

The logo features a dark grey vertical bar on the left side, with a white curved shape on its right edge. The word "SmartOffice" is written vertically in a bold, sans-serif font. "Smart" is in solid black, while "Office" is in a white outline style. A registered trademark symbol (®) is located at the top right of the word "Office".

SmartOffice[®]



SmartGroupBenefits User Guide

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Introduction

SmartGroupBenefits is used by Insurance Agents to track the policies written for business clients. With SmartGroupBenefits, an advisor is able to track which Group Products are available for sale and which businesses have group policies. Detailed business data, including an Employee Census, can be tracked and utilized quickly to aid in marketing campaigns. Advisors track data so they can better advise their business clients which products to add to their employee compensation package and so they can send the data to insurance Carriers to receive timely and accurate quotes.

SmartGroupBenefits provides the user with powerful and flexible group policy tracking features. Users can perform the following functions:

- Track detailed information regarding a client's group coverage from the business record.
- Run proactive prospecting campaigns with queries for clients who lack a specific type of coverage.
- Quickly and easily view a summary of all coverage for one client or multiple clients.
- Track multiple plans under each group product.
- Track key employees of group business clients for individual business marketing campaigns.
- Add and customize new categories of benefits for each group product type.

SmartGroupBenefits consists of the following sections:

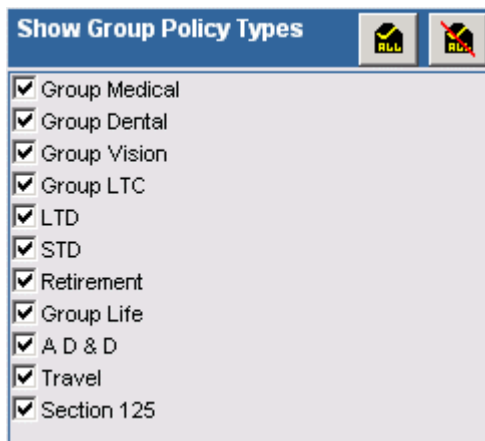
- Summary
- Detail
- Group Plan Summary
 - Group Plan Summary
 - General AD & D (available only with AD & D group products)
 - General Dental (available only with Group Dental group products)
 - General Life (available only with Group Life group products)
 - General LTC (available only with Group LTC group products)
 - General LTD (available only with LTD group products)
 - General Medical (available only with Group Medical group products)
 - General (available only with Group Medical group products)
 - Physician (available only with Group Medical group products)
 - Psychiatric/Chemical (available only with Group Medical group products)
 - Prescription (available only with Group Medical group products)
 - Hospital (available only with Group Medical group products)
 - Other (available only with Group Medical group products)
 - General Retirement (available only with Retirement group products)
 - General STD (available only with STD group products)
 - General Travel (available only with Travel group products)
 - General Vision (available only with Group Vision group products)
 - Lenses/Contacts (available only with Group Vision group products)
 - General Section125 (available only with Section 125 group products)

The Group Policy area consists of the following sections:

- Summary
- Detail
- Plan Summary
 - Summary
 - Definition (available only with Section 125 group policies)
 - Premium/Custom (available with AD & D, Group Life, LTD, Group LTC & STD group policies)
 - Contribution Plan (available only with Retirement group policies)
 - Benefit Plan (available only with Retirement group policies)
 - Premium (available with Group Medical, Group Vision, Travel & Group Dental group policies)
 - Members
 - Custom
- Letters/Documents

Module Setup

- The office must have a Group Policy license. The Home Office must grant this license.
- On the User Roles/Licenses tab, select **Group Benefits** in the SmartPolicies/SmartInvestments section.
- On the Module Access Control tab, select **Add**, **Modify**, **Delete** and **Report** for the Group Product and Group Policy.
- To set up user rights:
 1. Select **User Preferences** from the expanded **User Setup** menu.
 2. Click the **Policy/Investment** tab.
 3. In the Show Group Policy Types section, click the **All** button to tag all group policy types. Clearing these checkboxes prevents the user from viewing the respective group policy type(s).



4. Click the **Save** button to save the new settings.

Accessing SmartGroupBenefits

Business Contact

- Select **Contact Search** from the expanded **Contact** menu to open the Contact Search Options (Individual/Business) dialog box. Select the **Business** option and enter any applicable search criteria. Click the **Search** button. If only one business is found, the Business tab will open. If multiple businesses meet the search criteria, click the Business Name hyperlink on the Summary Spreadsheet to open the Business tab.
- From the Quick Search section, select **Business Contact** from the drop-down list and then enter a search string in the Enter Name field. Click the **GO** button. If only one business is found, the Business tab will open. If multiple businesses meet the search criteria, click the appropriate Business Name hyperlink on the Summary Spreadsheet to open the Business tab.

Employee Census

- From the Business tab of a Business Contact, click the **Employee Census** tab.
- From the Business Contact Summary, tag a business and then click the **Employee Census** tab.

Group Products

- From the Quick Add/Search section, select **Group Product** from the drop-down list and then click the **GO** button.
- Select **Product – Group Search** from the **Policy/PCM Setup** expanded menu.
- Select the **Plan Name** from the **Title** while in the Group Policy module.
- From the Carrier Module, under the Group Product tab.

Group Policies

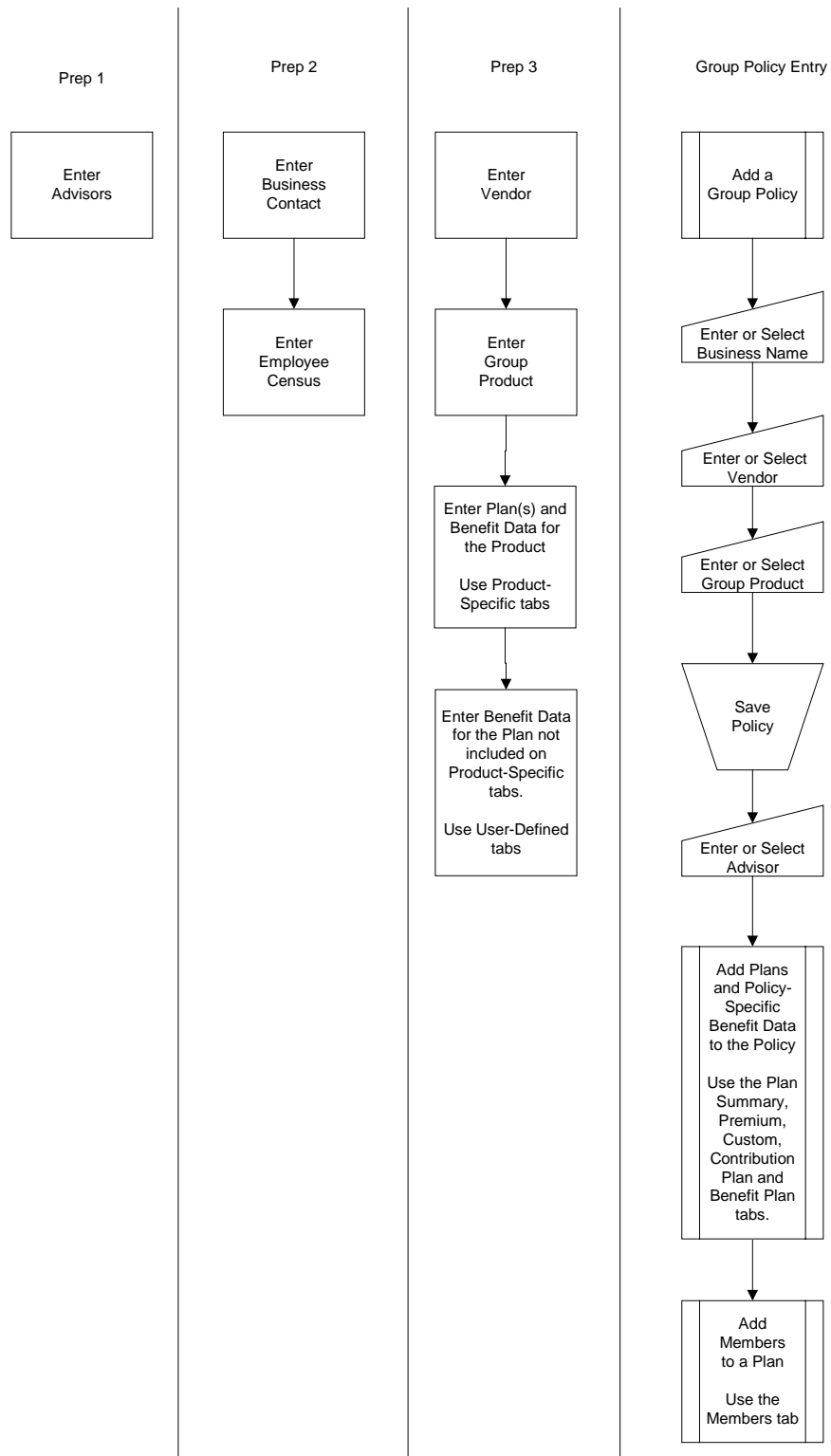
- From the Quick Add/Search section, select **Policy – Group** from the drop-down list and then click the **GO** button.
- Select **Policy – Group** from the **Policy** expanded menu.
- From an open Business Contact record, click the **Group Policy Summary** button.
- From the Carrier Module, under the Group Policy tab.
- From the Group Product Module, under the Group Policy tab.
- From the Advisor Module, under the Group Policy tab.
- Business Logic and Workflow.

