Client Data System®

Group Benefits Module User Guide

Version 4.1.2

CLIENT DATA SYSTEM®

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Contents

Introduction

E-Z Data's Group Benefits Module (GBM) for Client Data System (CDS) provides the user with powerful and flexible group policy tracking features. With the GBM, the user can:

- Track detailed information regarding a client's group coverage from the individual client record or business record.
- Run proactive prospecting campaigns with queries for clients who lack a specific type of coverage.
- Quickly and easily display a summary of all coverage for one client or multiple clients.
- Track a client's individual and group coverage in the same portfolio.
- Track multiple plans under each group product.
- Track key employees of group business clients for individual business marketing campaigns.
- Run Crystal Reports™ designed specifically for Group Benefits Tracking, which include Summary Reports, Detail Reports and Benefits Reports.
- Add and customize new categories of benefits for each product type.
- Generate and customize Dynamic Reports™, Census Reports, Summary Reports and much more.

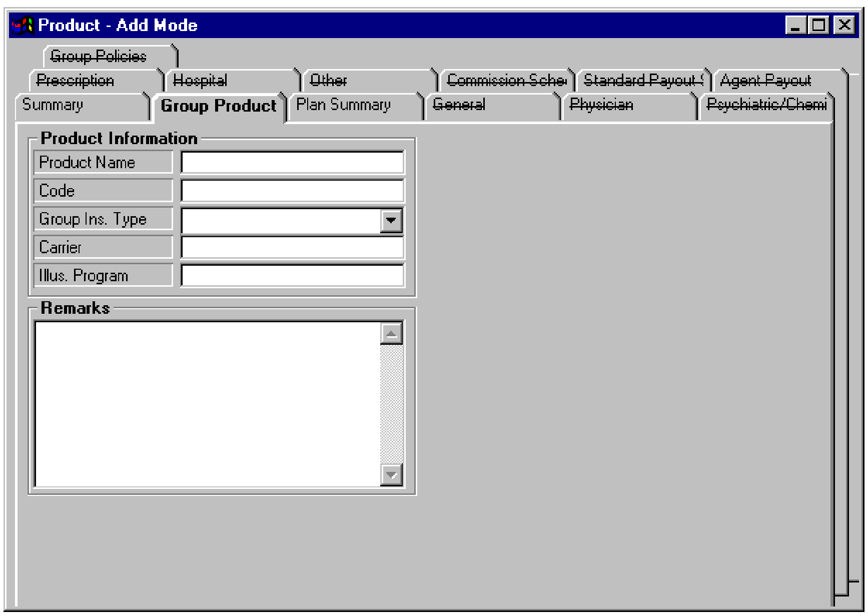
GBM is a dynamic module that interacts seamlessly with standard CDS client management tools. Use GBM with CDS to track all of your individual and group business, regardless of size, and to provide your clients with the highest level of service.

Agent/Producer and Vendor Records

Agent/Producer and Vendor records must be created before adding group products or using the GBM features. If these types of records have already been created, continue with the next topic, *Adding Group Products*. For information about creating Agent/Producer and Vendor records, refer to the CDS online help.

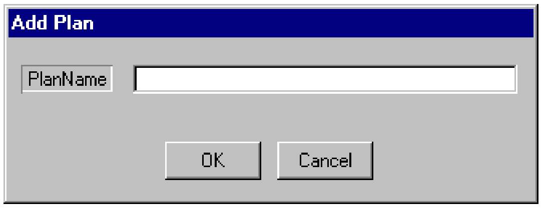
Adding Group Products

1. From the CDS desktop, open the **File** menu and then select **Group Product**.
2. When the Find Group Product Detail dialog box opens, click **OK** to open the Group Product **Summary** tab.
3. Click the **Add Record** button to open the **Group Product Detail** tab in add mode.
4. When the **Group Product Detail** tab opens:
   a. Enter the product name and code.
   b. Select the Group Insurance Type from the drop-down list.
   c. Select the Carrier from the drop-down list (click the **Carrier** field name button to find or add a new carrier).
   d. Select an Illustration Program from the drop-down list (click the **Illus. Program** field name button to find an illustration program or to add one to the list).
   e. Click the **Save** button after adding the Product Information.



5. Select the **Plan Summary** tab. (Retirement and Travel products do not have a **Plan Summary** tab.)

6. Click the **Add Record** button on the **Plan Summary** tab to open the Add Plan dialog box.



7. Enter the Plan Name and then click **OK**.
8. Repeat Steps 6 and 7 to add more Plan Names.

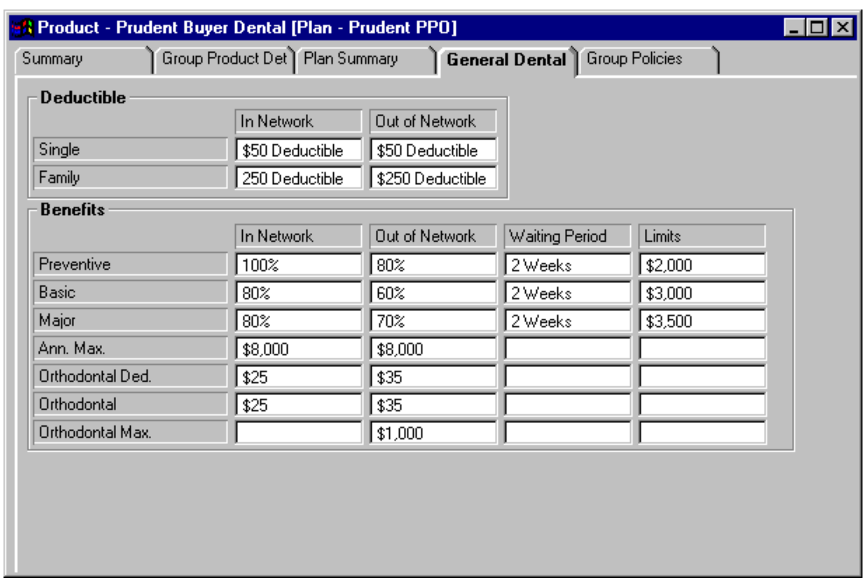
Group Product Tabs

Every group product record includes summary and detail tabs, and a **Group Policies** tab that lists all group policies for each product. When group product records are created, additional tabs for specific information about the product are added. The type and number of tabs that will be added depends upon the type of insurance.

