



E-APP

EssentialLTC – availability of E-APP (select states)

We are pleased to announce the availability of the EssentialLTC E-APP process effective July 2, 2018. E-APP is available in most states where the EssentialLTC product is available. The E-APP process will allow the user to submit EssentialLTC applications electronically after logging into the Agent Resource Center, as well as to obtain both applicant and agent signatures electronically. The required initial premium deposit can be obtained through ePayment via a one-time ACH transaction.

The E-APP process to submit an application can be accessed via the “New Business” tab in the Agent Resource Center (www.ngl-essentialltc.com). Short instructional videos are also available to provide support for the E-APP process.

The E-APP process:

- Step 1 – create the illustration
- Step 2 – complete the application
- Step 3 – submit the initial premium deposit by E-PAY via a one-time ACH transaction or mailing a check separately
- Step 4 – obtain electronic signatures via DocuSign

As of 7/2/18, E-APP processing is available in only the following states:

Alabama	Iowa	Michigan	New Mexico	South Carolina	West Virginia
Alaska	Kansas	Minnesota	North Carolina	Tennessee	Wisconsin
Arkansas	Kentucky	Mississippi	Ohio	Texas	Wyoming
Colorado	Louisiana	Missouri	Oklahoma	Utah	
Georgia	Maine	Nebraska	Oregon	Vermont	
Idaho	Maryland	Nevada	Pennsylvania	Virginia	
Illinois	Massachusetts	New Hampshire	Rhode Island	Washington	

E-APP practice (Sandbox) environment available

We have created a practice (Sandbox) environment which allows the user to experience the complete E-APP process in a test environment. A link to this Sandbox environment can be found on EssentialLTC Agent Resource Center under the “New Business” tab. Give it a try!

Please note:

- Due to HIPAA privacy, do not enter actual applicant information into the practice environment.
- Only use fictitious information to fill out the applicant profile. Use only the naming conventions of John or Jane Doe.
- The Sandbox (practice) environment allows the user to experience the entire E-APP process, from creation of the initial illustration to electronic signature. During the E-SIGN step, verification messages will be sent based upon the information entered. Please be certain to indicate your own email address and phone number in the requested fields for emails and text messages.

EssentialLTC