Data Entry Requirements

Data should be entered as follows to achieve the best results when using SmartGroupBenefits:

1. Enter Advisors.
2. Enter Business Contacts including Employee Census Data.
3. Enter Carriers.
4. Enter Group Products with all Plans and Benefit Data.
5. Enter Group Policies.
6. Add Members to a Policy.

Workflow Diagram



SmartGroupBenefits Tabs

Business Contact

To understand how the Business Contact tabs relate to SmartGroupBenefits, please refer to the *Workflow Diagram, Prep 2*.

Business Tab

The Business tab displays detailed information about the business, including address and phone information, contact information and industry information.

ABC Manufacturing

Summary | Business (P) | Add'l Business Info | Key Relations | Employee Census | Benefit | Group Benefits | Letters/Documents | >>

Business Information		Phone Numbers	
Business Name	ABC Manufacturing	<input type="checkbox"/> Type	Full Phone
Abbreviation	ABCM DBA	<input type="checkbox"/> Business	(626) 585-8989
Primary Contact	Elan A. Horley		
Type	Client Sub-Type		
Source	EZD		
Sub-Source			
Referred By			
Territory			
Primary Advisor	Philip Anderson		
Employees	250	Revenue	
Established On	05/14/1993	Tax ID	95-3217589
Review Date	08/27/2005	Fiscal Year	04/01/2002
NAICS #	1234	Segment	
Industry	Manufacturing		
Employee Class	Private Corporation		
Income	100,000,000	Tax	65%

Communication Privacy		Preferred Communication	
Mail Privacy	<input type="checkbox"/>	Postal Mail	<input checked="" type="radio"/>
Phone	<input type="checkbox"/>	Fax	<input type="radio"/>
E-mail	<input type="checkbox"/>	E-mail	<input type="radio"/>

Addresses	
<input type="checkbox"/> Type	Complete Address
<input type="checkbox"/> Business	321S. Main Street Long Beach, CA 90746
<input type="checkbox"/> Regional Office	29835 East Platt Blvd Los Angeles, CA 90004 USA

E-mail/Web Addresses	
<input type="checkbox"/> Address	

Key Relations Tab

The Key Relations tab tracks key people for the business. The people added as Key Relations are contacts in the database.

ABC Manufacturing

Summary | Business (P) | Add'l Business Info | Key Relations | Employee Census | Benefit | Group Benefits | Letters/Documents | Custom | >>

Business Hierarchy	
<input type="checkbox"/> Contact Name	Job Title
<input type="checkbox"/> ABC Manufacturing	Chief Of Staff
<input type="checkbox"/> Horley, Elan A.	Office Manager
<input type="checkbox"/> Ackerman, Joseph M.	Chief Of Staff
<input type="checkbox"/> ABC Manufacturing	Chief Of Staff
<input type="checkbox"/> Horley, Elan A.	Office Manager
<input type="checkbox"/> Ackerman, Joseph M.	Chief Of Staff

Referred Contacts			
<input type="checkbox"/> Contact Name	Employer	Review Date	

Employee Census Tab

The Employee Census tab lists the names of persons associated with the business who are employees, members of a group benefit plan, or both. This tab is used to add, modify, delete and track employee census members. Activities can be created for one or more census members. Employee Census records (with a gray background) can be converted to Client records (with a white background) and Employee Census Statistics can be generated.

ABC Manufacturing

Summary Business (P) Add'l Business Info Key Relations Employee Census Benefit Group Benefits Letters/Documents Custom

<input type="checkbox"/>	Employee Class	Contact Name	DOB	Hire Date	Total Salary
<input type="checkbox"/>	Class 1 - Owners, Exec Mgmt.	Ackerman, Joseph M.	02/27/1950		
<input type="checkbox"/>	Class 2 - Managers	Adams, Margaret	03/19/1942		
<input type="checkbox"/>	Class 1 - Owners, Exec Mgmt.	Antille, Eugene	12/16/1956	05/14/1993	85,000
<input type="checkbox"/>	Class 2 - Managers	Ernst, Rosemary	09/19/1959	03/15/1995	85,000
<input type="checkbox"/>	Class 2 - Managers	Hamamoto, Tsuyako	02/10/1955	08/04/1998	55,000
<input type="checkbox"/>	Class 1 - Owners, Exec Mgmt.	Horley, Elan A.	11/10/1979	05/14/1993	120,000
<input type="checkbox"/>	Class 3 - All Others	Johnson, Rochelle	10/06/1970	06/20/1998	41,000
<input type="checkbox"/>	Class 3 - All Others	Porter, Steve	03/02/1970	08/14/1999	55,000
<input type="checkbox"/>	Class 3 - All Others	Riviera, Carlos	01/31/1960	07/26/1996	63,000
<input type="checkbox"/>	Class 3 - All Others	Smith, John	01/22/1973	05/21/1999	45,000

Records Shown: 10 Total Records: 10

Add an Employee Census Member

From the Employee Census Summary, click the **Add** button to open the Employee Census Add Option dialog box.

Add Employee Census from Existing Contacts

Select this option and then click the **OK** button to open the Contact Search dialog box. Locate and select the existing Contact records to add to the employee census. When existing Contact records are added to the employee census for a business, the user is prompted to have the program change the Business Address and Business Name of the selected Contact record. The Modify Employee Census Information dialog box opens so the user can enter additional business information for the new contact. Click the **OK** button when finished.

Create New Employee Census Member

Select this option and then click the **OK** button to open the New Individual Contact dialog box. Enter personal, spouse, household, business, residence, phone and employee census information and then click the **Save & Close** button to add the record to the employee census for the business. The Business Name and address is not displayed on the Add screen but will automatically be added to the record being created. When finished, click **Save & Close** or **Save & New** to add another employee census member.

Edit Employee Census Data

To edit Employee Census Data, click the first column hyperlink to open the **Employee Census Information** dialog box. Edit the information as needed and then click the **OK** button.

The screenshot shows the 'Employee Census Information' dialog box in the SmartOffice application. The dialog is divided into several sections:

- Employee Census Information:** Contains fields for Name (Ackerman, Joseph M.), Employee Class (Class 1 - Owners, Exec Mgmt.), Employee Status (Active), Key Employee (checkbox), Hire/Termination Date, Retirement Date/Age, and Cobra Begin/End.
- Salary Information:** Contains fields for Total Salary, Base Salary, W-2 Salary, Bonus, and Previous Salary.
- Coverage Information:** Contains a Coverage dropdown menu.
- Pre-existing Medical Conditions:** A text area with a small 'ABC' icon and a red checkmark.
- Custom Field:** Contains fields for Additional Line1 and Additional Line2.

At the bottom of the dialog are 'OK' and 'Cancel' buttons.

Importing Employee Census Names

Employee 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 Comma Separated Value (CSV) format.

1. Open the Business Contact to which the census names will be imported and then select the **Employee Census** tab.
2. Click the **Employee Census Import** button to open the Import Setup List dialog box.

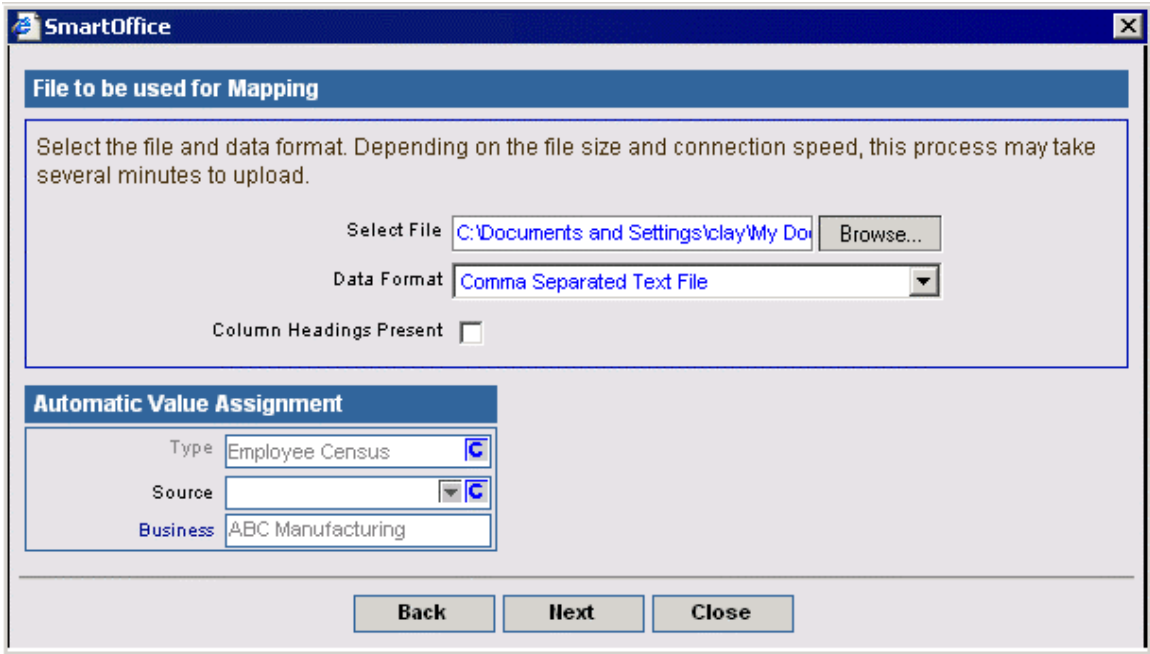
The screenshot shows the 'Import Setup List' dialog box in the SmartOffice application. It features a table with the following data:

Setup Name	Module Name
Employee Census Import	Employee Census record

Below the table, it displays 'Records Shown: 1' and 'Total Records: 1'. The dialog also includes a toolbar with icons for adding, deleting, and running setups.

