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1.0 Introduction

1.1 Welcome

Welcome to ClaimSecure's improved web-based eligibility system! This user-friendly system provides access via the Web for you to:

- search for specific groups and members within groups
- view detailed information about groups, members, dependents and beneficiaries
- add & edit eligibility details for members, dependents, and beneficiaries
- view member history, billing & benefit plan information

The purpose of this manual is to improve usability, increase performance and provide you with a step by step guide on how to use ClaimSecure's web based system. All images in this guide were reconstructed from actual screenshots to produce the best image quality. As a result, some images may differ slightly from what you actually see in the system.

If you have any questions after reviewing this manual, please contact your Client Service Associate. ClaimSecure will make available ongoing support and work closely with you to resolve any difficulties that you may encounter. Contact ClaimSecure www.claimsecure.com

Questions	Who To Contact	Telephone Number	E-mail address
Training and Procedures (request a User ID and password)	Your Client Service Associate	888-479-7587	
Eligibility Inquiries (change member ID, assistance waiving waiting periods, etc.)	Eligibility Updates	888-513-4464	eligibilityupdates@claimsecure.com
Logon Issues (unable to connect to the web, error messages are displayed, etc.)	Helpdesk	888-513-4464 ext. 2621	helpdesk@claimsecure.com

1.2 About the Eligibility System

The ClaimSecure eligibility system is a web-based application and is supported between 8:00 am and 5:00 pm Eastern Standard time.

Navigation
As a web-based application, the system makes use of the navigation buttons commonly found on browsers (forward, back, stop and refresh). In addition to regular browser navigation buttons, our system offers its own navigational buttons. A printer-friendly version of any page within the system is available via the PRINT VIEW link located in the upper right corner of every page.

Timed Sessions
Each web session is timed so that if you leave a web session inactive for a certain period of time it will expire automatically. After a session has expired, you must re-log into the application to regain your connection.

Mandatory Fields
When editing records, mandatory fields must be filled out correctly. If a mandatory field is left empty or contains invalid data the field will appear with a red background and an error message will display.

Passwords
Passwords in the ClaimSecure system are masked and encrypted. All new users are provided with an initial default password.

Web Site Unavailability
At the end of each month, ClaimSecure is required to run premium billings for all our accounts. During the last 3 business days of each month, we ask that all clients refrain from adding, changing or terminating member eligibility to help ensure accuracy in our billings. We thank you for your cooperation.

2.0 Getting Started

2.1 Important General Information

Security
Security is an extremely important issue when sharing information over a network. Multiple layers of security are integrated into our system. Individual users will be provided with a unique username and a password that allows them to access only the data that pertains to their own account(s). Privileges are restricted to the user's security level and are specific to the client related group.

Printing
A printer-friendly version of any page within the system is available via the "print view" link located in the upper right corner of each page. Additional help is offered on the top right corner of the screen. Please explore the 'FAQs' and 'Help' pages.

Date Format
All dates are displayed in dd/mm/yyyy format with a calendar option.

Change Certificate ID, and Effective Benefit Dates

These changes must be done by a ClaimSecure Administrator. Please e-mail your request to our Eligibility Management Department at: eligibilityupdates@claimsecure.com

Mandatory Fields

Error messages will appear next to mandatory fields that are left blank or contain invalid data. Records will not be saved until all mandatory fields have been completed correctly.

Member Certificate Identification

Certificate ID requires 10 characters. Social Insurance Numbers must be entered with a leading zero.

Displayed User Messages

All messages are temporary and will not appear when the record is saved.

Warning Message

If your search is not successful, you will receive a warning message: "There are no records matching your criteria".

Search Result Pages

Search Results will display the number of pages found and offer the capability to navigate to the FIRST, NEXT, PREVIOUS and LAST pages.

Action Buttons

On pages where you can edit details, the following options will be available:

SUBMIT: Saves your entries and leaves you on the same page.

CANCEL: Erases entries and returns you to the previously viewed page.

Acronyms & Definitions

COB	Coordination of Benefits
DOB	Date of Birth
Transaction Date	Effective date of Change
Rel.	Relationship

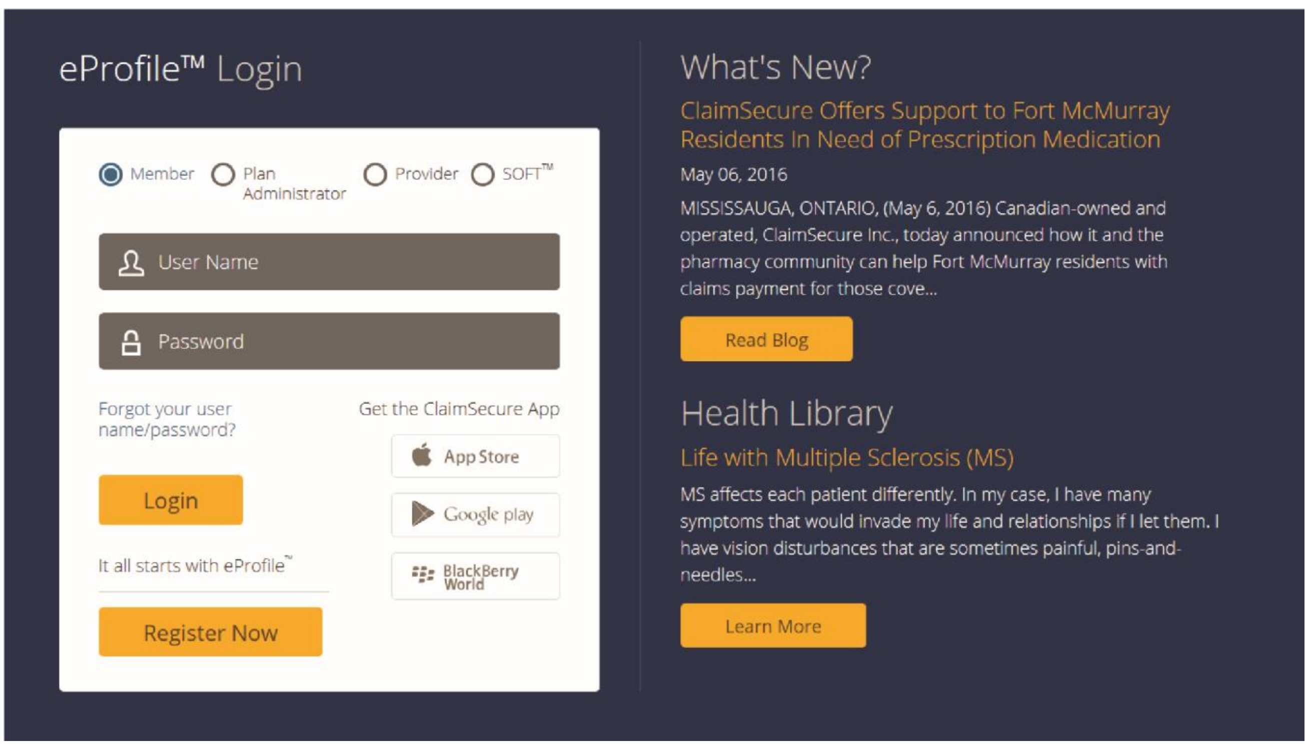
2.2 Log on Procedure

1. You must be connected to the Internet.
2. Using Internet Explorer, sign on to the ClaimSecure web site at www.claimsecure.com
3. Select French or English.
4. On the ClaimSecure home page, click on and click on and eProfile™ Services click on Log In.
5. Enter your previously assigned Client ID, User ID and Password; select “Login”.

The ‘Client Login’ page provides you with technical support options that include telephone numbers, e-mail addresses and quick access to forms and “FAQ’s”.

After a successful log on, the screen will display the ‘eProfileTM Home’ page. The left-hand menu options displayed on this page correspond with the security level assigned to you by ClaimSecure. Options that are available to you are highlighted.

