SmartGroupBenefits User Guide

918 E. Green Street

Pasadena, CA 91106

Web: http://www.ez-data.com

Telephone: (626) 585-3505

Fax: (626) 440-9097

U.S. toll-free fax: (800) 779-3123

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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:

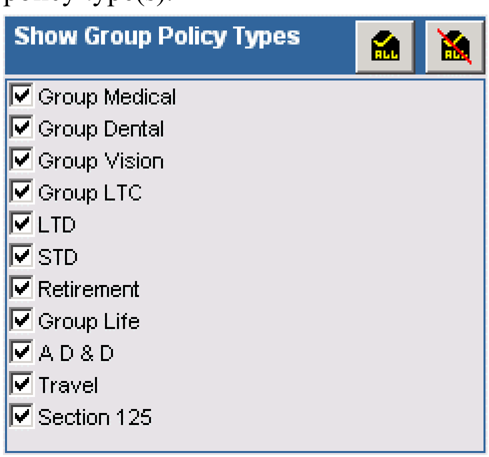
- Summary
- Detail
- Group Plan Summary
    - Group Plan Summary
    - General AD & D (available only with AD & D group products)
    - General Dental (available only with Group Dental group products)
    - General Life (available only with Group Life group products)
    - General LTC (available only 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

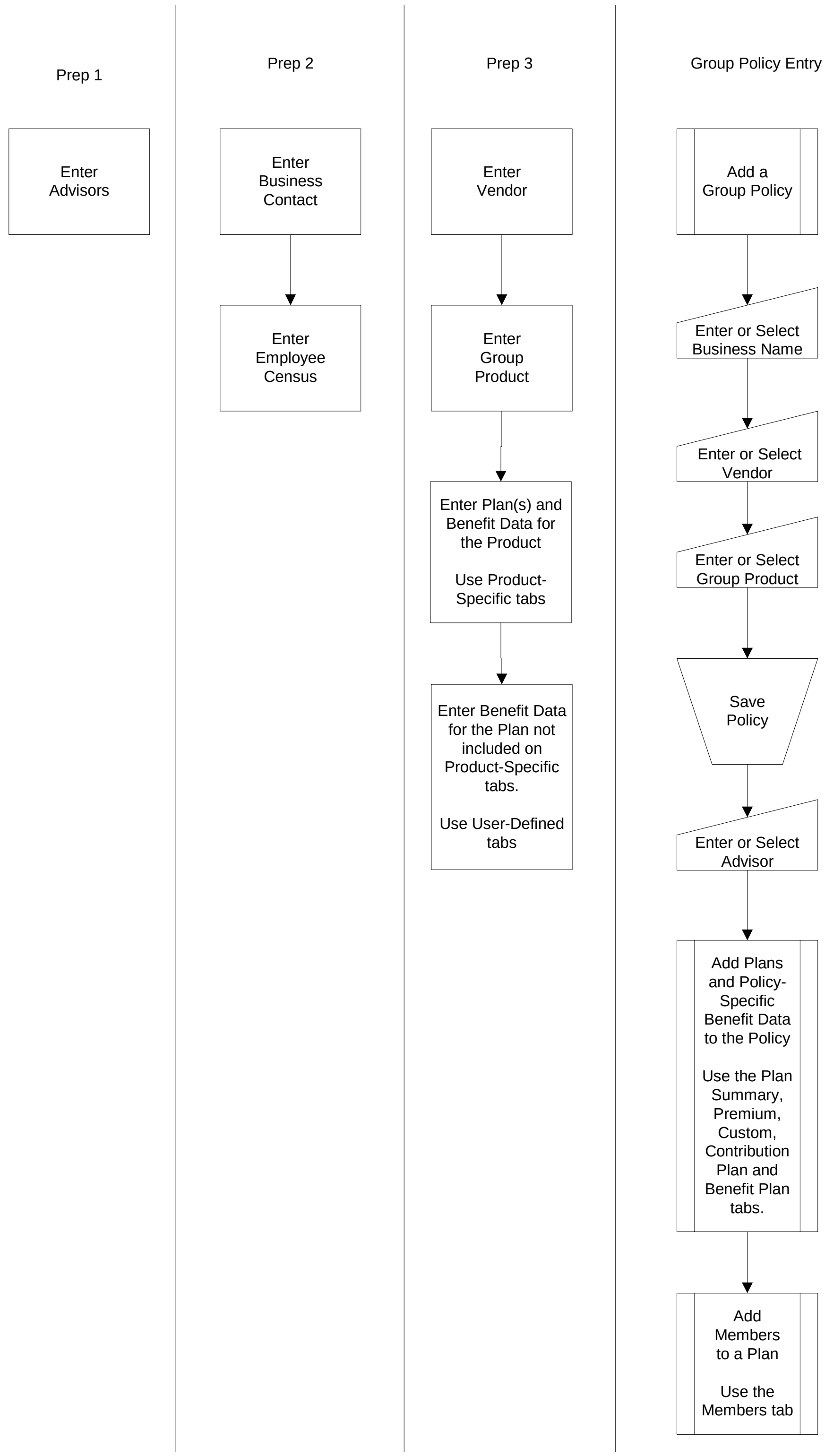
- From the Quick Add/Search section, select **Policy – Group** from the drop-down list and then click the **GO** button.
- Select **Policy – Group** from the **Policy** expanded menu.
- From an open Business Contact record, click the **Group Policy Summary** button.
- From the Carrier Module, under the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



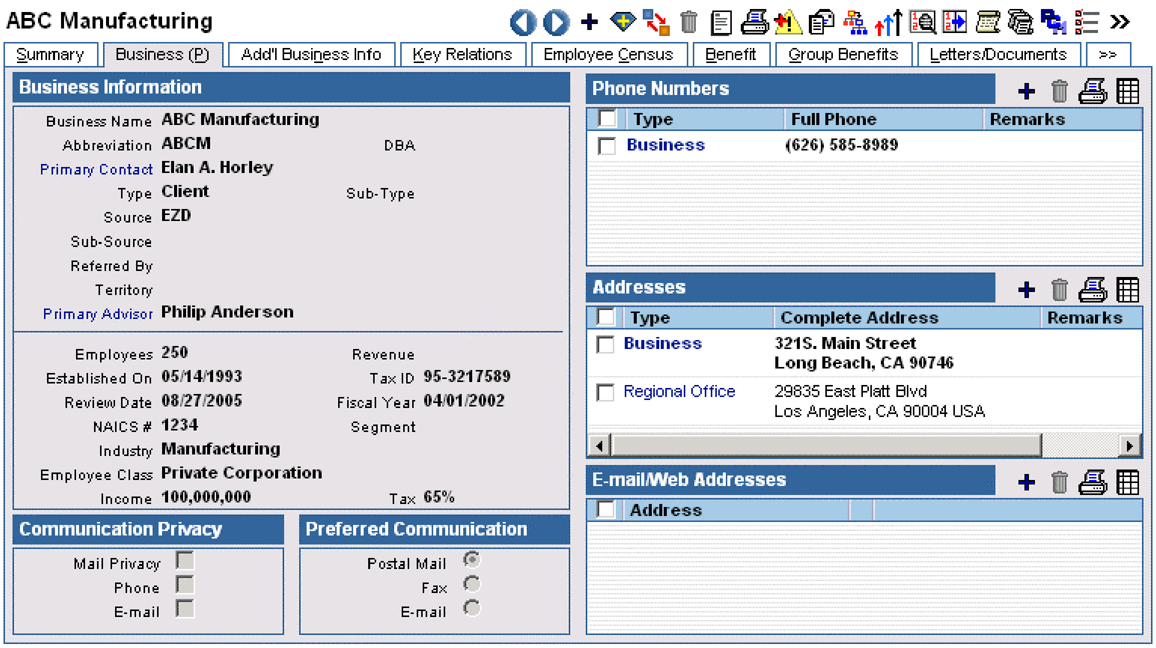
SmartGroupBenefits Tabs

Business Contact

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

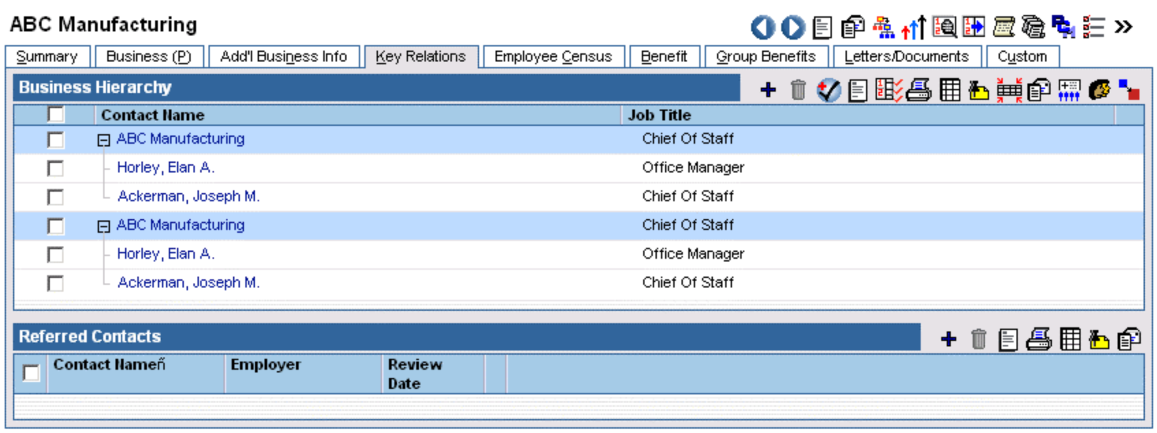
Business Tab

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



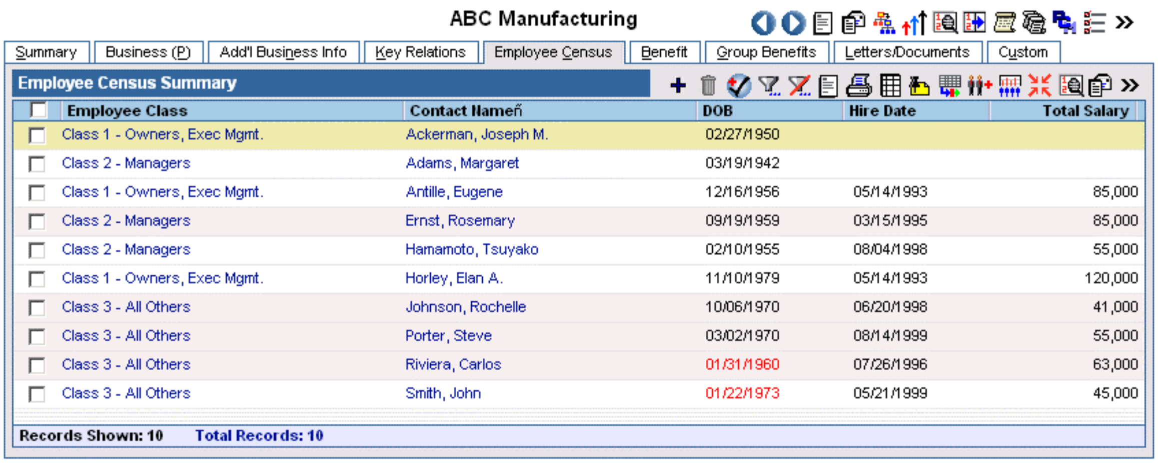
Key Relations Tab

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



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.