General Tabs

General tabs are added to each group product record when it is created. Except for medical-type insurance products, **General** tabs have predefined data categories for storing information about the benefits, deductibles, and limitations of the product-related plans listed on the **Plan Summary** tab. Benefit and plan information tabs for Retirement and Travel types of group products are located at the Group Policy level.

Choice Options can be added to the alphanumeric fields of these **General** tabs for efficient and consistent data entry (refer to the CDS online help for detailed information about Choice Options).

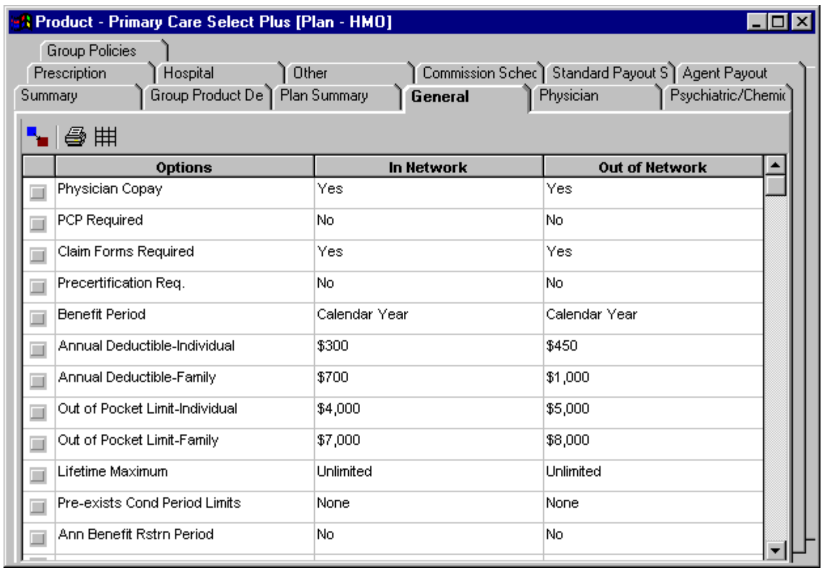


User-Defined Tabs (All Insurance Types)

User-defined tabs can be added to each type of group insurance. These tabs are in spreadsheet format to accommodate the categorization of a wide variety of features and options associated with group insurance product plans. When tabs are added to one type of insurance, the tabs appear in all products of the same insurance type.

User-Defined Tabs (Medical Insurance)

When a database is created, six user-definable tabs with predefined options are created as default tabs for medical-type insurance products. When a medical insurance product is added to the database, these six tabs are automatically added to the product record. After adding a plan to the medical insurance product, these six tabs can be changed or deleted, or more user-defined tabs can be added (refer to the next section). Any tabs that are changed or added then become the new default set of tabs for all existing and new medical-type insurance products.



Options	In Network	Out of Network
Physician Copay	Yes	Yes
PCP Required	No	No
Claim Forms Required	Yes	Yes
Precertification Req.	No	No
Benefit Period	Calendar Year	Calendar Year
Annual Deductible-Individual	$300	$450
Annual Deductible-Family	$700	$1,000
Out of Pocket Limit-Individual	$4,000	$5,000
Out of Pocket Limit-Family	$7,000	$8,000
Lifetime Maximum	Unlimited	Unlimited
Pre-exists Cond Period Limits	None	None
Ann Benefit Rstrn Period	No	No

Adding Group Product Tabs

User-defined tabs are based on the type of insurance, not the insurance product. For example, when a tab is added to one life insurance product, the new tab will appear in all life insurance product records because the insurance types are the same.

Adding a Tab

1. From the CDS desktop, open the **File** menu and select **Group Product**.
2. When the Find Group Product Detail dialog box opens, click **OK** to open the Group Product **Summary** tab.
3. Select a product on the summary list and then click the **Group Product Detail** tab. (The selected product insurance type is used as the insurance type for the new tab.)
4. Select **Group Benefit Tabs Setup** from the **Tools** menu.
5. Click the **Add Record** button to open the Group Benefit Setup dialog box.
6. Enter a name for the tab in the Tab Name field.
7. Enter a number for the relative position of the tab in the Tab Order field. (Refer to *Tab Positions* for setup information.)
8. Enter a descriptive word or term for the benefit option in the Options field.
9. Enter a number for the option in the Options Order field. (The Options Order number arranges the options in ascending order on the tab. Options Order numbers cannot be repeated on the same tab.)

Tab Positions

The position of each new tab is relative to the default tabs of the insurance type. For most insurance types, the first tab position is next to the **General** tab. For Retirement and Travel insurance, the first tab position is next to the **Group Product Detail** tab.

For Medical insurance, the first tab position is next to the **Plan Summary** tab. The six default tabs that are created when the first medical product is added to the database appear in the first six tab positions. These tabs can be rearranged, modified, or replaced as needed.

Using increments of 5 or 10 while entering Tab Order numbers adds flexibility to tab positioning. For example, using 5, 10, and 15 to sequentially number three new tabs leaves room for additional tabs in any position without having to renumber the original tabs.

