

# PBI

## Frequently Asked Questions

---

[CLICK HERE](#) for PBI Imaging Tutorial – a presentation to assist you with the new PBI functionality.

**1. Question: How do I request an image of my application so that it will come to me by e-mail?**

Answer: Access PBI and select the “Click here to request application image via email” URL. After selecting the URL, you should receive a pop-up message stating, “Your request has been sent.”

**2. Question: Does the five-day rule still apply with this new process?**

Answer: No. You will be able to request an image of the application as soon as the application is pended on PBI.

**3. Question: When will the application images be available in my inbox?**

Answer: Please allow us one business day to process your image requests. We will provide a link to the application image in the e-mail we send you.

**4. Question: Will I receive my application images in my inbox if I am using a personal account (i.e., hotmail, yahoo, etc.)?**

Answer: The application image will be sent to your us.aflac.com address. If you are auto-forwarding messages from your Aflac account to a personal account, it may take longer to receive the image.

**5. Question: What do I do if I receive an email message stating, “Unable to access application image at this time. Please try again later”**

Answer: PBI will automatically attempt to access the image again in five hours. If the system is unsuccessful in retrieving the image on the second attempt, it will try again in five more hours. If on the third attempt we are unable to retrieve the image, the system will close your request. After you receive three failed messages for the same application number, you will need to either submit a new request using the PBI Imaging System, or request the image through [pendedbusiness@aflac.com](mailto:pendedbusiness@aflac.com) for Aflac Columbus associates and [pendedbusinessny@aflacny.com](mailto:pendedbusinessny@aflacny.com) for Aflac New York associates.

NOTE: You will receive this same e-mail after each failed attempt.

Please do not submit a new request until after you’ve received three e-mail messages for the same application number.

**6. Question: Do I need any special software to view the application images?**

Answer: Yes. You need to have Adobe Acrobat Reader 5.0 on your PC. You can download this software free from the Associates Services Web site.

**7. Question: Do I need to be logged on to PBI to access the image from my inbox?**

Answer: Yes. If you are not logged on to the system, you will be prompted to log on when you select the link to view the application

**8. Question: Can I see a list of all the images that I have requested using the PBI Imaging System?**

Answer: Yes. You can access your personal Pended Image Report using the View Image Report link found on the top of every page in PBI, or by going to Associate Services under the Reports section and selecting the Associate Pended Image Report link.

**9. Question: What do I do if I need to see a list of application images that I’ve requested under a different writing number?**

Answer: Select the Change Associate Selection link found on the top right corner of your Pended Image Report. This link will direct you to a logon box where you can indicate which writing number you would like to use to view application images.

**10. Question: How long will the image be available on the Pended Image Report?**

Answer: It will be available for five business days. After five days, the record will be automatically deleted from your report.

**11. Question: Can I delete records from my Pended Image Report?**

Answer: Yes. Simply check all the records you would like to delete and select the Remove from List button on the report. You can select more than one record at a time.

**12. Question: Will I be able to see all the applications that have been scanned under a certain policy number?**

Answer: No. You will only be able to retrieve the most recently scanned image of an application.

**13. Question: What does the asterisk (\*\*) symbol located on the Detailed Application Information screen and on the All Pended Applications screen mean?**

Answer: The asterisk (\*\*) symbol lets you know if the writing associate, A or B, has viewed the Detailed Pended Application screen and requested an image of that application.

# PBI

## 14. Question: Which destination codes require associate action and what is the turnaround time?

Answer: See the following chart for additional information.