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

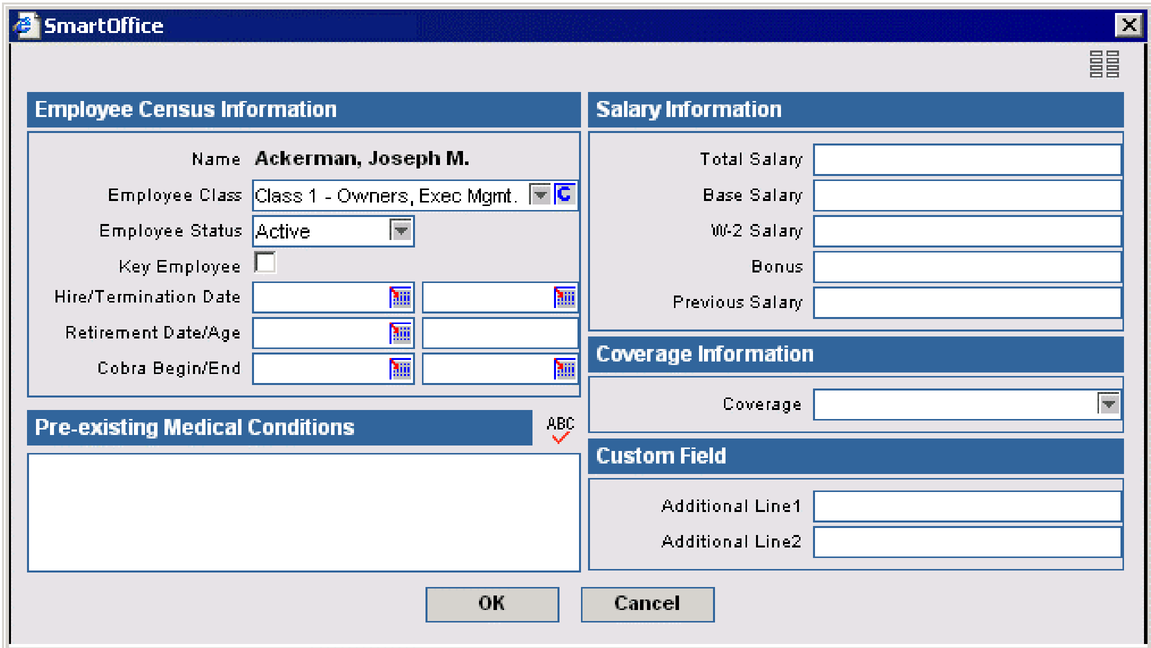
Select this option and then click the **OK** button to open the Contact Search dialog box. Locate and select the existing Contact records to add to the employee census. When existing Contact records are added to the employee census for a business, the user is prompted to have the program change the Business 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

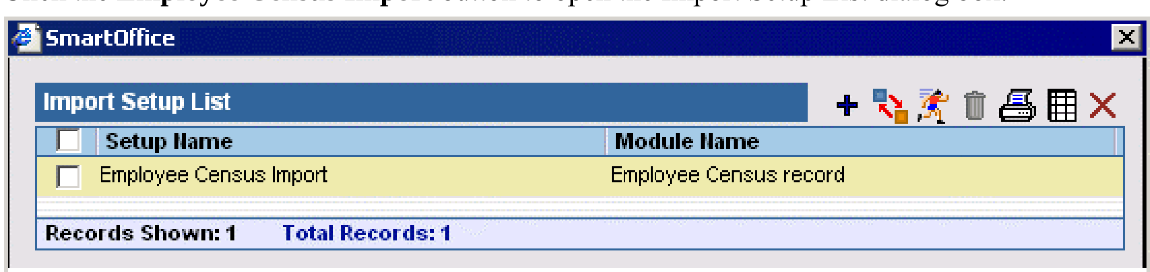
To edit Employee Census Data, click the first column hyperlink to open the **Employee Census Information** dialog box. Edit the information as needed and then click the **OK** button.



Importing Employee Census Names

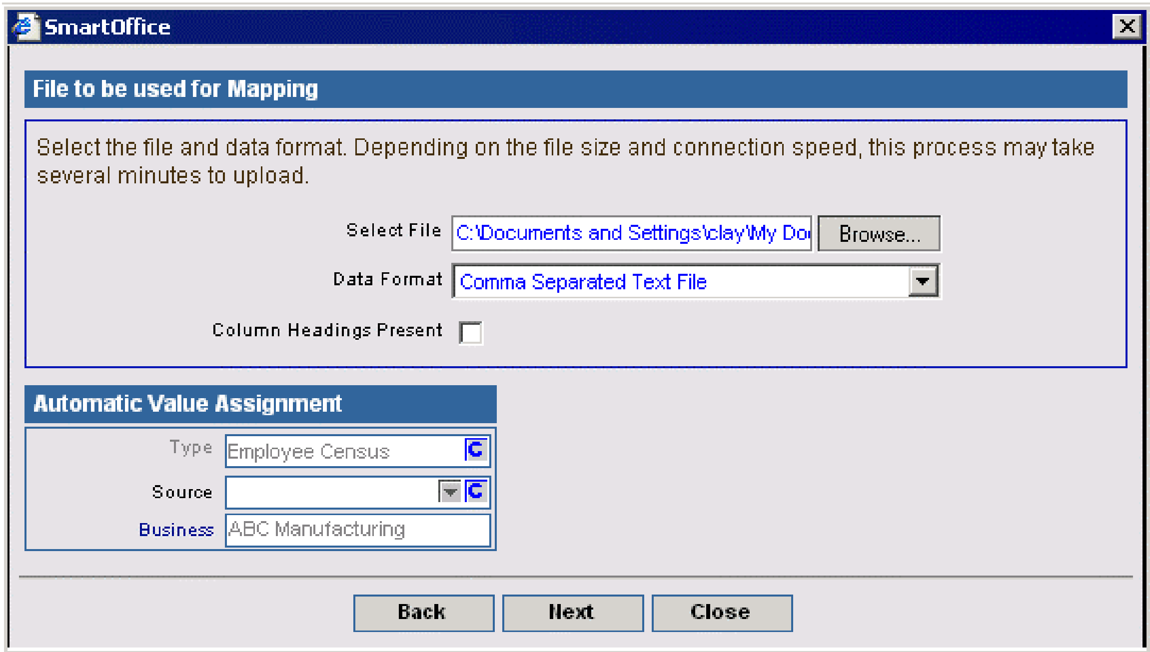
Employee Census names can be imported into the database using the **Import Census Names** option to reduce or eliminate manual data entry. The names to be imported must be in a Comma Separated Value (CSV) format.

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.

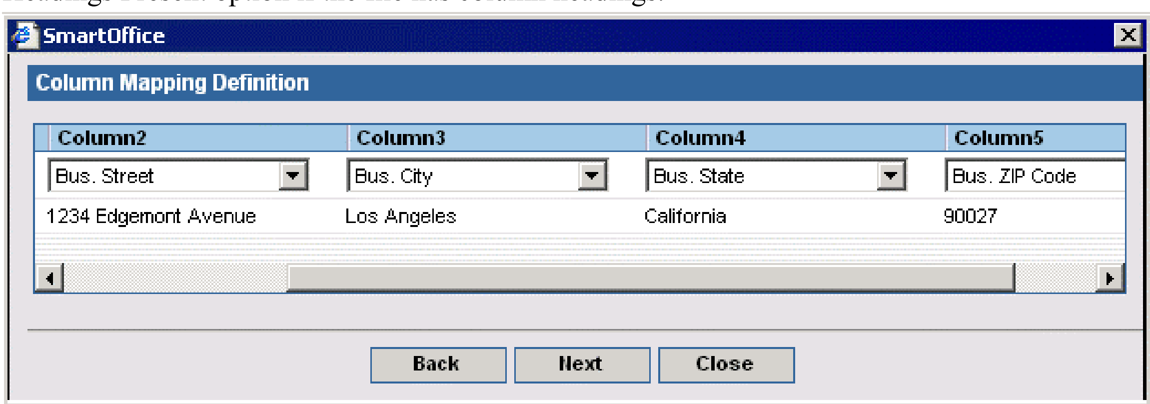


3. Click the **Add** button to create a new import definition (depends on user role) or click the **Run Setup** button to run an existing import definition.

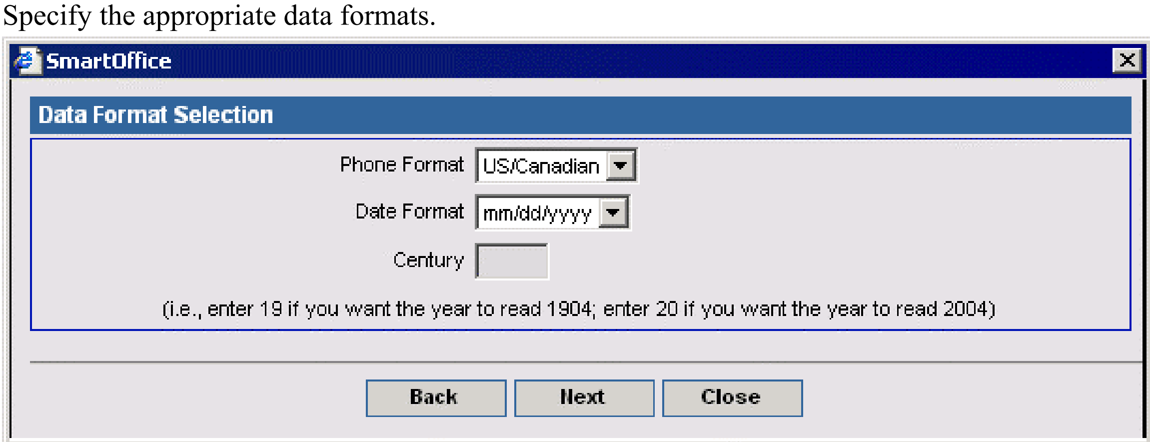
4. Enter the path to the file to import from, or click the **Browse** button to locate the file.



