21st Century TRAVEL INSURANCE LIMITED

Medical Questionnaire Link & “Enhanced” Payment Link in TIPS

Click here or scan the QR code to view the video!

September 10, 2025

21st Century Travel Insurance is excited to announce the launch of our Medical Questionnaire Link and “Enhanced” Payment Link. These links provide additional flexibility when creating Visitor to Canada quotes and issuing policies.

Have you ever provided your client with a quote on the Enhanced plan only to realize that they don’t qualify once you go through the medical questionnaire? Maybe you would like to send your client the medical questionnaire first, but the only option you have is to email them the hardcopy form to be printed, completed and then scanned.

Now, with the new Medical Questionnaire Link, completing the medical questionnaire has never been easier.

- First, create a quote in TIPS. While in the quote, send your client the medical questionnaire by email using the new questionnaire pathway – “Send emailed medical questionnaire link for the client to complete”. The quote will close after you send the link.
- You will be notified by email once your client completes the medical questionnaire. Re-open the quote using TIPS Quote Search to complete the sale. Note that if you re-open the quote before you’re notified the client has completed the link, this will expire the outstanding medical questionnaire link previously sent and you can send a new one.
- The client opens the link, answers the questions and hits “Submit”. Your client’s responses are stored in TIPS.
- You are notified by email that the link was completed. You then re-open the quote in TIPS and navigate to the medical questionnaire page. The new option - “Use saved questionnaire link that the client previously completed” - will automatically be selected. Click “Next” to view the medical questionnaire with the client’s answers already populated. Click “Next” to return to the rates page. You will see the plans and rates that the client qualifies for.

Ready to issue the policy? Now when you send the client the Payment Link, the eligibility and medical questionnaire (if required) are included*. The client will answer or re-confirm eligibility and answers to the medical questionnaire before proceeding to payment.

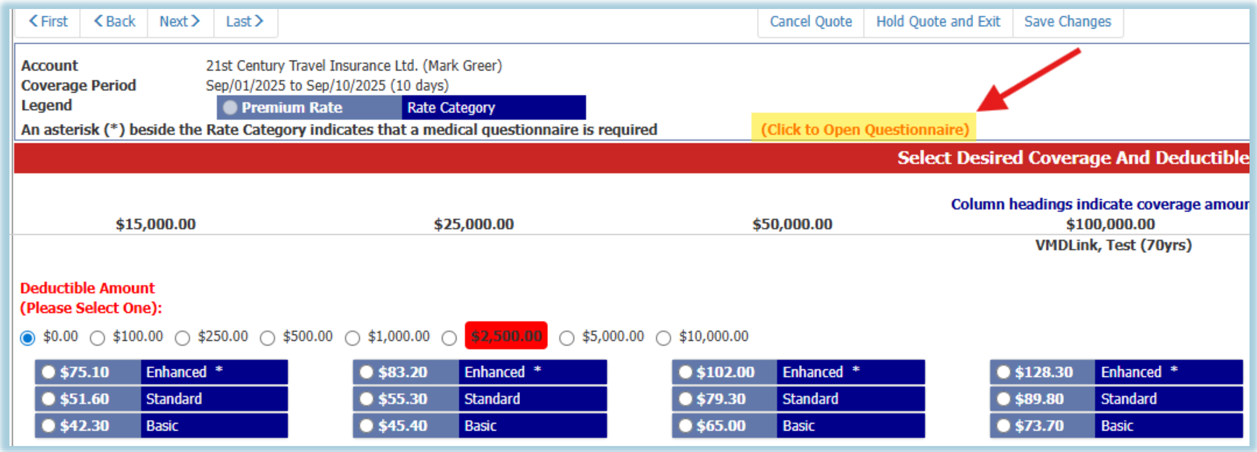
The Medical Questionnaire link and “Enhanced” Payment Link are available to all 21st Century-contracted agents that have an active 21st Century TIPS account. These links are currently only available for the Visitor to Canada plan (but will be expanded to outbound travel in the future).