## Frequently Asked Questions

Return Destination Codes			
Destination Code	Description	Handled by	Turnaround Time
00	Allow two complete business days for handling.	WWHQ	48 hours
01	Application referred to Associate's Licensing	WWHQ	48 hours
02	Original application held pending applicant reply	Applicant	Up to 45 days
03	Application requires correction	<b>Associate</b>	Up to 45 days
04	Reply received-App requires further action	<b>Associate</b>	Up to 45 days
05	Referred to SIC Team	WWHQ	48 hours
06	Referred to New Business correspondence specialist	WWHQ	96 hours
07	App under review. No associate action needed	WWHQ	48 hours
08	Referred to Marketing	WWHQ	120 hours
09	Referred from Associate's Licensing	WWHQ	48 hours
10	Internal referral. No associate action needed	WWHQ	48 hours
11	Referred to New Business/Medically Approved	WWHQ	48 hours
12	Referred to Specialty Enrollment Team	WWHQ	48 hours
13	Referred to New Business from Training	WWHQ	48 hours
14	Referred to Remittance Processing	WWHQ	120 hours
15	Referred to Scanning Specialist	WWHQ	48 hours
16	Referred to New Account Team	WWHQ	48 hours
17	Referred to Fax Processing	WWHQ	48 hours
18	Awaiting MIB results. No associate action needed	WWHQ	72 hours
19	Underwriting letter being prepared	WWHQ	48 hours
20	Referred to NCL for telephone interview	WWHQ	5 days
21	Referred to Underwriter	WWHQ	72 hours
22	Referred to Underwriting for approval	WWHQ	72 hours
23	Referred to Underwriting specialist	WWHQ	72 hours
24	Referred to Underwriting support specialist (medical records, face-to-face interviews)	WWHQ	2 weeks
25	Referred to Word Processing	WWHQ	48 hours
26	GSTD – Pending for line of business approval	WWHQ	48 hours
27	Dental – Pending participation requirements	WWHQ	Up to 45 days
28	Referred to New Business (declined by Underwriting)	WWHQ	48 hours
31	Application has been declined	WWHQ	Not Applicable
32	Application has been postponed	WWHQ	Not Applicable
33	Regular declined conversion	WWHQ	Not Applicable
34	Regular postponed conversion	WWHQ	Not Applicable

## PBI

35	Referred to AUD Specialist	WWHQ	72 hours
36	Delayed bill conversions	WWHQ	Conversion will remain pended until conversion effective date is reached
37	Internal conversion referral - no associate action	WWHQ	48 hours
38	Internal paid referral - no associate action	WWHQ	48 hours
39	Internal Puerto Rico referral - no associate action	WWHQ	48 hours
40	Internal Life referral - no associate action	WWHQ	48 hours
41	Underwriting reviewed - additional action required	WWHQ	72 hours
42	App closed-duplicate SmartApp transmission	WWHQ	Not Applicable
43	App closed-conversion of existing policy	WWHQ	Not Applicable
44	App closed-rewrite of existing policy	WWHQ	Not Applicable
45	App closed-reinstatement of existing policy	WWHQ	Not Applicable
46	App closed-policy change to existing policy	WWHQ	Not Applicable
47	App closed-duplicate pending application	WWHQ	Not Applicable
48	App closed-no reply from associate	WWHQ	Not Applicable

## Frequently Asked Questions

**16. Question: Will all transmitted applications be displayed?**

Answer: All types of applications will be displayed, including applications *jet-issued* and pended via SmartApp® as well as paper-issued and paper-pended applications. Once the application is issued or jet-issued, it will be displayed in the Resolved Application menu.

**17. Question: Which pended business reason codes can be corrected via a text box in the PBI system?**

Answer: The reason codes listed in the following chart can be corrected via a text box:

Reason Code	Description
12	Provide applicant's complete address including ZIP code.
15	Please advise if husband and wife are both employees of the account.
26	Indicate commission percentages. Associate's commission must be in increments of 10.
27	Please provide the correct situation code. Per Associate's License Department, an active sit code of _____ is not available.
28	We are unable to locate existing policy number(s). Please advise.
38	We are unable to locate an account by this name.
41	Account requires _____ numbers.
43	Our records indicate account _____ is a broker account. Please specify the correct situation code.
53	Application was signed after the situation code stop date. Please provide the correct situation code.
162	Is the premium to be deducted pre-tax or after-tax?
163	Is the applicant a new or existing employee?
274	Please indicate date of hire.
304	Effective January 1, 1997, common law marriages are no longer recognized in the state of Georgia. If the couple is married and the wife has retained her maiden name, please indicate on the transmittal.