‘Client Login’ page



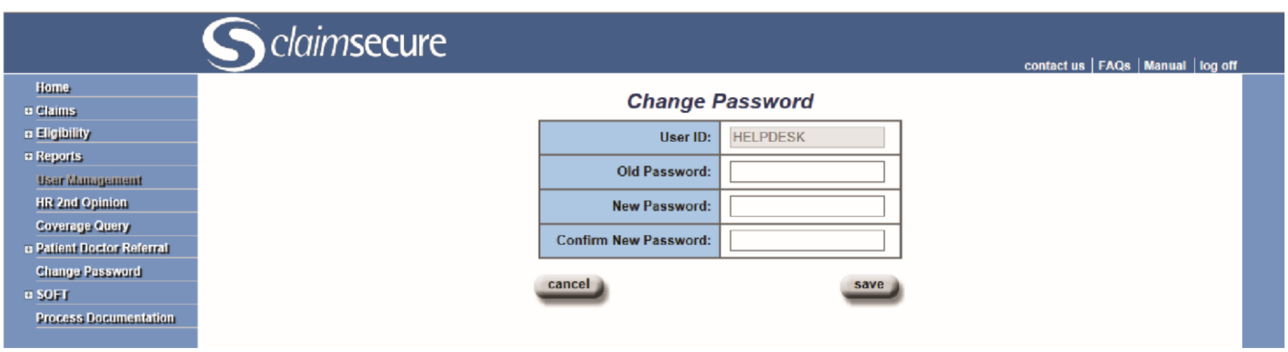
'eProfile Home' page

2.3 Change Password

We recommend that you change your password upon your initial logon.

1. Select Change Password from the left-hand menu.
2. Enter your old password.
3. Enter a new password (must be alphanumeric with a minimum of 8 characters).
4. Re-enter (confirm) the new password.
5. Click the SAVE button.

After successfully changing your password, the 'eProfileTM Home' page will be displayed.



2.4 Eligibility Menu Options

The following menu options are available under ‘Eligibility’:

Group Search	Query Eligibility
Member Search	Edit Eligibility (searching for members using this option will allow you to edit their details)
	Query Eligibility (searing for members using this option will only allow you to view their details)
Add Member	Add new member record.

‘Eligibility‘ menu options

3.0 Group Information

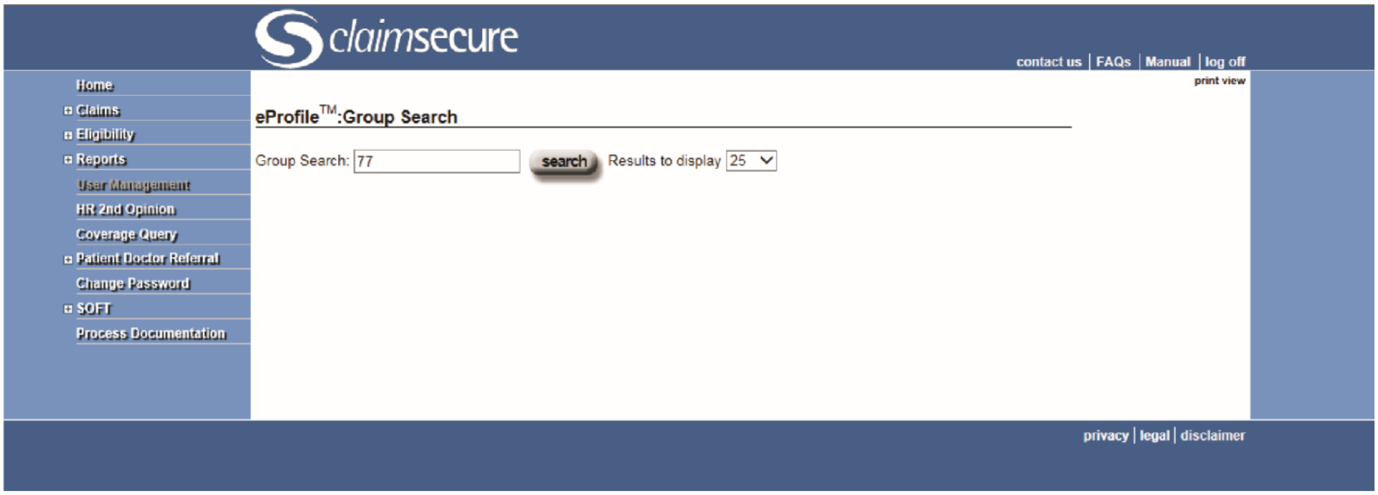
3.1 Group Search

1. Select ‘Group Search’ from the left-hand menu.
2. Select ‘Query Eligibility’.
    - For a list of all groups, leave the search field blank and click SEARCH.
    - For a list of all groups that begin with the same Group ID, enter the first few numbers and click SEARCH.
    - To retrieve a specific group record, enter the full Group ID and click SEARCH.

Blank or numeric searches will display results in order of ‘Group ID’. An alpha search will display the results in order of their group names. You may re-sort the results by clicking on any column heading.

If your search result contains more than 999 entries, the following message will be displayed: “Please narrow your search”.

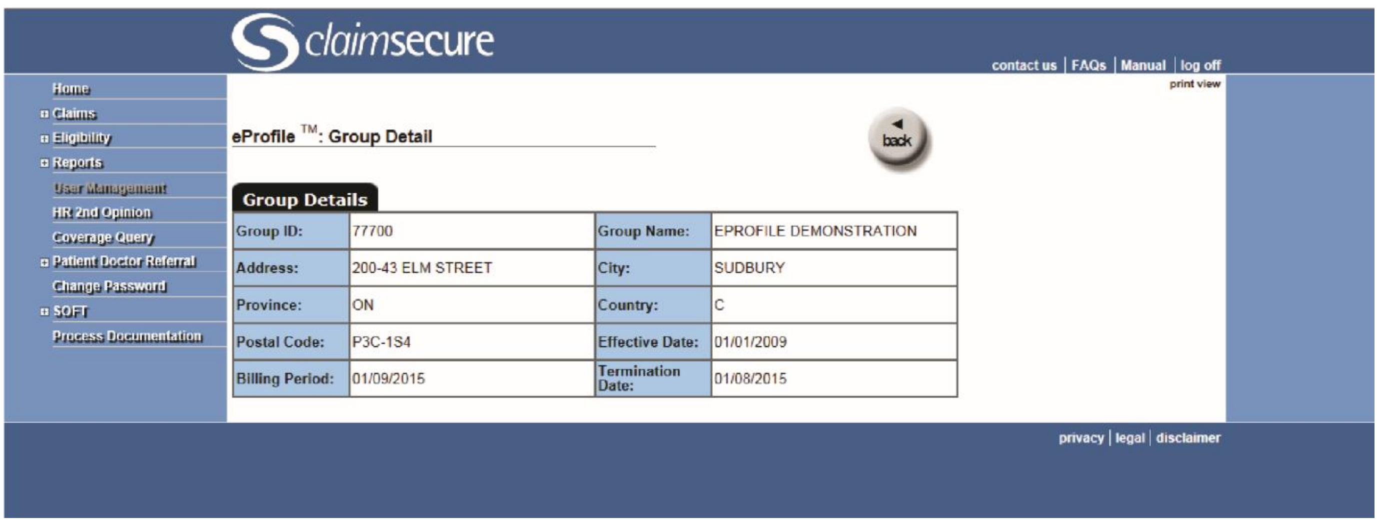
'Group Search' Page



3.2 Group Detail

Select a group from the search results to view the 'Group Detail' page. To return to your search results, click the BACK button located on the top right corner of the page.

Note that you are not able to search for members within a group directly from the 'Group Detail' page.



