

# Everest Reinsurance Company - FAQs

January 27, 2020

## Medicare Supplement – New Sales Deadline of January 31, 2020 FREQUENTLY ASKED QUESTIONS

- **When is the last day I can submit an Everest application?**
  - Everest will provide access to the **Online E-APP** section on our Agent Portal through January 31, 2020.
    - The **Online E-APP** section will not be accessible after this date to either generate a new E-APP or modify an existing incomplete E-APP
  - Everest will accept paper applications with a signature date of January 31, 2020, or prior. Applications must be received at Everest no later than Friday, February 7, 2020.
    - Paper applications can be submitted through this date via:
      - Faxed Application via 1-855-226-4101
        - The fax application number will be disabled after Friday, February 7, 2020
      - Mail: Everest Reinsurance Company, c/o IAS, 17757 US HWY 19 N, Suite 660, Clearwater, FL 33764
      - NOTE: The **Document(s) Upload** section on the Agent Portal will not be accessible after Friday, January 31, 2020
    - Applications received after Friday, February 7, 2020, and incomplete applications in house, will be entered into our system for documentation purposes, but officially declined.
      - A letter will be mailed to the applicant and if a premium check was submitted with the application, it will be returned as well.
      - Agents will be notified of this action via the **Message Center** on the Agent Portal
- **What will happen to active policies?**
  - Business as usual. Everest will continue to service and process claims accordingly.
  - Everest will continue to actively monitor the experience of the block.
  - Future rates adjustments will be submitted and subjected to each state for review and approval. The majority of states only allow a rate adjustment once in a 12-month period, so we anticipate staying on the current rate cycle. If any state allows a more frequent rate review cycle, then such state will be reviewed accordingly, but again, all adjustments are subject to that states approval.
  - Please remember Everest applies a 12-month initial rate guarantee on all policies. After the 12<sup>th</sup> month, the approved rate adjustment is applied on the next premium due date for the policy (not on the next policy anniversary date).
- **Will I still have access to the [Everest Agent Portal](#)?**
  - Agents will continue to have continual and ongoing access to the [Everest Agent Portal](#), which will provide access to:
    - Agent **Message Center**
    - Commission information (Licensed Only Agents will work with their upline)
    - Applicant and Policyholder information/inquiries
    - Eligibility, Benefits and Claims Status inquiries
    - Production Reports – primarily for residual status information in report format
    - As mentioned above, the **Online E-APP** and **Document(s) Upload** section will be removed after January 31, 2020
    - NOTE: Agents with a terminated contract/appointment are provided continued access to the Everest Agent Portal to service your clients as needed.

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- **Can I access [Everest State Forms/Documents \(Supplies\)](#)?**
  - Effective immediately, Everest will not be fulfilling supply requests
  - All active agents will still be able to access our online supply website to download or print any state applicable form(s) through Friday, January 31, 2020.
    - After this date, all login credentials will be deactivated
  
- **What about my Everest contract/appointment?**
  - Our primary action is to cease the submission of new business per the terms noted above
  - Subsequently, because agents will no longer be able to submit new business, Everest will initiate the process of terminating agent contracts and any applicable appointments
    - This will be performed in phases and termination notices will be generated through our online agent contracting and maintenance system, *eProducerPortal*
  - If Everest recently renewed a state appointment and you have NOT submitted new business since that renewal, you may submit a request for a renewal appointment refund to: [eppteam@iasadmin.com](mailto:eppteam@iasadmin.com)
  - If you have any contract/appointment questions, please email: [eppteam@iasadmin.com](mailto:eppteam@iasadmin.com)
  
- **Will my remaining first year or renewal commissions be impacted?**
  - No. Everest will continue to process and pay agent level and override commissions according to your contract provisions.
  - Everest will monitor advance commission balances and credit earnings toward advance recoveries. Once advances are recovered, we will continue to pay residual commissions, again per the terms of your contract provisions.
  - If you have any commission questions, please email: [commissionaccounting@iasadmin.com](mailto:commissionaccounting@iasadmin.com)
  
- **If I have any questions pertaining to an applicant or policyholder, who do I contact?**
  - Please continue to work with our Administrative Office via 1-844-301-0395
  
- **Where do I direct miscellaneous questions NOT related to applicant/policyholder inquiries; contract/appointment; or, commission?**
  - Please email such questions to: [david.burke@everestre.com](mailto:david.burke@everestre.com)