## PBI

<b>320</b>	Is this benefit employer-paid?
<b>326</b>	Please provide WWHQ with a fax number so that your pended business may be expedited.
<b>360</b>	The account name on the transmittal differs from the employer name on the application. Please verify.
<b>372</b>	A telephone interview is necessary for us to complete the underwriting process. Please provide a telephone number where the applicant can be reached and the best time to call.
<b>422</b>	Please verify if teacher is certified.
<b>423</b>	Please indicate spouse's last name.
<b>428</b>	Account requires _____.
<b>445</b>	Please verify the applicant/associate relationship.
<b>453</b>	Please provide the contracted company name and/or department number provided with the SIC approval.
<b>455</b>	We require the account's physical address.
<b>459</b>	Associate _____ needs to obtain a situation code with broker _____ at level _____. This situation code should be dated prior to the application signature date.

**18. Question: How do I submit corrections for returned business?**

Answer: For corrections not requiring an initialed application, you can either type in the text box displayed on the Detailed Application screen or e-mail to [pendedbusiness@aflac.com](mailto:pendedbusiness@aflac.com). Requests will be processed within 48 hours. For applications that require initials, fax the entire application and transmittal to (706) 596-5939. Be sure to return **ALL** pages of the application to assist us in issuing the application more quickly.

**19. Question: How quickly will my faxed or e-mailed responses to pended applications be handled?**

Answer: Turnaround time for faxed or e-mailed responses to pended applications is two to four business days. This allows time to prep, rescan, batch, and then issue the application.

**20. Question: Can I submit a request for an imaged copy of an application, send pended new business information to the New Business Department via a text or search for a PDF image of a required form within PBI?**

Answer: Associates can request imaged copies of applications, submit pended application information to the New Business Department via a text box on the Detailed Application screen, or access Aflac's Web Ordering system to view forms required to complete processing of an application. These options will appear only if the application has been returned to the writing associate based on the return reason code(s) assigned.

## Frequently Asked Questions

---

**21. Question: Why was my business pended to the Associate's License Department (destination code 01)?**

Answer: New business applications pend to the Associate's Licensing Department for various reasons, many of which do not involve any error on the associate's part. The Associate's Licensing Department generally corrects these situations internally with no associate action needed. License items that are within your control include: providing a copy of your renewed license, using the correct situation code and/or writing number, and using applications only in the states where you are licensed.

**22. Question: Where can I view applications billed on a direct basis?**

Answer: You can view direct applications by selecting the All Pended Applications menu option or by searching for a specific application by selecting the Search for an App menu option.

**23. Question: How many days are pended business applications displayed?**

Answer: Pended applications will be displayed online until the application is assigned a resolved status. They will then be displayed on the Resolved Applications screen for one to four days depending on the resolved status and Aflac product.

**24. Question: Will the pended business display if the account does not exist yet?**

Answer: Yes; however, no account information will be displayed.

**25. Question: Are conversions displayed?**

Answer: Yes, conversions pended for all reasons, including delayed bill, will be displayed. Issued conversions will not be displayed.

## PBI

**26. Question: What does the delayed bill status imply about conversion applications?**

Answer: *Delayed bill* is the process of postponing the issuance of a conversion application until the due date of the policy is reached. For example, if the original policy due date is 8/25/01, the conversion application is received on 7/1/01 and the account's next invoice is due on 8/1/01, then the upgrade will not be effective until 8/25/01. The conversion application will remain in a "delayed bill" status until 8/25/01, at which time the application will be issued. The new premium will be reflected on the 9/1/01 invoice. This is performed to ensure that the conversion application appears on the correct invoice.