4.0 Member Administration

4.1 Member Search

1. Select 'Member Search' from the left-hand menu.
2. Select 'Edit Eligibility' or 'Query Eligibility'.

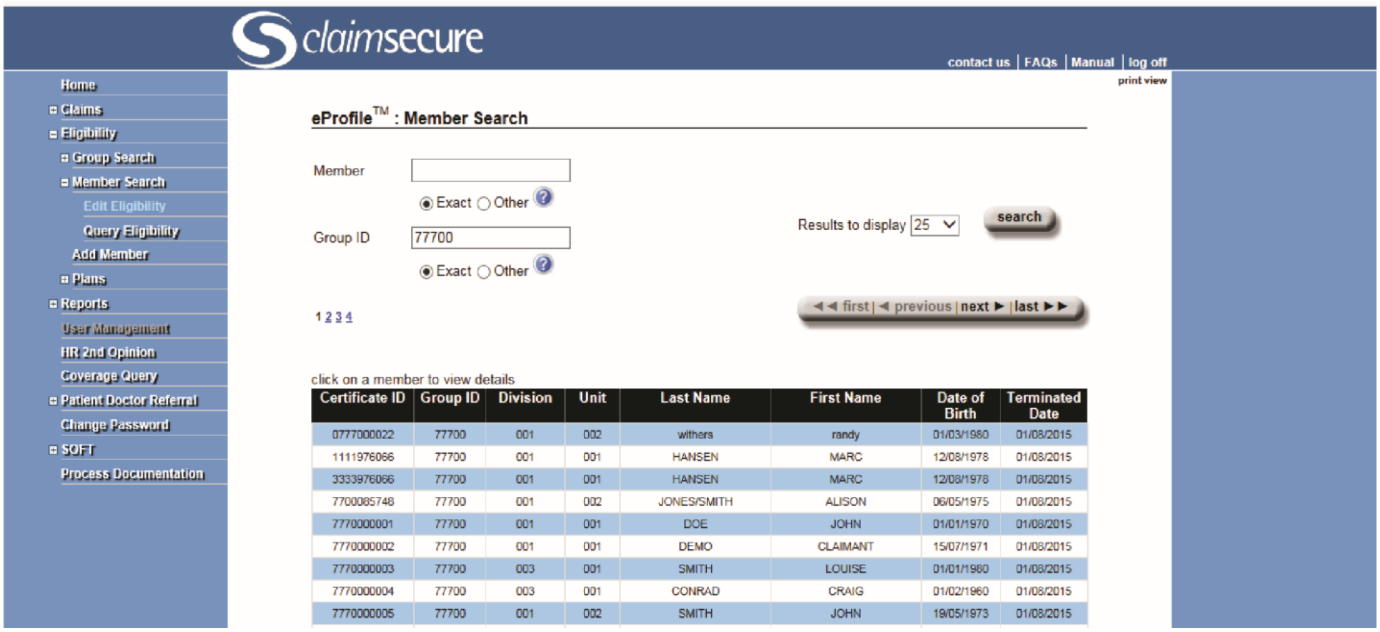
- For a list of all members within a group, leave the member search field blank and enter the group number. Click Search. Results will display if the group has less than 999 members.
- For a list of all members whose last names begins with the same few letters, enter those letters. Select "Other" and click search.

- To retrieve a specific member record, enter the member's Certificate ID or the member's complete name and select "Exact" and click search.

Blank or numeric searches will display the members in order of their 'Certificate ID'. An alpha search will display the members in order of their last names. You may re-sort the results by clicking on any column heading.

If your search result contains more than 999 entries, the following message will be displayed: "Please narrow your search".

'Group Search' Page



Certificate ID	Group ID	Division	Unit	Last Name	First Name	Date of Birth	Terminated Date
0777000022	77700	001	002	withers	randy	01/03/1980	01/08/2015
1111976066	77700	001	001	HANSEN	MARC	12/08/1978	01/08/2015
3333976066	77700	001	001	HANSEN	MARC	12/08/1978	01/08/2015
7700085748	77700	001	002	JONES/SMITH	ALISON	06/05/1975	01/08/2015
7770000001	77700	001	001	DOE	JOHN	01/01/1970	01/08/2015
7770000002	77700	001	001	DEMO	CLAIMANT	15/07/1971	01/08/2015
7770000003	77700	003	001	SMITH	LOUISE	01/01/1980	01/08/2015
7770000004	77700	003	001	CONRAD	CRAIG	01/02/1960	01/08/2015
7770000005	77700	001	002	SMITH	JOHN	19/05/1973	01/08/2015

4.2 Member Details

The following tab headings are found on the Member Details page:

- Client Profile
- Member Profile/Dependents
- Benefit Coverage
- Risk Benefits/Beneficiaries
- Member Benefit Details

4.3 Modifying a Member record

Once a member has been selected via the 'Edit Eligibility'" search, you will be able to modify their data. Member data is edited directly on screen.

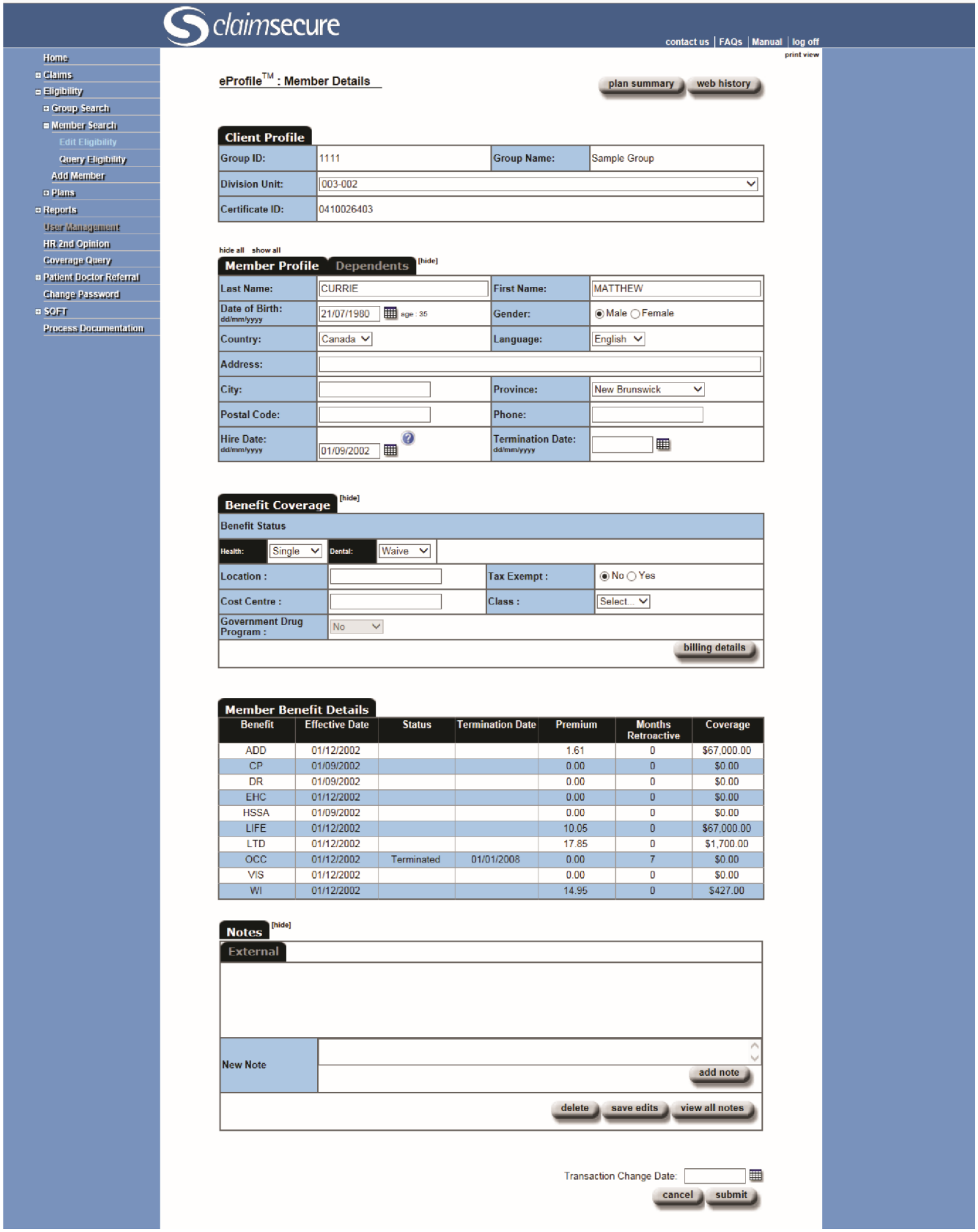
1. Select the required field and change the data by directly typing into the field or selecting an alternative option from a pre-populated drop-down list.
2. Enter a date in the 'Transaction Date Change' field located at the bottom of the member record. This will be the effective date of the transaction.

