Can I submit the application on behalf of the member?

No. All portal applications must be submitted by the member directly. The member and spouse (if applying) are required to attest that they have read the Authorization, Important Notice, Fraud Notice and the Consumer Electronic Consent and Disclosure Notice then consent to the use of electronic records before the application can be submitted.

Are the student, graduate or special offer applications available through the application portal?

No. At this time the application portal is for member coverage only and offers an expedited submission to New York Life for underwritten coverage. Student and Graduating members should visit www.avmalife.org/students to download and complete the application.

How does the member indicate that I am their agent to when submitting the application?

On the Contact page of the application, the agent’s name should be entered in the field labeled “Agent ID”. There is also a link in the header of each page for the applicant to find their agent.
What happens after an online application is received by Pearl?
The same process for faxed and mailed applications will be followed for online applications. When the application is processed by Pearl, the member and agent will receive an emailed acknowledgement letter. The application will also show in the agent’s submission list in the broker portal.

Can a member save the online application?
Yes, the application portal gives members the option to save their application by entering their email address and creating a password. This will allow the member to log back in to complete the application within 10 days. The applicant will also receive auto generated reminder emails every few days that their saved application will only be available for 10 days. They are also provided with a link to the portal to retrieve their saved application. The member will receive a final reminder before the application is purged from the system.

If a member in my area completes an application on his or her own, is there a way for them to indicate which agent they want to work with?
Yes. On each page of the application portal, there is a Find your Agent link in the upper right-hand corner. Clicking on this link will open a new window for the member to access the AVMA LIFE Find an Agent website.

If my client submits an application without my involvement and I am agent of record for other business will the application be assigned to me?
Yes. At this time, if the member has existing coverage within an agent’s book of business, the application will be assigned to that agent (providing that proper state licensing is in place.) If not, the application will be assigned to an agent at the discretion of Pearl.
If my client completes an application without my involvement, how will they know the amount of benefits they are eligible for?

For Disability benefits, the application asks for the member’s estimated average monthly income. The maximum disability benefits the member is eligible for will be adjusted based on the income provided. For Life Insurance benefits, the portal will not allow the member to apply for more than the $2 million maximum whether coverage is in one or divided among several group policies. There is also a Life Insurance needs calculator and a Disability Insurance Needs calculator located on the Coverage page of the application to help the member determine appropriate coverage. If the member already has coverage and applies for an amount in excess of what is available to them, Pearl will address it when the application is received.

Can a member apply for a product that they are not eligible for?

No. For example, if a member indicates they live in a non-Critical Illness eligible state, the Critical Illness product will not display as a coverage option for the member to select. It also validates products available based on the applicant's age, hours worked and other eligibility criteria.

Are paper replacement forms still needed if an application is submitted online?

Yes, the same replacement forms protocol should be followed for applications submitted through the online portal as for those that are faxed or mailed. The Agent is responsible to secure the paper NAIC replacement form Exhibit A and C (available in Agent Resources Section of the website) and submit to Pearl. This form cannot be placed on the application portal since it is only required with agent involvement and requires both the member and agent signatures.

Can I still have the member complete the Financial Questionnaires (if applicable) when the application is submitted online?

While Financial Questionnaires are generally collected by the carrier during the underwriting process, many agents secure these forms at the application stage to help expedite the process. The paper Disability Financial Statement is required when Disability coverage totals over $3000 - alone or in combination with LTD and STD. The paper Life Financial Questionnaire is required when Life coverage totals over $750,000. Both questionnaires are found on the Agent Resources section of the website.