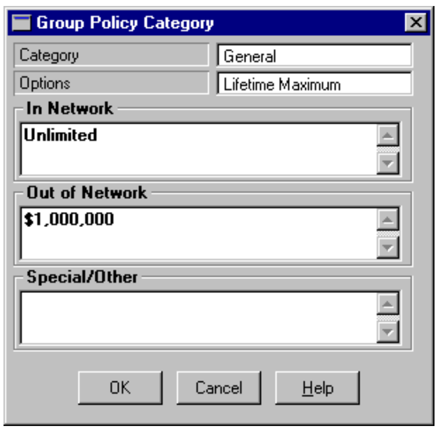
Defining an Option

Group insurance options are added to each user-defined tab when the tab is created. After the tab is created, other options can be added, and the original options can be modified or deleted.

For multiple options to appear on one tab, the same Tab Name and the same Tab Order number must be used for each additional option. When tab names are identical, but the Tab Order number is different, multiple tabs with the same name will be created.

After options have been added, coverage and exclusions are defined or modified on the tab where the option is located. To define the coverage and exclusions for an option:

1. Open the Group Product **Summary** tab and select a group product with a user-defined tab.
2. Click the **Plan Summary** tab and then select a user-defined tab.
3. Double-click on the name of an option to open the Group Policy Category dialog box.

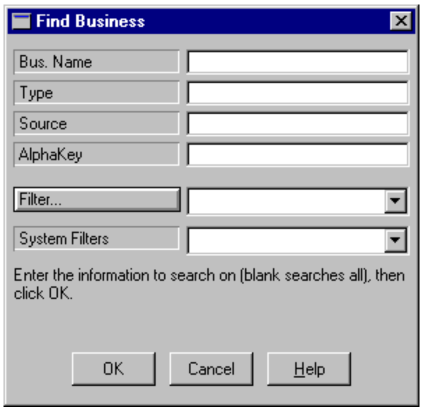


4. Add coverage and exclusion details to the fields under **In Network**, **Out of Network**, and **Special/Other** and then click **OK**.
5. Repeat Steps 3 and 4 to define other options on the current tab and other user-defined tabs.

Business Records

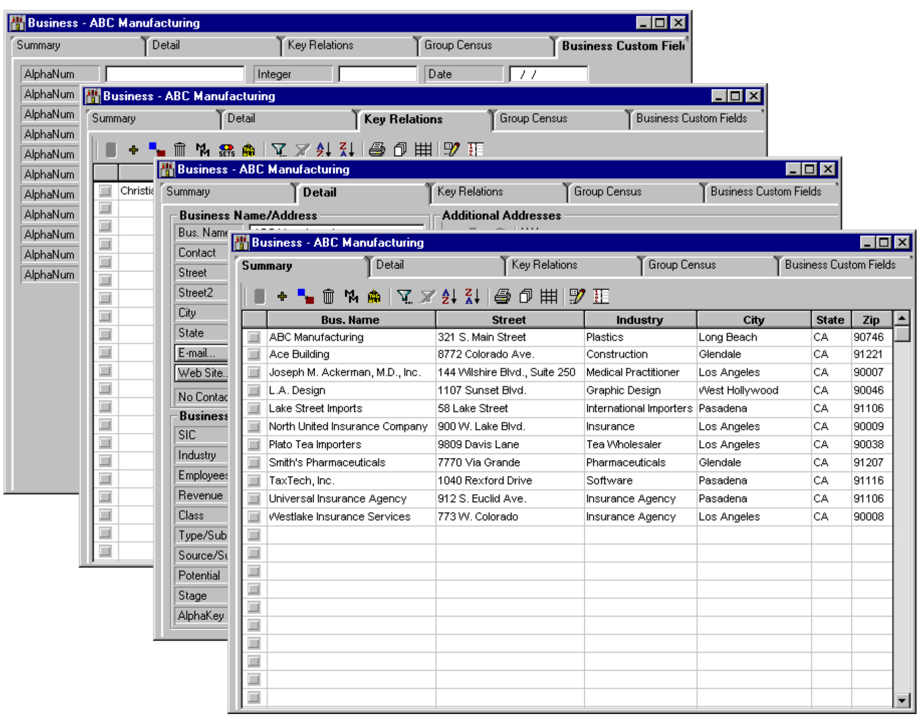
A Business record for each business must be created before Group Census records can be added to the database for that business. To access or add business records, click the **Business** button on the CDS toolbar to open the Find Business dialog box.

Use the Find Business dialog box to search for a specific business or to add a business record to the database. For more information about adding Business records, refer to CDS Help or the CDS Tutorials.



Business Record Tabs

The function and design of Business records in CDS is similar to Contact records. Multiple tabs are used to categorize stored information, and the different tabs are selected by clicking on them.



Bus. Name	Street	Industry	City	State	Zip
ABC Manufacturing	321 S. Main Street	Plastics	Long Beach	CA	90746
Ace Building	8772 Colorado Ave.	Construction	Glendale	CA	91221
Joseph M. Ackerman, M.D., Inc.	144 Wilshire Blvd., Suite 250	Medical Practitioner	Los Angeles	CA	90007
L.A. Design	1107 Sunset Blvd.	Graphic Design	West Hollywood	CA	90046
Lake Street Imports	58 Lake Street	International Importers	Pasadena	CA	91106
North United Insurance Company	900 W. Lake Blvd.	Insurance	Los Angeles	CA	90009
Plato Tea Importers	9809 Davis Lane	Tea Wholesaler	Los Angeles	CA	90038
Smith's Pharmaceuticals	7770 Via Grande	Pharmaceuticals	Glendale	CA	91207
TaxTech, Inc.	1040 Rexford Drive	Software	Pasadena	CA	91116
Universal Insurance Agency	912 S. Euclid Ave.	Insurance Agency	Pasadena	CA	91106
Westlake Insurance Services	773 W. Colorado	Insurance Agency	Los Angeles	CA	90008

Summary Tab

The **Summary** tab lists the business records that were found in the database, based on the search criteria used in the Find Business dialog box.

