

# PAPERWORK TIPS

## RULE #1

ALWAYS have someone else check your paperwork before sending in.

### Payment options for Membership applications:

- \* NO CASH
- \* Associate selling the membership can only pay for the member if it is immediate family (parents, children).
- \* Pre-Paid Credit Cards may NOT be used for Membership Applications.
- \* If using Savings account on membership application, member must obtain account # and bank routing # on bank letter head or deposit slip provided by the bank.

### Membership application Tips:

- \* DO NOT add Spouse to dependents. They are under Spouse on the application.
- \* Adding children:
  - New 2014 plan: Children must be under 26 either living at home never married or in college full time; or if you are legal guardian they are covered up to 18; handicapped children living at home never married are covered for life.
  - Old plans: Children must be under 21 & living at home never married; or up to 23 full time in college anywhere; or if you are legal guardian they are covered up to 18; handicapped children living at home never married are covered for life.
- \* Must be originals, no photocopies or faxes accepted.
- \* If there are any errors start a NEW APPLICATION. No white outs, etc.

If you believe that the member will cancel the membership soon after they use it for something specific right away, then have them pay the annual fee (about the cost of one hour of an attorney's time) & they will get the 25% discount for an entire year. And of course, they will have all the other benefits too. This will help your persistency

### Online Membership applications:

- The home office rule is that only the member can type in their membership application on line.
- Reinstatements may be done on line - but not Add-On memberships.