**The eligibility and medical questionnaire will NOT be included in the Payment Link if you select bypass online medical questionnaire when completing the quote.*

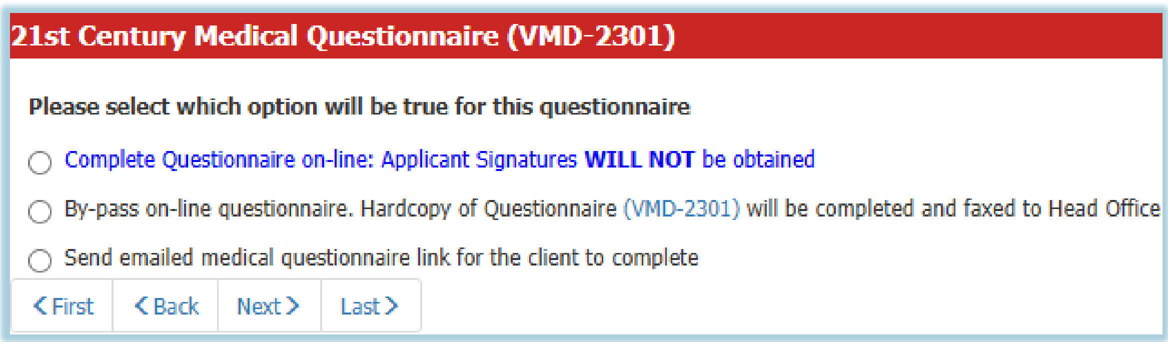
How do I use the Medical Questionnaire Link?

Step 1: Create a quote in TIPS.

Create a Visitor to Canada quote in TIPS for an applicant that requires a medical questionnaire. Complete all the required fields on the first page of the quote and click "Next". The eligibility pop-up will appear. Click "OK". Either select a plan that requires a medical questionnaire and click "Next" or use the "Click to open questionnaire" shortcut.

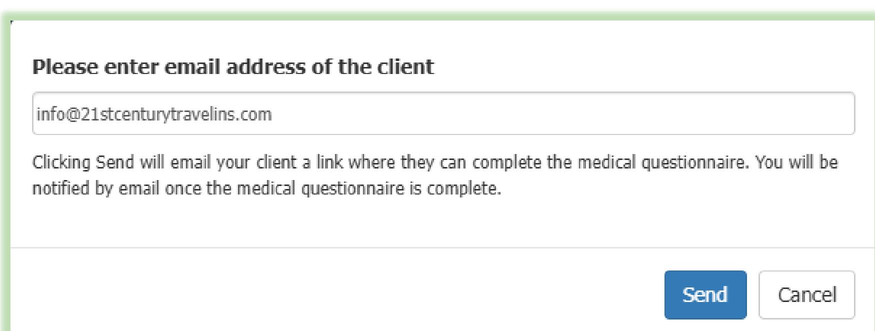


You will see 3 options to complete the medical questionnaire. Select the "Send emailed medical questionnaire link for the client to complete" option and click "Next".



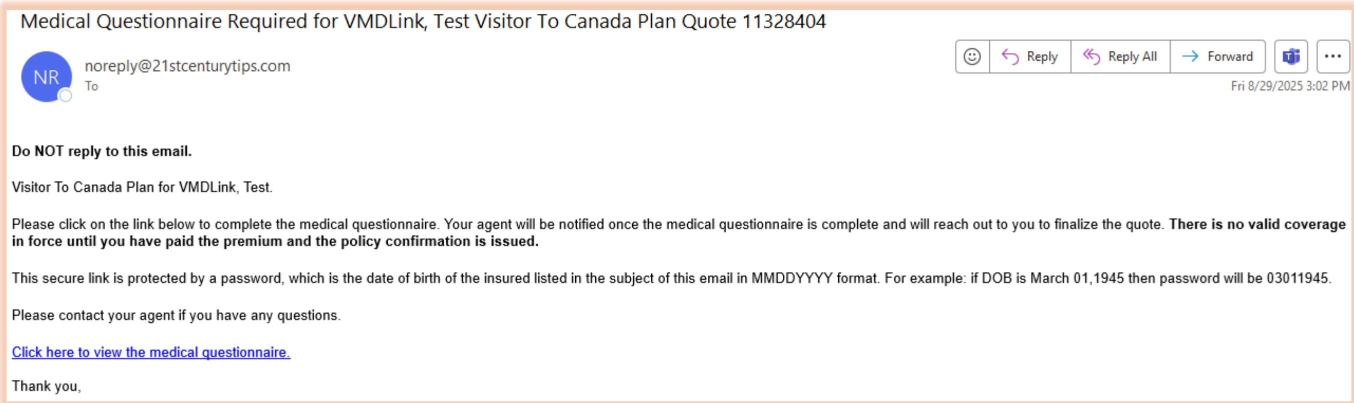
Step 2: Email the Medical Questionnaire Link.