3. Click the **Add** button to create a new import definition (depends on user role) or click the **Run Setup** button to run an existing import definition.

- Enter the path to the file to import from, or click the **Browse** button to locate the file.



SmartOffice

File to be used for Mapping

Select the file and data format. Depending on the file size and connection speed, this process may take several minutes to upload.

Select File:

Data Format:

Column Headings Present

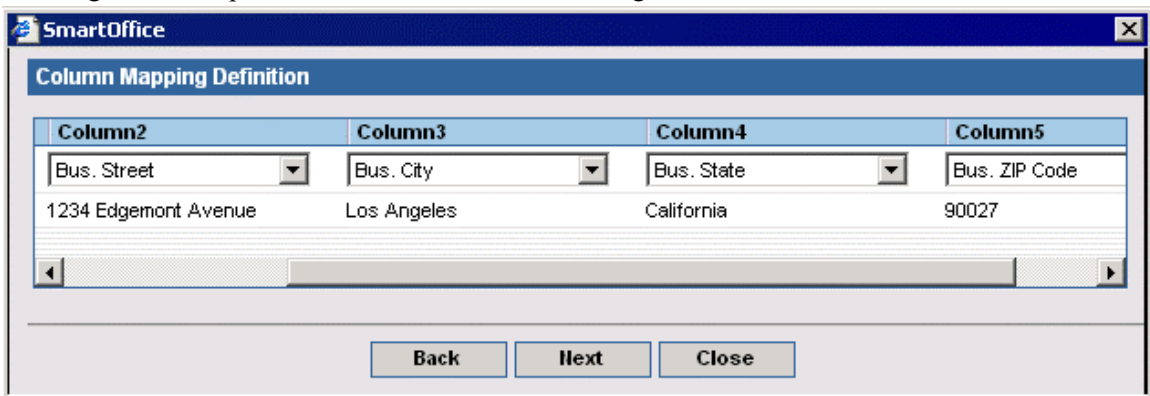
Automatic Value Assignment

Type:

Source:

Business:

- Click the **Next** button to continue.
- Use the drop-down lists to select the fields in which to insert the data. Select the Column Headings Present option if the file has column headings.

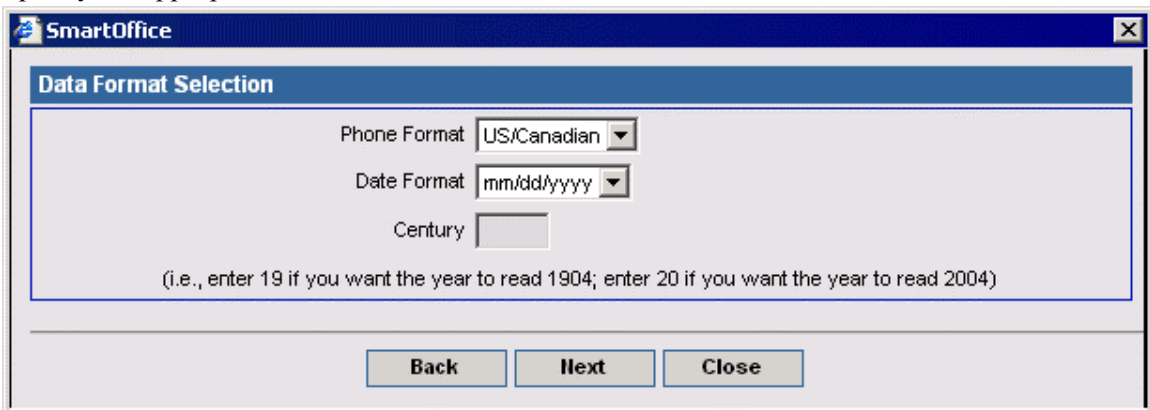


SmartOffice

Column Mapping Definition

Column2	Column3	Column4	Column5
<input type="text" value="Bus. Street"/>	<input type="text" value="Bus. City"/>	<input type="text" value="Bus. State"/>	<input type="text" value="Bus. ZIP Code"/>
1234 Edgemont Avenue	Los Angeles	California	90027

- Click the **Next** button to continue.
- Specify the appropriate data formats.



SmartOffice

Data Format Selection

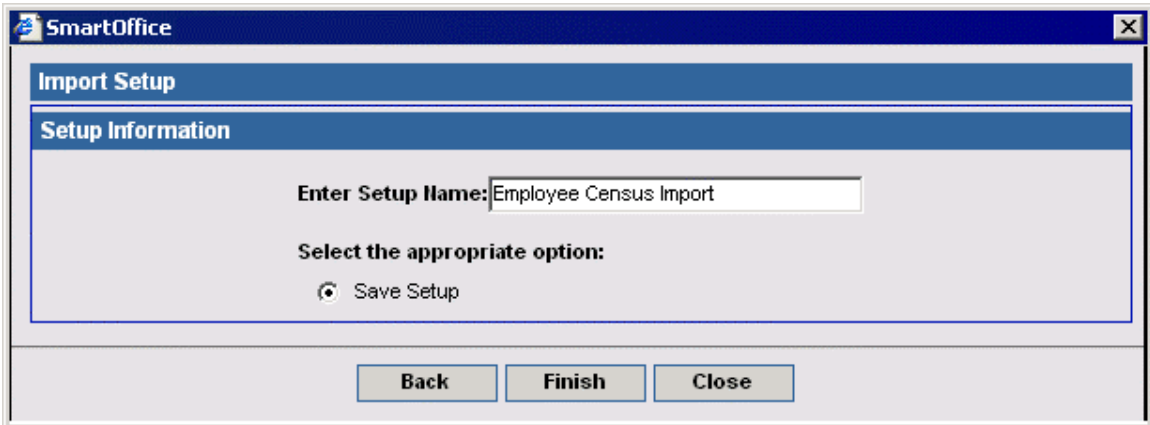
Phone Format:

Date Format:

Century:

(i.e., enter 19 if you want the year to read 1904; enter 20 if you want the year to read 2004)

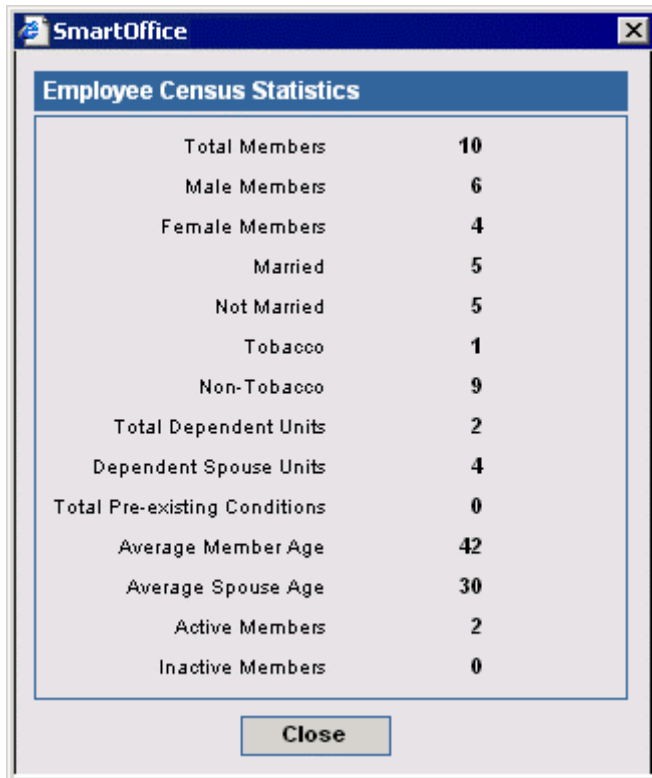
9. Click the **Next** button to continue.
10. Enter a setup name and then select the **Save Setup** option to save the import definition.



11. Click the **Finish** button.
12. From the Import Setup List dialog box, select the setup to run and then click the **Run Setup** button.
13. Enter the path to the import file. Click the **Next** button to step through each setup window. Click **Run** to run the setup and import the census names.

Employee Census Statistics Dialog Box

Select the **Show Employee Census Statistics** option from the Employee Census tab to display the Employee Census Statistics dialog box with the statistics for the current Employee Census.



