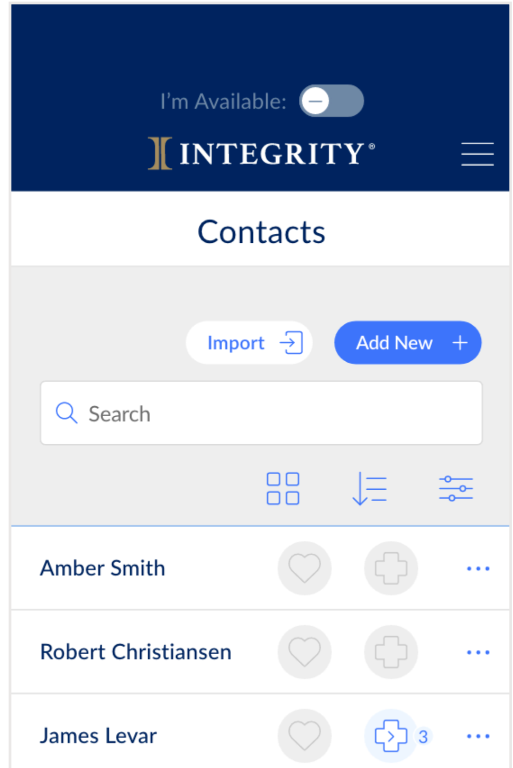
Quote & eApplications

In addition to providing quoting and e-application for Health Products (Medicare) directly in the platform, Integrity now provides in-platform Life Product quotes (Final Expense) as well as as well as Single Sign On (SSO) links to certain Final Expense carrier websites for applications.

Start a Quote

All Quotes start from a Contact record. A Quote can be started from the Contact List screen by clicking or tapping the three dots at the end of the Contact record’s row, then clicking or tapping Start a Quote.

From the Contact Details screen, click or tap the Start a Quote button on the top bar.

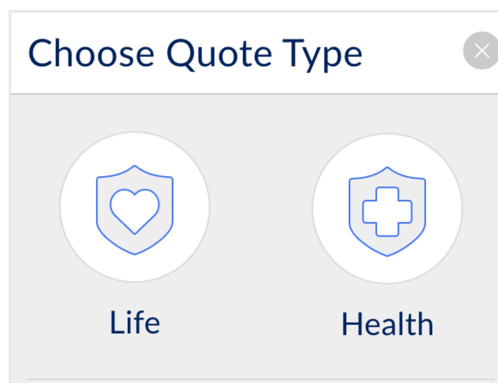


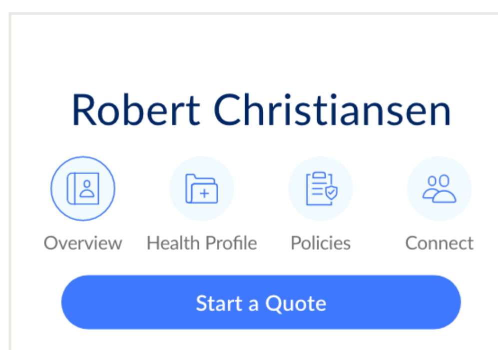
Choose Quote Type

The agent will be prompted to choose which Product Type to quote – Life (Final Expense) or Health (Medicare).

The agent can choose not to see the Choose Quote Type prompt in future by clicking or tapping “Don’t show me this again.” They can also adjust their Selling Preferences on the Account page at any time.

After they choose the Quote Type, the agent will be taken to the Quote flow for that product.

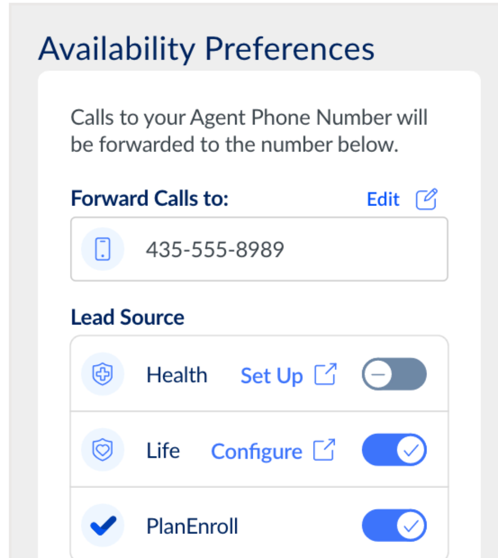




Account Settings

Availability Preferences

Lead Source now includes direct connection to LeadCENTER for Life leads. Agents can click / tap Set up or Configure to create and manage lead campaigns (lead purchases) in LeadCENTER. Data leads purchased in LeadCENTER are immediately sent to Integrity as Contact records. Real-time call leads are connected to the agent's Personal Agent's Phone Number and the recordings are created and stored in Integrity.