A pop-up will appear. The email address entered on the first page of the quote will populate. You can modify or enter the email address. Click "Send". The quote will save and close, and you will return to the TIPS homepage.



Step 3: Your client completes the medical questionnaire.

Your client will receive an email with the Medical Questionnaire Link. This link is valid for 30 days, or until you re-open the quote in TIPS. (*Be sure not to re-open the link until you receive an email telling you your client has completed it or you will expire the link you sent.*)


Medical Questionnaire Required for VMDLink, Test Visitor To Canada Plan Quote 11328404

NR noreply@21stcenturytips.com
To

Reply Reply All Forward

Fri 8/29/2025 3:02 PM

Do NOT reply to this email.

Visitor To Canada Plan for VMDLink, Test.

Please click on the link below to complete the medical questionnaire. Your agent will be notified once the medical questionnaire is complete and will reach out to you to finalize the quote. **There is no valid coverage in force until you have paid the premium and the policy confirmation is issued.**

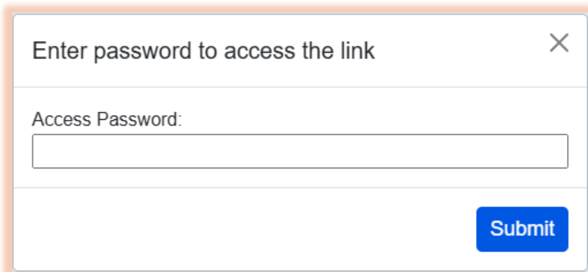
This secure link is protected by a password, which is the date of birth of the insured listed in the subject of this email in MMDDYYYY format. For example: if DOB is March 01,1945 then password will be 03011945.

Please contact your agent if you have any questions.

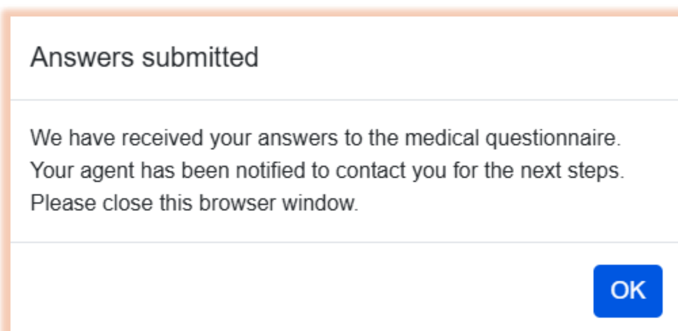
Click here to view the medical questionnaire.

Thank you,

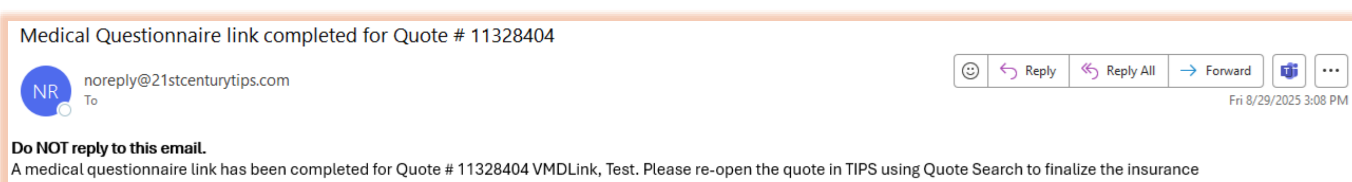
Your client will use the “Click here to view the medical questionnaire” link in the email. They will need to enter their password which is the date of birth of the first applicant listed on the quote expressed as mmddyyyy.



Your client will confirm eligibility, answer the medical questions and complete the medical declaration responses fields. Upon successful submission, your client will receive a pop-up informing them that their responses have been submitted. (*Your client can re-open the link to modify their answers multiple times until the link expires.*)



You will receive an email notifying you that the client has completed the medical questionnaire.