Benefit Tab

The Benefit tab totals all individual policies held by the business contact by lines of coverage. To ensure that the data is current, the Business Contact record must be validated using the Validate Current Contact button.

ABC Manufacturing

Navigation icons: Home, Back, Forward, Print, Copy, Paste, Undo, Redo, Refresh, Search, Help, etc.

Summary | Business (P) | Add'l Business Info | Key Relations | Employee Census | **Benefit** | Group Benefits | >>

Insurance Totals		
Insurance Type	Benefits	Annual Premium
Term Life	0	0
Whole Life	0	0
Universal Life	0	0
Total Life	0	0
Life CSV	0	0
Disability	0	0
Medical Premium	0	0
Annuity	0	0
LTC Prem	0	0
Homeowner's Prem	0	0
Auto Prem	0	2,500
Umbrella Prem	0	0
Critical Illness	0	0
Other Prem	0	0
Total Premium		2,500

Validated as of 01/05/2005

Group Benefits Tab

The Group Benefits tab totals all group policies by lines of coverage and shows a pie chart of Total Annual Premium by Insurance Type. To ensure current data, the Business Contact records must be validated using the Validate Current Contact button.

ABC Manufacturing

Navigation icons: Home, Back, Forward, Print, Copy, Paste, Undo, Redo, Refresh, Search, Help, etc.

Summary | Business (P) | Add'l Business Info | Key Relations | Employee Census | **Benefit** | **Group Benefits** | Letters/Documents | >>

Insurance Type	# of Participants	Annual Premium
A D & D	3	36,000.00
Dental	8	12,000.00
Group Life	3	12,000.00
Group LTC	3	12,000.00
LTD	9	12,000.00
Group Medical	10	12,000.00
Retirement	9	12,000.00
STD	25	12,000.00
Travel	2	12,000.00
Vision	20	12,000.00
Section125	20	12,000.00
Total		156,000.00

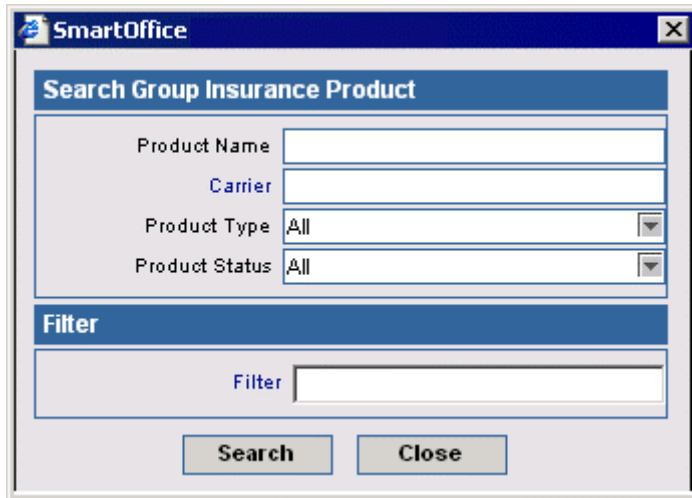
Total Annual Premium By Insurance Type

Group Products

To understand how the Group Product tabs relate to SmartGroupBenefits, please refer to the *Workflow Diagram, Prep 3*.

Group Product Search


Select **Product – Group Search** from the **Policy/PCM Setup** menu to open the Search Group Insurance Product dialog box.



- From the Search Group Insurance Product dialog box, click the **Search** button without entering any search criteria to display the summary spreadsheet for all products.
- To display a summary based on specified criteria, type those parameters into the appropriate fields (e.g., Product Name, Carrier, Product Type, Product Status) before clicking the **Search** button.
- Use a Filter to display a list of Group Products matching the search criteria.

Summary Tab

Select multiple group products by marking the check boxes next to the group product record(s).

Product Type: All Group Product Summary 

Summary | Detail (P) | Group Plan Summary | Group Policy

<input type="checkbox"/>	Type	Product Name	Symbol	Carrier Name
<input type="checkbox"/>	system: LTD	SO Group Product		Lincoln Benefit Life
<input type="checkbox"/>	system: Group Life	555	2541	Carrier Z
<input type="checkbox"/>	Group Life	Value 90	ALL01	ABC Life
<input type="checkbox"/>	Group LTC	Sentinel 100	BS012381-002	Blue Sky Mutual
<input type="checkbox"/>	LTD	Maximum Shield	BS71829-009A	Blue Medical
<input type="checkbox"/>	Travel	Travel Shield	TS123919-01B	United Community Life & Accident
<input type="checkbox"/>	Group Vision	20/20 Care	RCV01	Blue Health Care

Records Shown: 28 Total Records: 28

Detail Tab

Enter the Group Product Name, Code (where applicable), Group Insurance Type, Carrier Name and any Remarks. The Product Validity Parameters section is used for tracking the effective and expiration dates of the product.

Group Product - Group Life - Value 90 - ABC Life

Summary | Detail (P) | Group Plan Summary | **Group Policy**

Group Product Information	Remarks
Group Ins Type Group Life Product Name Value 90 Code ALL01 Carrier ABC Life	
Product Validity Parameters	
Effective 01/01/2002 Expiration	

Group Policy Tab

The Group Policy tab lists all group policies for the selected group product. To display the policy details, click on the appropriate hyperlink.

Group Product - Group Life - Value 90 - ABC Life

Summary | Detail (P) | Group Plan Summary | **Group Policy**

Insurance Type: All Policy Stage: All

<input type="checkbox"/>	Type	Business Name	Carrier Name	Product Name	As Of Date	ER Contributi
<input type="checkbox"/>	Group Life	Ace Building	ABC Life	Value 90	10/06/2001	100%
<input type="checkbox"/>	Group Life	Alliance Manufacturing	ABC Life	Value 90		
<input type="checkbox"/>	Group Life	ABC Manufacturing	BVFN Financial	Value 90		
<input type="checkbox"/>	Group Life	ABC Manufacturing	ABC Life	Value 90		

Records Shown: 4 Total Records: 4

Plan Summary Tab

The difference between a product and a plan is that the product is much more general and the plans are the variations within the product line. For example, Blue Cross offers a suite of Medical products, of which plan variations are: HMO Access Plus, PPO 80/20, etc. Enter Medical as the product and the plan names as plans on the Group Plan Summary tab for the Product.

When adding a plan, the General tab for each insurance type will open in add mode.

Product-Specific General Tabs

Each group insurance type has one or more product-specific tabs that are used to store benefit information. Each of these tabs is accessed by clicking the **Group Plan Summary** tab from within a Group Product and then by clicking the hyperlink to the appropriate plan.

General AD & D Tab

Group Product - A D & D - AD 20 - ABC Life ◀ ▶ ⌂

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - AD&D 50

Group Plan Summary | General AD & D ◀ ▶ + ⌂ 🗑️ 🖨️ 📄

Plan Name	
Plan Name	AD&D 50

Maximum Benefit Guarantee	
EE Only	500000
Spousal	25,000.00
Child	15,000.00

General	
Benefit Formula	1.5 Salary
Conversion	1 Month
Frozen Benefits	Yes
Pre-exist Limit	None
Maximum Benefit	50,000
Accelerated Benefit	Yes

General Dental Tab

Group Product - Group Dental - Prudent Buyer Dental - Blue Medical ◀ ▶ ⌂

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - Prudent HMO

Group Plan Summary | General Dental ◀ ▶ + ⌂ 🗑️ 🖨️ 📄

Plan Name	
Plan Name	Prudent HMO

Deductible		
	In Network	Out of Network
Single	\$50	\$50
Family	\$150	\$150

Benefits				
	In Network	Out of Network	Waiting Period	Limits
Preventive	100%	80%	2 Weeks	\$2,000
Basic	70%	50%	2 Weeks	\$4,000
Major	70%	60%	2 Weeks	\$4,000
Annual Max	\$8,000	\$8,000		
Orthodontia Ded	\$25	\$35		
Orthodontia	\$25	\$35		
Orthodontia Max	\$1,000	\$1,000		

General Life Tab

Group Product - Group Life - Value 90 - ABC Life

[Summary](#) | [Detail \(P\)](#) | [Group Plan Summary](#) | [Group Policy](#)

Group Plan Detail - Life 90

[Group Plan Summary](#) | [General Life](#)

Plan Name

Plan Name **Life 90**

Details

Life/EE Benefit **\$100,000**
 Benefit Formula **1 x Salary (Max 100K)**
 Guarantee Iss Limit **Special**
 Maximum **\$100,000**
 AD& D/EE **0.5 x Salary (Max 50K)**
 Salary Definition **Paycheck Only**
 Spousal **\$5,000**
 Child **\$5,000 (to age 18)**
 Reduction Sched **10% yearly after 65 (50% max)**
 Convert/Port **Conversion/Yes**
 Define Classes **Class I: Primary All FT EE's**
 Frozen Benefit **\$50,000**
 Pre-exist Limit **6 months of activation**

General LTC Tab

Group Product - Group LTC - Sentinel 100 - Blue Sky Mutual

[Summary](#) | [Detail \(P\)](#) | [Group Plan Summary](#) | [Group Policy](#)