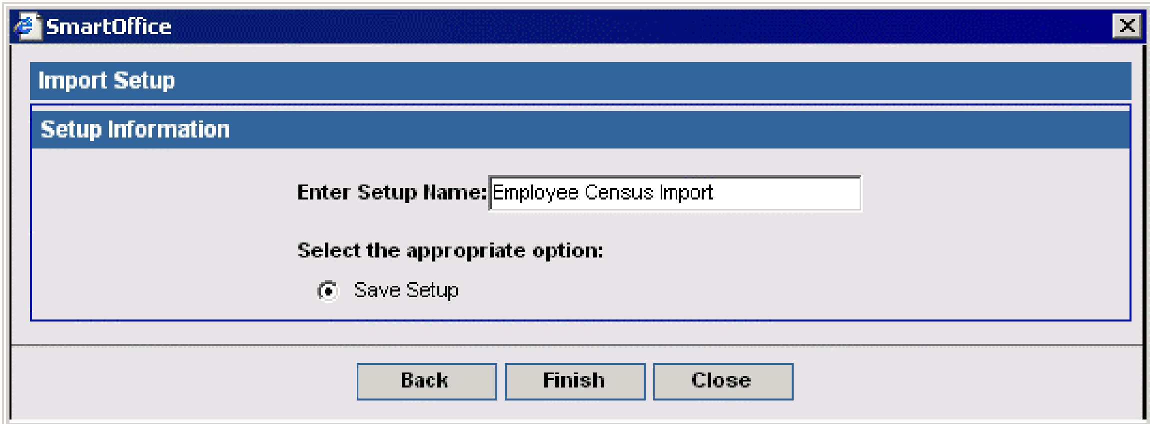
5. Click the **Next** button to continue.
6. Use the drop-down lists to select the fields in which to insert the data. Select the Column Headings Present option if the file has column headings.



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



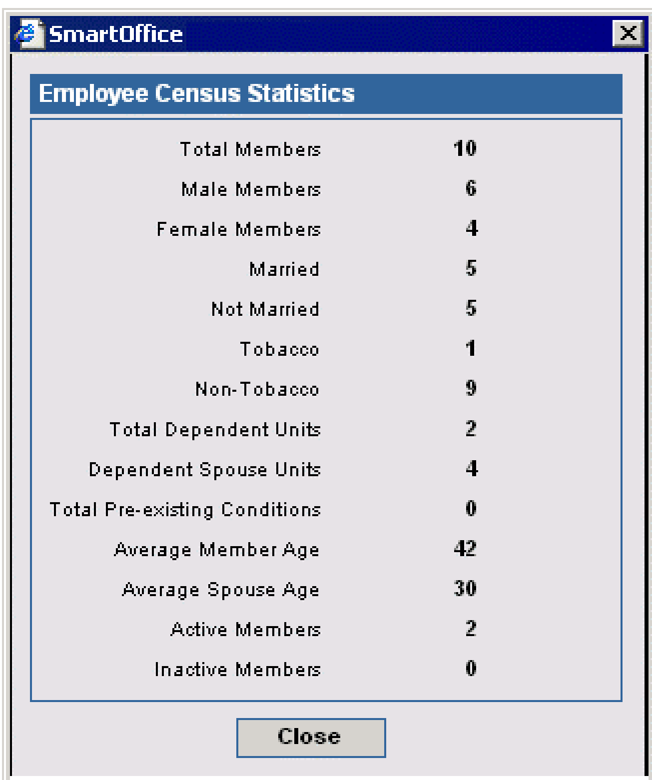
9. Click the **Next** button to continue.
10. Enter a setup name and then select the **Save Setup** option to save the import definition.



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

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	
Disability	0	0
Medical Premium		0
Annuity	0	0
LTC Prem		0
Homeowner's Prem		0
Auto Prem		2,500
Umbrella Prem		0
Critical Illness	0	0
Other Prem		0
Total Premium		2,500

Validated as of 01/05/2005

Group Benefits Tab

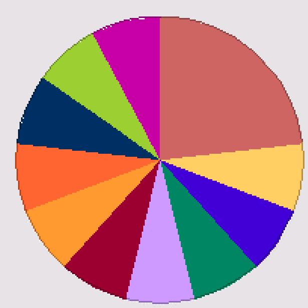
The Group Benefits tab totals all group policies by lines of coverage and shows a pie chart of Total Annual Premium by Insurance Type. To ensure current data, the Business Contact records must be validated using the Validate Current Contact button.

ABC Manufacturing

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

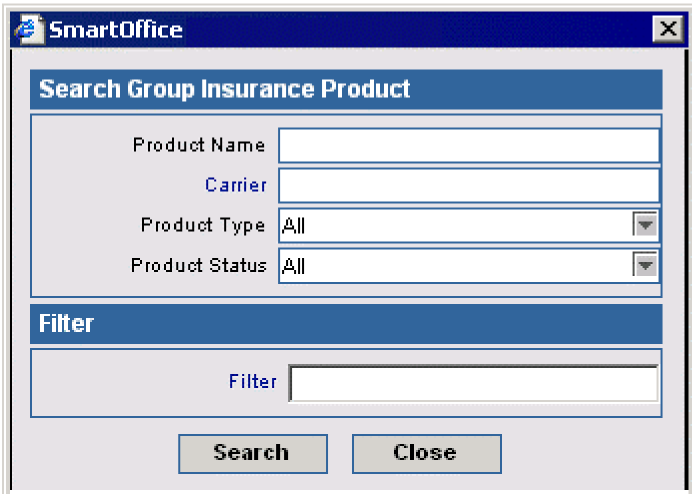


Group Products

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

Group Product Search

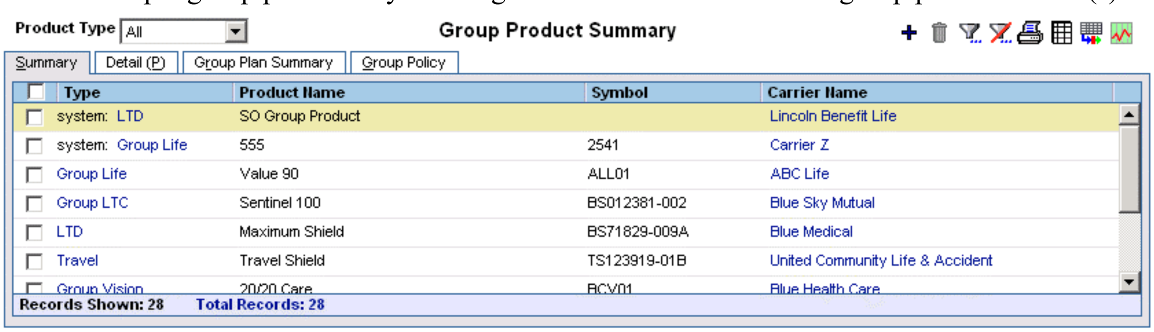
Select **Product – Group Search** from the **Policy/PCM Setup** menu to open the Search Group Insurance Product dialog box.



- 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.

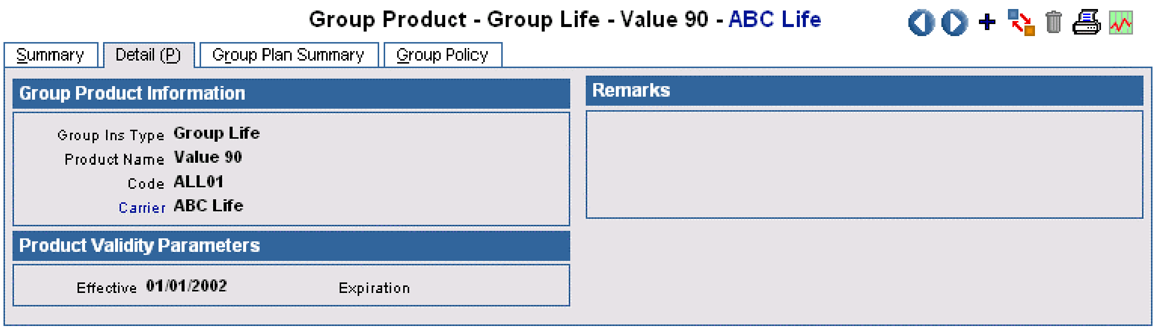
Summary Tab

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



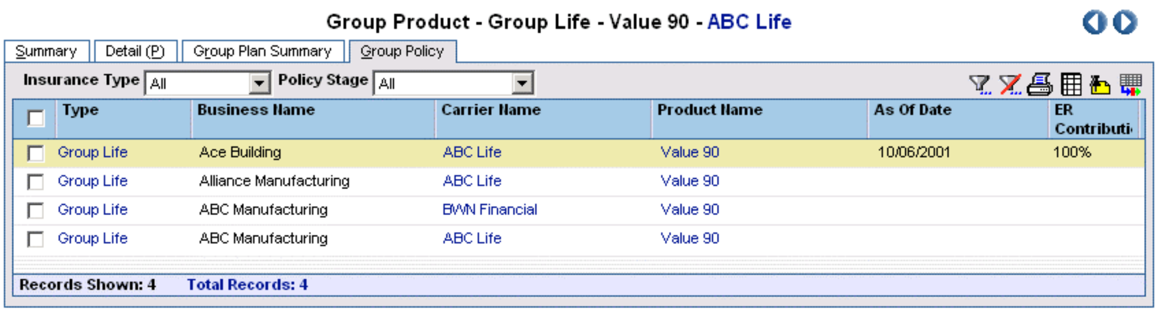
Detail Tab

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 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.



Type	Business Name	Carrier Name	Product Name	As Of Date	ER Contributi
Group Life	Ace Building	ABC Life	Value 90	10/06/2001	100%
Group Life	Alliance Manufacturing	ABC Life	Value 90		
Group Life	ABC Manufacturing	BWN Financial	Value 90		
Group Life	ABC Manufacturing	ABC Life	Value 90		

Plan Summary Tab

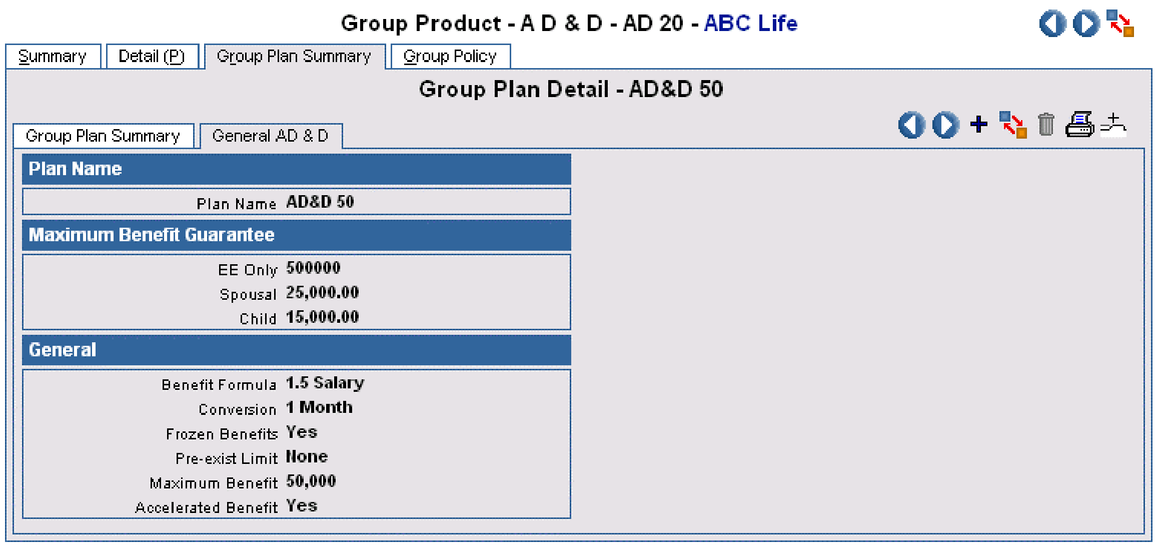
The difference between a product and a plan is that the product is much more general and the plans are the variations within the product line. For example, Blue Cross offers a suite of Medical products, of which plan variations are: HMO Access Plus, PPO 80/20, etc. Enter Medical as the product and the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