3. Click the SUBMIT button to save the changes.

If mandatory fields have been left blank or contain invalid data, you will be required to complete or correct the data before any changes can be saved. Once all mandatory fields are completed, you may select SUBMIT and the record will be updated.

Note: The 'Member Benefit Details' tab is a "display only" area which lists the member's benefits. The member's benefit details are determined at the time the member is added to the system (see section 4.4). This information will be displayed for active & terminated members and will keep track of terminated benefits. This section will also include HSSA balances.

‘Members Detail’ Page



4.4 Adding a New Member

From the left-hand menu select 'Eligibility', then 'Add Member'. Be sure to complete all mandatory fields and then click the SUBMIT button to save the new member record. Client profile Fields

Group ID	Enter the Group Number and click on "Select"
Group Name	The Group Name will automatically update based on the Group ID
Division Unit	Select a Division Unit from the drop-down list
Certificate ID	Enter a 10 digit Certificate ID or enter the member's S.I.N. number proceeded with a zero. Example 0423456789.

Notes about Certificate ID:

- S.I.N. Validation: If a Social Insurance Number is invalid, the following message will be displayed: "Certificate xxxx is invalid" and you will be required to correct the Social Insurance Number.
- Auto Assigned Certificate ID: If you are set up for automatically assigned certificate ID's, the following message is displayed in the Certificate ID field: "certificate will be automatically assigned".

Member Profile Fields

Last Name	Maximum of 25 characters
First Name	Maximum of 20 characters
Date of Birth	dd/mm/yyyy format or use calendar to select the date
Gender	Male / Female
Country	Defaults to Canada
Language	Choices are English or French. The member's claims EOB statements will be printed in the selected language.
Address & City	Member's mailing address
Province	Select from list. When "Quebec" is selected, the system will activate the Senior Claim Identification and Senior Spouse Claim Identification fields in the Benefit Coverage section.
Postal Code	No spaces (the system will cross reference the postal code with the Province and will reject the entry if invalid)
Phone Number	Optional field. Include the area code, but do not enter any brackets or hyphens.

Hire Date	dd/mm/yyyy format. The Effective Date of the benefits is calculated based on the Hire Date and the Waiting Period.
Waive Waiting Period	dd/mm/yyyy. The effective date of the benefit is calculated based on the Benefit Effective Date indicated beside the Waive Waiting Period field instead of the Hire Date.
Termination Date	Cannot be entered until the member has been successfully added

Benefit Coverage Fields

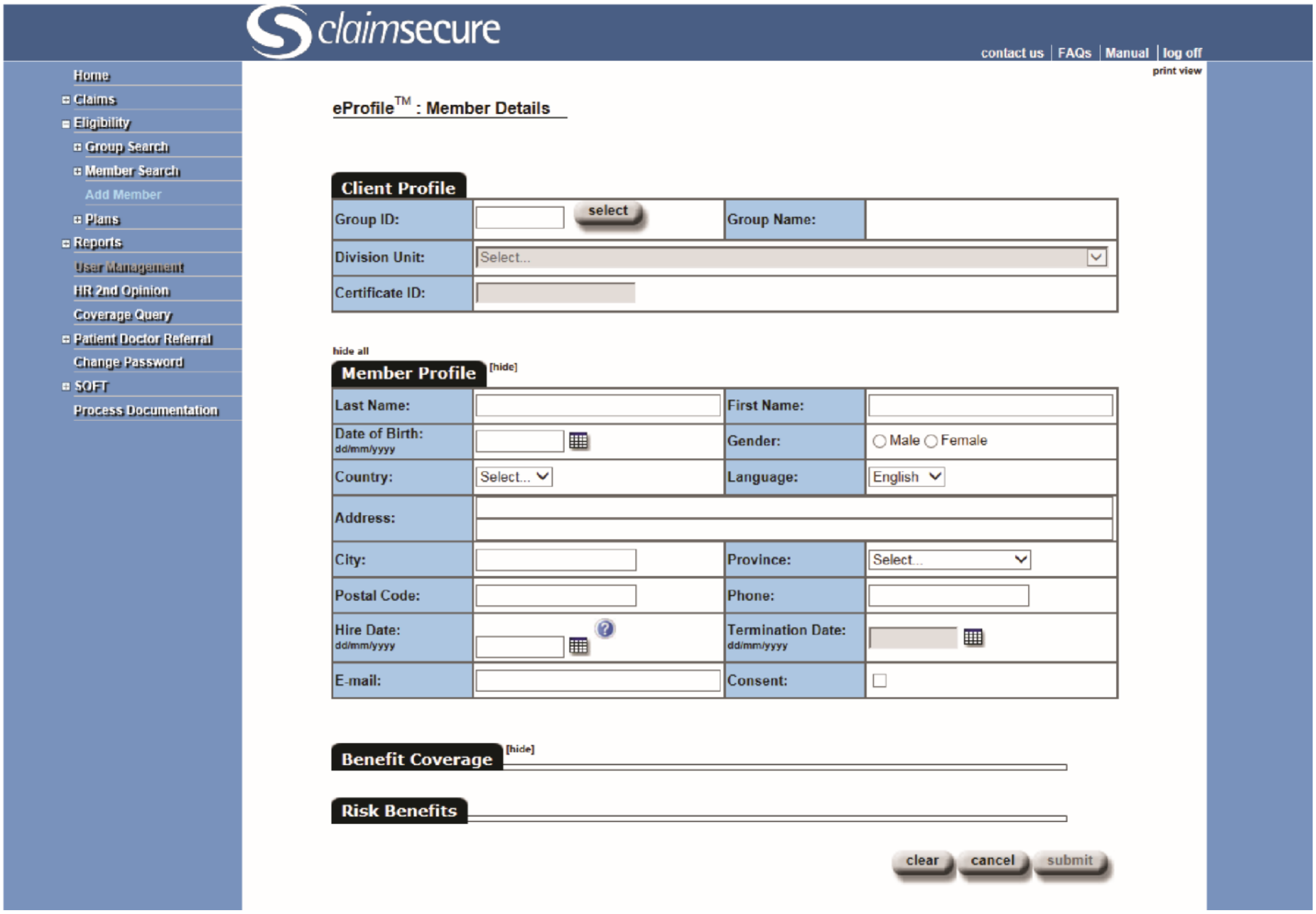
Benefit Coverage Status	Possible choice coverage options are “Single”, “Family”, “Couple” or “Waived”, as indicated in your group set-up.
Location	Optional field. Maximum of 10 characters
Tax Exempt	No / Yes

If the member’s province is Quebec, you have the option to select the Senior Claim ID and the Senior Spouse Claim ID from the drop-down menu. The Senior Claim ID is used to record whether a senior resident from the province of Quebec has chosen to participate in the RAMQ plan, their private plan or both plans.

A selection is made from the following choices:

Private	Indicates that the member has selected the Private Plan
Both	Indicates that the member has selected the both plans
RAMQ	Indicates that the member has selected the RAMQ Plan

