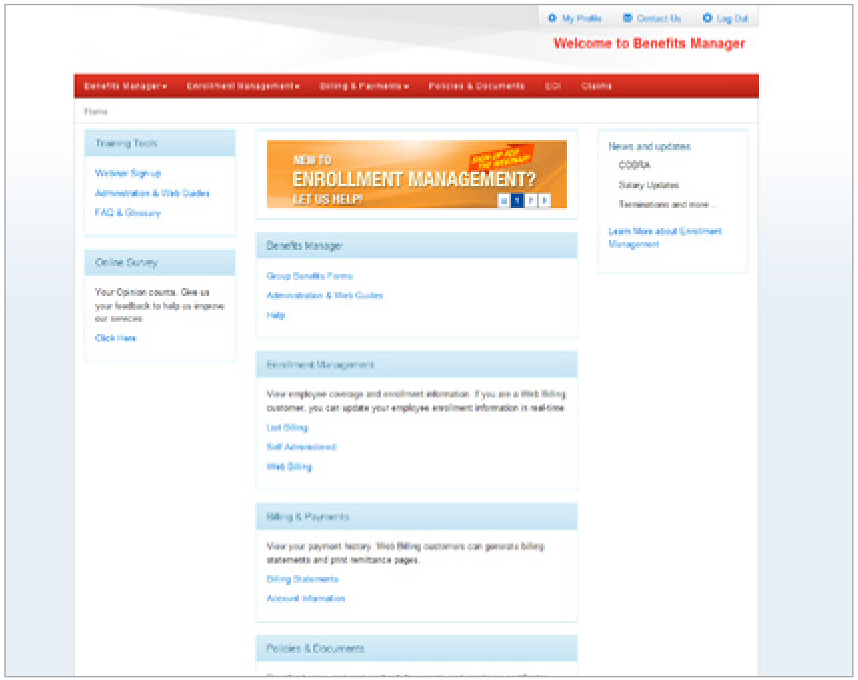

Welcome to

Benefits Manager

Instruction Guide for

Self-Administered Billing

Contents | Next >

This instruction guide demonstrates how to navigate through Benefits Manager. Please make sure you are successfully logged into Benefits Manager before beginning this guide. (Diagram 1).

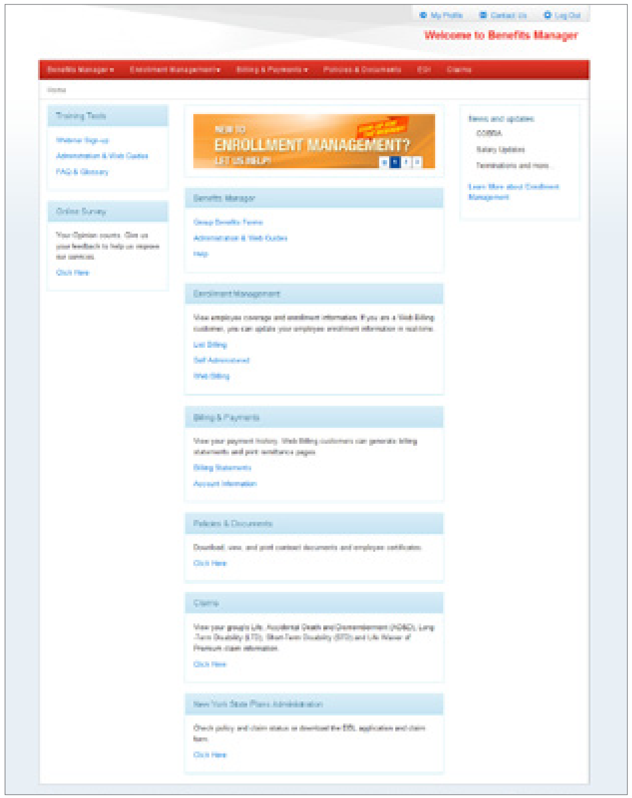

Diagram 1

Contents:

Section 1: Group Billing and Payment Information
Viewing your group's billing and payment activity 3

Section 2: Group Billing and Payment Information
Viewing your group's billing and payment activity 4

Section 3: Downloading Documents
View and download your group policies and documents 5

Section 4: Profile Management
Manage user information 7

Section 5: Help
Help 8

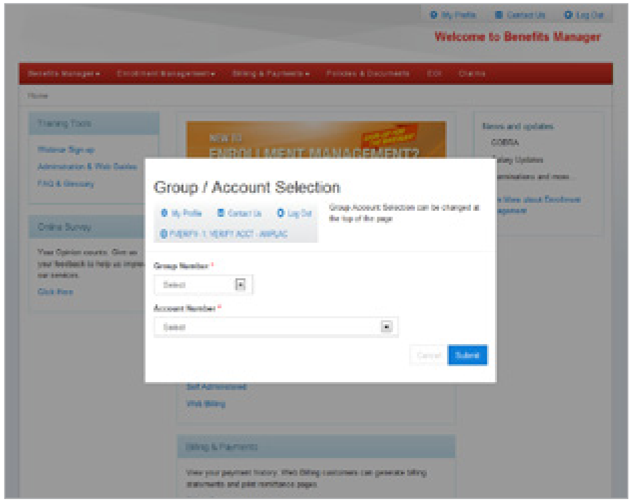

Diagram 2

Section 1:

Group Billing and Payment Information

Step 1: Select your group and account number.