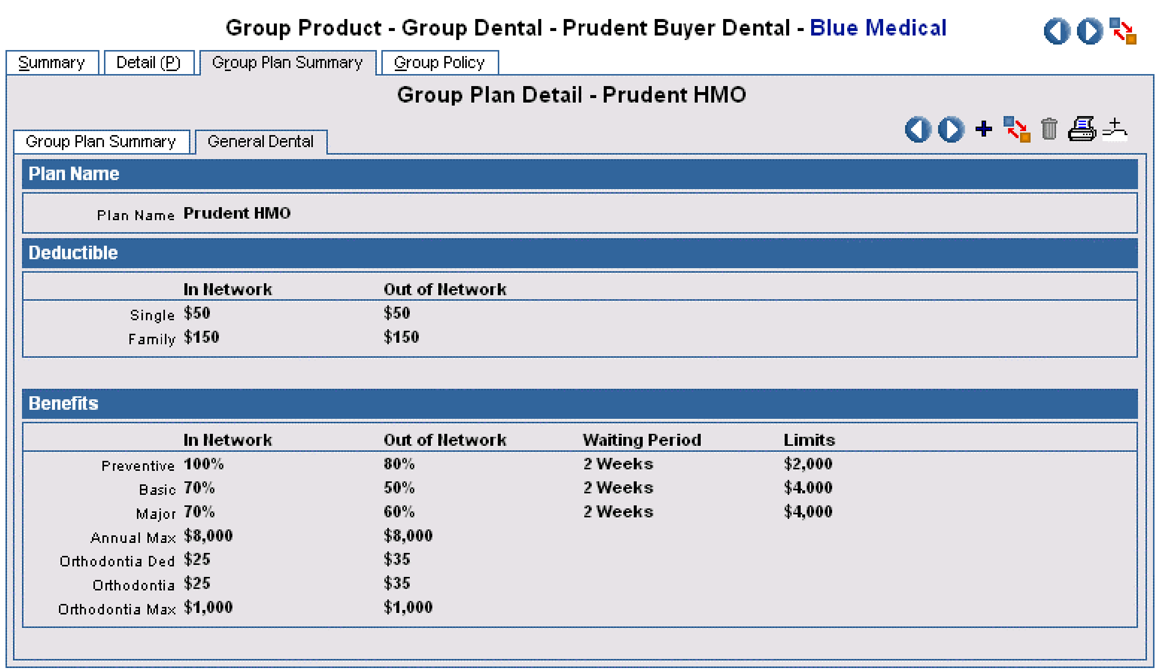
Product-Specific General Tabs

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.

