

SecureCare III: How it works

Tele-interview application and underwriting process

SecureCare III is underwritten using a streamlined process. This describes the process of submitting an application for SecureCare III and having your client complete the underwriting questionnaire (part 2 of the application) by tele-interview. Please see [SecureCare III: how it works - online part 2 application and underwriting process if you'd like your client to complete part 2 of their application online.](#)

Application process

1. Complete Part 1 of the application with client and submit to Minnesota Life via paper or through our electronic application process (eApp). WriteFit Underwriting™ is not available for SecureCare III.
 - Backdating to save age may be available for your client. Please see [“SecureCare III: How it works - backdating”](#) for more information.
2. Once Minnesota Life receives the application, we verify life and long-term care (LTC) licensing.
 - a. You must be appointed with Minnesota Life to sell both life and LTC products, prior to the application being underwritten.
 - b. **Life, health and LTC license required** at the time of application. If proper licensing is not in place a new application will be required.
 - c. As a best practice, if this is your first application in a particular state, please include a copy of your LTC certification to prevent any underwriting delays.
 - d. To verify your licensing please contact central licensing at 1-866-889-6107, option 2, then option 1 and option 1 again for status/forms/contracting.
3. SecureCare III offers list bill. To qualify for list bill, there must be a minimum of five policies OR a minimum annual premium of \$20,000. Additionally, initial premium must be paid prior to setting up list bill. To implement, please note in the comment section on each application that you would like to use list bill. After the policy numbers have been created, please complete and submit the List Bill New Plan Setup form (available for download from [advisor.securian.com](#) under service requests) to our new business team.

List Bill is a premium payment plan consisting of several SecureCare III policies paid for by one employer. Premiums may be paid by the employer, insureds, or a



Contact information

Underwriting pre-screens

1-888-405-5824
8 a.m.-3:30 p.m. CST,
Monday-Friday

or

[securecarequickquote@securian.com](#)

(provide reference number when submitting an application)

Case inquiries

1-800-328-6124, option 5
8 a.m.-5 p.m. CST,
Monday-Friday

Tele-interview services

1-866-544-1614
7 a.m.-7 p.m. CST,
Monday-Friday

Once application is in good order, **clients can schedule their tele-interview online or by phone.**

combination of both. Regardless of who pays the premiums or how many policies are on the plan, one bill is mailed to the plan administrator for the total premium for all policies on the plan. The insureds do not receive separate bills for premiums. Proof of employment may be required for money laundering practices.

Scheduling the tele-interview

The client will be contacted to schedule their tele-interview within 24 hours of the application being received by underwriting in good order. If the client provided a cell phone number and/or email address on their application, they will receive an email and/or text message directing them to schedule their tele-interview via our online portal or by calling an assessment services representative.

If the client does not schedule their tele-interview within 24 hours of receiving these messages, we will send them a reminder text and/or email. If the client does not respond to these messages or did not provide a cell phone number or email address, they will be contacted by phone to schedule their tele-interview. Please Note: Agents/Back Office staff – DO NOT ORDER ANYTHING.

1. To use the online portal, client can go to scheduling.ltcg.com/securian.

- Please note: if your client tries to schedule their tele-interview before Tele-Interview Services contacts them, they will receive an error message saying “contact record not found.” To avoid this confusion, it’s important they wait until they are contacted before trying to use the online portal or calling Tele-Interview Services.
- 2.** In order to find their application the client will need to enter their name and date of birth, no case number or additional information is necessary.
 - 3.** Once in the portal, the client can select a specific date and time to check the timeslot’s availability. Please note: the home address listed on the application will determine the time zone used in the online portal.

The online portal schedules appointments in real time so if a timeslot becomes unavailable, the client will be prompted to choose a different day/time.
 - 4.** If selected timeslot is available, client will be taken to an appointment summary page where they will need to confirm the details of the appointment are correct to complete the scheduling process.
 - 5.** After appointment is scheduled, client will receive a confirmation email with appointment details as well as a confirmation number, which can be used in the event the client needs to change their appointment.
 - 6.** If your client has any questions during this process, they can call 1-866-544-1614.

Underwriting process

The underwriting process includes:

- 1.** A tele-interview, which generally lasts about an hour, but may take longer depending on the client’s medical history. **Please share the “SecureCare III: What’s Next” handout with clients** to help them prepare and know what to expect for the tele-interview.
 - The tele-interview may also include a cognitive assessment. The cognitive assessment is required for individuals ages 56 and older. Depending on the results of the tele-interview, it may also be required for individuals younger than 56.

Due to a high volume of calls, the tele-interview may begin up to 30 minutes after the scheduled interview time – please make sure the client allows for this window of time.

2. MIB and Rx are ordered immediately and an Attending Physician Statement is requested by Underwriting only for cause.
3. **Paramedical exam and labs are not required.** Underwriting requirements performed for other life products offered by Securian Financial cannot be utilized for SecureCare.

Underwriting decision

1. **Once all requirements are received, underwriting decisions are typically reached within six days.** Status updates can be found in Vista/online.
2. Once an underwriting determination is made:
 - a. **If approved,** the contract will be issued and mailed. The owner pays the premium (EFT/ACH, 1035 exchange or check).
 - b. **If declined,** a letter detailing the reasons for the decision is mailed directly to the proposed insured, including the appeals process.

Appeals process

The appeals process is outlined in the declination letter. The client must respond within 60 days of the underwriting decision.

- Client name, policy number and supporting information needed to help the underwriter review the decision should be included.
- Appeals can be faxed to 952-833-5311 or mailed to P.O. Box 64935, St. Paul MN, 55164-0935.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

SecureCare III may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare III includes the Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Agreement. These two agreements are tax qualified long-term care agreements that cover care such as nursing care, home and community-based care, and informal care as defined in the agreement. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Please ensure that your clients consult a tax advisor regarding long-term care benefit payments, or when taking a loan or withdrawal from a life insurance contract.

INSURANCE PRODUCTS ARE ISSUED BY MINNESOTA LIFE INSURANCE COMPANY in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group.

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