

<b>In This Issue:</b>	• AgentView Enhancements . . . . . Pg 1	• Senior Life/GDB Underwriting . . . Pg 2	• Business Update . . . . . Pg 4	• Product Availability . . . . . Pg 6-7
	• Letter from Ernie Giambra . . . . . Pg 2	• IMPORTANT NEWS . . . . . Pg 3	• Administrative Updates . . . . . Pg 5	• Express Scripts® Cards . . . . . Pg 8

August 2008

## AgentView Enhancements

We have updated [AgentView](http://agentview.gafri.com), <http://agentview.gafri.com> with new information and introduced a few enhancements to our website. Check out the information below to see how this impacts you and the information you can see on [AgentView](http://agentview.gafri.com).

**CRL, CGI & PALHIC New Business** – All business processed is now viewable on [AgentView](http://agentview.gafri.com) under **Agency Management > My Clients > Recent Business**. Track your new submissions, pending and recently activated policies here!

**CRL, CGI & PALHIC Inforce Business** – Your Inforce client data is available on [AgentView](http://agentview.gafri.com) under **Agency Management > My Clients > Active Clients**. (This does not include any Life business not converted to the new system.) You can find this data on the “KC Commission” link under the commissions section. These commission reports include ongoing commissions paid on CRL, CGI & PALHIC inforce life business (not converted to the new system at this time). You must use the [AgentView](http://agentview.gafri.com) “KC Commission” link to view these inforce life commissions. These commission monies will be accumulated and paid out under the same time cycles previously used in KC.

**CRL, CGI & PALHIC Commissions** – As a reminder, commission advances are paid daily in Austin and advance commission statements are available on [AgentView](http://agentview.gafri.com) under **Agency Management > Commissions > Statement** or **Policy Search** tabs. Commission earnings (for new health & life business, as well as inforce health business) will be paid every other week on a standard commission cycle. Now, you can search for a particular company, agent or retrieve all your downline agents’ earnings information.

Here you can also access past KC commission data. Once you are viewing your current month’s statement, you can select a previous month’s statement to view for a rolling 12 months.

**NOTE:** if you use pop-up blocker software on your computer, you will need to enable it to accept pop-up windows from [AgentView](http://agentview.gafri.com) so that you can view this commission report.

**CRL, CGI & PALHIC Quoting Software** – Medicare Supplement illustration software for CGI, CRL & PALHIC can now be found on [AgentView](http://agentview.gafri.com). To download the software, go to **Business Building > Sales Tools > Illustration Software** and click on the appropriate software tab. Continental Edge PLUS can also be found under the CGI software tab.

All the information that you need is always at your fingertips, 24/7 on [AgentView](http://agentview.gafri.com). Should you have any questions or problems accessing information on [AgentView](http://agentview.gafri.com), call our **Agent Resource Center at 877-454-0923**.

We are excited to continue to bring you updates to the [AgentView](http://agentview.gafri.com) website. We have laid the groundwork for future enhancements and we are continually working to make the site better for you. Stay tuned for more improvements!



Dear Agent,

We at Great American Supplemental Benefits Group appreciate your patience during the conversion from the Kansas City office and the transition of the KC business to our Austin

facility. It has been a large project and we are working diligently to solve the issues we discover and put forth the best practices for you and your clients.

As always, GASBG's commitment to bring **'World Class Sales Support'** to you is stronger than ever and I am sure you will find many of our improvements and enhancements will provide an easier and more beneficial way to do business with us.

This includes one website for all our companies and products; our **e-App** letting you work faster, smarter and easier than ever; and one office to contact to get everything you need.

And, most important of all, we still have our **Agent Resource Center** (ARC) where you can speak with a knowledgeable representative. You can reach our **ARC at 877-454-0923**.

Take a new look at everything we offer, let us put our **'World Class Sales Support'** to work for you and let us help you succeed in the senior market.

Continued success,

Ernie Giambra  
Chief Marketing Officer

## Consolidated Senior Life and Graded Death Benefit Underwriting

**Effective immediately**, Great American Supplemental Benefits Group has consolidated the underwriting process including the scripts that we use during the Phone Verification (PV) process for all Senior Life and Graded Death Benefit applications for all of our companies. One noticeable change will be a prescription drug history check including verifying prescription usage during the Phone Verification, just like we do on our Medicare Supplement business.

We had recently distributed the current Declinable Drug List for both Senior Life and Graded Death Benefit to all agents. You can click on the links below for each of these lists.

You must always determine how the medication is used, as many prescription medications may be used for different reasons. Insurability of the client is based on the conditions listed on the actual application. Our Underwriting Department will always have the final determination in all cases.