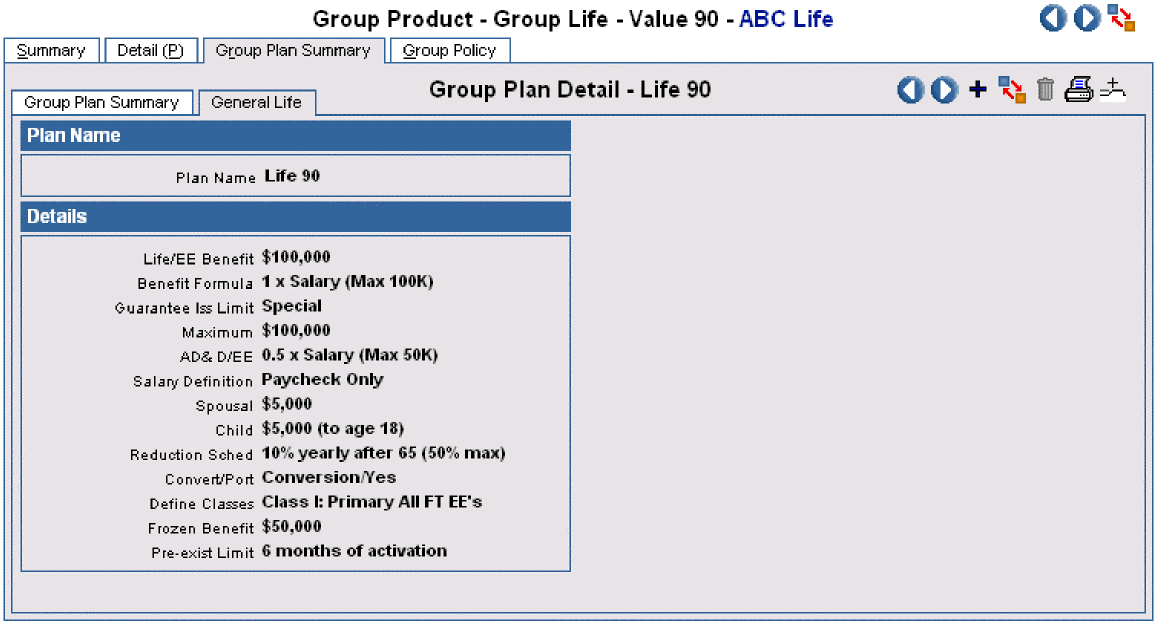
General AD & D Tab



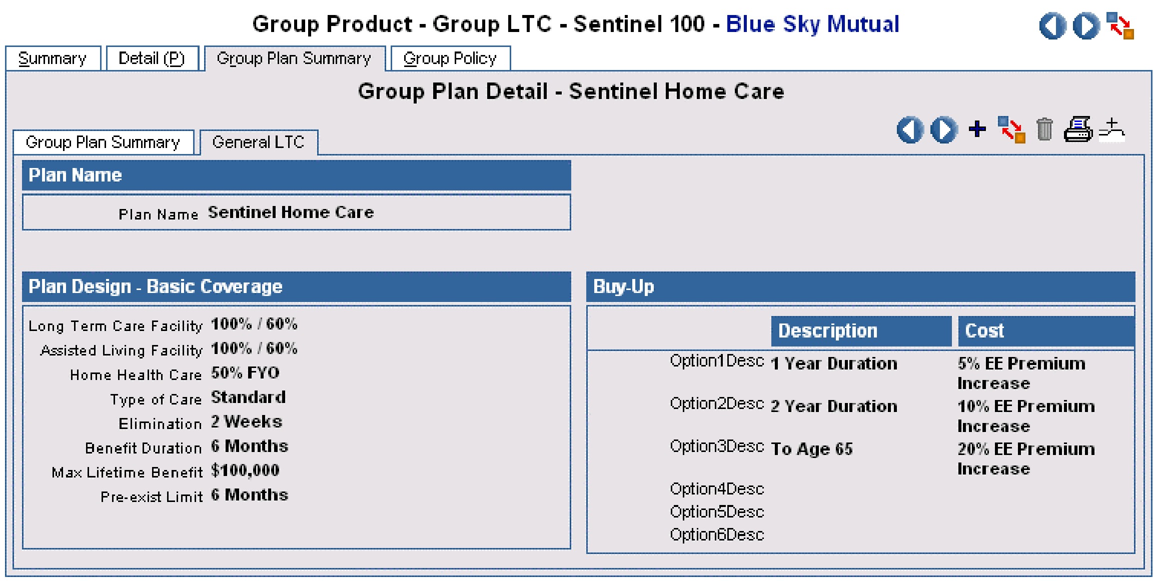
General Dental Tab



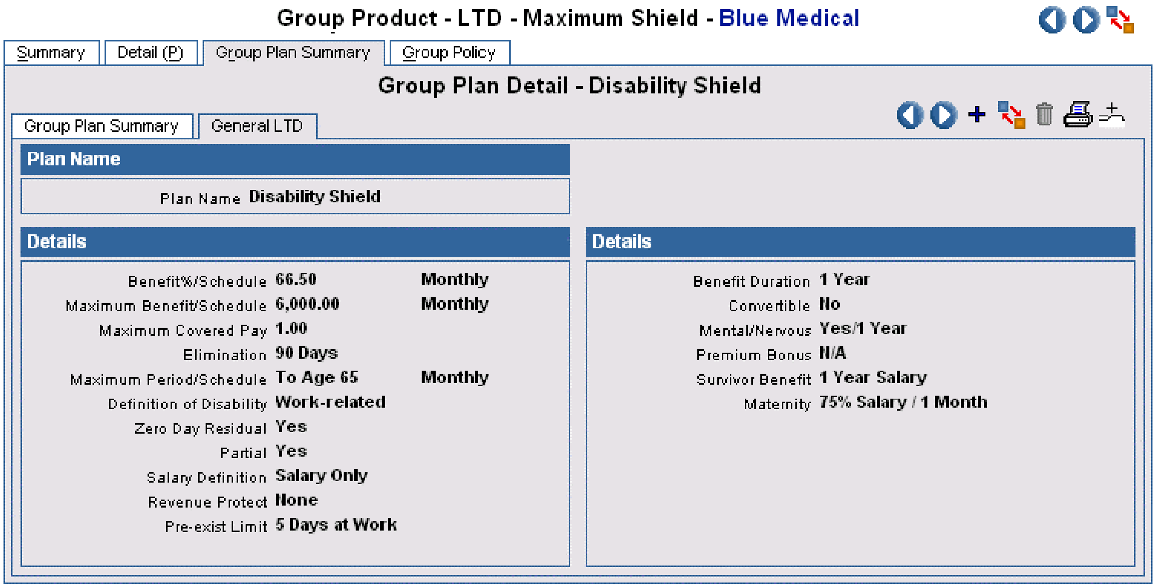
General Life Tab



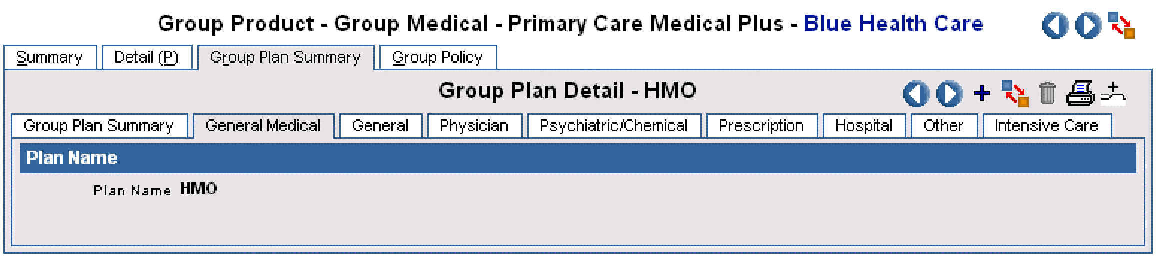
General LTC Tab



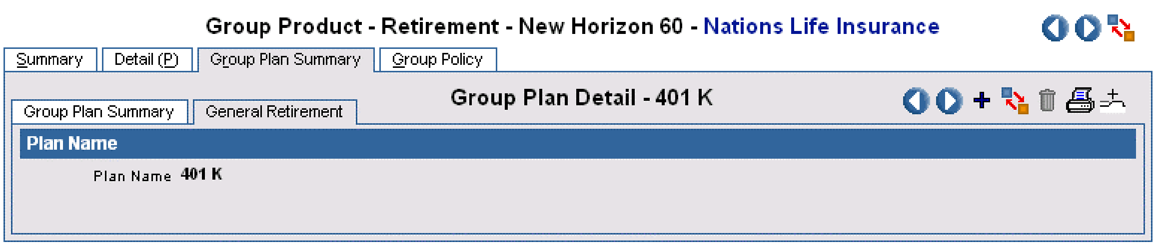
General LTD Tab



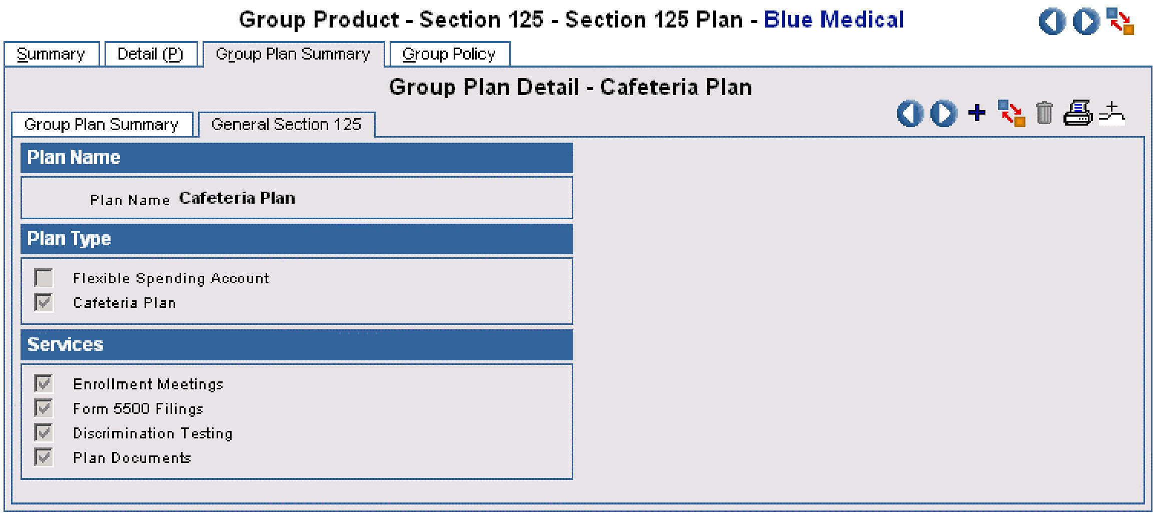
General Medical Tab



General Retirement Tab



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**

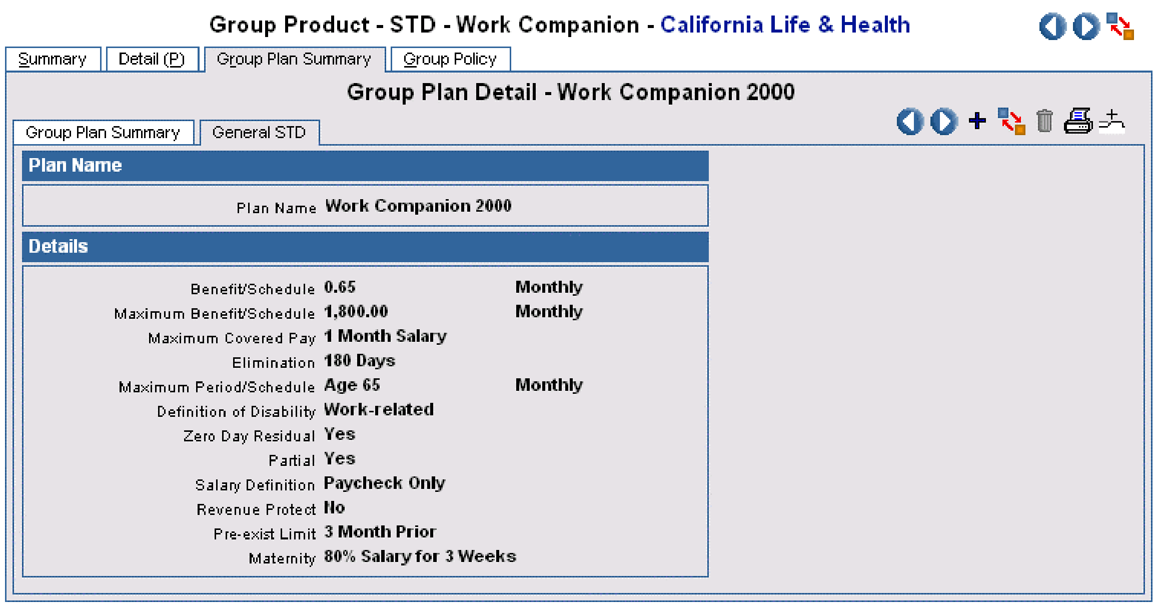
Plan Type

- [ ] Flexible Spending Account
- [x] Cafeteria Plan

Services

- [x] Enrollment Meetings
- [x] Form 5500 Filings
- [x] Discrimination Testing
- [x] 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

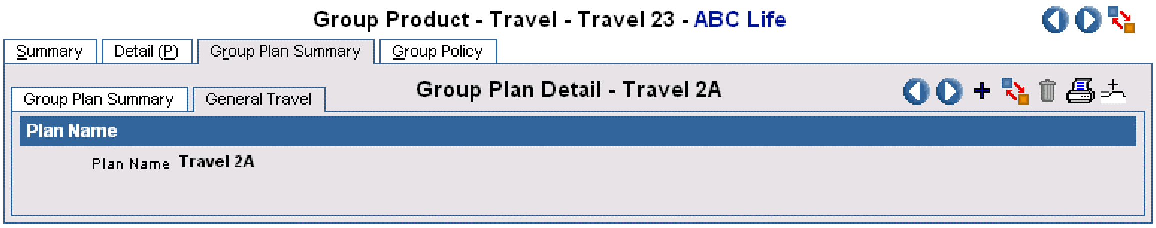
Plan Name

Plan Name **Work Companion 2000**

Details

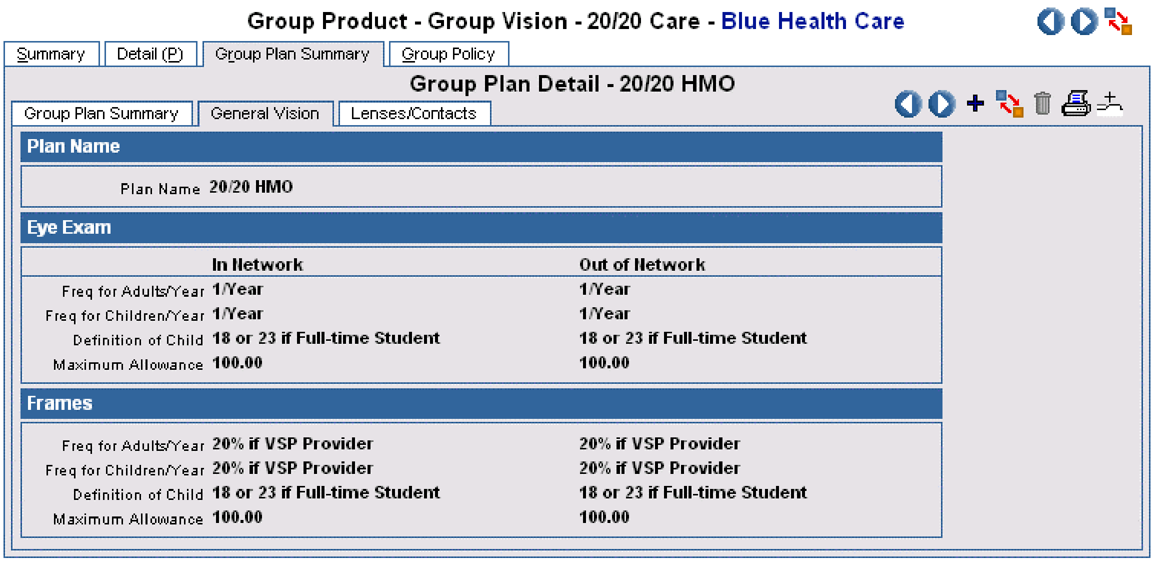
Benefit/Schedule	**0.65**	**Monthly**
Maximum Benefit/Schedule	**1,800.00**	**Monthly**
Maximum Covered Pay	**1 Month Salary**	
Elimination	**180 Days**	
Maximum Period/Schedule	**Age 65**	**Monthly**
Definition of Disability	**Work-related**	
Zero Day Residual	**Yes**	
Partial	**Yes**	
Salary Definition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

General Travel Tab

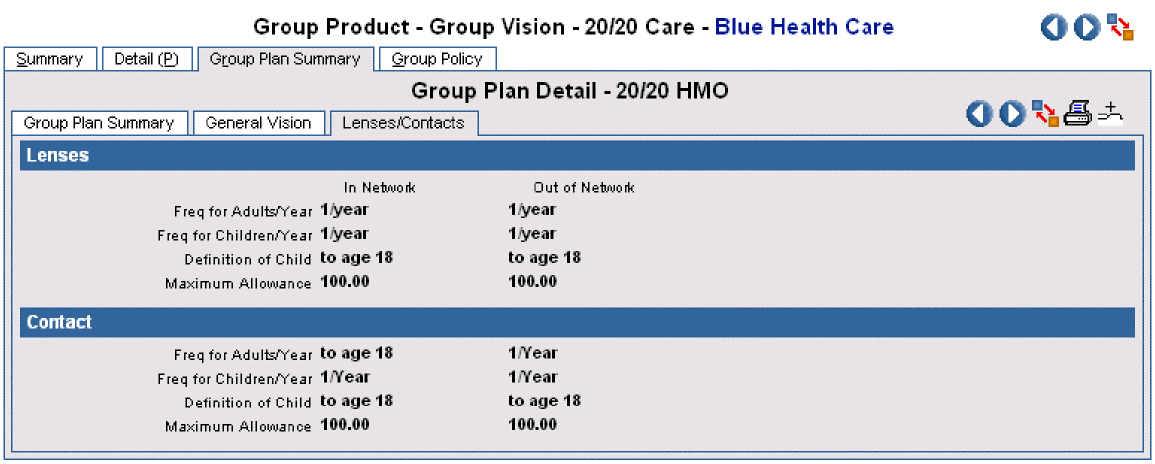


General Vision Tab

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.