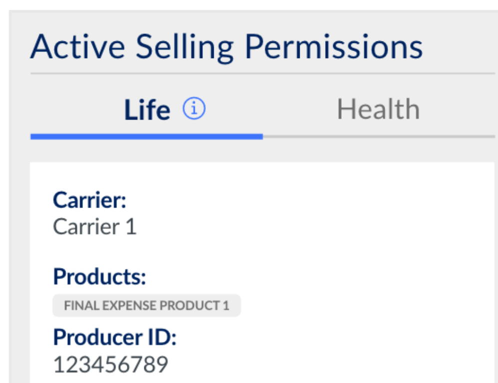


Selling Preferences

Choose which Product Type to quote. By default, both Product Types are selected and the agent chooses the Product Type each time they start a Quote.

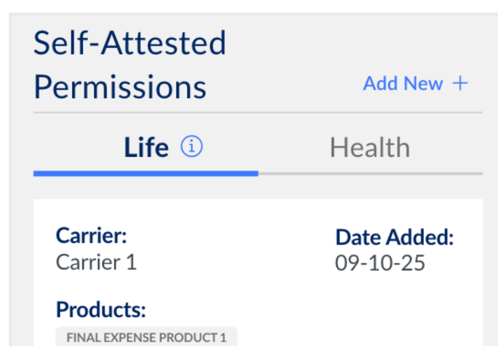
Active Selling Permissions

This section now includes Active Selling Permissions for Final Expense agents.



Self-Attested Permissions

This section now includes a section for Final Expense agents to self-attest to their own permissions. Self-attested permissions will be checked according to the appropriate carrier/agency/ FMO after 33 days and will be removed if not verified.



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2024 Final Expense Carrier Chart

This chart will be updated often as new carriers become available

Final Expense Carrier	Available to Quote	SSO Link to Apply
Aetna	✓	–
AFLAC	✓	–
AIG - Guaranteed Issue	✓	–
AIG - Simplified Issue	✓	–
American Amicable	✓	✓
Columbia	✓	✓
Foresters	✓	–
Gerber	✓	–
Great Western\Wellabe	✓	✓
Guarantee Trust Life (GTL)	✓	–
Liberty Bank	✓	–
Mutual of Omaha	✓	✓
Prosperity Life	✓	–
Royal Neighbors	✓	✓
Transamerica	✓	✓

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2024 Health Carrier Comparison Chart

This chart will be updated often as new carriers become available

Gold and bold *indicates this carrier offers HRA/VBE*

MA/PDP Carrier	Contacts	MedicareAPP	MedicareLINK	CSG APP
Aetna	✓	✓	✓	✓
Aetna Allina	✓	✓	✓	✓
Agewell NY (Molina)	✓	✓	✓	–
Alignment	✓	✓	✓	–
Amerigroup (Elevance)	✓	✓	✓	–
Anthem	✓	✓	✓	–
Apex	✓	✓	✓	–
ATRIO	✓	✓	–	–
AultCare	✓	✓	–	–
Banner Health	✓	✓	✓	–
BCBS AZ	✓	✓	–	–
BCBS AR	✓	✓	–	–
BCBS KC	✓	✓	–	–
BCBS MI	✓	✓	✓	–
BCBS MN	✓	✓	–	–
BCBS NC	✓	✓	✓	–
BCBS NJ (Horizon)	–	–	✓	–
BCBS RI	–	–	✓	–
BCBS SC	✓	✓	–	–
Blue Care Network	✓	✓	–	–
Brand New Day	✓	✓	✓	–
BS California	✓	✓	✓	–
Cambia (Regence)	✓	✓	–	–
Capital Blue Cross	✓	✓	✓	–
Care N' Care	✓	✓	✓	–
Care Partners of Connecticut (Point32)	✓	✓	–	–
CareFirst BCBS	✓	✓	✓	–
CareSource	✓	✓	–	–
CDPHP	✓	✓	–	–
Centene	✓	✓	✓	–
Central Health Plan	✓	✓	–	–
Cigna	✓	✓	✓	✓
ClearSpring	✓	✓	✓	–
Clever Care	✓	✓	–	–
Clover Health	✓	✓	✓	–
Commonwealth Care Alliance (CCA)	–	–	✓	–
Connecticare	✓	✓	✓	–
CVS/Caremark/Silverscript	✓	✓	✓	✓
Denver Health Medical Plan	–	–	✓	–
Devoted	✓	✓	✓	–
EmblemHealth	✓	✓	✓	–
Essence	✓	✓	–	–
Eternal Health	✓	✓	–	–
Experience Health (BCBS NC)	✓	✓	–	–
Fallon	–	–	✓	–

