

MassMutual Coverpath Best Practices

Reference Sheet

This document describes the best practices advisors can take to optimize the client experience.

✓ Set expectations with your client before you begin the application process

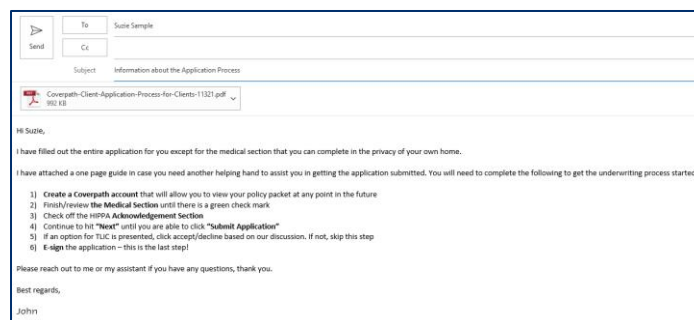
- Confirm your client is comfortable with the available payment options upfront:
 - Payment can be made annually or monthly (e.g. not quarterly).
 - Only digital payments are accepted – check payments are not accepted.
- Describe the client experience during application submission:
 - For Advisor submitted applications:
 - The client will receive two emails within two minutes:
 - Initial email is a consent to underwriting.
 - The second email requests DocuSign of the application.
 - For Client submitted applications:
 - The client continues until they e-sign
 - If Temporary Life Insurance Coverage (TLIC) is applied for, the client will need to accept/decline prior to e-sign. The TLIC premium may be different than applied for premium.
- While ~ 25% of eligible clients qualify for fluidless underwriting, it's difficult to predict who will qualify so it is best to share fluidless outcomes after the client qualifies.
- Clients between the ages of 17-22 should prepare to provide identification (e.g. driver's license, social security card or birth certificate) as this age group's records may not be available in LexisNexis.

✓ Set up your case for quick underwriting results

- Order the exam through Coverpath by phone or via the exam scheduler for faster underwriting results. If you order the exam outside of Coverpath immediately contact Support to cancel exam ordering.
- Upload a cover letter to rubber band household cases or use the cover letter to communicate additional detail about the case(s) to underwriting.

✓ Personalize your application email to the client

- Customize the email template and attach the "Coverpath Client Application Process for Clients" one pager.



For Training Use Only. Not for Use with the General Public.

© 2022 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.
All rights reserved. www.massmutual.com.

Coverpath Best Practices

✓ **Confirm/double check email and phone number**

Email and phone numbers are two important identification factors therefore make sure these are recorded/input accurately.

✓ **Use Chrome for the best user experience**

- Use incognito window when acting as the client.
- Microsoft Edge, FireFox and Safari are also supported - Internet Explorer is not supported.