Group Plan Detail - Sentinel Home Care

[Group Plan Summary](#) | [General LTC](#)

Plan Name

Plan Name **Sentinel Home Care**

Plan Design - Basic Coverage

Long Term Care Facility **100% / 60%**
 Assisted Living Facility **100% / 60%**
 Home Health Care **50% FYO**
 Type of Care **Standard**
 Elimination **2 Weeks**
 Benefit Duration **6 Months**
 Max Lifetime Benefit **\$100,000**
 Pre-exist Limit **6 Months**

Buy-Up

Description	Cost
Option1Desc 1 Year Duration	5% EE Premium Increase
Option2Desc 2 Year Duration	10% EE Premium Increase
Option3Desc To Age 65	20% EE Premium Increase
Option4Desc	
Option5Desc	
Option6Desc	

General LTD Tab

Group Product - LTD - Maximum Shield - Blue Medical ⏪ ⏩ 🔄

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - Disability Shield ⏪ ⏩ + 🔄 🗑️ 🖨️ 📄

Group Plan Summary | General LTD

Plan Name	
Plan Name	Disability Shield

Details		Details
Benefit%/Schedule	66.50	Monthly
Maximum Benefit/Schedule	6,000.00	Monthly
Maximum Covered Pay	1.00	
Elimination	90 Days	
Maximum Period/Schedule	To Age 65	Monthly
Definition of Disability	Work-related	
Zero Day Residual	Yes	
Partial	Yes	
Salary Definition	Salary Only	
Revenue Protect	None	
Pre-exist Limit	5 Days at Work	
Benefit Duration	1 Year	
Convertible	No	
Mental/Nervous	Yes/1 Year	
Premium Bonus	N/A	
Survivor Benefit	1 Year Salary	
Maternity	75% Salary / 1 Month	

General Medical Tab

Group Product - Group Medical - Primary Care Medical Plus - Blue Health Care ⏪ ⏩ 🔄

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - HMO ⏪ ⏩ + 🔄 🗑️ 🖨️ 📄

Group Plan Summary | General Medical | General | Physician | Psychiatric/Chemical | Prescription | Hospital | Other | Intensive Care

Plan Name
Plan Name HMO

General Retirement Tab

Group Product - Retirement - New Horizon 60 - Nations Life Insurance ⏪ ⏩ 🔄

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - 401 K ⏪ ⏩ + 🔄 🗑️ 🖨️ 📄

Group Plan Summary | General Retirement

Plan Name
Plan Name 401 K

General Section 125 Tab

Group Product - Section 125 - Section 125 Plan - Blue Medical

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - Cafeteria Plan

Group Plan Summary | General Section 125

Plan Name

Plan Name **Cafeteria Plan**

Plan Type

Flexible Spending Account
 Cafeteria Plan

Services

Enrollment Meetings
 Form 5500 Filings
 Discrimination Testing
 Plan Documents

General STD Tab

Group Product - STD - Work Companion - California Life & Health

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - Work Companion 2000

Group Plan Summary | General STD

Plan Name

Plan Name **Work Companion 2000**

Details

Benefit/Schedule	0.65	Monthly
Maximum Benefit/Schedule	1,800.00	Monthly
Maximum Covered Pay	1 Month Salary	
Elimination	180 Days	
Maximum Period/Schedule	Age 65	Monthly
Definition of Disability	Work-related	
Zero Day Residual	Yes	
Partial	Yes	
Salary Definition	Paycheck Only	
Revenue Protect	No	
Pre-exist Limit	3 Month Prior	
Maternity	80% Salary for 3 Weeks	

General Travel Tab

Group Product - Travel - Travel 23 - ABC Life

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - Travel 2A

Group Plan Summary | General Travel

Plan Name

Plan Name **Travel 2A**

General Vision Tab

Vision products have two benefit tabs: General Vision, which holds detailed information on Eye Exam benefits and Frame benefits, and Lenses/Contacts, which holds detailed information on benefits for corrective lenses.

Group Product - Group Vision - 20/20 Care - Blue Health Care

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - 20/20 HMO

Group Plan Summary | General Vision | Lenses/Contacts

Plan Name

Plan Name **20/20 HMO**

Eye Exam

	In Network	Out of Network
Freq for Adults/Year	1/Year	1/Year
Freq for Children/Year	1/Year	1/Year
Definition of Child	18 or 23 if Full-time Student	18 or 23 if Full-time Student
Maximum Allowance	100.00	100.00

Frames

	In Network	Out of Network
Freq for Adults/Year	20% if VSP Provider	20% if VSP Provider
Freq for Children/Year	20% if VSP Provider	20% if VSP Provider
Definition of Child	18 or 23 if Full-time Student	18 or 23 if Full-time Student
Maximum Allowance	100.00	100.00

Lenses/Contacts Tab

Group Product - Group Vision - 20/20 Care - Blue Health Care

Summary | Detail (P) | Group Plan Summary | Group Policy

Group Plan Detail - 20/20 HMO

Group Plan Summary | General Vision | Lenses/Contacts

Lenses

	In Network	Out of Network
Freq for Adults/Year	1/year	1/year
Freq for Children/Year	1/year	1/year
Definition of Child	to age 18	to age 18
Maximum Allowance	100.00	100.00

Contact

	In Network	Out of Network
Freq for Adults/Year	to age 18	1/Year
Freq for Children/Year	1/Year	1/Year
Definition of Child	to age 18	to age 18
Maximum Allowance	100.00	100.00

User-Defined Tabs

Medical Products

In addition to the General Medical tab, Group Medical products have six additional spreadsheet-style tabs that make tracking benefit data easier. Sub-categories can be added and removed from these tabs, and new tabs can be added.

General Tab

Group Product - Group Medical - Broup Medical Test 1 - ABC Life

Summary | Detail (P) | Group Plan Summary | Group Policy

General

Group Plan Summary | General Medical | General | Physician | Psychiatric/Chemical | Prescription | Hospital | Other | Intensive Care

Group Category Data Summary

Sub-Category Name	In Network	Out Network	Special/Other
Annual Deductible - Indiv			
Annual Deductible - Family			
Annual Copay - Indiv.			
Annual Copay - Family			
Lifetime Maximum			
Primary Care Physician Req.			
Claim Forms Required			
Pre-Existing Cond. Limits			

Physician Tab

Group Product - Group Medical - Broup Medical Test 1 - ABC Life

Summary | Detail (P) | Group Plan Summary | Group Policy

Physician

Group Plan Summary | General Medical | General | Physician | Psychiatric/Chemical | Prescription | Hospital | Other | Intensive Care

Group Category Data Summary

Sub-Category Name	In Network	Out Network	Special/Other
Office Visits/Consultations			
Specialist Visit/Consultation			
OB/GYN Services			
Allergy Testing & Treatment			
Lab, X-Ray & Diagnostics			
Injectable Medications			
Outpatient Services (Non-Emer)			
Renal Dialysis (Non-Emergency)			

Psychiatric/Chemical Tab

Group Product - Group Medical - Broup Medical Test 1 - ABC Life

Summary | Detail (P) | Group Plan Summary | Group Policy

Psychiatric/Chemical

Group Plan Summary | General Medical | General | Physician | Psychiatric/Chemical | Prescription | Hospital | Other | Intensive Care

Group Category Data Summary

Sub-Category Name	In Network	Out Network	Special/Other
Psych - Inpatient Svcs.			
Psych - Outpatient Severe			
Chem - Outpatient Non-Severe			
Chem - Visits per Year			

Prescription Tab

Group Product - Group Medical - Prudent Buyer - Blue Medical

Summary Detail (P) Group Plan Summary Group Policy

Prescription

Group Plan Summary General Medical General Physician Psychiatric/Chemical Prescription Hospital Other Intensive Care

Group Category Data Summary

Sub-Category Name	In Network	Out Network	Special/Other
Retail - Generic Copay			
Inpatient Visit & Consultation			
Out of Pocket RX - Individual			
Out of Pocket - Family			

Hospital Tab

Group Product - Group Medical - Prudent Buyer - Blue Medical

Summary Detail (P) Group Plan Summary Group Policy

Hospital

Group Plan Summary General Medical General Physician Psychiatric/Chemical Prescription Hospital Other Intensive Care

Group Category Data Summary

Sub-Category Name	In Network	Out Network	Special/Other
Room/Board/Med. Nec. Supplies			
Emergency Health Coverage			
Ambulance Services			
In-Hospital Newborn Care			
In Hospital - Lab/Testing			

Other Tab

Group Product - Group Medical - Prudent Buyer - Blue Medical

Summary Detail (P) Group Plan Summary Group Policy

Other

Group Plan Summary General Medical General Physician Psychiatric/Chemical Prescription Hospital Other Intensive Care