Detail Tab

The **Detail** tab stores detailed address and phone number information for the business record selected on the **Summary** tab.

Key Relations Tab

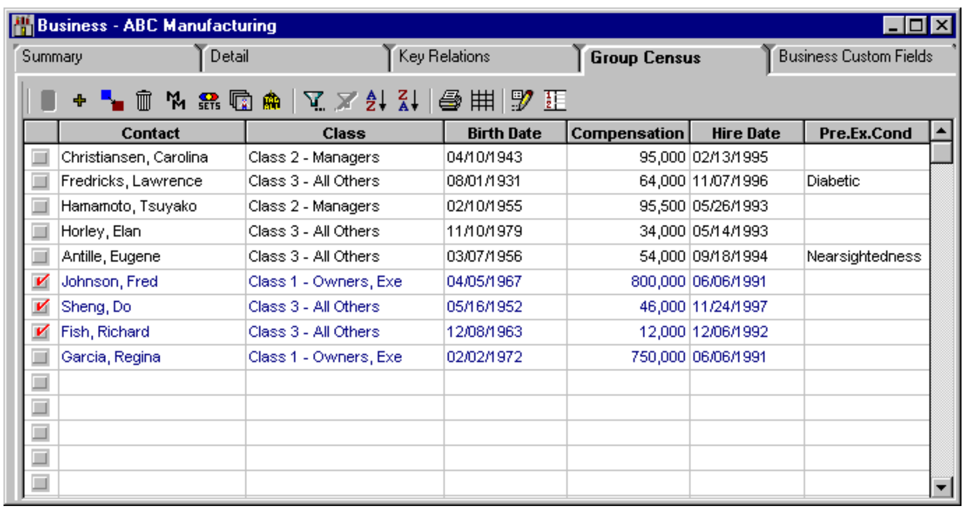
The **Key Relations** tab lists Contacts or Group Census members who are linked to the business record as a Key Relation.

Business Custom Fields Tab

The **Business Custom Fields** tab contains numerous extra fields that can be customized by the user.

The Group Census Tab

The **Group Census** tab lists the names of persons associated with the business who are employees, members of a group benefit plan, or both. Add, modify, delete, and track group census and benefit plan members from this tab. To change a group census record into a Contact record, tag the group census record(s) and click the **Convert to Contact** button.



Adding a Group Census Member

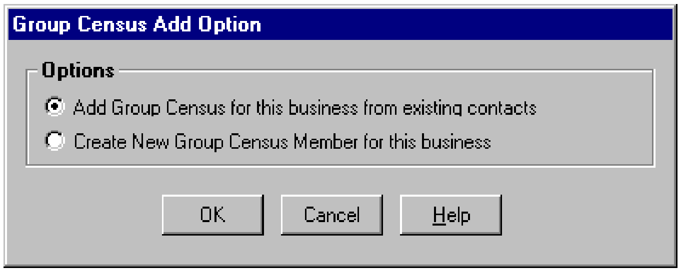
Click the **Add Record** button on the **Group Census** tab to start the process. There are two options when adding a Group Census record:

Add Group Census for this business from existing contacts

Select this option and click **OK** to open the Find Contact Information dialog box. Locate and select existing Contact records to add to the group census. When existing Contact records are added to the group census for a business, the user is prompted to have the program update the business address in the selected Contact records.

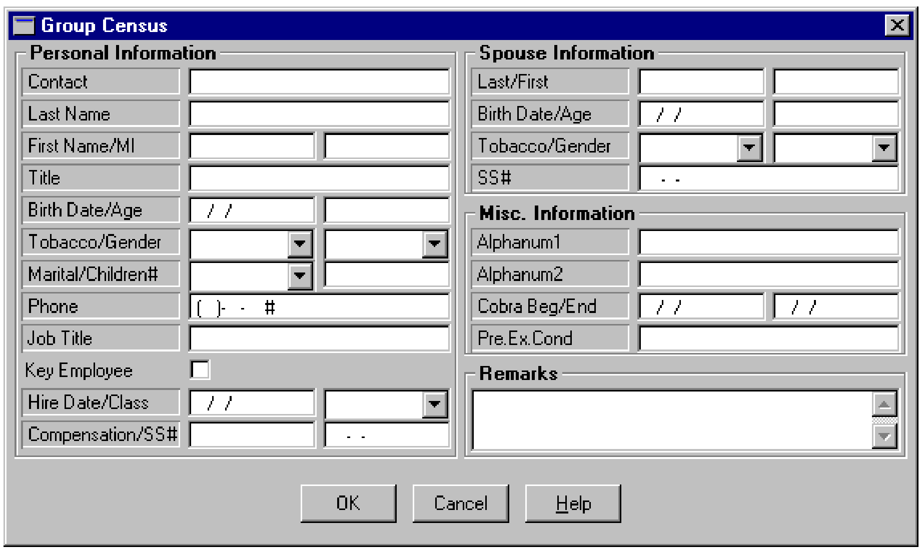
Create new Group Census Member for this business

Select this option and click **OK** to open a blank Group Census record. Enter personal, spouse, and miscellaneous information and then click **OK** to add the record to the group census for the business.



Group Census Records

Group Census records store information about the members. Select a record on the **Group Census** tab and click the **Modify** button or double-click on the record to open it. Add or modify information for the group census member and then click **OK** to save the changes.