Medical Questionnaire link completed for Quote # 11328404

NR noreply@21stcenturytips.com
To

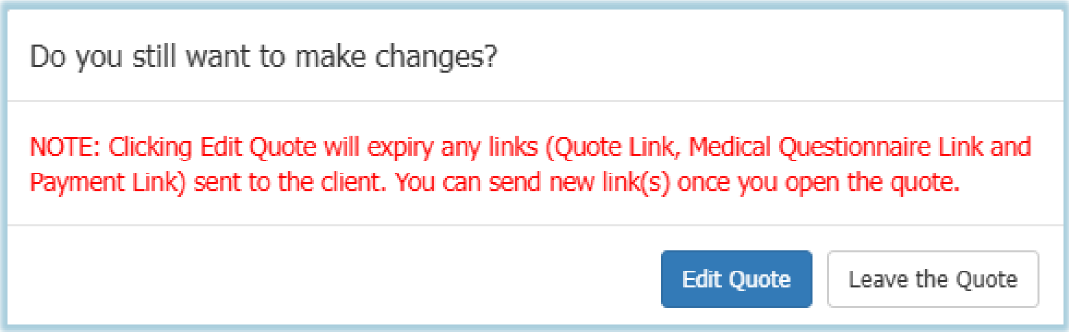
Reply Reply All Forward

Fri 8/29/2025 3:08 PM

Do NOT reply to this email.
A medical questionnaire link has been completed for Quote # 11328404 VMDLink, Test. Please re-open the quote in TIPS using Quote Search to finalize the insurance

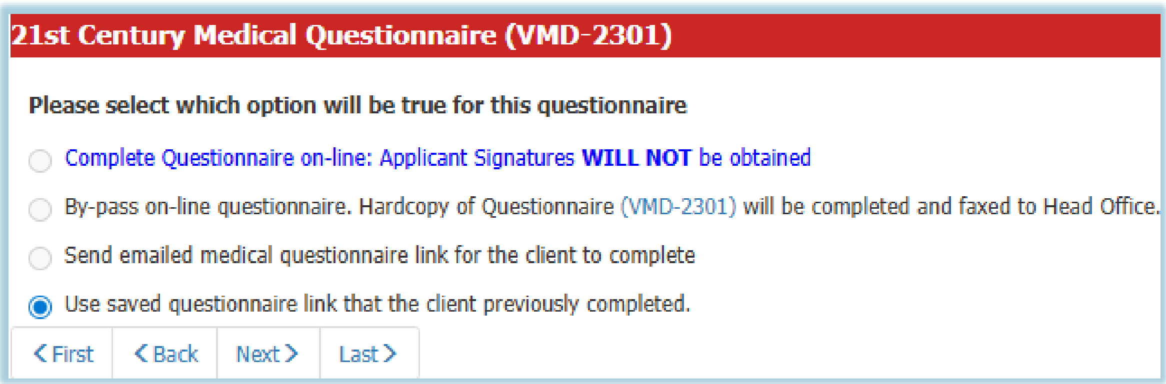
Step 4: Re-open the quote in TIPS.

Re-open the quote in TIPS by using Quote Search and clicking on the blue edit pencil. You will see a pop-up informing you that opening the quote will expire any outstanding links. Click "Edit Quote" to open the quote.



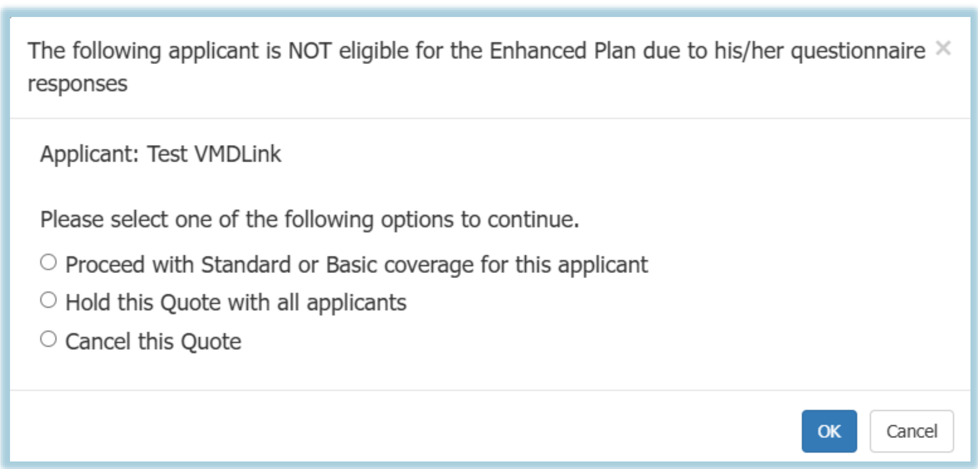
The first page of the quote will open. Click "Next" and then "OK" to the eligibility pop-up to continue to the second page of the quote. Click "Next" or use the "Click to open questionnaire" shortcut to continue to the medical questionnaire selection page.