[Click Here](#) for the Declinable Drug List for Med Supp and Life Products

[Click Here](#) for the Declinable Drug List for Graded Death Benefit



# IMPORTANT NEWS: Regarding Phone Verifications for Open Enrollment

In our effort to speed up the issuance of Open Enrollment and Guarantee Issue Medicare Supplement cases, **Great American Supplemental Benefits Group** will no longer need to complete a Phone Verification (PV) for such cases. Send the applications directly to us and they will be promptly issued. Of course, we will still need to contact the policyholder for a verbal signature verification as required by law if the application was taken via phone and there is no 'wet' signature on the application. In this case, you may complete a Point-of-Sale verbal signature verification during a phone sale by calling our Austin office or EMSI to speed up the policy issue process.

## AUSTIN OFFICE HOURS:

Monday – Thursday 7:30am to 5:00pm central

Friday 7:30am to 3:00pm central

Call our Verification Hotline at:

866-825-4822 option 2 to initiate the PV process

## EMSI HOURS & SATURDAYS:

Monday – Friday 8:00am to 9:00pm central

Saturday 10:00am to 2:00pm central

Call the EMSI PV Hotline at: 800-228-7704 or

866-719-2024 to initiate the PV process

**NOTE:** Please call EMSI directly anytime if you experience a longer than normal hold time while calling the Austin office.

This new process is effective immediately and will apply to all Med Supp applications with the **Great American Supplemental Benefits Group** family of companies.

**ALSO - IMPORTANT CHANGE** - It is very important to write the Case # given to you by the interviewer at the top right corner of the first page of the application. This will let New Business immediately know the PV has been completed and help prevent a possible call to the client. We will be modifying our applications for Long-Term Care, Med Supp and Senior Life to include the copy: "PV Case # \_\_\_\_\_." Paper applications will be updated upon reprint and all **e-Apps** have been updated to include this section.

If an application is submitted without a case number indicated, we will look for a completed PV in our system prior to attempting to contact the client. However, there could be some cases where we contact the client prior to receiving updated PV data.

**MEDICARE SUPPLEMENT**  
Insurance Application

**GREATAMERICAN.**  
FINANCIAL RESOURCES  
Supplemental Benefits Group

Our Companies include:  
Central Reserve Life Insurance Company  
Central General Insurance Company  
Continental General Insurance Company  
Continental American Life Insurance Company  
Continental American Life and Health Insurance Company  
Continental American Life Insurance Company

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# AUSTIN BUSINESS UPDATE

All of us at Great American Supplemental Benefits Group want to thank you for your patience during our conversion of all business from our Kansas office to our Austin office. We have communicated a number of business practice differences and would like to inform you of a few additional differences and what it will mean to you.

## COMMISSIONS

- Kansas reported advance and earned commissions on all agent 1099's for tax reporting;
- Austin reports only earned commissions as taxable amounts on agent 1099's
- Soon we will no longer mail paper commission statements for Continental General (CGI), Central Reserve Life (CRL) and Provident American (PALHIC) insurance companies. We will communicate more information on this at a later date. If you haven't already done so, please register on our new agent web site, [AgentView](#) to view your commission statements. If you are still receiving checks for your commission payments, please sign up for direct deposit by completing the Direct Deposit Form (GASBG-9-0020). [Click Here](#) to download this form.



### Our Companies include:

Central Reserve Life Insurance Company  
Continental General Insurance Company  
Great American Life Insurance Company®  
Loyal American Life Insurance Company®  
Provident American Life & Health Insurance Company  
United Teacher Associates Insurance Company

## NEW BUSINESS

- As an added feature, Austin will allow agents to fax up to five applications at one time with one FaxApp cover sheet (GASBG-9-0033). Although, faxing each application separately with its own cover sheet will speed processing.
- Kansas would draft the client's account immediately upon issue on FaxApps;
- Austin will draft on the effective date, or requested draft date
- Austin will guarantee rates for Med Supp new business for the first six months with all new business submitted to us starting August 1, 2008.
- All Kansas converted policies for CGI, CRL & PALHIC would have a new prefix added to the existing policy number.

CGI – CN    CRL – CR    PALHIC – PA

- All new issued CGI, CRL & PALHIC policies issued from Austin will have the following prefixes:

CGI – 61    CRL – 60    PALHIC – 62

Also, a reminder to include your new prefix "BC00" in front of all CGI, CRL and PALHIC 5-digit agent writing numbers (i.e. BC0034210), unless it already has a "CB" or "HM" prefix in front of the number.

We appreciate everything you and your agents do everyday. If you have any questions about any of our business processes, please contact our **Agent Resource Center at 877-454-0923**.