Blank 'Add Member' Page



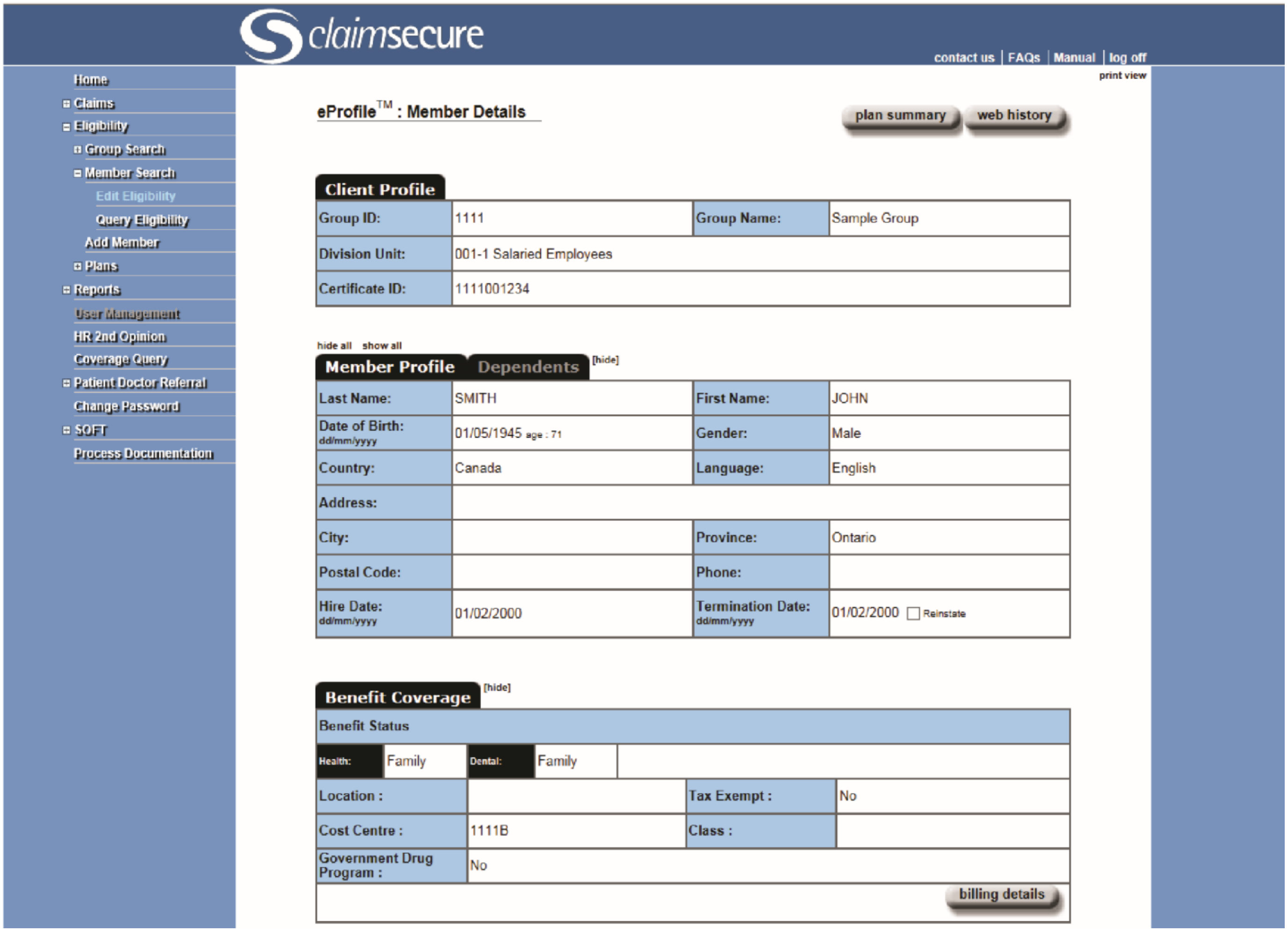
4.5 Terminating and Reinstating a Member

Terminating a Member

1. Search for and select the member that is to be terminated.
2. Enter the effective date of termination in the 'Termination Date' field under the 'Member Profile' tab.
3. Click on SUBMIT to save the termination.

When terminating a member you are not required to terminate their dependent records as well.

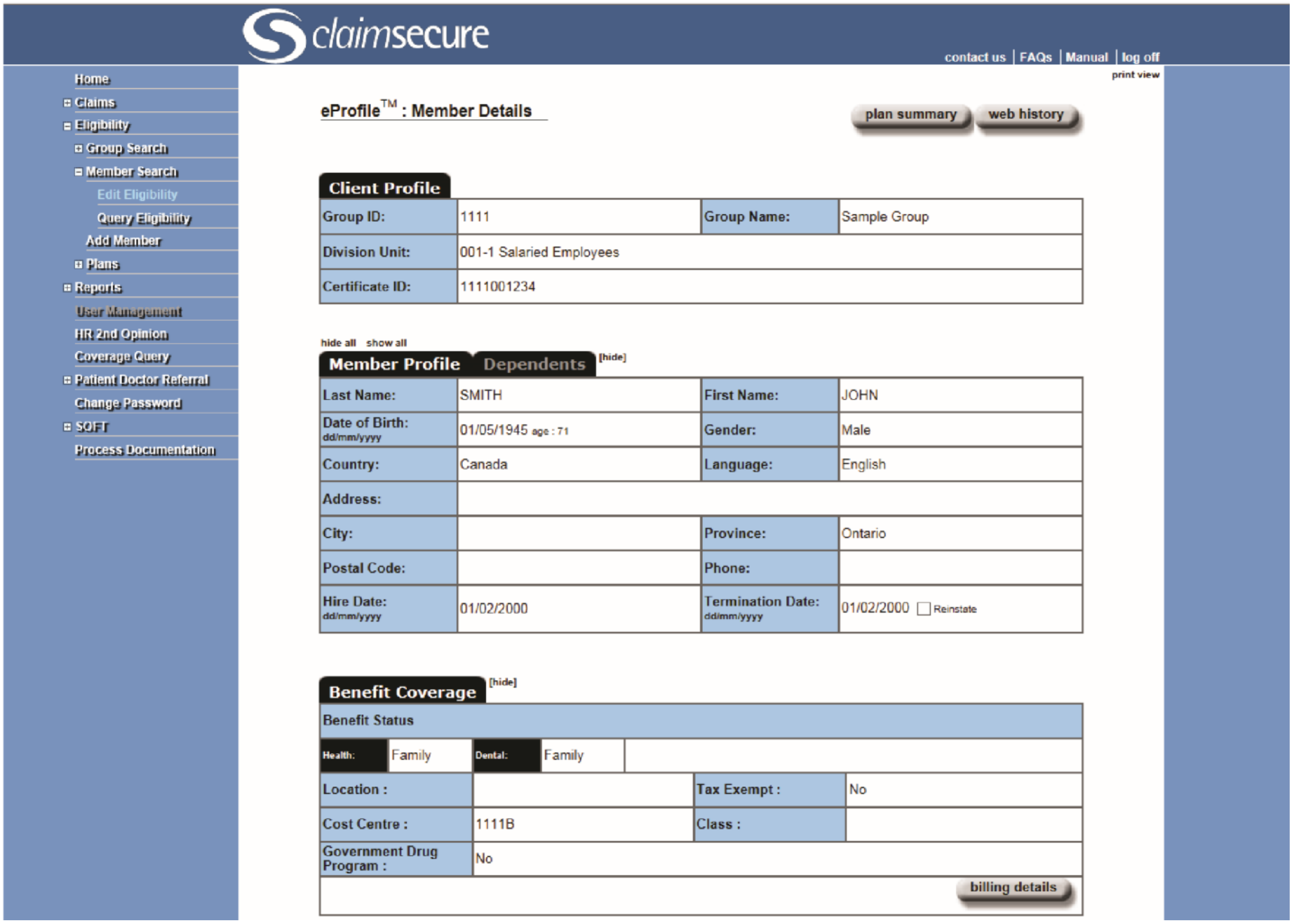
'Member Profile' tab during termination



Reinstating a Member

1. Search for and select the member that is to be reinstated.
2. Click the 'Reinstate' box, located next to the 'Termination Date' field under the 'Member Profile' tab.
3. Enter the reinstatement date in the 'Transaction Change Date' field at the bottom of the page.
4. Click on SUBMIT to save the record.