The "Use saved questionnaire link that the client previously completed" option is checked by default. Click "Next" to continue.



The medical questionnaire will open with the answers provided by the client will automatically populate. Keep clicking "Next" to continue through the quote.

If the client has any yes answer in the medical questionnaire, they do not qualify for the Enhanced plan. You will see this pop-up. Select "Proceed with Standard or Basic coverage for this applicant" and click "OK". You will then be able to continue with the quote by selecting the Standard or Basic plan.



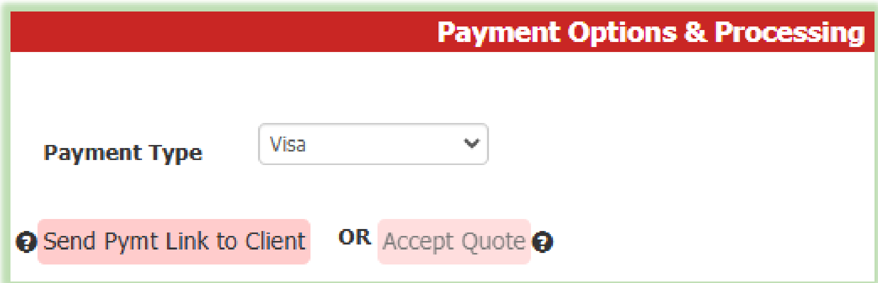
Step 5: Select desired coverage and send the Payment Link

You will return to the plans page where you select the desired coverage. Only the plans that the applicant qualifies for will display.

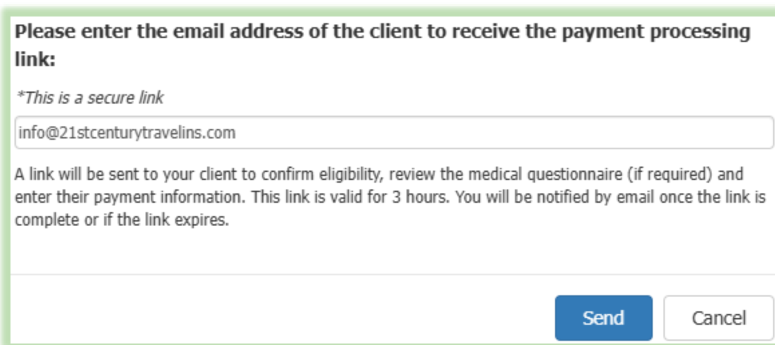
Select the desired plan, coverage limit and deductible for each applicant then click “Next”.

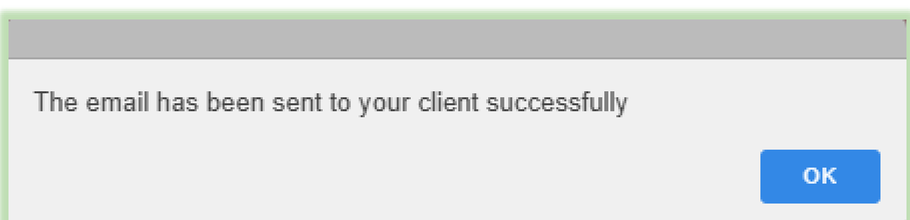
You will advance to the final page of the quote where you can see the quote summary. Under “Payment Options & Processing”, select “Visa” or “MasterCard” to issue the policy as single premium. Select “Monthly Credit Card Payment” to issue the policy on the Monthly Payment Plan (MPP). This option will only display if the quote qualifies for MPP. You will need to check a box to either “Issue Policy Pending” or “Issue Policy Activated”.

The “Accept Quote” button is disabled. Click “Send Pymt Link to Client”.



