


How To: Access & Navigate the eOffer/ePolicy Delivery Dashboard

Policy Approval Details Screen

1. The **Policy Approval Details** banner lists the insured, producer, underwriter and agency contact.
2. The **Total Benefit Amount** shows the benefit originally requested and the benefit approved. These amounts are the sum of the base coverage and applicable riders (i.e. FIO, SIS).
3. Use **Print/Download Screen** to save a copy of the Policy Approval Details screen to email a producer without GOL access.
4. The **Insured/Policy Details**, **Underwriting Approval** and **Riders Applied For** sections in the left column of the screen provide the information and explanation about the underwriting decision. A flag icon  appears next to a benefit changed from what was applied for.
5. Your action is needed on the right column of the screen. The **Policy Details** tab shows the policy benefits configured as approved by underwriting
6. The **View Outstanding Issue Requirements/Attach Documents** tab (not shown) lists outstanding requirements needed for Guardian to issue the policy, provides quick links to the illustration system and forms on GOL, and allows documents to be attached for submission to Guardian with the policy issue request.
7. The **policy dating** question and **Special Issue Instructions** area let you communicate requests not already captured by the policy configuration.
8. To request the policy be issued, select the **Submit the Above Policy for Issue** button. An email notification is generated to the agency and servicing producer when a case is submitted for issue.
9. The **Change Policy Details Above** button lets you edit the policy details within the underwriting limit.
10. Select the **Return Approval Do Not Issue** link to return the case for risk reconsideration* or request the case be closed with no policy issued.

Guardian | Policy Approval Details | Test User (HomeOffice) - L

Insured Name: Jane Doe
Response Required By: 09/15/2019
Servicing Producer: ERIC STU
Policy Number: Z56012
Underwriter: Andy Ara
Agency Contact: Ronald Goldwaser

Total Benefit Amount
Sum of base coverage and applicable riders
Requested Amount: \$3,000
Approved Amount: \$13,500
[Print/Download Screen](#)

Insured/Policy Details

Product Description: Provider Choice (2016)
 Policy Form: 18ID
 Premium Structure: Level
 Discount Program: Association
 Date of Birth: 4/17/1985
 Current Age: 34
 Gender: Female
 Contract State: AL
 Conditional Receipt: N/A
 Combo Case: No

Underwriting Approval

A flag icon indicates a change from what was applied for.

Policy Placement Period: Regular
 Underwriting Program: N/A
 Requested Benefit Amount: \$3,000
 Approved Benefit Amount: \$3,500
 Benefit Period: To Age 65
 Elimination Period: 180 Days
 Definition Of Total Disability: Two Year True Own Occ
 Risk Class: Select
 Occupation Class: 4
 Preferred Occupation Discount: No
 Mental Nervous/Substance Abuse Limitation: 24 Month
 Mental Nervous/Substance Abuse Discount: Yes
 Managerial Duties Endorsement: No
 Serious Illness Supplemental Benefit Endorsement: Yes
 Health Replacement Exclusions: None
 Rating: None
 Medical Exclusion: None

The medical exclusion is due to diagnosis and treatment in the past 2 years and is permanent. Although the applicant applied for \$3,000, based on financial review, the client qualifies for \$3,500

Riders Applied For

A flag icon indicates a change from what was applied for.

Approved:

Basic Partial Disability	
Future Increase Option	
Requested Benefit Amount	\$10,000
Approved Benefit Amount	\$10,000

Not Approved:

None

Policy Details | **View Outstanding Issue Requirements/Attach Documents**

Policy - Z5601230

Product Description: Provider Choice (2016)
 Premium Structure: Level
 Base Benefit Amount: \$3,500.00
 Benefit Period: To Age 65
 Elimination Period: 180 Days
 Riders:
 Basic Partial Disability
 Future Increase Option
 Benefit: \$10,000.00
 Automatic Benefit Enhancement
 Billing Mode: Annual

Do you want to request a policy date?
 No, issue the policy with the current date
 Yes

Special Issue Instructions:
 (Optional) Enter notes for policy issue. Also, be sure to check the "View Outstanding Issue Requirements / Attach Documents" tab for further details.

Submit the Above Policy for Issue | **Change Policy Details Above** | **Return Approval Do Not Issue**

*Underwriting is **not** alerted to the reconsideration request. The agency is notified via email with details specified by the producer. The agency must contact underwriting via email or phone, as appropriate