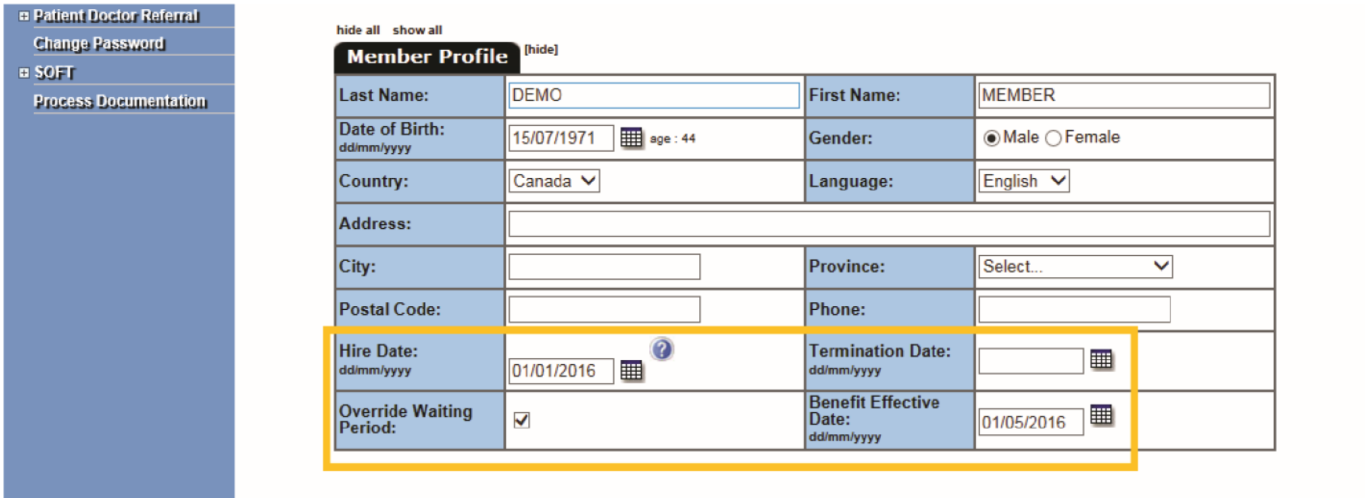
‘Member Profile’ tab during reinstatement



4.6 Override Waiting Period

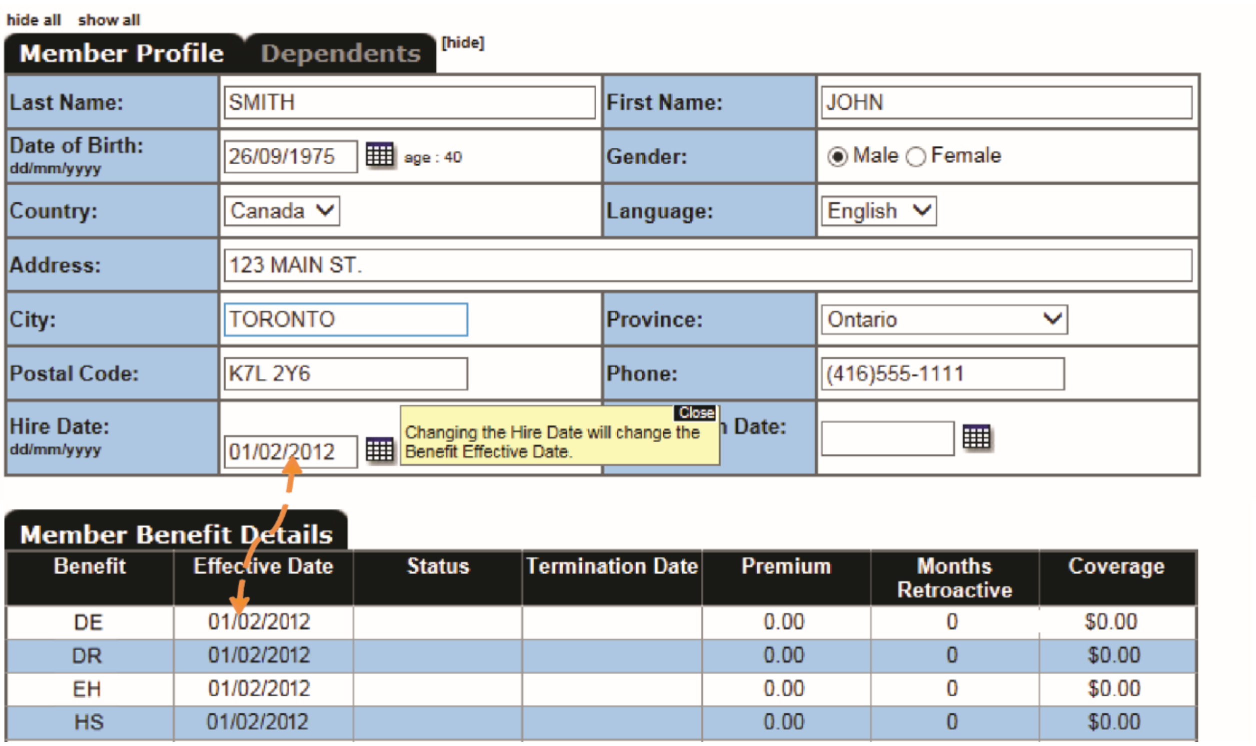
This new feature allows you to waive the member’s waiting period when adding a new member.

1. Enter the member’s hire date.
2. Click on Override Waiting Period.
3. Enter the new Benefit Effective Date.
4. Select the Benefit Coverage.
5. Click on submit.



4.7 Change Member Hire Date

Changing the Hire Date will change the Benefit Effective Date



4.8 Member Notes

NOTES

1. You are able to add, edit and delete notes regarding the Member's eligibility. However these notes are for your use only and will not generate a message to ClaimSecure.
2. If you have any questions or requests regarding eligibility, please contact ClaimSecure at: eligibilityupdates@claimsecure.com

5.0 Dependent Administration

5.1 Adding a New Dependent

Once the member has been successfully added with couple or family coverage, you may proceed to add dependent records. Member records with Single Benefit Status cannot dependent records. : From the 'Member Profile' tab, click on the 'Dependents' tab then click on ADD DEPENDENT and complete all fields on the 'Dependent Information' page.

About Over Age Dependents
A child's status should remain as a "dependent" until they have reached the maximum dependent age as outlined in their contract. If after that age, the child requires continued coverage while attending an accredited school/college/university you are then required to update the 'School End' date annually for each year that the student remains in school. Coverage will expire on the 'School End' date unless the field is updated for the next school year.

Dependent Information Fields

Changing the Hire Date will change the Benefit Effective Date

Last Name	Maximum of 25 characters
First Name	Maximum of 20 characters
Date of Birth	dd/mm/yyyy format or use calendar to select the date
Gender	Male / Female
Relationship	"Spouse", "Child", "Common Law", or "Ex-spouse"
Smoker	Check box if yes
Effective Date	dd/mm/yyyy format or use calendar to select the date. The dependent's effective date must be the same or later than the member's date of coverage.
Termination Date	Cannot be entered until the member has been successfully added
Status	Options for a child relationship: "Dependent", "Over-age Dependent" or "Disabled Dependent"
School End	Enter the School End Date. This date is usually August 31st.
School	Optional field. Enter the name of the College or University.
*Disabled Dependent	Enter the Benefit Start Date

* *Note: When the 'Status' field is set to "Disabled Dependent" a 'Benefit Start Date' field will be displayed and entry is mandatory.*

Note: When adding a new member you would have indicated whether or not their spouse has coverage for Health and Dental with another plan. This information allows our adjudication system to determine which benefit plan is the primary carrier and which plan is the secondary carrier for the spouse and children.

ClaimSecure follows standards outlined by CLHIA (Canadian Life and Health Insurance Association) in making this determination at the time of adjudication.

Coordination of Benefits Fields

COB Options	Select either 'Single', 'Couple', 'Family' or 'No'. This indicates the spouse's coverage with the other plan.
Effective Date	The COB effective date must be greater or equal to the dependent's effective date

A selection of 'No' indicates that the Spouse does not have coverage with another benefit plan and that ClaimSecure will be the primary payer for all claims for the spouse and children.

5.2 Terminating a Dependent

Terminating a Dependent

1. Search for and select the dependent that is to be terminated.
2. Enter the date in the "Termination Date" field under the Benefits tab.
3. Click on "Applies to all benefits" if the termination date applies to all benefits.
4. Click on SUBMIT to save the termination.

Benefits

Benefit Code	Effective Date	Termination Date
EHC	01/02/2000	
DR	01/02/2000	
VIS	01/02/2000	
HSSB	01/02/2000	

applies to all benefits

Reinstating a Dependent

1. Search for and select the dependent that is to be reinstated.
2. Select the 'Reinstate' box under the 'Benefits' tab.
3. Enter the reinstatement date in the 'Effective Date' field under the 'Benefits' tab.
4. Click on 'applies to all benefits' tab, if the reinstate applies to all benefits.
5. Click on 'Submit' to save the reinstatement.