Lenses/Contacts Tab

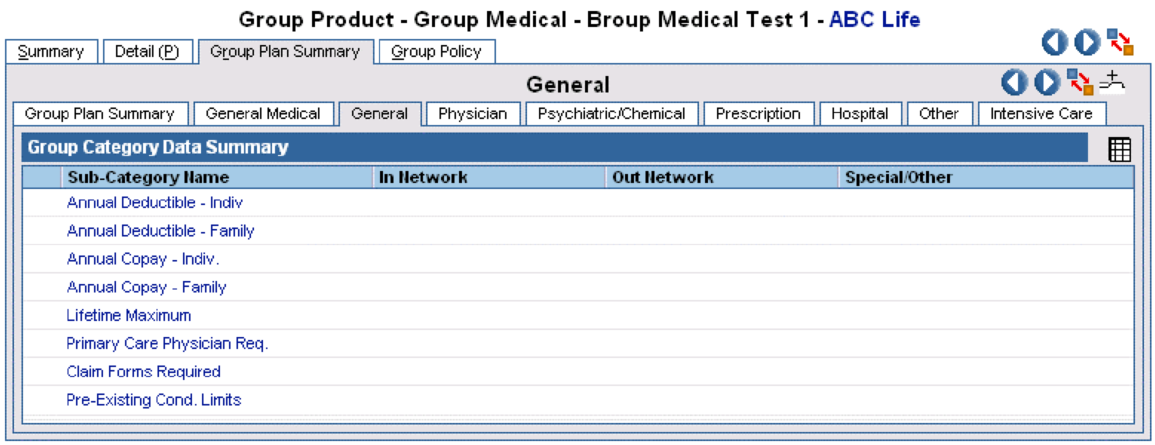


User-Defined Tabs

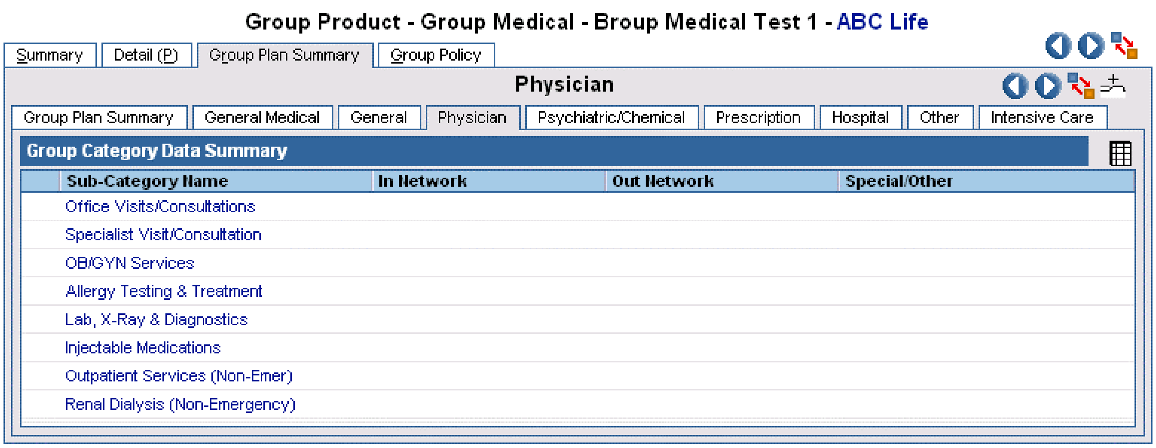
Medical Products

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.

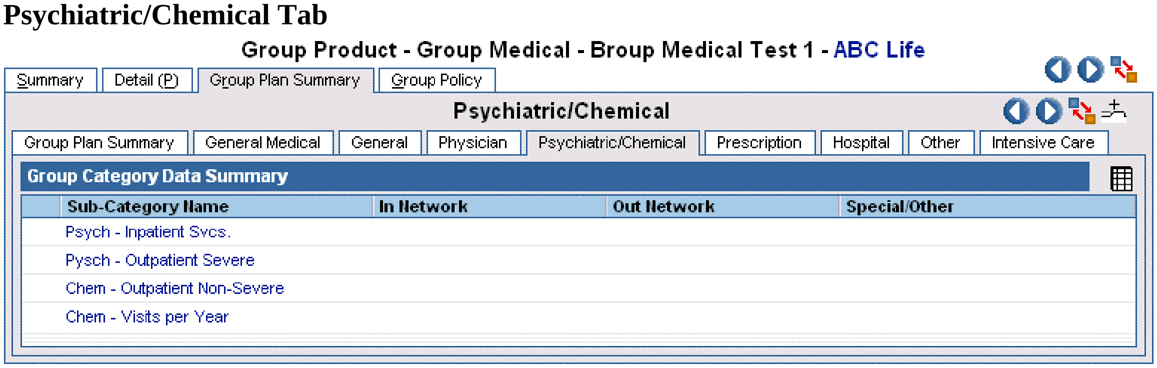
General Tab



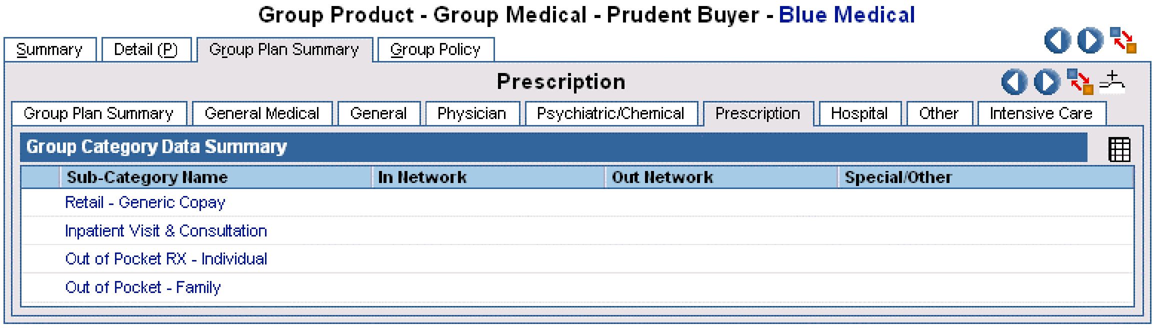
Physician Tab



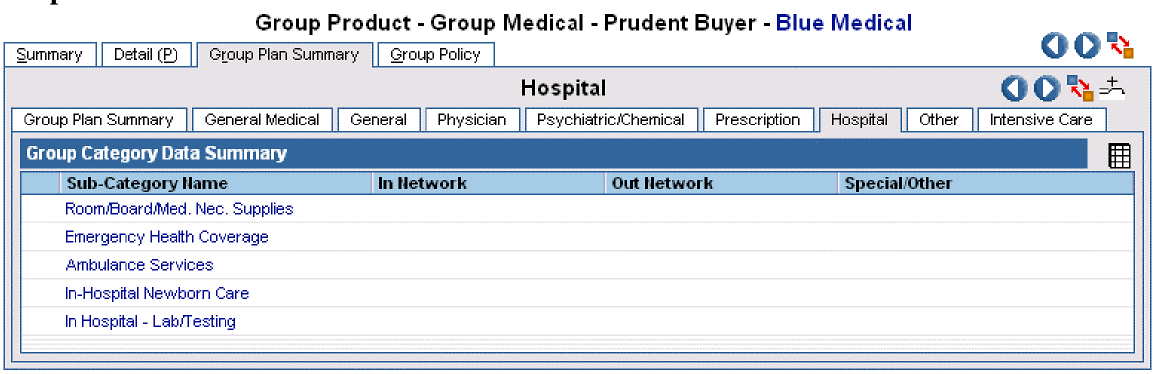
Psychiatric/Chemical Tab



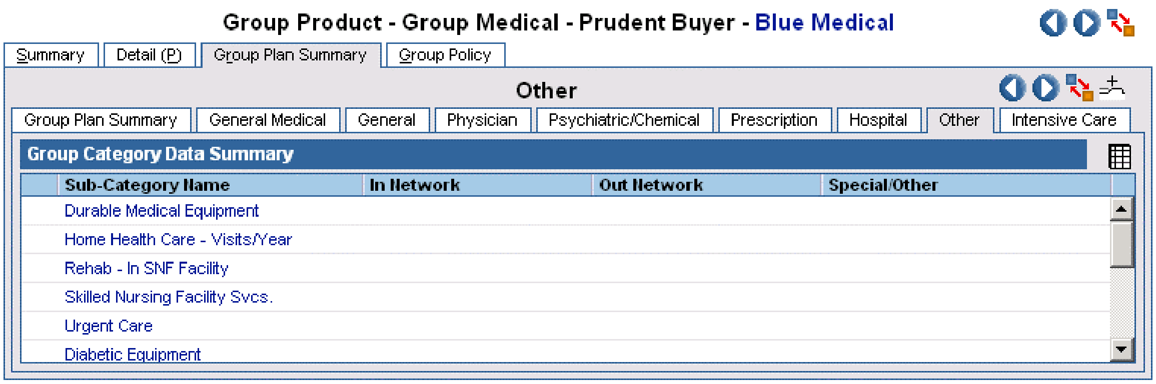
Prescription Tab



Hospital Tab



Other Tab

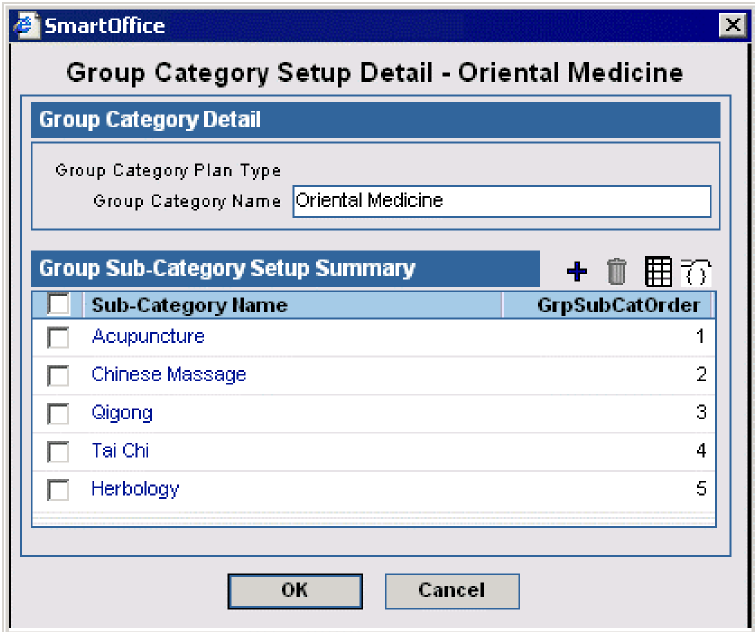


Add a Category Tab

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.

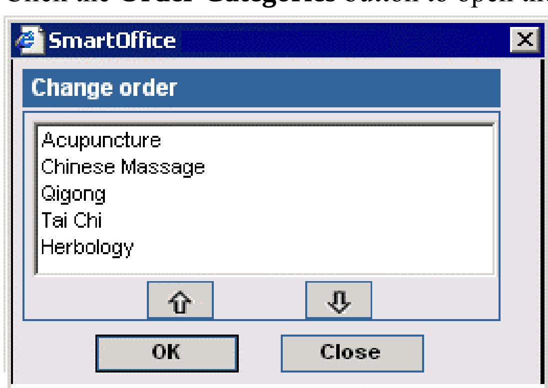


Changing Category Order

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.