MA/PDP Carrier	Contacts	MedicareAPP	MedicareLINK	CSG APP
Geisinger	✓	✓	✓	—
GlobalHealth	✓	✓	✓	—
Gold Kidney	✓	✓	—	—
Harvard Pilgrim (Point32)	✓	✓	✓	—
HCSC BCBS IL	✓	✓	✓	—
HCSC BCBS MT	✓	✓	✓	—
HCSC BCBS NM	✓	✓	✓	—
HCSC BCBS OK	✓	✓	✓	—
HCSC BCBS TX	✓	✓	✓	—
Health Alliance Medical Plans (HAMP)	✓	✓	✓	—
Health Alliance Plans of MI (HAP)	—	—	✓	—
Health New England	✓	✓	—	—
Health Partner’s Plans (HPP)	✓	✓	✓	—
Health Partners MN	✓	✓	—	—
Health Team Advantage (HTA)	✓	✓	—	—
HealthSun	—	—	✓	—
Highmark	✓	✓	✓	—
Humana	✓	✓	✓	✓
IBC/IBX	✓	✓	✓	—
Imperial Health	✓	✓	—	—
Indiana University Health Plans (IU Health)	✓	✓	—	—
Jefferson Health Plans (HPP)	✓	✓	✓	—
Kaiser Permanente	—	—	✓	—
KelseyCare	✓	✓	✓	—
Mary Washington Health	✓	✓	—	—
Mass Advantage	—	—	✓	—
Mass General Brigham	✓	✓	—	—
Medica	✓	✓	—	—
Medical Mutual of Ohio (MMO)	✓	✓	—	—
MediGold	✓	✓	—	—
Memorial Hermann	—	—	✓	—
Moda/Summit	✓	✓	—	—
Molina	✓	✓	✓	—
Mutual of Omaha (MoO)	✓	✓	✓	—
MyTruAdvantage (SIHO)	✓	✓	✓	—
Nascentia	✓	✓	—	—
Network Health	✓	✓	—	—
Oscar	✓	✓	✓	—
PacificSource	✓	✓	✓	—
Paramount	✓	✓	—	—
Point32	✓	✓	✓	—
Premera (Regence)	✓	✓	—	—
Presbyterian	✓	✓	—	—
Priority Health	✓	✓	✓	—
Providence	✓	✓	✓	—
Regence	✓	✓	—	—
SCAN	✓	✓	✓	—
Scott & White Health Plan	✓	✓	✓	✓

MA/PDP Carrier	Contacts	MedicareAPP	MedicareLINK	CSG APP
Sonder Health	✓	✓	—	—
Southeastern Indiana Health Organization (SIHO)	✓	✓	✓	—
Summacare	✓	✓	—	—
THP	✓	✓	—	—
Troy Medicare	✓	✓	—	—
Tufts (Point32)	✓	✓	✓	—
UHC	✓	✓	✓	—
Ultimate Health Plans (UHP)	—	—	✓	—
University of Utah Health Plans (UofU)	✓	✓	—	—
UPMC	✓	✓	✓	—
Viva	✓	✓	—	—
Wellcare/Allwell	✓	✓	✓	—
Wellmark	✓	✓	—	—
Zing Health/Lasso	✓	✓	✓	✓

Med Supp Carrier	CSG APP
Aetna/Accendo	✓
Allstate Health Solutions	✓
BCBS of North Carolina	✓
Elips/Lumico	✓
Great Southern Life	✓
Heartland National	✓
Medico	✓
Montana Health Co-Op	✓
Mutual of Omaha (MoO)	✓
Oxford	✓
THP	✓
UnitedHealthcare	✓
WoodmenLife	✓