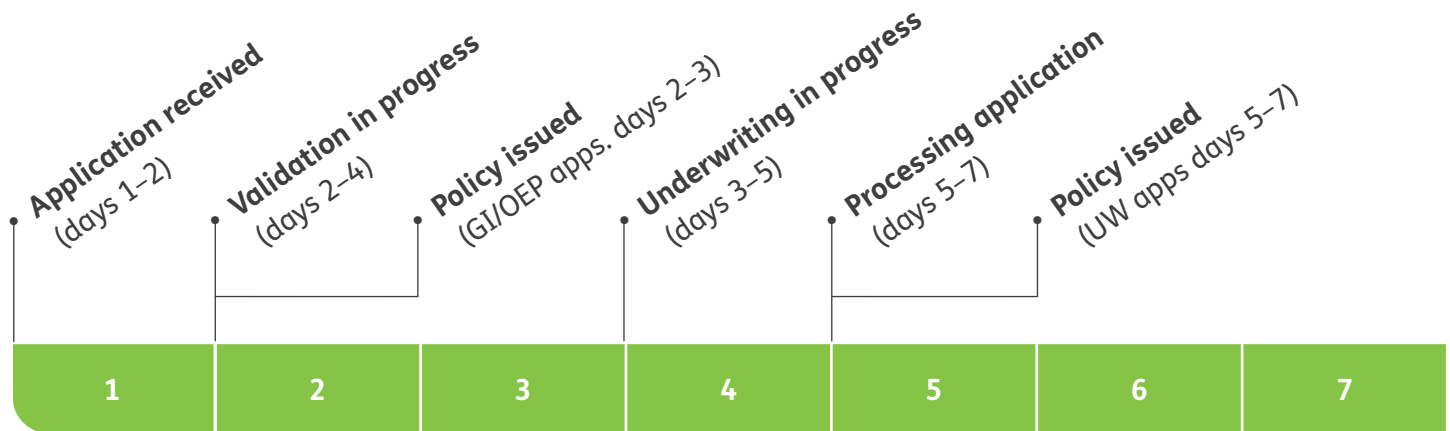


Improved status updates on Vantage beats staying on hold

The most common question an agent asks after submitting a member's application is, "Where is it in the process?" But the status codes found on the Vantage portal weren't very clear in answering that.

Meet the streamlined Vantage status codes

Here are the kind of at-a-glance answers* you can expect now:



This makes Vantage your fast first source for application status checks

1. Application received (days 1-2)

- a. Acknowledgment that application is in house and being worked
- b. For electronic submissions, visible within 24 hours of online app process
- c. Paper within 2-3 days of receipt

2. Validation in progress (days 2-4)

- a. Missing information being obtained/internal pends being cleared
- b. Will remain in this status until information received from the agent

3. Underwriting in progress (days 3-5)

- a. Outreach by UW to member within 48 hours of UW receipt
- b. Agent will receive communication after failed attempts to reach the member

4. Processing application (days 5-7)

- a. Application has been cleared of all pends and missing info, and UW request should be issued within 24 hours

5. Policy issued

- (GI/OEP apps average days 2-3; UW apps average days 5-7)
- a. Policy number issued to member

Humana®

*Status is not updated in real time; adjustments occur within 12-24 hours. Also note that agent communications are ongoing via email for receipt, missing information, attempted UW contact, and policy issuance/statuses shown also represent off-peak expectations. Paper applications average an additional two days or more for each step in the process.

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