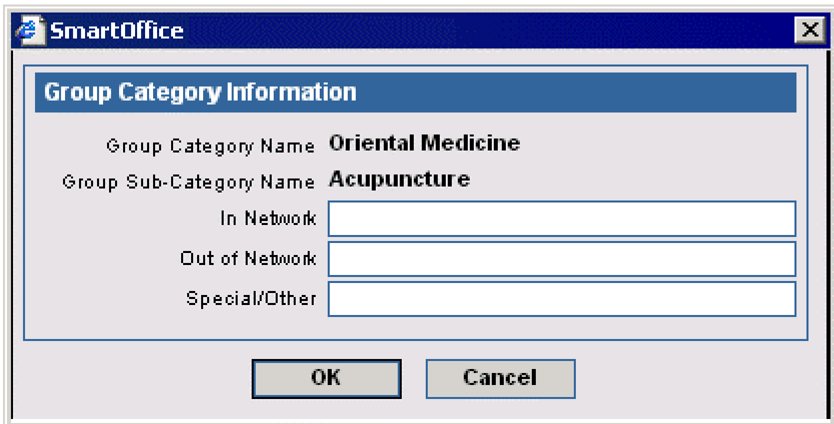


3. Select the sub-category to be moved and use the Up and Down arrows to move it into the appropriate position.
4. Click the **OK** button.

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.

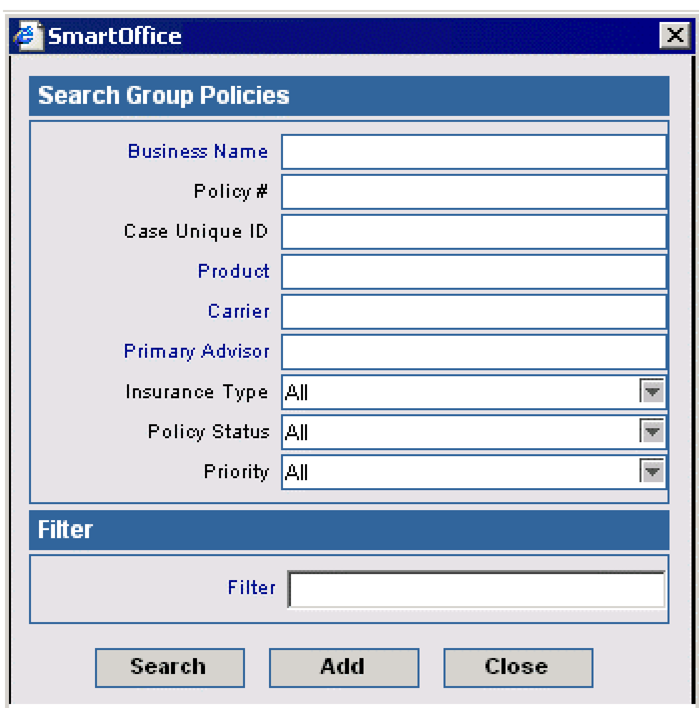


Group Policies

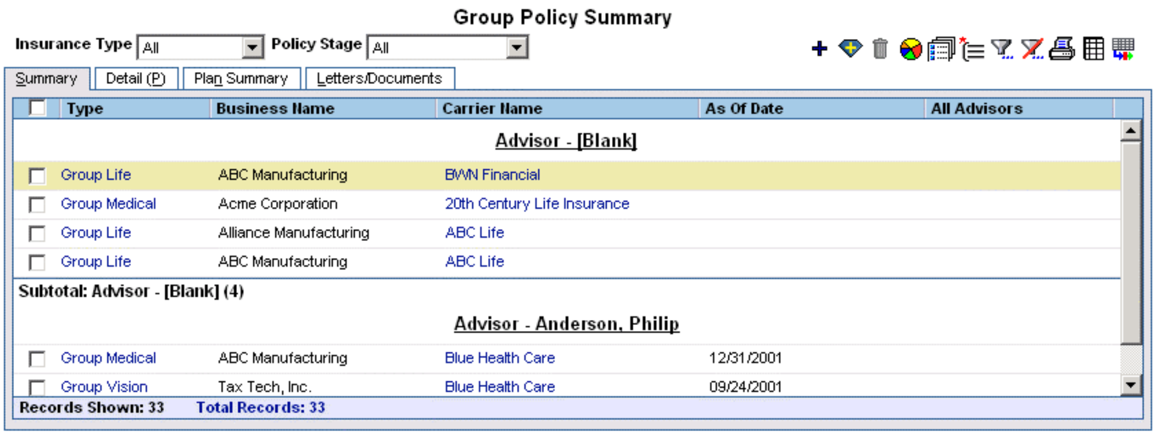
To understand how the Group Policy tabs relate to SmartGroupBenefits, refer to the *Workflow Diagram, Group Policy Entry*.

Group Policy Search

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

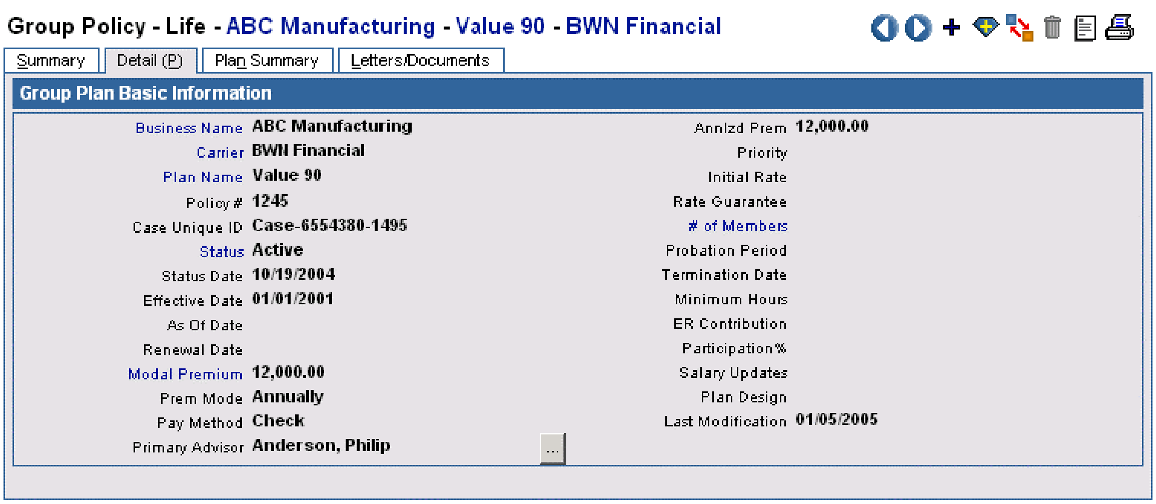


- Click the **Search** button without entering any search criteria to display the summary spreadsheet.
- To display a summary based on specified criteria, type those parameters into the appropriate fields (e.g., Business Name, Policy#, Insurance Type, Policy Status) before clicking the **Search** button.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



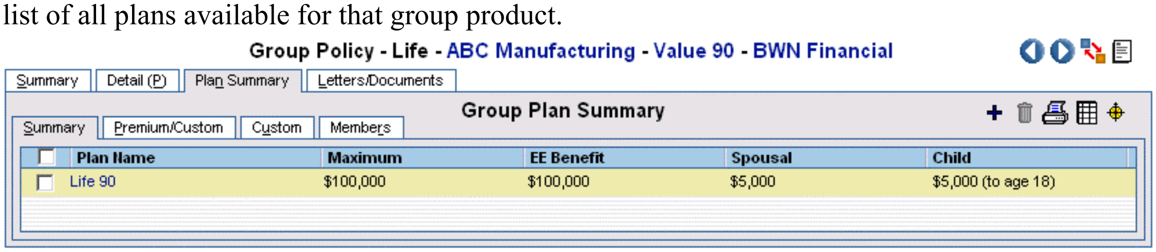
Detail Tab

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



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.



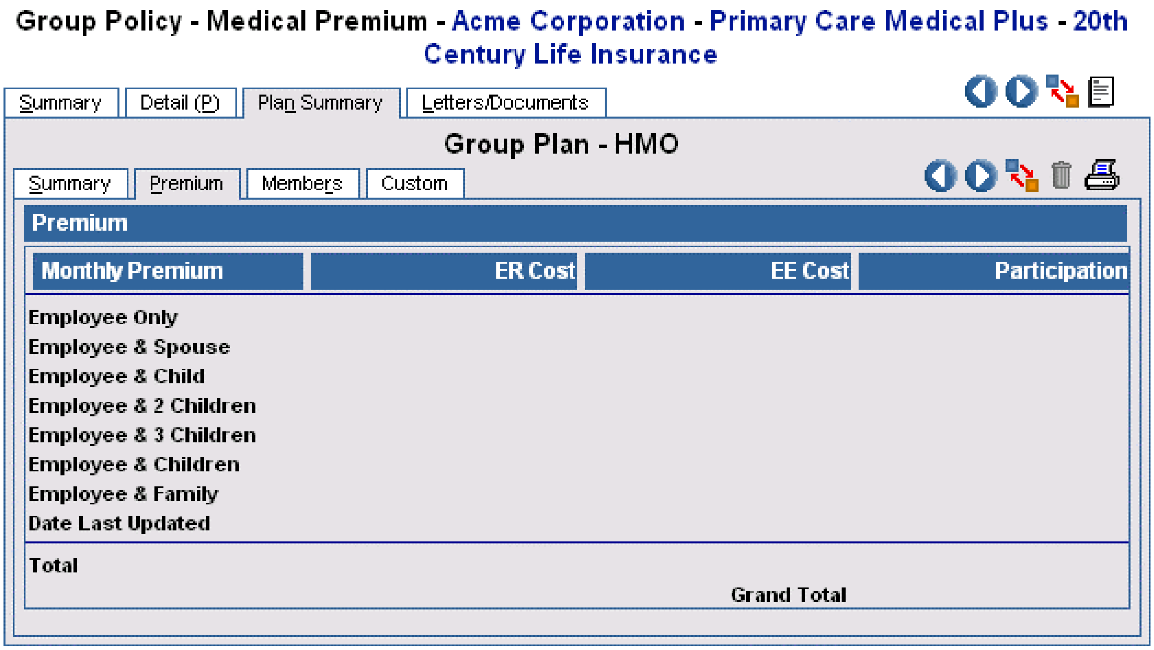
Viewing Plan Benefits

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.