**27. Question: What are the Bill Form options?**

Answer: The following billing options are available.

Bill Form	Description
A1	<b>Direct</b> – Premiums are billed directly to the applicant's address.
B1	<b>Bank draft</b> – Premiums are drafted from a checking or savings account.
D1	<b>Payroll</b> – Premiums are billed on an invoice to the applicant's employer. Premiums are deducted from the applicant's paycheck and submitted by the employer to worldwide headquarters.
F1	<b>Credit Card</b> – Premiums are charged to the applicant's MasterCard or Visa.
G1	<b>Government Allotment</b> – Premiums are deducted from civil service or postal employee's wages.

**28. Question: When is the PBI system available?**

Answer: The PBI system is available to all active associates 24 hours a day, 7 days a week.

**29. Question: How often is the information within the PBI system updated?**

Answer: WWHQ updates the PBI system every two hours between 6:30 a.m. and 3 p.m. Eastern time (excluding Sundays).

## Frequently Asked Questions

---

**30. Question: How can I view another writing number without closing the window and reopening it?**

Answer: General associates will be able to view only their own pended applications. MKDs, RSCs, DSCs, and Market Trainers can view the applications of RSCs, DSCs and associates by choosing one of the View By menu options, then clicking on the name of the associate.

**31. Question: What does the asterisk ( \* ) located on the Detailed Application Information screen and on the All Pended Applications screen mean?**

Answer: The asterisk ( \* ) symbol identifies if the writing associate, A or B, has viewed the detailed pended application screen.

**32. Question: Why is the Pend Date not displayed for some applications?**

Answer: A Pend Date will not be displayed for applications received via SmartApp® that cannot be matched with an established account.

**33. Question: What if my telephone number or fax number displayed is incorrect?**

Answer: Fax any corrections to the Associate's Licensing Department at (706) 660-7533.

**34. Question: Will an associate's name be displayed if he/she does not have any applications pended?**

Answer: No, only associates and coordinators who have pended applications will appear.

**35. Question: How soon after an application is transmitted via SmartApp® will it be displayed?**

Answer: Applications transmitted before 8 p.m. Monday through Friday will be displayed by 6 a.m. the following morning. Applications transmitted after 8 p.m. on Friday will not be displayed until the following Tuesday at 6 a.m.

**36. Question: What types of applications are displayed on the Resolved Applications screen?**

Answer: Applications with one of the following status codes will be displayed on the Resolved Applications screen.

## PBI

Status Code	Description
72	<b>Application was issued today.</b> Status 72 will change to 78 the next day.
73	<b>Application has been declined.</b> The application has been declined due to underwriting guidelines. The writing associate and the applicant will both receive a letter advising that the application was declined. The applicant's letter will include a form that may be completed and returned to Corporate Underwriting to request details on why the application was declined.
74	<b>Application has been postponed.</b> <i>Postponed</i> means that the applicant is not currently eligible for the coverage based on underwriting guidelines. Applications are postponed for 6 or 12 months depending on the situation. The writing associate and the applicant will both receive letters advising that the application was postponed. The applicant's letter will include a form that may be completed and returned to Corporate Underwriting to request details on why the application was postponed.
75	<b>File has been closed.</b> The file was closed because we have been unsuccessful in obtaining the additional information needed to process the application or if there is a rewrite.
76	<b>Application has been withdrawn.</b> The writing associate or the applicant requested to withdraw the application. Worldwide headquarters has processed the withdrawal.
77	<b>Application was not taken.</b> Status 77 is used when worldwide headquarters has requested an amendment, and we are waiting for a response. If we do not receive a response, the status will be changed to 76.
78	<b>Application has been issued.</b> An application that was status 72 will become status 78 the next day.

**38.Question: How can I communicate to WWHQ a feature or functions that PBI should provide?**

Answer: E-mail your idea to [pendingbusiness@aflac.com](mailto:pendingbusiness@aflac.com).