Group Census Records vs. Contact Records

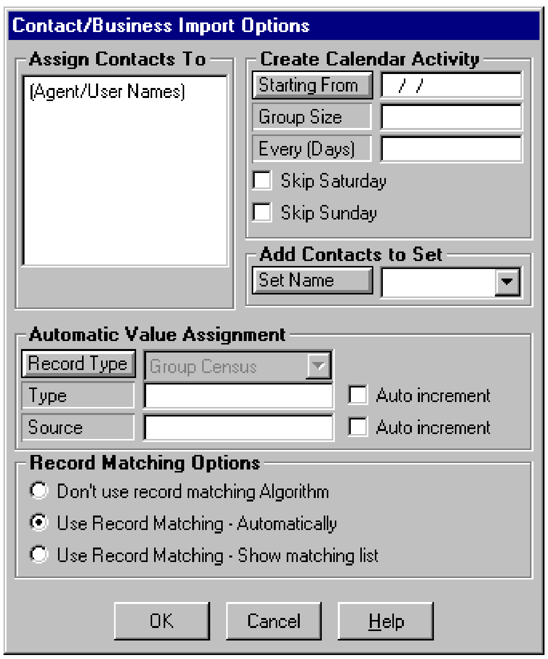
Group census records are used to track clients that only have group benefits. Contact records are used to track clients with individual policies or investments, in addition to their group benefits.

Group census records do not appear in Contact record search results by default. To include group census records in Contact record search results, select the *Show Group Census* option on the **Contact Record** tab of the User Profile. When search results are displayed, group census records appear in blue as they do on the **Group Census** tab in Business records.

Importing Group Census Names

Group census names can be imported into the database using the **Import Census Names** option to reduce or eliminate manual data entry. The names to be imported must be in a format that is compatible with the CDS import utility, such as ASCII, Comma Separated Value (CSV), or dBase. Refer to the CDS online help topic *Importing and Exporting Data* for information about supported file formats.

1. Open the Business record that the census names will be imported to and select the **Group Census** tab.
2. Select **Import Census Names** from the **Tools** menu to open the Import/Export Definitions dialog box.
3. Select an existing import definition or create a new definition to use and then click the **Import** button.
4. When the Contact/Business Import Options dialog box opens, select the various options to apply to the imported records and then click **OK**. (Click the **Help** button for specific information about each option.)



5. When the Import File Name dialog box opens, locate and select the file that contains the group census names and then click **Open**.
6. A sample of the import data will be displayed in a window for review. If the appropriate type of data populates the columns, click **OK** to import the names to the **Group Census** tab. (If the sample data does not populate the appropriate columns, you may need to cancel the import process and modify the import definition.)

Group Policies

Accessing Group Policies

Access Group Policies from the **Summary**, **Detail**, and **Business Custom Fields** tabs of a Business record by clicking the **Group Policy** button on the CDS toolbar.

Access Group Policies from the Contact window by clicking the **Policies** button, selecting a group policy on the **Summary** tab, and then clicking the **Group Policy Details** button on the window toolbar. (Group policies on the **Summary** tab of the Contact's policy portfolio are highlighted in yellow.)

Group Policy Window

The vertical tabs of the Group Policy window categorize the group policies by insurance type. The horizontal tabs categorize the details of each policy.

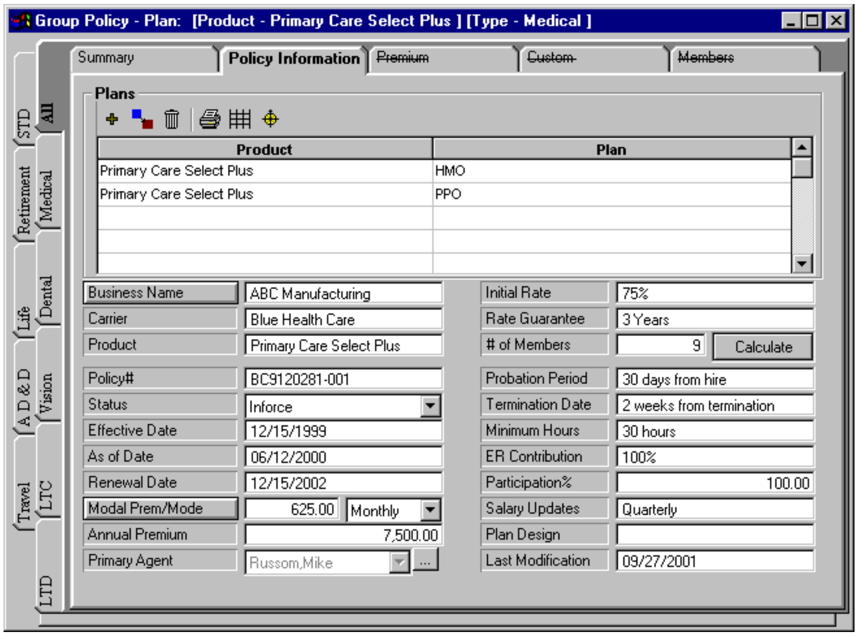
Adding Group Policies

Add, delete, or modify group policies from the Group Policy **Summary** tab. To open this tab, click the **Group Policy** button from the CDS desktop to open the Find Group Policy dialog box. Click **OK** in the dialog box to open the Group Policy **Summary** tab.

Click the **Add Record** button on the **Summary** tab to open the Select Policy Type dialog box. Select the type of policy to add and then click **OK** to open the **Policy Information** tab where details for the new policy can be added.

Policy Information Tab

The **Policy Information** tab stores plan information and details about the group policy. This tab is the same for all products. Enter or modify information on this tab as you would on any other CDS tab and then click the **Save** button.