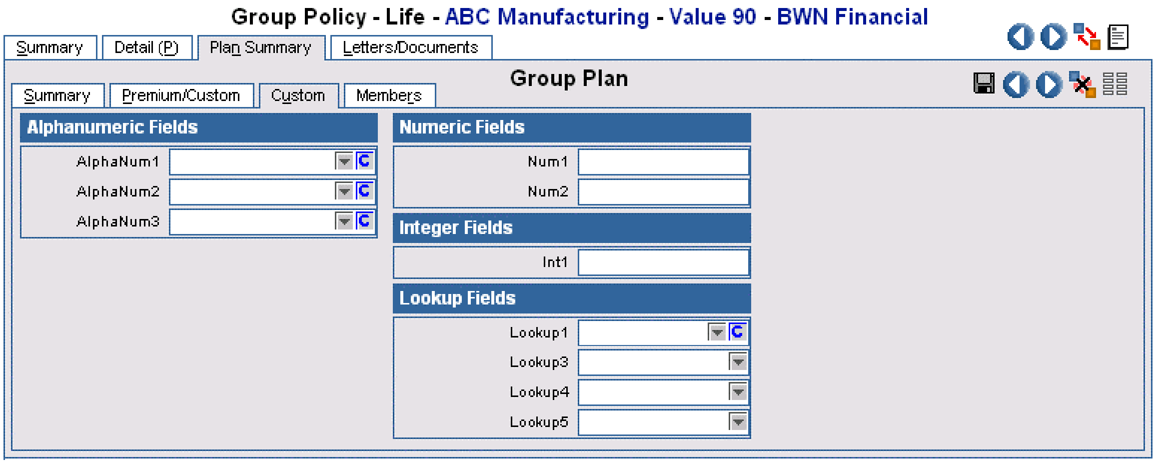


Travel Products

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

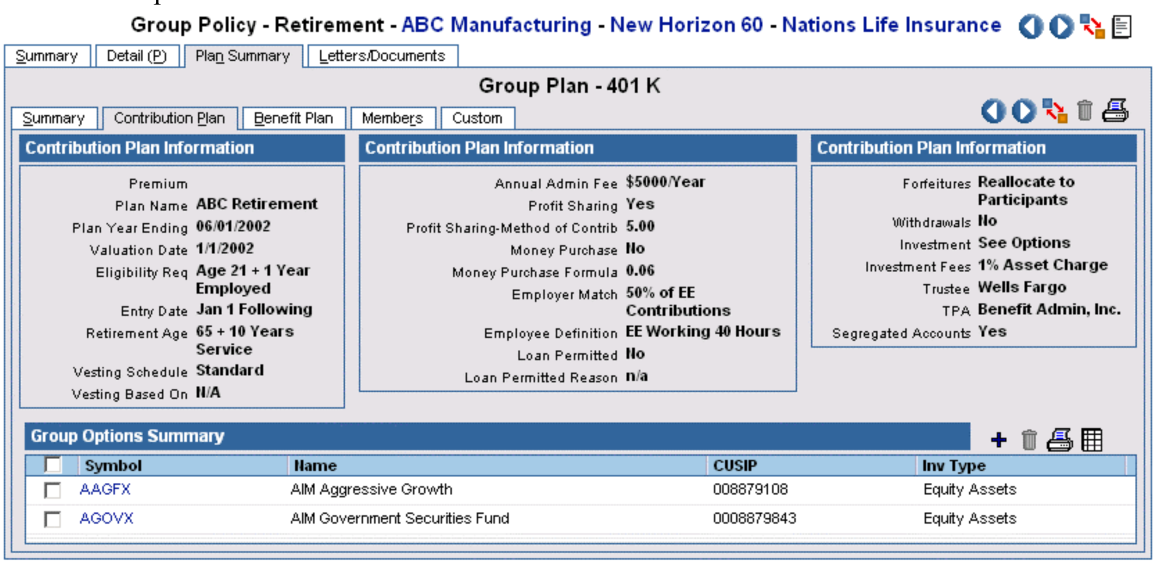
Custom Tab

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.

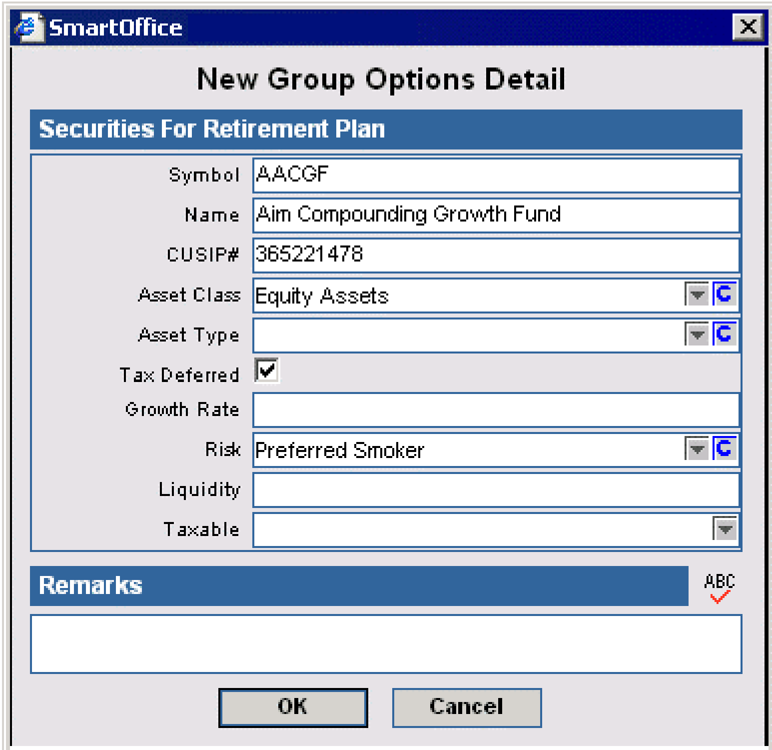


Contribution Plan Tab

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

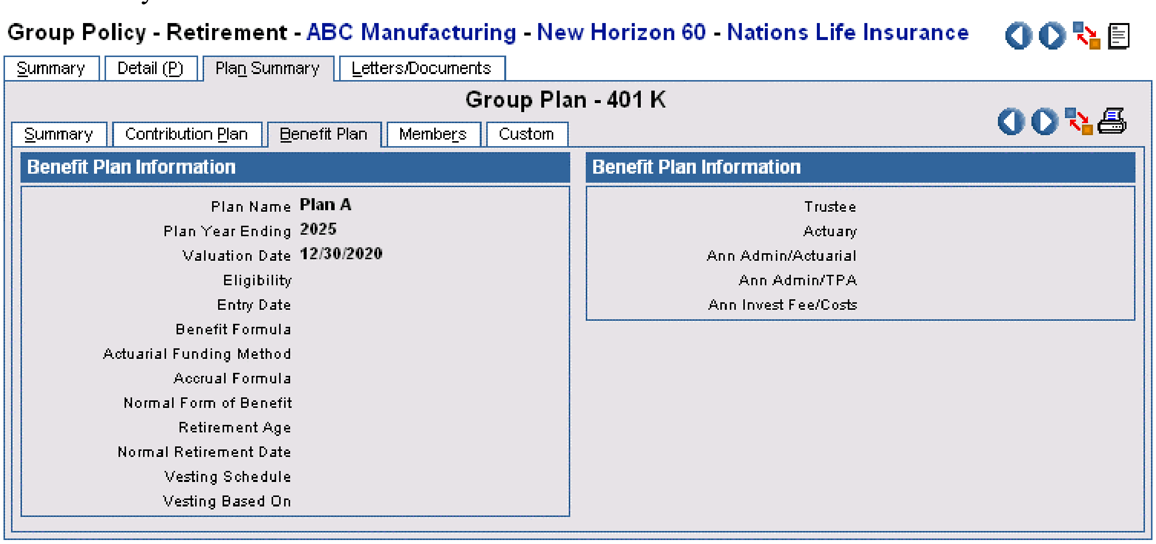


In the Group Options Summary, the security choices for the contribution plan can be added. These securities are not tied to the Security Master for investment products. Click the **New** button on the Group Options Summary section to add additional security choices for the contribution plan.



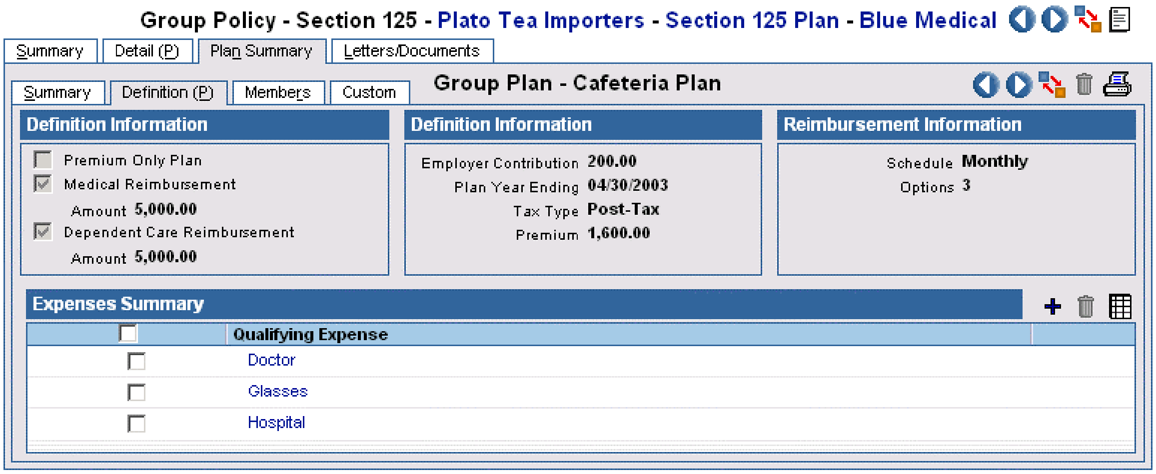
Benefit Plan Tab

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.



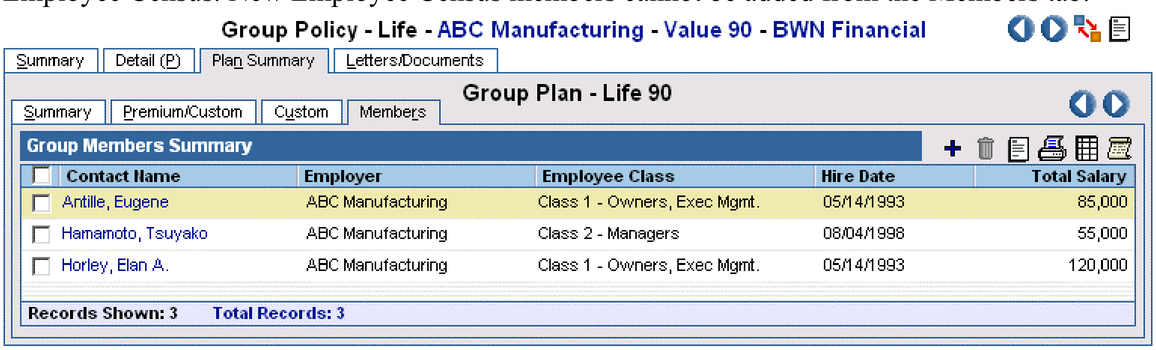
Definition Tab

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



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 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 = ∑ Group Participants for all plans of the selected group policy.

Detail Tab, Annual Premium

Annual Premium = Modal Premium × 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.