

# IAC Personal Health Plans

## Three Ways to Apply

Every client is different. That's why IAC offers three ways to submit an application for our IAC Personal Health Plans. Whether your client is more comfortable with a paper application or prefers the speed of online enrollment, we have a solution!

### PHP Online

- Online quoting and enrollment
- Streamlined process

Tired of missing signatures or incomplete information holding up your cases? For a quicker, more streamlined process, use PHP Online to quote and enroll your clients with one, convenient, online tool.

Provide an initial quote for any or all of IAC's PHP plan designs. Height/weight and tobacco use are taken into consideration when calculating the quote. You can also select additional underwriting loads. Then, simply e-mail the quote to your client or meet in person to review.

Once your client is ready to apply, open the quote to complete the online application, provide payment info, and obtain electronic signatures. After submission, your client completes a brief telephone verification using our 24/7 automated response system.

### Quick App

- No medical questions for agents
- Reduced E & O exposure

Some people are uncomfortable discussing their medical history with their agent. With Quick App, you no longer need to ask about or discuss personal medical information with the applicant, making the process more comfortable for both parties.

Simply login to the QuickApp system and complete the plan selection form to initiate the application process. A partial application is then completed online by either you or your client.

Within 24 hours of when the application is submitted, an IAC underwriting representative calls the applicant to complete the medical portion of the application by phone.

### Paper

For clients without Internet access or those who simply want to document their medical history themselves, traditional paper applications remain available.

### Ready to get started?

1. Login at **www.iacusa.com** with your IAC producer number and password.

2. Click on "My Sales Tools" then "Download Forms" to access paper applications

**OR**

Click "Online Enrollment" on the left side menu.

3. Choose either "Individual Quick Application" or "PHP Online."

For technical assistance or questions, contact IAC Sales at **800-446-1223**.

## Comparing Your Options

	PHP Online	Quick App	Paper
Online quoting	X		
Online enrollment	X	X	
Agent use only	X		
Client use only			X
Agent or client use		X	
Client telephone underwriting		X	
Client telephone verification	X		



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