Tip: Multiple group/account customers have the option to select a different group/account in a pop up box and at the top right corner of the page.

This concludes Section 1 of 5.

Click "Next" below to continue to Section 2 of Benefits Manager.

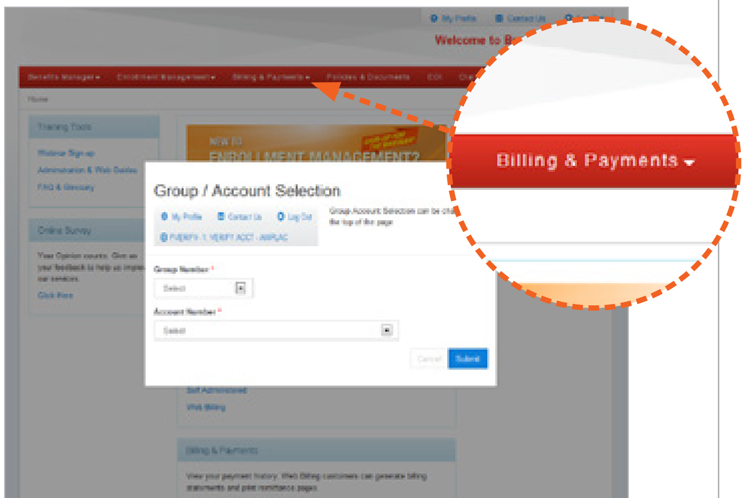

Diagram 2

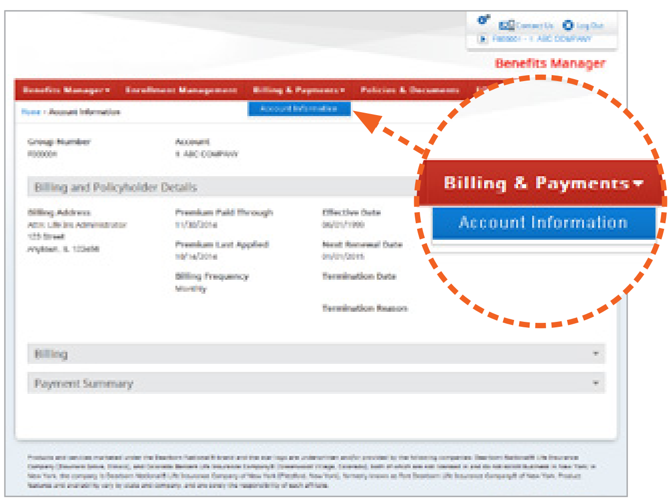

Diagram 3

Section 2:

Group Billing and Payment Information

Account Information:

This page displays Policyholder Detail:

- Billing Address
- Premium Paid Through (Date)
- Premium Last Applied (Date)
- Billing Frequency
- Effective Date
- Next Renewal Date
- Termination Date
- Termination Reason

Billing History and Payment Summary are also available on this page (Diagram 3).

This concludes Section 2 of 5.

Click "Next" below to continue to Section 3 of Benefits Manager.