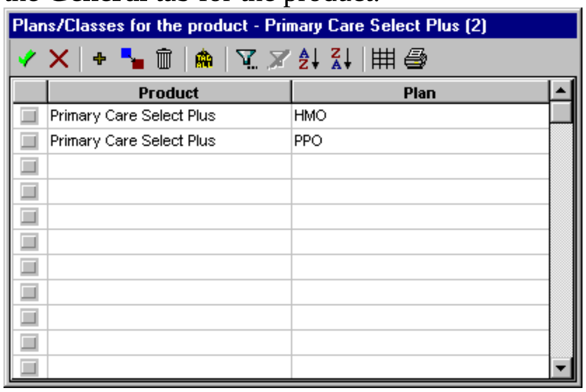


Adding Plans to a Policy

After saving the group policy, plans can be added. Click the **Add Record** button under **Plans** to open the Plans/Classes for the product dialog box. Existing plans can be selected or new plans can be added to the list for selection. Tag the plans on the list to be added to the policy and then click the **OK, Select** button.

Viewing Plan Benefits

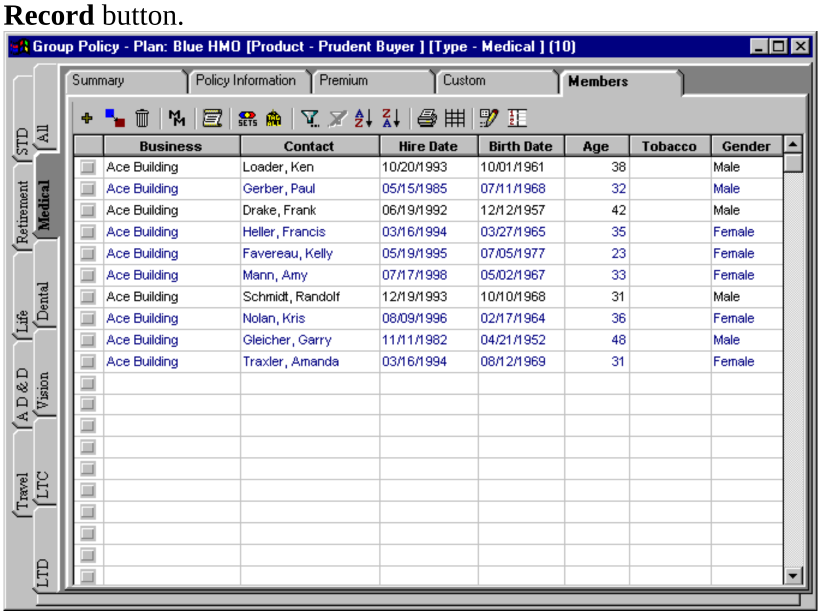
To view the benefits of a group policy plan, select the plan on the **Policy Information** tab and then click the **Show Benefits** button. When the **Plan Summary** tab of the product opens, select the **General** tab for the product.



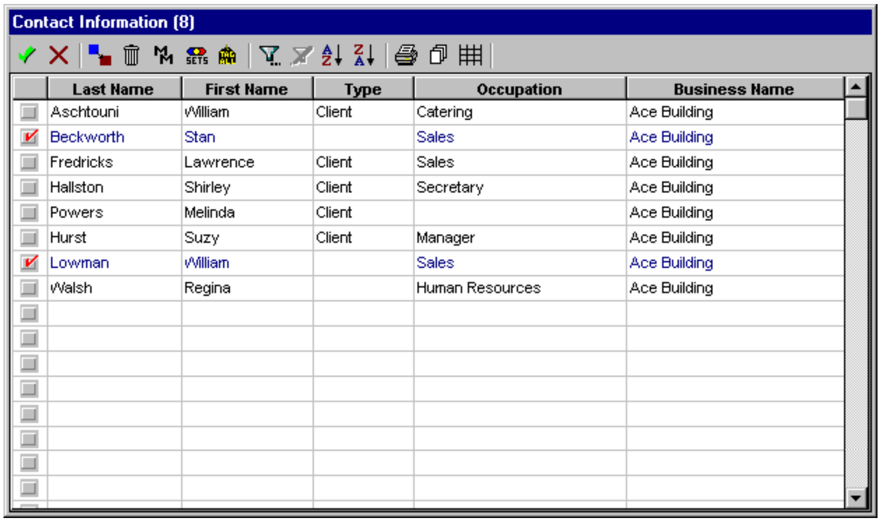
After adding plans to the policy, select one of the plans on the **Policy Information** tab to access the **Premium**, **Custom** and **Members** tabs. Use the navigation arrows from any of these tabs to display information about other plans.

Members Tab

Group policies have a **Members** tab that stores information about employee membership in a plan (this tab is not accessible until a plan is added to the policy). To add members, click the **Add Record** button.



Names that have been added to the **Group Census** tab of the Business record, but have not been added to a group policy plan for the Business are displayed on a Contact list. Tag the records to be added to the **Members** tab and then click the **OK, Select** button.