Group Category Data Summary

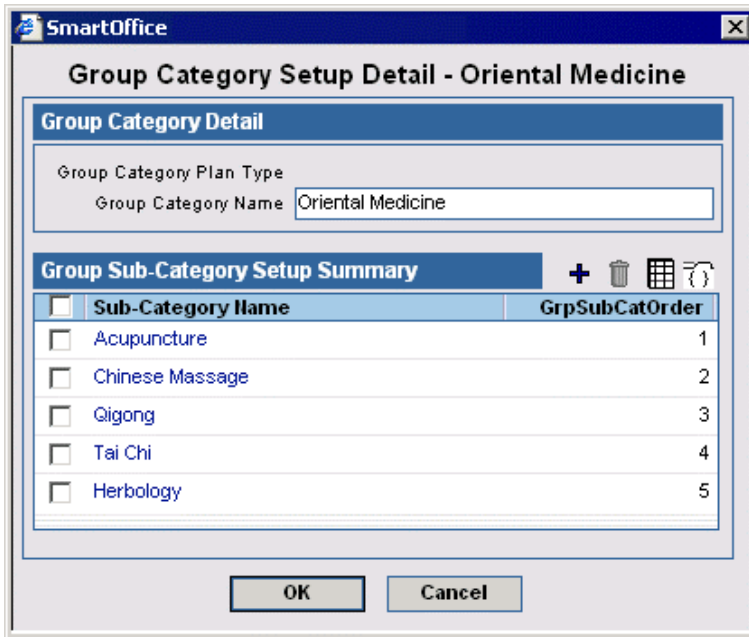
Sub-Category Name	In Network	Out Network	Special/Other
Durable Medical Equipment			
Home Health Care - Visits/Year			
Rehab - In SNF Facility			
Skilled Nursing Facility Svcs.			
Urgent Care			
Diabetic Equipment			

Add a Category Tab

User-defined spreadsheet style 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 display in all life insurance product records because the insurance types are the same. To add a new tab:

1. From the Group Product Summary, select a product of the insurance type for which a tab is to be added.
2. Click the **Group Plan Summary** tab.
3. Click the **Group Category Setup** button to open the Group Category Setup Summary dialog box.
4. Click the **Add** button.
5. Enter the category name to appear on the new tab in the Group Category Name field.
6. Click the **Add** button under the New Group Sub-Category Setup Summary heading.

7. Enter a descriptive word or term for the benefit in the Sub-Category Name field and then click the **OK** button.
8. Repeat Steps 7-9 to add additional sub-categories.
9. Click the **OK** button when finished to return to the Group Category Setup Detail dialog box.

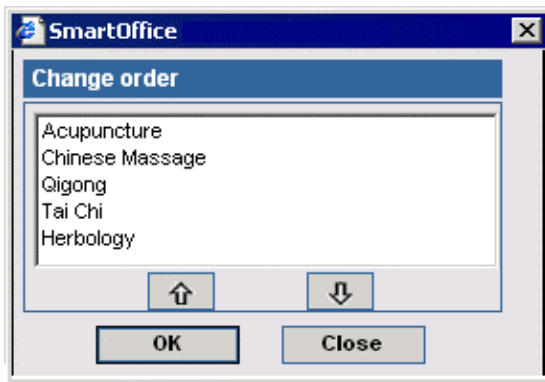


Changing Category Order

1. From the Group Plan Summary tab, click the **Group Category Setup** button to open the Group Category Setup Summary dialog box.
2. Click the **Order Categories** button to open the Change Order dialog box.
3. Select the category to be moved and use the up and down arrows to move it into the appropriate position.
4. Click the **OK** button.

Changing Sub-Category Order

1. Navigate to the tab on which the sub-category order is to be changed.
2. Click the **Order Categories** button to open the Change Order dialog box.

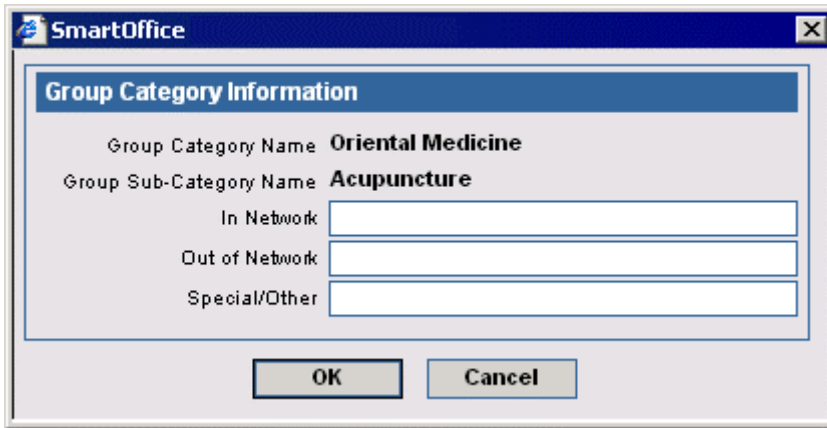


3. Select the sub-category to be moved and use the Up and Down arrows to move it into the appropriate position.
4. Click the **OK** button.

Edit Data on a User-Defined Tab

If the current office defined the Plan, only the current office can edit the data. Open the tab on which the data is to be edited.

1. Click on the sub-category name hyperlink to open the Group Category Data Detail dialog box.
2. Add coverage and exclusion details to the In Network, Out of Network and Special/Other fields.
3. Click the **OK** button.



The image shows a dialog box titled "SmartOffice" with a sub-header "Group Category Information". It contains the following fields:

- Group Category Name: **Oriental Medicine**
- Group Sub-Category Name: **Acupuncture**
- In Network:
- Out of Network:
- Special/Other:

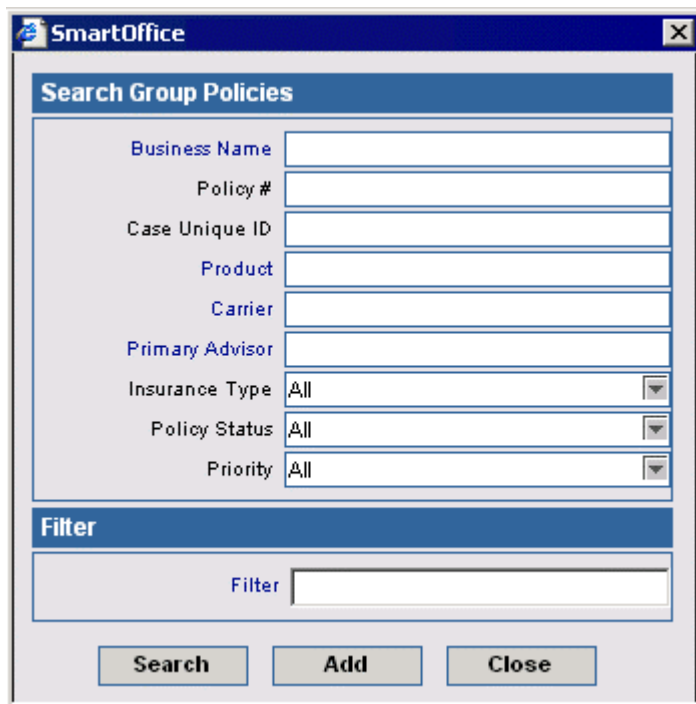
At the bottom, there are two buttons: "OK" and "Cancel".

Group Policies

To understand how the Group Policy tabs relate to SmartGroupBenefits, refer to the *Workflow Diagram, Group Policy Entry*.

Group Policy Search

Select **Policy – Group** from the **Policy** expanded menu to open the Search Group Policies dialog box.



The image shows a dialog box titled "SmartOffice" with a sub-header "Search Group Policies". It contains the following fields:

- Business Name:
- Policy #:
- Case Unique ID:
- Product:
- Carrier:
- Primary Advisor:
- Insurance Type:
- Policy Status:
- Priority:

Below these fields is a "Filter" section with a text input field labeled "Filter".

At the bottom, there are three buttons: "Search", "Add", and "Close".

- Click the **Search** button without entering any search criteria to display the summary spreadsheet.
- To display a summary based on specified criteria, type those parameters into the appropriate fields (e.g., Business Name, Policy#, Insurance Type, Policy Status) before clicking the **Search** button.
- Use a Filter to display a list of Group Policies matching the search criteria.

Group Policy Summary

Insurance Type: Policy Stage:

Summary | Detail (P) | Plan Summary | Letters/Documents

Type	Business Name	Carrier Name	As Of Date	All Advisors
<u>Advisor - [Blank]</u>				
<input type="checkbox"/> Group Life	ABC Manufacturing	BWN Financial		
<input type="checkbox"/> Group Medical	Acme Corporation	20th Century Life Insurance		
<input type="checkbox"/> Group Life	Alliance Manufacturing	ABC Life		
<input type="checkbox"/> Group Life	ABC Manufacturing	ABC Life		
Subtotal: Advisor - [Blank] (4)				
<u>Advisor - Anderson, Philip</u>				
<input type="checkbox"/> Group Medical	ABC Manufacturing	Blue Health Care	12/31/2001	
<input type="checkbox"/> Group Vision	Tax Tech, Inc.	Blue Health Care	09/24/2001	
Records Shown: 33 Total Records: 33				

Detail Tab

The Group Policy Detail tab is the same for all group insurance types and contains all information related to a group policy.