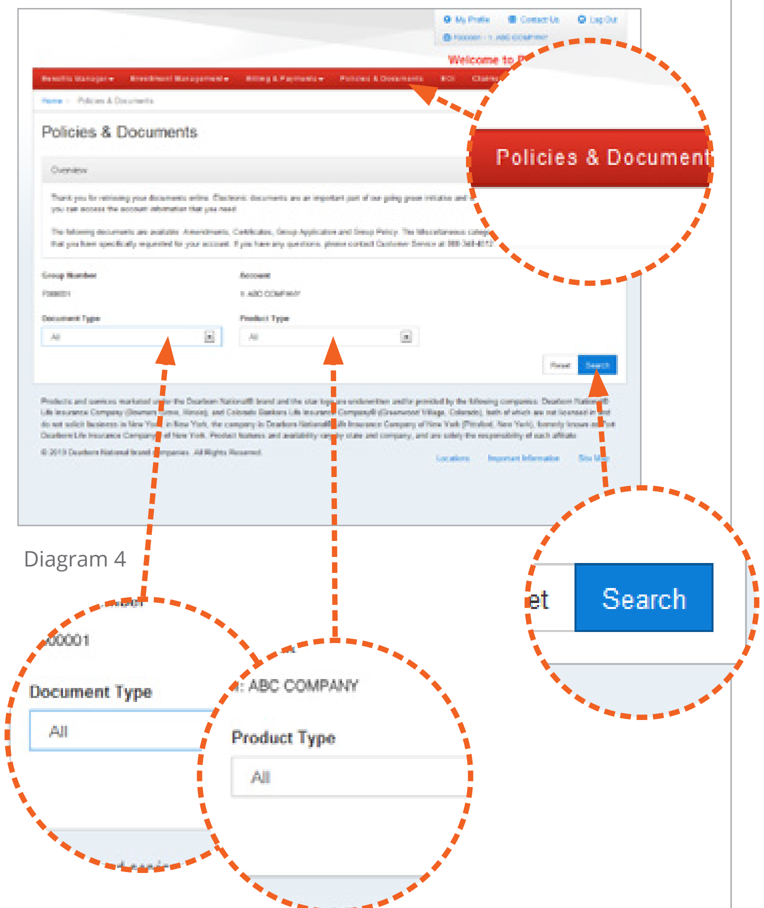

Diagram 4

Section 3:

Downloading Documents

To begin, click on Policies & Documents (Diagram 4)

Step 1: Select the desired Document and Product type, then click "Search" (Diagram 4).

There are 5 Document Types to choose from:

Amendment - a copy of any changes to your contract.

Certificate - a copy of your group certificate.

Group Application - a copy of your group's application.

Group Policy - a copy of your group policy.

Rate Grid - rate grids applicable to your group's coverage.

Miscellaneous - may contain enrollment forms or other group documentation.

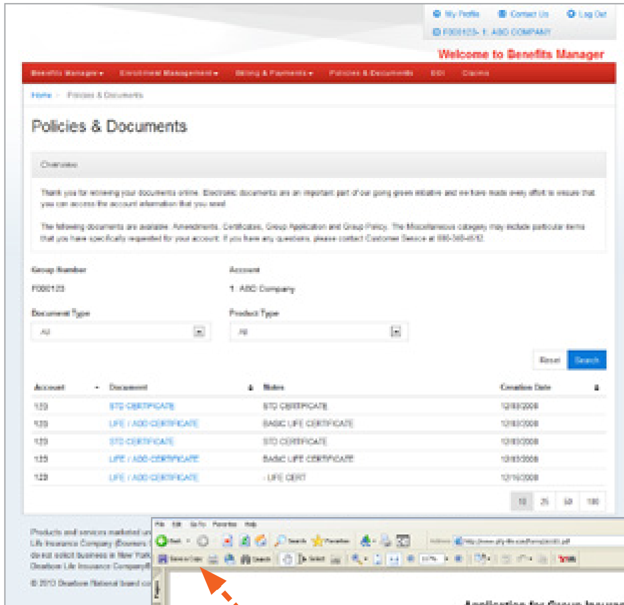

Diagram 5

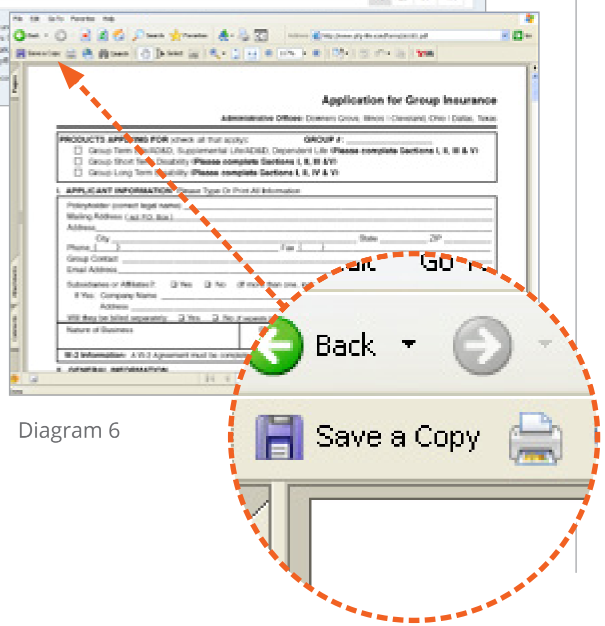

Diagram 6

Tip: You can sort documents by Account Number, Document Notes and Creation Date (Diagram 5).

All documents are in PDF format and can be printed and/or downloaded.

Tip: To print the document, click on the printer icon (Diagram 6). To download the document, click on the diskette icon and designate where you want to save the document (Diagram 6).

This concludes Section 3 of 5.

Click "Next" below to continue to Section 4 of Benefits Manager.