Benefits

Benefit Code	Effective Date	Termination Date	
DE	01/01/2014		☑ Reinstate
DR	01/01/2014	01/06/2016	☐ Reinstate
EHC	01/01/2014	01/06/2016	☐ Reinstate
HS	01/01/2014	01/06/2016	☐ Reinstate

applies to all benefits

5.3 Dependent Listing

To access the 'Dependent Listing', click the DEPENDENTS tab from either the bottom of the 'Member Profile' tab or at the top of the 'Dependent Details' page.

6.0 Administrative Details

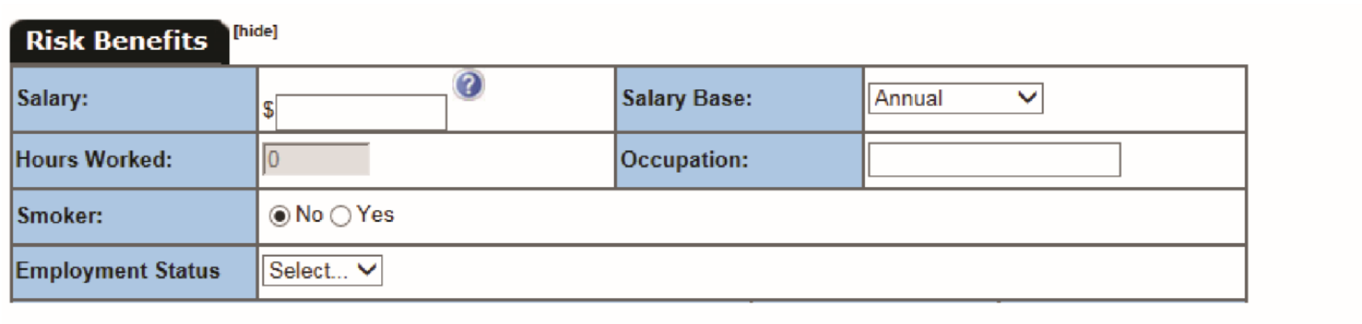
6.1 TPA Details

(Optional feature for TPA clients only)

If you are a TPA (Third Party Administrator) client, you will notice that when adding a new member there

Salary	Enter member's annual salary
Salary Base	Select from drop-down list
Hours Worked	This is a mandatory field when salary base is hourly

Occupation	Maximum of 25 characters
Smoker	Yes / No



6.2 Beneficiaries

(Optional feature for TPA groups only)

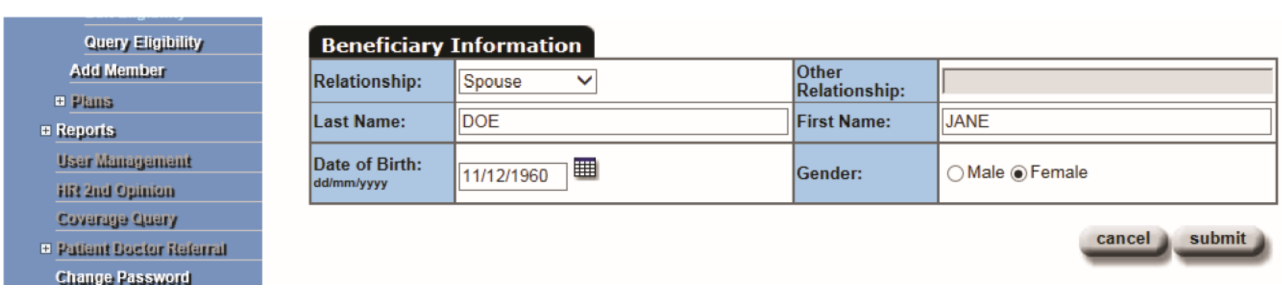
From the 'Risk Benefits' tab, click the 'Beneficiaries' tab and then 'Add Beneficiary' and complete all fields on the Beneficiary Information page. Once a beneficiary has been added, select the applicable benefit such as Group Life. Enter the effective date, percentage and click SUBMIT to save the record.

Beneficiary Information Fields

Relationship	Select from the drop-down list
Last Name	Maximum of 25 characters
First Name	Maximum of 20 characters
Date of Birth	dd/mm/yyyy format or use calendar to select the date
Gender	Male / Female

The following beneficiary data will be displayed:

- Name
- Date of Birth
- Benefit
- Percentage

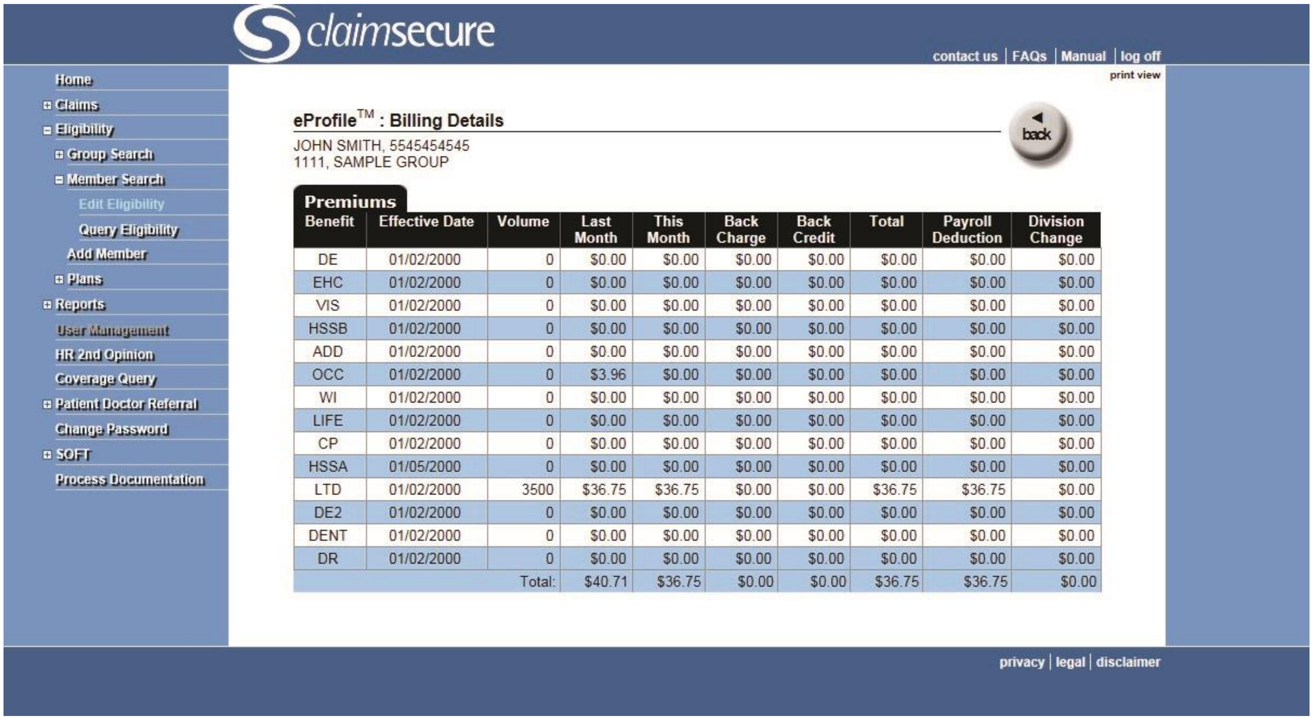


6.3 Billing Details

This data is offered as a "display only" field.

The ‘Billing Details’ page displays the current month’s billing and the calculated credits & charges.

To access ‘Billing Details’, click the BILLING DETAILS button located under the ‘Benefit Coverage’ tab on the ‘Member Details’ page.