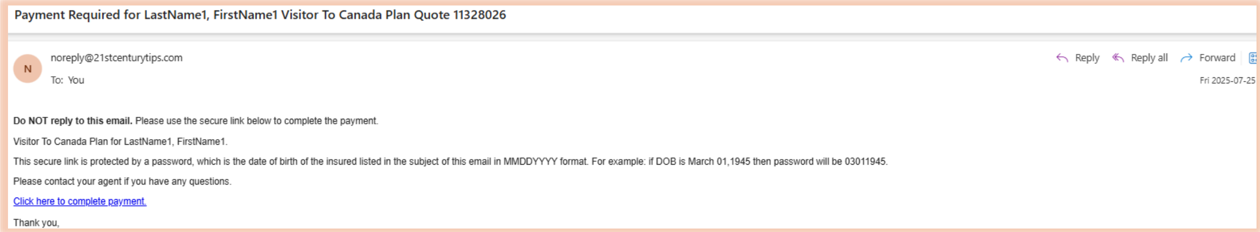
After clicking “Send Pymt Link to Client”, you will see a pop-up. The email address entered on the first page of the quote will populate. You can modify or enter the client’s email address. Click “Send”. Another pop-up will appear advising you that the Payment Link was successfully sent. You will return to the TIPS homepage and the quote will be locked. Just like with the Medical Questionnaire Link, you can unlock the quote by re-opening the quote from Quote Search. This will expire the Payment Link, allowing you to make changes and send a new Payment Link.



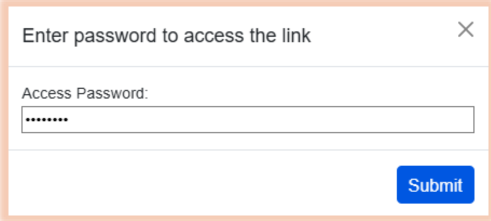


Step 6: The client completes the Payment Link

Your client will receive an email with the Payment Link. This link is only valid for 3 hours. Your client will use the "Click here to complete payment" link to access their Payment Link.



Your client will need to enter their password. This is the date of birth of the first applicant listed on the quote expressed as mmddyyyy.



The Quotation Details will appear at the top of the page showing the applicants, their selected coverage and the travel dates.

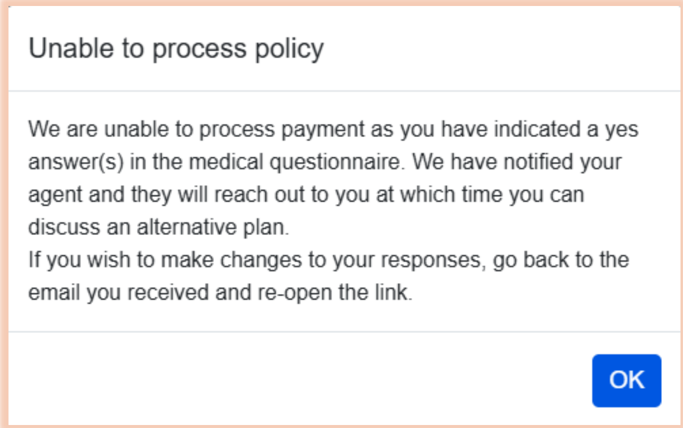
Next, the client will see the eligibility questions. The name they entered previously will automatically populate. The client will need to re-certify that all applicants are eligible.

Below eligibility, the medical questionnaire will appear with the previously captured answers populated. Your client can modify the answers if needed (*which would restart the whole loop*). The client must check the box declaring all responses are correct.

Finally, the client enters their payment information. They will receive a message if the payment was successful or declined. Upon successfully completing payment, your client will automatically be emailed their policy confirmation package. You will be copied on this email.

What if the client changes their answers to the medical questionnaire?

If your client changes their answers resulting in an applicant being ineligible for the selected plan, they will not be able to process the policy. They will receive a pop-up message and you will be notified by email.

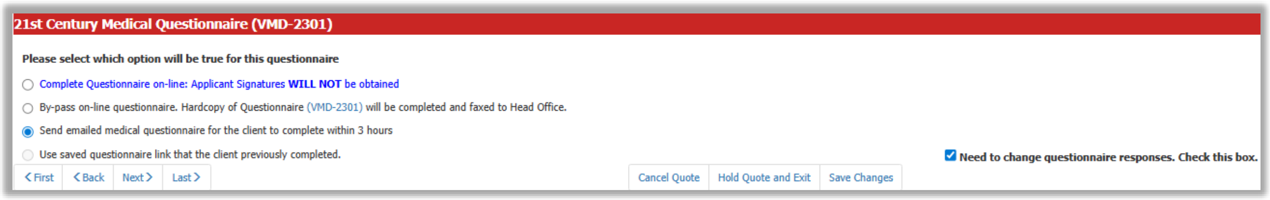


What if I need to change an answer on the medical questionnaire?