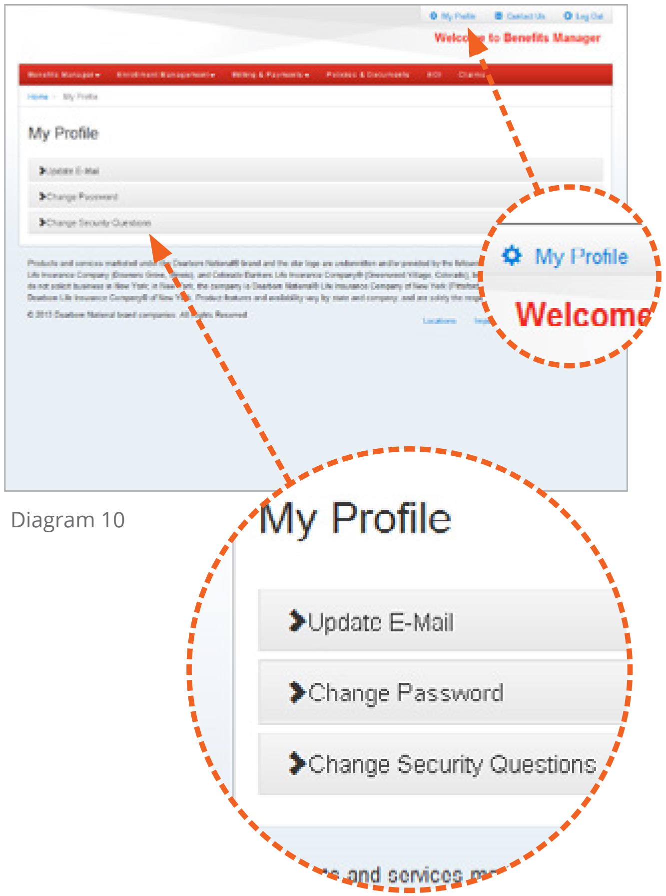

Diagram 10

Section 4:
Profile Management

My Profile (Diagram 10) is where to manage user information.

There are 3 categories to choose from:

1. **Update E-mail** - Change the e-mail address we use as part of our Change Password verification process.
2. **Change Password** - Change the password you use to access Benefits Manager.
3. **Change Security Questions** - Manage the questions we will ask in case you forgot your password.

This concludes Section 4 of 5.

Click "Next" below to continue to Section 5 of Benefits Manager.

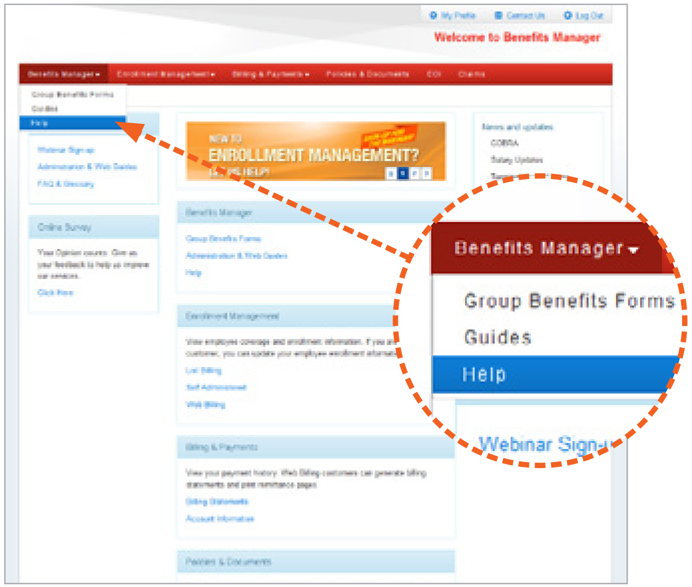

Diagram 11

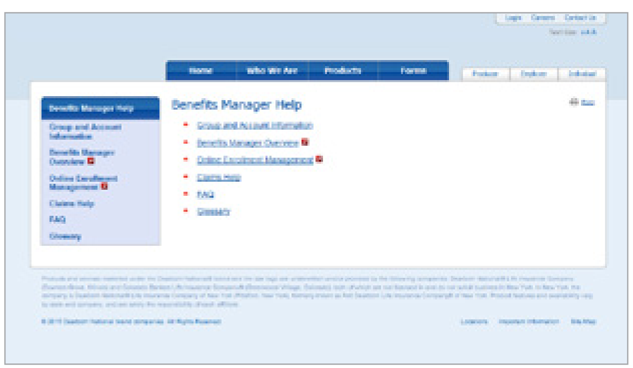

Diagram 12

Section 5:

Help and Frequently Asked Questions

If you need assistance click on “Help“ from the submenu anywhere in Benefits Manager (Diagram 11).

The Help window (Diagram 12) contains 7 categories to choose from:

1. Help Main Menu
2. Group and Account Information
3. Benefits Manager Overview
4. Claims Help
5. FAQ
6. Glossary

This concludes Section 5 of 5.

Thank you for using Benefits Manager.