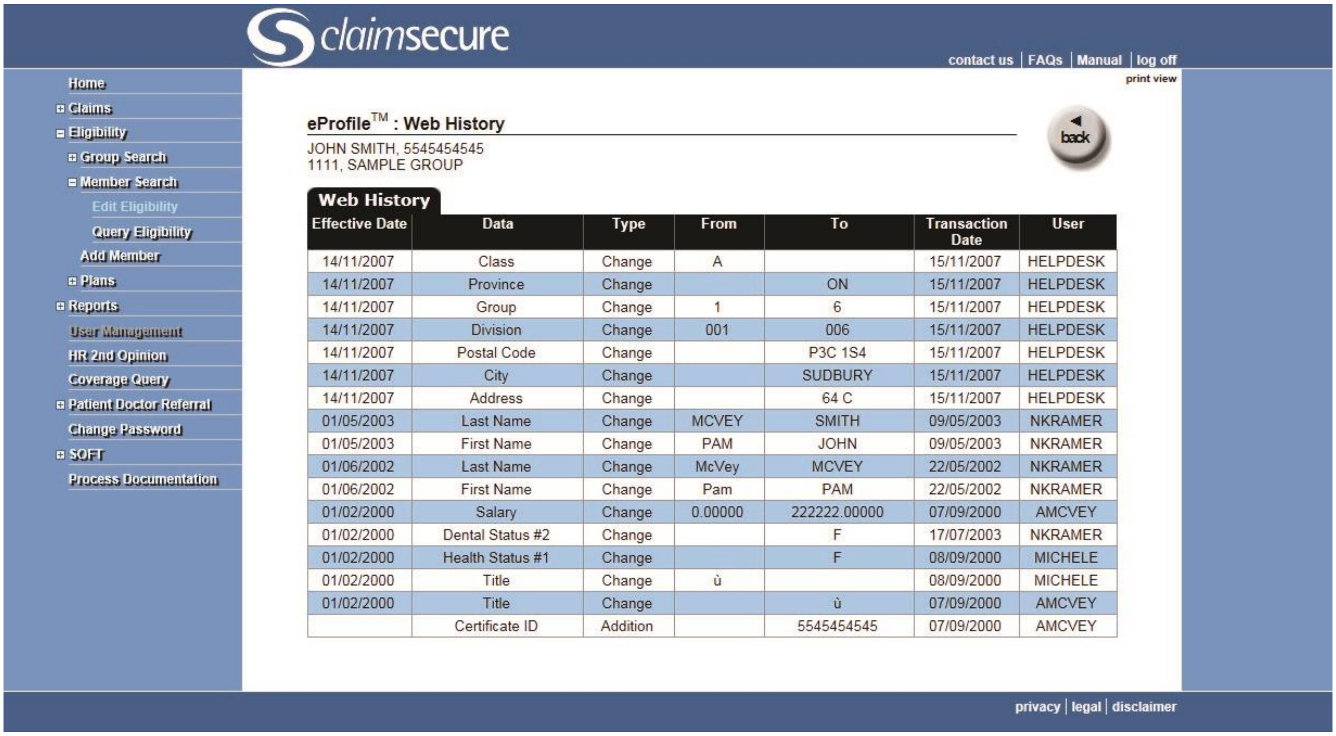
Benefit	Effective Date	Volume	Last Month	This Month	Back Charge	Back Credit	Total	Payroll Deduction	Division Change
DE	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
EHC	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
VIS	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
HSSB	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
ADD	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
OCC	01/02/2000	0	$3.96	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
WI	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
LIFE	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
CP	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
HSSA	01/05/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
LTD	01/02/2000	3500	$36.75	$36.75	$0.00	$0.00	$36.75	$36.75	$0.00
DE2	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
DENT	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
DR	01/02/2000	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
		Total:	$40.71	$36.75	$0.00	$0.00	$36.75	$36.75	$0.00

6.4 Web History

The ‘Web History’ page provides a record of every edit that has been made to the member’s record.

To access ‘Web History’, click the WEB HISTORY button located at the top of the ‘Member Details’ page.

You may sort the data by clicking on any column heading.



eProfile™ : Web History

JOHN SMITH, 5545454545
1111, SAMPLE GROUP

Web History

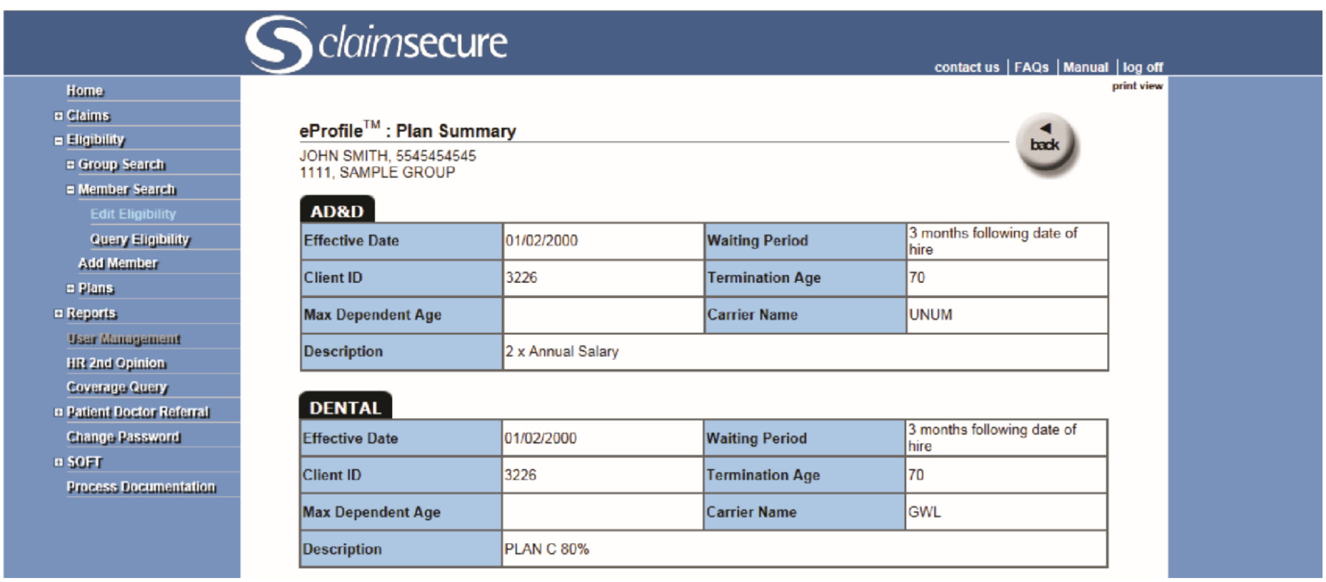
Effective Date	Data	Type	From	To	Transaction Date	User
14/11/2007	Class	Change	A		15/11/2007	HELPDESK
14/11/2007	Province	Change		ON	15/11/2007	HELPDESK
14/11/2007	Group	Change	1	6	15/11/2007	HELPDESK
14/11/2007	Division	Change	001	006	15/11/2007	HELPDESK
14/11/2007	Postal Code	Change		P3C 1S4	15/11/2007	HELPDESK
14/11/2007	City	Change		SUDBURY	15/11/2007	HELPDESK
14/11/2007	Address	Change		64 C	15/11/2007	HELPDESK
01/05/2003	Last Name	Change	MCVEY	SMITH	09/05/2003	NKRAMER
01/05/2003	First Name	Change	PAM	JOHN	09/05/2003	NKRAMER
01/06/2002	Last Name	Change	McVey	MCVEY	22/05/2002	NKRAMER
01/06/2002	First Name	Change	Pam	PAM	22/05/2002	NKRAMER
01/02/2000	Salary	Change	0.00000	222222.00000	07/09/2000	AMCVEY
01/02/2000	Dental Status #2	Change		F	17/07/2003	NKRAMER
01/02/2000	Health Status #1	Change		F	08/09/2000	MICHELE
01/02/2000	Title	Change	ù		08/09/2000	MICHELE
01/02/2000	Title	Change		ù	07/09/2000	AMCVEY
	Certificate ID	Addition		5545454545	07/09/2000	AMCVEY

6.5 Plan Summary

This data is offered as a "display only" page.

The 'Plan Summary' page provides an overview of the member's benefit data.

To access 'Plan Summary', click the PLAN SUMMARY button at the top of the 'Member Details' page.



eProfile™ : Plan Summary

JOHN SMITH, 5545454545
1111, SAMPLE GROUP

AD&D

Effective Date	01/02/2000	Waiting Period	3 months following date of hire
Client ID	3226	Termination Age	70
Max Dependent Age		Carrier Name	UNUM
Description	2 x Annual Salary		

DENTAL

Effective Date	01/02/2000	Waiting Period	3 months following date of hire
Client ID	3226	Termination Age	70
Max Dependent Age		Carrier Name	GWL
Description	PLAN C 80%		