## ADMINISTRATIVE

# UPDATE



## UTA

New rates and Outlines of Coverage are available for the following states: IA, IN, KS, LA, NC, NE, NV, OH, OK, SC, TX, UT and WV. You can find the updated packets on AgentView under “New Business Forms” in the Forms and Materials section. Updated packets are also available from UTA supply.

## IOWA

Due to a recent bulletin from Iowa's Department of Insurance regarding their interpretation of the current law, **Great American Supplemental Benefits Group** is unable to continue to offer your clients the Express Scripts® program prescription drug discount card. This is due to state law restricting rebating and value-added services. We are now in the process of notifying all affected policy holders by mail about this change and their cards will no longer be active.

This will affect all applicable policyholders for Loyal American Life Insurance Company® (Loyal) and United Teacher Associates Insurance Company (UTA), as well as Continental General (CGI), Central Reserve Life (CRL) and Provident American Life & Health (PALHIC) insurance companies. We will make sure to notify you if there are any changes in the state's position.

## ALL COMPANIES

Please review the [Product Availability Chart](#) on pages 6-7 to find a list of products available per company in each state. Remember, you can no longer submit business for plans that are not listed as available per company in your state.



**New Austin, Texas Facility**



## Product Availability – as of 8/1/08

All products and state availability are subject to change. Please verify product availability in your state via AgentView or by calling our Agent Resource Center at 877-454-0923

ST	LOYAL PRODUCTS			PALHC PRODUCTS			UTA PRODUCTS			
	eApp	Med Supp	Senior Life	eApp	Med Supp	Senior Life	eApp	Med Supp	Final Expense <sup>1</sup>	First Diagnosis Cancer
AL	○		●				▲	A, B, C, D, F & G	●	●
AZ	■	A, B, C, D, F & G	●				▲	A, B, C, D, F & G	●	●
AR	■	A, B, C, D, F & G	●				▲	A, B, C, D, F & G	●	●
CA	○		●					A, B, C, D, F, G, I & J †	●	●
CO	○		●	■	A, G, H, I & J	●	▲	A, B, C, D, F & G	●	●
CT	○		●					A, B, C, D, F & G		
DE	○		●						●	●
FL	○		●						●	● <sup>4</sup>
GA	○		●	○	A & F †	●		A, B, C, D, F & G †	●	
ID	■	A, B, C, D, F & G	●				▲	A, B, C, D, F & G	●	●
IL	▲	A, B, C, D, F & G		■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
IN	■	A, B, C, D, F & G	●				▲	A, B, C, D, F, G, H, I & J	●	●
IA	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
KS	○		●				▲	A, B, C, D, F, G & J	●	●
KY	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
LA	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
ME	○		●				▲	A, B, C, D, F & G	●	
MD	○		●				▲	A, B, C, D, F & G	●	
MA	○		● <sup>1</sup>							
MI	■	A, B, C, D, F & G	●				▲	A, B, C, D, F, G, H, I & J	●	●
MN	○		● <sup>1</sup>					A <sup>2</sup> †		
MS	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
MO	○		●	■	A & F	●	▲	A, B, C, D, F & G	●	●
MT	○	A, B, C, D, F & G †	●	○	A, H, I & J †	●		A, B, C, D, F & G †	●	●
NE	■	A, B, C, D, F & G	●	■	A & G	●	▲	A, B, C, D, F, G, H, I & J	●	●
NV	○			○	A, G, H, I & J †	● <sup>1</sup>		A, B, C, D, F & G †	●	●
NH	○		●							
NJ									●	
NM	○		●					A, B, C, D, F & G	●	●
NC	■	A, B, C, D, F & G	● <sup>1</sup>				▲	A, B, C, D, F, G, H, I & J	●	●
ND	○		●	■	A & G	●	▲	A, B, C, D, F & G	●	●
OH	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
OK	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
OR	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
PA	○	A, B, C, D, F & G †	●					A, B, C, D, F, G, H, I & J †	●	● <sup>4</sup>
RI	○		●							
SC	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
SD	○		●	■	A & G	●	▲	A, B, C, D, F & G	●	
TN	■	A, B, C, D, F & G	●				▲	A, B, C, D, F, G, H, I & J	●	●
TX	■	A, B, C, D, F & G	●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
UT	○		●	■	A, G, H, I & J	●	▲	A, B, C, D, F, G, H, I & J	●	●
VT	○		●							
VA	○		●				▲	A, B, C, D, F & G	●	
WA	○		● <sup>1</sup>					A, B, C, D, F & G †	●	
WV	■	A, B, C, D, F & G	●	■	A & G	●	▲	A, B, C, D, F, G, H, I & J	●	●
WI	○	A <sup>2</sup> †	●						●	●
WY	○		●	■	A & G	●	▲	A, B, C, D, F & G	●	●