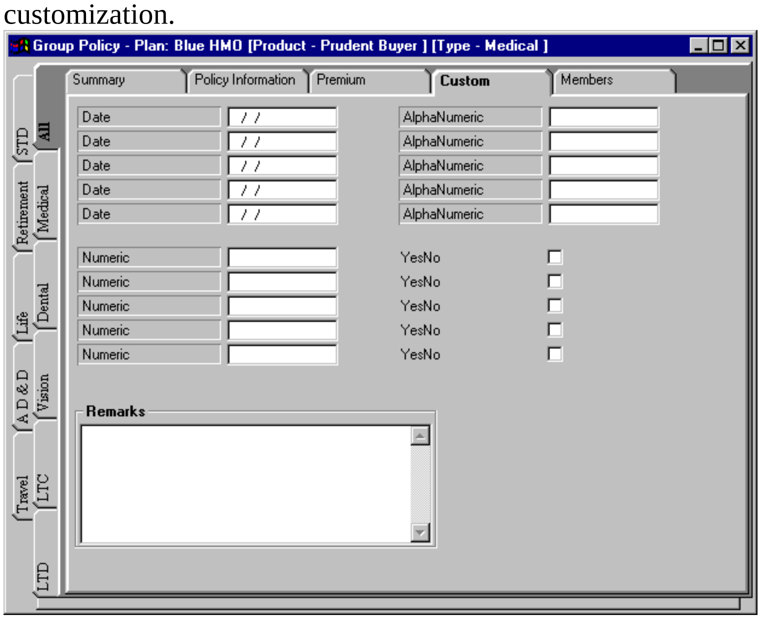


	Last Name	First Name	Type	Occupation	Business Name
	Aschtouni	William	Client	Catering	Ace Building
✓	Beckworth	Stan		Sales	Ace Building
	Fredricks	Lawrence	Client	Sales	Ace Building
	Hallston	Shirley	Client	Secretary	Ace Building
	Powers	Melinda	Client		Ace Building
	Hurst	Suzy	Client	Manager	Ace Building
✓	Lowman	William		Sales	Ace Building
	Walsh	Regina		Human Resources	Ace Building

When members are added, the group policy record is linked to each member's personal policy portfolio. To view each personal policy portfolio, select a record on the **Members** tab and click the **Member Portfolio** button. To view a member's Group Census or Contact record, click the **Contact** button.

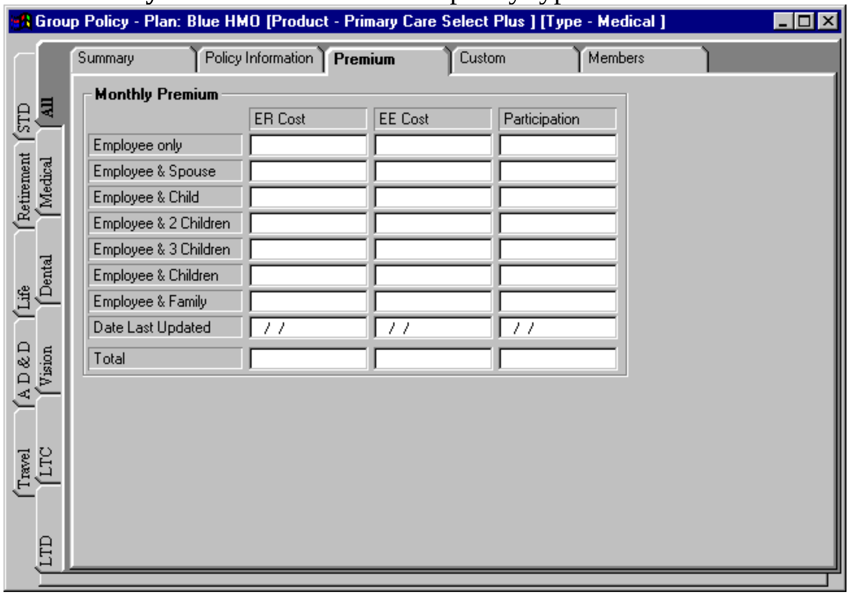
Custom Tab

The **Custom** tab provides customizable fields for tracking user-defined information. Field names that are customized affect all **Custom** tabs for the policy type. Data that is entered in these fields are specific to the plan selected. Refer to CDS Help for more information about field customization.



Premium Tab

The **Premium** tab is only available for Medical, Dental and Vision policies, and is used to track the individual premium totals for employee and family coverage. Premium fields are also located on the **Policy Information** tab for all policy types.



Group Benefits Reports

There are six Crystal Reports that come with the Group Benefits Module:

- **Group Business Policy List Report:** This report lists all inforce group policies for all insurance types for the selected businesses, and has a pie chart option.
- **Group Business Summary Report:** This report provides a summary of policy information, for one insurance type or multiple insurance types, and has a pie chart option.
- **Group Business Detail Report – Medical:** This report provides a summary of the policy and premium information for medical policies.
- **Group Business Detail Report – Vision:** This report provides a summary of the policy and premium information for vision policies.
- **Group Business Detail Report – Dental:** This report provides a summary of the policy and premium information for dental policies.
- **Benefits Report:** This report lists all benefit information for one or multiple insurance types.

All Group Policy Reports can be sorted by effective or renewal dates for any date range. All reports have customizable headers, footers and disclaimers.

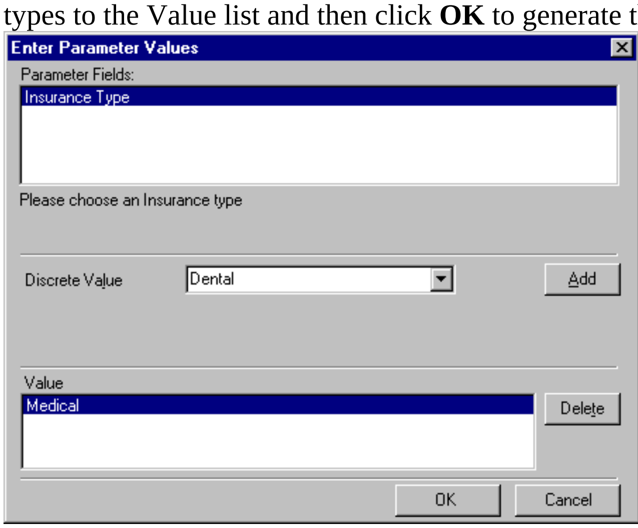
Running Group Policy Reports

To run a Group Policy report, open the Business window, click the **Reports** menu, point to **Group Policy Reports**, and then click the name of the report on the submenu.