When you open the previous completed medical questionnaire link, you will see the client's responses. You can modify their answers. The client will be asked to re-confirm the answers to the medical questionnaire when they open the Payment Link.

or

On the medical questionnaire pathway page, you will see the option "Need to change questionnaire responses? Check this box." This will re-enable the 3 options to complete the medical questionnaire. Select "Send emailed medical questionnaire for the client to complete".



What about the existing options to complete the medical questionnaire or if no medical questionnaire is required?

Complete Questionnaire on-line: Applicant Signatures WILL be obtained

With this option, you verbally asked the client the questions and indicated their responses. Once the policy was issued, the applicant signed and dated the medical questionnaire. **This option has been eliminated.**

Complete Questionnaire on-line: Applicant Signatures WILL NOT be obtained

With this option, you verbally ask the client the questions and indicate their responses in the quote. Issuing the policy by using "Accept Quote", works the same way as before. You enter the client's credit card information to process the policy. The policy confirmation shows that you electronically recorded the answers to the medical questions, indicated who provided the answers and that person's relationship to the applicant.

If you issue the policy by "Send Pymt Link to Client", the "Enhanced" Payment Link will now include the eligibility and medical questionnaire for your client to confirm.

By-pass on-line questionnaire. Hardcopy of Questionnaire will be completed and faxed to Head Office

With this option, you completely bypass the online medical questionnaire and email/fax our office the paper copy of the completed, signed and dated medical questionnaire form completed by the client. You can either click "Accept Quote" or "Send Pymt Link to Client". This Payment Link will NOT include the eligibility and medical questionnaire.

No medical questionnaire is required

You will still ask the client the eligibility questions as you navigate from page 1 to page 2 in the quote. If you issue the policy using "Accept Quote", you will enter the client's credit card information to issue the policy. The only record of the applicant's eligibility is your verbal confirmation by asking the eligibility questions.

If you issue the policy by "Send Pymt Link to Client", the "Enhanced" Payment Link will now include the eligibility questions for your client to confirm.

“Enhanced” Payment Link Q&A

What is the “Enhanced” Payment Link?

The “Enhanced” Payment Link expands on the functionality offered on the existing Payment Link. When your client receives the “Enhanced” Payment Link, they will now verify eligibility and complete/confirm the medical questionnaire (if required) before submitting payment. This eliminates the need for clients to print and sign forms and provides additional protection for agents.

When will my client see the “Enhanced” Payment Link?

Any time you send the Payment Link to your client for Visitor to Canada, they will now see the “Enhanced” Payment Link with the eligibility and medical questionnaire (if required). The only exception to this is if you choose the “Bypass Questionnaire” path in TIPS (because you have received, or will obtain, a signed hardcopy questionnaire from your client). If you use this path and send a Payment Link, there will be no confirmation of eligibility or questionnaire responses in the link.

Who can use it?

Any 21st Century contracted agent can use the “Enhanced” Payment Link. At this time, the “Enhanced” Payment Link is only available for our Visitor to Canada insurance.

Why use the Enhanced Payment Link?

Your client can now complete the medical questionnaire online without the need to print and sign any documents. Plus, having the client complete the questionnaire themselves provides additional protection to the agent compared to the agent asking the questions on the phone and indicating the client’s responses in TIPS.

How does it work?

The “Enhanced” Payment Link works just like the existing Payment Link. Simply click the “Send Pymt Link to Client” button when completing a quote in TIPS. The eligibility and medical questionnaire (if required) will automatically be included.

What does the “Enhanced” Payment Link looks like?

Click here to view an example of the “Enhanced” Payment Link.

What about the previous Payment Link?

The old Payment Link will still be used when you select “bypass online medical questionnaire”, or when head office sends your client a Payment Link to update their credit card for a Monthly Payment Plan policy or to collect additional premium when issuing a new version on an existing policy.