● Approved ■ e-App Available for Med Supp & Senior Life ▲ e-App Available Only for Med Supp ○ e-App Available Only for Senior Life † Single App Not Available

1 Graded Plan Not Available 2 Non-Standard Plan 4 Reduced Benefits after age 65

GASBG-9-0002

6

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## Product Availability – as of 8/1/08

All products and state availability are subject to change. Please verify product availability in your state via AgentView or by calling our Agent Resource Center at 877-454-0923

ST	CRL PRODUCTS			CGI PRODUCTS					GALIC
	eApp	Med Supp	Senior Life	eApp	Med Supp	Senior Life	Continental Edge PLUS	Hospital Indemnity	LTC
AL				■	A, H & J	●	●	●	●
AZ				○		●	●	●	●
AR				○		●	●	●	●
CA				○		●	●		
CO				○		●	●	●	●
CT				○		●			● <sup>3</sup>
DE				○	A, B, H & J	●	●	●	●
FL				○		●	●		● <sup>3</sup>
GA				○	A & G †	●		●	●
ID				○		●		●	●
IL				■	A, H & J	●	●	●	●
IN	■	A, H, I & J	●	■	A, H & J	●	●		●
IA				■	A, H & J	●	●	●	●
KS	■	A, H, I & J	●	○		●	●		●
KY				○		●	●		●
LA				○		●	●	●	●
ME				○		●	●	●	●
MD				○		●	●		●
MA				○		● <sup>1</sup>			●
MI				■	A, H & J	●	●	●	●
MN				○		● <sup>1</sup>	●		●
MS				○		●	●	●	●
MO				○		●	●	●	● <sup>3</sup>
MT				○		●	●		●
NE				■	A, H & J	●	●	●	●
NV				○		● <sup>1</sup>	●	●	●
NH									●
NJ									● <sup>3</sup>
NM				○	A, H & J	●	●	●	●
NC	■	A, H, I & J	● <sup>1</sup>	○		● <sup>1</sup>	●	●	●
ND	■	A, H, I & J	●	○		●	●	●	●
OH				■	A, H & J	●	●	●	●
OK				■	A, H & J	●	●	●	●
OR				○		●	●		●
PA				○		●	●		●
RI				■	A, H & J	●	●		●
SC				○		●	●	●	●
SD				■	A, H & J	●	●		●
TN				○		●	●	●	●
TX				○		●	●		●
UT				○		●	●	●	●
VT				○		●			●
VA	■	A, H, I & J	●	○		●		●	●
WA				○	A, H & J †	● <sup>1</sup>	●		●
WV				○		●	●	●	●
WI				■	A <sup>2</sup> †	●	●		●
WY				■	A, H & J	●	●	●	●

● Approved ■ e-App Available for Med Supp & Senior Life ○ e-App Available Only for Senior Life † Single App Not Available

1 Graded Plan Not Available 2 Non-Standard Plan 3 GALIC LTC At Home Advantage

GASBG-9-0002



# Sales Source

Sales Source is provided for the professional enrichment of agents representing the Great American Supplemental Benefits Group.

## Our Family of Companies Include:

Central Reserve Life Insurance Company  
Continental General Insurance Company  
Great American Life Insurance Company®  
Loyal American Life Insurance Company®

Provident American Life  
& Health Insurance Company

United Teacher Associates Insurance Company

Please do not solicit business solely on the information in this newsletter. If you are a writing agent and have questions on any of the information provided, or if you would like additional details, please contact your Field Managing Organization for further information.

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### Sales Source Staff:

Michael DeFranco — Editor  
Julia Smegal



Supplemental Benefits Group



## Express Scripts Cards

**Great American Supplemental Benefits Group** will be utilizing **Express Scripts®** program cards for all Med Supp policy holders\* for Loyal American Life Insurance Company® (Loyal) and United Teacher Associates Insurance Company (UTA) instead of the previously issued ScriptSave program card. All policyholders will receive an **Express Scripts** card, a mail-order prescription form and a privacy policy.

**Express Scripts** is the same prescription discount card program we currently use for Continental General (CGI), Central Reserve Life (CRL) and Provident American Life & Health (PALHIC). Express Scripts offers a multitude of benefits and services with their program. Recipients can log-on to [www.express-scripts.com](http://www.express-scripts.com) and find ways to help manage their time with online prescription tools, save money with deep discounts and get other health and drug news.

We are happy to be able to offer this program to all of our Medicare Supplement policy holders.

\*Not available in Iowa



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