When the Group Policy Report Setup dialog box opens, select the options and date range, edit the header and footer text as needed, and then click **OK**. (Refer to the Appendix for field descriptions.)

Benefits Report

The Benefits report has additional setup options that control the insurance types and plan benefits that are included in the report. After clicking **OK** in the Group Policy Report Setup dialog box, the Enter Parameters Value dialog box will open. Select an insurance type from the drop-down list in the Discrete Value field and then click **Add**. Repeat this procedure to add other insurance types to the Value list and then click **OK** to generate the report.



Appendix

Medical Benefit Tab Fields

Category: This read-only field automatically indicates the name of the medical benefit tab where the policy option is located.

Options: This read-only field automatically indicates the name of the benefit option that is being modified.

In Network: Use this field to indicate the benefit provided when using physicians or medical facilities that are part of a provider network.

Out of Network: Use this field to indicate the benefit provided when physicians or medical facilities are used that are not part of a provider network.

Special/Other: Use this field for additional rates or other stipulations for the benefit option.

Business Detail Tab Fields

TaxID: Use this field to enter the Tax ID number for the business.

Type/Sub Type: These fields can be used to categorize the business record. Data in these fields can be used as record search criteria.

Source/Sub: Enter the source of the business record in these fields. Data in these fields can be used as record search criteria.

SIC: Use this field for the 4-digit Standard Industrial Classification number.

Industry: Use this field to further classify the industry for this business.

Employees: This field automatically indicates the total number of employees in the group census.

Revenue: Use this field for the approximate gross revenue of this business.

Class: Use this field to further classify the business (i.e., Company, Partnership, Trust, etc.).

Potential: Use these fields for the estimated revenue potential of the business and the date of that estimate.

Stage: This field is intended for use with the CDS Wave Auto Action feature.

AlphaKey: This is a customizable field for alphanumeric data (letters & numbers). Changes in the field name will appear in Find Business dialog box.

Group Census Record Fields

Contact: This field indicates the name of the Contact that is linked to the Group Census record.

Key Employee: Use this field to indicate whether this employee is considered a key part of the organization. This can be useful for individual business marketing campaigns.

Hire Date: Use this field for the hire date of the employee.

Class: Use this field to categorize the employee (i.e., managers, executives, other, etc.).

Compensation: Use this field for the employee's annual income.

Alphanum1: This is a customizable field for alphanumeric data.

Alphanum2: This is a customizable field for alphanumeric data.

Cobra Beg/End: Use these fields for the beginning and ending dates that may apply to COBRA benefits for the employee.

Pre.Ex.Cond: Use this field for any pre-existing medical condition that the employee has.

Policy Information Tab Fields

Business Name: Use this field for the name of the Business that is linked to the group policy.

Carrier: Use this field for the name of the insurance company that carries the group product.

Product: Use this field for the name of the group.

Policy #: Use this field for the group policy number.

Status: Use this field for the current status of the group policy (e.g., inforce, pending, terminated, etc.).

Effective Date: Use this field to assign an effective date for the policy.

As of Date: Use this field to track policy information updates.

Renewal Date: Use this field for the date that the group policy must be renewed by for coverage to continue without interruption.

Modal Premium/Mode: Use these fields for the calculated Modal Premium and Mode (monthly, quarterly, etc.).

Annual Premium: This field is automatically updated, based on information in the Modal Premium and Mode fields.

Primary Agent: Use this field to link the primary agent's record to the group policy.

Initial Rate: Use this field to indicate the portion of premium that must be paid at the time the policy goes into effect.

Rate Guarantee: Use this field to indicate the period of time that the premium will not change, regardless of claims history.

# of Members: Use this field for the total number of employees enrolled in the group policy plans. This number can be entered manually, or use the **Calculate** button to update this field.

Probation Period: Use this field to indicate the period of time that employees must wait before they are eligible for group insurance benefits.

Termination Date: Use this field to indicate the period of time that policy benefits remain in effect after employment termination.

Minimum Hours: Use this field to indicate the minimum number of hours an employee must work to be eligible for policy benefits.

ER Contribution: Use this field to indicate the amount of the employer's contribution to a contributory plan.

Participation %: Use this field to indicate the percent of employee participation.

Salary Updates: Use this field to indicate the update frequency for employee salary information.

Plan Design: Use this field for plan designs (e.g., HMO, PPO, etc.).

Last Modification: This field is automatically updated when the policy or plan information is changed.

Premium Tab Fields (Medical, Dental & Vision)

ER Cost: Use this field for the employer's cost for the appropriate rate.

EE Cost: Use this field for the employee's cost for the appropriate rate.

Participation: Use this field for the number of current participants at each rate.

Total: These read-only fields indicate the totals for each column after multiplying EE Cost and ER Cost by the numbers in the Participation column.

Custom Tab Fields

Date: User-definable fields for tracking important dates related to the product.

Numeric: User-definable fields for tracking important numbers related to the product.

AlphaNumeric: User-definable fields for tracking virtually any type of information related to the product.

YesNo: User-definable fields for tracking included/excluded items or features related to the product.

Remarks: Use this field for notations about the product.

Group Policy Report Setup

ReportBy: Select By Effective Date or By Renewal Date from the drop-down list to use with the From and Thru date fields. Leave this field blank to include all policies in the report.

DateFrom: Specify the beginning date for the report. Leave this field blank to list all policies.

DateThru: Specify the ending date for the report. Leave this field blank to list all policies.

GraphChart: Select this check box if to include a pie chart at the end of the report.

Disclaimer: Select exiting disclaimers, or click the field name button to add or modify disclaimer that will be printed at the bottom of the report.

Header: The text in this field can be edited and will display as the heading for the report.

Footer: The text in this field can be edited and will display at the bottom of the report.