Group Policy - Life - ABC Manufacturing - Value 90 - BWN Financial

Summary | Detail (P) | Plan Summary | Letters/Documents

Group Plan Basic Information	
Business Name	ABC Manufacturing
Carrier	BWN Financial
Plan Name	Value 90
Policy #	1245
Case Unique ID	Case-6554380-1495
Status	Active
Status Date	10/19/2004
Effective Date	01/01/2001
As Of Date	
Renewal Date	
Modal Premium	12,000.00
Prem Mode	Annually
Pay Method	Check
Primary Advisor	Anderson, Philip
Annld Prem	12,000.00
Priority	
Initial Rate	
Rate Guarantee	
# of Members	
Probation Period	
Termination Date	
Minimum Hours	
ER Contribution	
Participation%	
Salary Updates	
Plan Design	
Last Modification	01/05/2005

Plan Summary Tab

The Plan Summary tab lists all plans that have been added to the current group policy from the list of all plans available for that group product.

Group Policy - Life - ABC Manufacturing - Value 90 - BWN Financial

Summary | Detail (P) | Plan Summary | Letters/Documents

Summary | Premium/Custom | Custom | Members

Plan Name	Maximum	EE Benefit	Spousal	Child
<input type="checkbox"/> Life 90	\$100,000	\$100,000	\$5,000	\$5,000 (to age 18)

Viewing Plan Benefits

From the Plan Summary tab, select a plan and then click the **Show Benefit** button to display or edit benefit data.

Premium Tab

Group Medical, Group Dental and Group Vision Products

The Premium tab for Group Medical, Group Dental and Group Vision products allows the user to enter detailed premium information about the participants for the selected plan.

Group Policy - Medical Premium - Acme Corporation - Primary Care Medical Plus - 20th Century Life Insurance

Summary				Detail (P)				Plan Summary				Letters/Documents			
Group Plan - HMO															
Summary				Premium				Members				Custom			
Premium															
Monthly Premium				ER Cost				EE Cost				Participation			
Employee Only															
Employee & Spouse															
Employee & Child															
Employee & 2 Children															
Employee & 3 Children															
Employee & Children															
Employee & Family															
Date Last Updated															
Total															
Grand Total															

Travel Products

The Premium tab for Travel products contains the detailed information about travel coverage.

Summary				Detail (P)				Plan Summary				Letters/Documents			
Group Policy - Travel - ABC Manufacturing - Travel 23 - ABC Life															
Summary				Premium				Members				Custom			
Group Plan - Travel 2A															
Premium															
Premium 7,800.00															
Coverage															
Amount															

Custom Tab

The Custom tab is used to enter any additional data not contained on another tab. Field prompts can be changed to allow for further customization.

Group Policy - Life - ABC Manufacturing - Value 90 - BWN Financial

Summary | Detail (P) | Plan Summary | Letters/Documents

Group Plan

Summary | Premium/Custom | Custom | Members

Alphanumeric Fields		Numeric Fields	
AlphaNum1	<input type="text"/>	Num1	<input type="text"/>
AlphaNum2	<input type="text"/>	Num2	<input type="text"/>
AlphaNum3	<input type="text"/>		
Integer Fields			
		Int1	<input type="text"/>
Lookup Fields			
		Lookup1	<input type="text"/>
		Lookup3	<input type="text"/>
		Lookup4	<input type="text"/>
		Lookup5	<input type="text"/>

Contribution Plan Tab

Retirement policies have a Contribution Plan tab on which detailed information about a contribution plan can be entered.

Group Policy - Retirement - ABC Manufacturing - New Horizon 60 - Nations Life Insurance

Summary | Detail (P) | Plan Summary | Letters/Documents

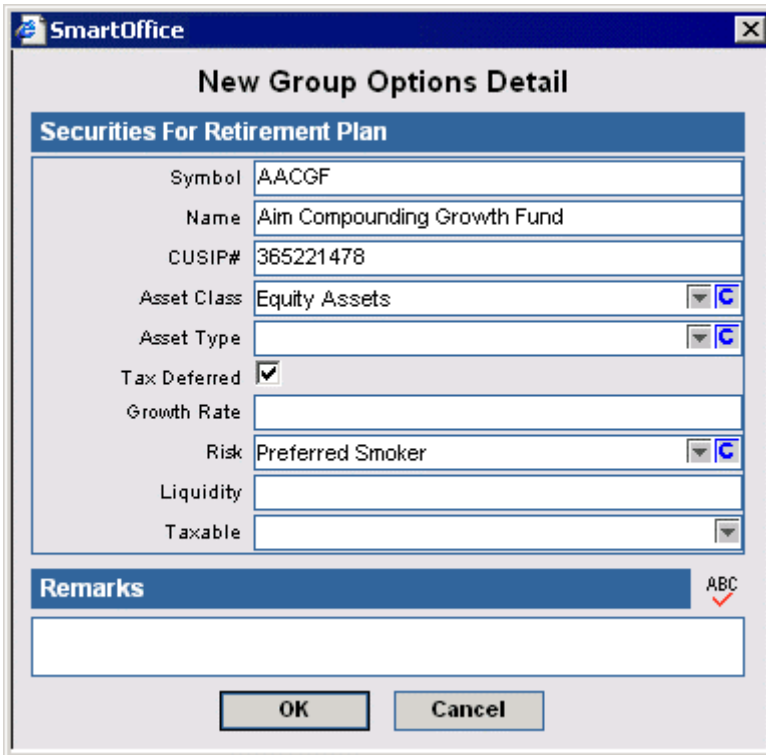
Group Plan - 401 K

Summary | Contribution Plan | Benefit Plan | Members | Custom

Contribution Plan Information		Contribution Plan Information		Contribution Plan Information	
Premium		Annual Admin Fee	\$5000/Year	Forfeitures	Reallocate to Participants
Plan Name	ABC Retirement	Profit Sharing	Yes	Withdrawals	No
Plan Year Ending	06/01/2002	Profit Sharing-Method of Contrib	5.00	Investment	See Options
Valuation Date	1/1/2002	Money Purchase	No	Investment Fees	1% Asset Charge
Eligibility Req	Age 21 + 1 Year Employed	Money Purchase Formula	0.06	Investment Fees	1% Asset Charge
Entry Date	Jan 1 Following	Employer Match	50% of EE Contributions	Trustee	Wells Fargo
Retirement Age	65 + 10 Years Service	Employee Definition	EE Working 40 Hours	TPA	Benefit Admin, Inc.
Vesting Schedule	Standard	Loan Permitted	No	Segregated Accounts	Yes
Vesting Based On	N/A	Loan Permitted Reason	N/A		

Group Options Summary			
Symbol	Name	CUSIP	Inv Type
AAGFX	AIM Aggressive Growth	008879108	Equity Assets
AGOVX	AIM Government Securities Fund	0008879843	Equity Assets

In the Group Options Summary, the security choices for the contribution plan can be added. These securities are not tied to the Security Master for investment products. Click the **New** button on the Group Options Summary section to add additional security choices for the contribution plan.



The image shows a 'SmartOffice' dialog box titled 'New Group Options Detail'. It contains a section for 'Securities For Retirement Plan' with the following fields:

- Symbol: A.ACGF
- Name: Aim Compounding Growth Fund
- CUSIP#: 365221478
- Asset Class: Equity Assets (dropdown menu)
- Asset Type: (dropdown menu)
- Tax Deferred:
- Growth Rate: (text input)
- Risk: Preferred Smoker (dropdown menu)
- Liquidity: (text input)
- Taxable: (dropdown menu)

Below the fields is a 'Remarks' section with a text area and a small 'ABC' icon with a checkmark. At the bottom are 'OK' and 'Cancel' buttons.

Benefit Plan Tab

Retirement policies also have a Benefit Plan tab on which detailed information on benefit plans can be added. For any plan of a retirement product, both the Contribution Plan tab and the Benefit Plan tab may be used.

Group Policy - Retirement - ABC Manufacturing - New Horizon 60 - Nations Life Insurance

Summary | Detail (P) | Plan Summary | Letters/Documents

Group Plan - 401 K

Summary | Contribution Plan | **Benefit Plan** | Members | Custom

Benefit Plan Information	Benefit Plan Information
Plan Name Plan A	Trustee
Plan Year Ending 2025	Actuary
Valuation Date 12/30/2020	Ann Admin/Actuarial
Eligibility	Ann Admin/TPA
Entry Date	Ann Invest Fee/Costs
Benefit Formula	
Actuarial Funding Method	
Accrual Formula	
Normal Form of Benefit	
Retirement Age	
Normal Retirement Date	
Vesting Schedule	
Vesting Based On	

Definition Tab

Section 125 policies have a Definition tab on which detailed information about the Section 125 plan can be entered.

Group Policy - Section 125 - Plato Tea Importers - Section 125 Plan - Blue Medical

Summary | Detail (P) | Plan Summary | Letters/Documents

Group Plan - Cafeteria Plan

Summary | Definition (P) | Members | Custom

Definition Information	Definition Information	Reimbursement Information
<input type="checkbox"/> Premium Only Plan <input checked="" type="checkbox"/> Medical Reimbursement Amount 5,000.00 <input checked="" type="checkbox"/> Dependent Care Reimbursement Amount 5,000.00	Employer Contribution 200.00 Plan Year Ending 04/30/2003 Tax Type Post-Tax Premium 1,600.00	Schedule Monthly Options 3

Expenses Summary

Qualifying Expense
<input type="checkbox"/> Doctor
<input type="checkbox"/> Glasses
<input type="checkbox"/> Hospital

Members Tab

All group product types have a Members tab in which participants are added to a plan from the Employee Census. New Employee Census members cannot be added from the Members tab.

Group Policy - Life - ABC Manufacturing - Value 90 - BWN Financial

Summary | Detail (P) | Plan Summary | Letters/Documents

Group Plan - Life 90

Summary | Premium/Custom | Custom | Members

Group Members Summary

Contact Name	Employer	Employee Class	Hire Date	Total Salary
<input type="checkbox"/> Antille, Eugene	ABC Manufacturing	Class 1 - Owners, Exec Mgmt.	05/14/1993	85,000
<input type="checkbox"/> Hamamoto, Tsuyako	ABC Manufacturing	Class 2 - Managers	08/04/1998	55,000
<input type="checkbox"/> Horley, Elan A.	ABC Manufacturing	Class 1 - Owners, Exec Mgmt.	05/14/1993	120,000

Records Shown: 3 Total Records: 3

Group Certificates

When a member is added to a plan, a Group Certificate is created. The Group Certificate is a record of the individual coverage for that member.

Viewing Group Certificates

Group Certificates are shown by default when navigating to Individual Policies from a Contact's record. To view Group Certificates when performing a global search on individual policies, continue as follows:

1. Select **Policy – Individual** from the **Policy** expanded menu to open the Search Individual Policies dialog box.
2. Select the **Show Group Certificates** option and then click the **Search** button to open the Individual Policy Summary.
3. Group Certificates are shown with a blue background.

The following data is transferred from the Group Policy to a Group Certificate:

- Policy #
- Plan Name (name of the Group Product)
- Carrier
- Plan Code (if added when defining the Group Product)
- Policy Date
- Renewal Date
- Primary Advisor
- Status
- Interested Parties: Plan member is listed as the Primary Contact

Navigating Between Group Certificates and the Group Policy Record

Starting from the Group Policy Record

1. From the open Group Policy record, open the **Members** tab.
2. Select the member to view.
3. Click the **Show Policy** button to open the Basic Information tab of the Group Certificate.

Starting from the Group Certificate

1. Open the **Individual Policy Summary** spreadsheet showing Group Certificates.
2. Select the Group Certificate and then click the **Basic Information** tab.
3. Click the **Show Group Policy** button to open the Detail tab of the Group Policy.

Deleting Group Certificates

To delete a Group Certificate, the member must be removed from the Group Policy. Group Policies may not be deleted until all members have been removed.

Calculations

Business Contact

Employee Census Statistics

Note that user-added choices and blank fields may affect calculations.

- Total Members = Total number of Employee Census records for the selected business.
- Male Members = Number of Employee Census records where Gender = Male.
- Female Members = Number of Employee Census records where Gender = Female.
- Married = Number of Employee Census records where Marital = Married.
- Not Married = Number of Employee Census records where Marital != Married.
- Tobacco = Number of Employee Census records where Tobacco != Never Used.
- Non-Tobacco = Number of Employee Census records where Tobacco = Never Used.
- Total Dependent Units = Number of Employee Census records with Dependents having Relationship = Daughter or Son.
- Dependent Spouse Units = Number of Employee Census records with Dependents having Relationship = Spouse, Husband or Wife.
- Total Pre-Existing Conditions = Number of Employee Census records where Pre-Existing Condition != <null>.

- Average Member Age = $\frac{\sum Age}{\#Members}$
- Note that Decimal Values are not displayed; ages are rounded to the nearest integer.
- Average Spouse Age = $\frac{\sum SpouseAge}{\#Spouses}$
- Note that Decimal Values are not displayed; ages are rounded to the nearest integer.
- Active Members = Number of Employee Census records for the selected business where Employee Status = Active.
- Inactive Members = Number of Employee Census records for the selected business where Employee Status = Inactive.

Group Policies

Detail Tab, Number of Members Hyperlink

Members = \sum Group Participants for all plans of the selected group policy.

Detail Tab, Annual Premium

Annual Premium = Modal Premium \times Premium Mode.

Premium Tab (Group Medical, Group Vision and Group Dental Policies)

- ER Cost Total = $\sum ERCost \times Participation$
- EE Cost Total = $\sum EECost \times Participation$
- Participation Total = ER Cost Total + EE Cost Total.


Buttons

Business Contact


Add Key Relation to Employee Census

The **Add Key Relation to Employee Census**  button can be accessed from the Key Relations tab of a Business Contact. It is used to add the selected contact to the Employee Census tab.


Employee Census Import

The **Employee Census Import**  button can be accessed from the Employee Census tab of a business contact. Clicking this button opens the Import Wizard, which walks a user through the process of creating and running an import setup record to import an employee census list in CSV form directly into the Employee Census tab.


Convert To Contact

The **Convert to Contact**  button can be accessed from the Employee Census tab of a business contact and is used to convert an Employee Census record (type = Employee Census) to a Client record (type = Client).

Show Employee Census Statistics


The **Show Employee Census Statistics**  button can be accessed from the Employee Census tab of a business contact. Click this button to calculate the statistics for the Employee Census currently being accessed.

Add Members to Group Policy


The **Add Members to Group Policy**  button can be accessed from the Employee Census tab of a business contact. The button adds the selected members to an existing group policy.

Group Products

Group Category Setup


The **Group Category Setup**  button can be accessed from the Group Plan Summary tab or from the **General** tab for each insurance type and is used to add user-defined tabs.

Order Categories


The **Order Categories**  button is accessed from the Group Category Setup dialog box; this button allows the user to reorder the user-defined tabs.

Group Policies


Show Benefits

The **Show Benefits**  button can be accessed from the Plan Summary tab of a Group Policy and is used to view the benefits entered in the Group Product area for the selected plan without leaving the Group Policy.

Group Policy Summary


The **Group Policy Summary**  button can be accessed from any tab of a Business Contact and opens the Group Policy Summary Spreadsheet for the selected business.

Show Policy

The **Show Policy**  button can be accessed from the Members tab of a Group Policy and opens the Basic Information tab of the Group Certificate for the selected member.

Group Certificates

Show Group Policy

The **Show Group Policy**  button can be accessed from the Basic Information tab of a Group Certificate record (a record with a blue background on the Individual Policy Summary), and will open the Detail tab of the main Group Policy record.

Dynamic Reports

Dynamic Reports provide a powerful user-definable reporting method, allowing users to define the columns to appear on a report and select filters to limit the data appearing on the report. The ability to retrieve data by running a report is indispensable.

The following reports can be added:

Group Policy Renewals in 30 Days

The **Renewals in 30 Days** report lists all Group Policies with an active policy stage that will be renewing in the next 30 days.

- Filters: RenDate in Next 30 days Ignore Year AND Policy Stage = Active.
- Columns: InsType, Business Name, Policy#, Carrier, Product, EffDate, Primary Agent, Status, Annual Premium.
- Sorting: Business Name (A).

Group Policy Summary Report

The Policy Summary report lists all group policies with an active policy stage sorted by Business Name and Insurance Type.

- Filter: Status = Inforce (& all other active status options).
- Columns: InsType, Business Name, Policy#, Carrier, Product, EffDate, Status, Primary Agent, Annual Premium.
- Sorting: Business Name (A), InsType (A).

Group Policies by Business

The Group Policies by Business report allows the user to run a report of all policies regardless of policy stage by Business.

- Filter: Business Name like _____
- Columns: InsType, Business Name, Policy#, Carrier, Product, Status, EffDate, Primary Agent, Annual Premium (total column)
- Sorting: Status (A), InsType (A)

Inforce Group Policies by Business

The Inforce Group Policies by Business report lists all group policies with an active policy stage for a particular business.

- Filter: Business Name LIKE _____ AND Status = Inforce.
- Columns: InsType, Business Name, Policy#, Carrier, Product, Status, EffDate, Primary Agent, Annual Premium.
- Sorting: Status (A), InsType (A).

Group Policy Members Report

The Group Policy Members report lists all members of a specified plan.

- Filter: on Business Name, Policy#, Product, PlanName.
- Columns: InsType, Business Name, Policy#, Carrier, Product, PlanName, Contact Name, other Contact/Employee Census columns.
- Sorting: Business Name (A), Policy# (A), PlanName (A), Contact Name (A).

Validation

Business Contact Record

Group Benefits Tab

When the **Validate Current Contact** button is selected, the following steps are performed:

- All Annual Premiums are added by Insurance Type for all policies with an active policy stage. The sum is entered in the Annual Premium column.
- All members added to a policy are counted. The sum of all members for policies with an active policy stage of a particular insurance type is entered into the # of Participants column.
- If no members have been added to the plans of a policy then the value in the # of Members field from the Detail tab of a Group Policy will be entered into the # of Participants column.