SmartOffice®
Training

Group Benefits Module

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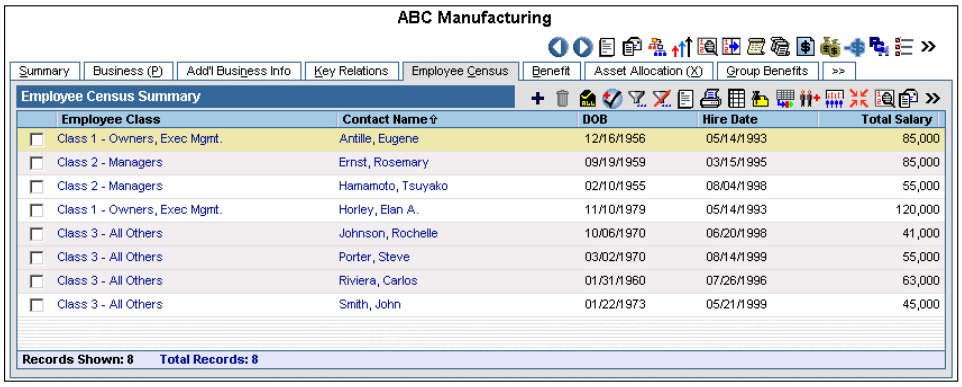
Group Census

Overview

Employee Census information for a business is located on the Employee Census tab in the Business Contact module. This tab tracks the detailed employee information for the current business.

The first column hyperlink is reserved to open the Employee Census Information dialog box. If the Contact Name is not the first column, then the contact details will open when the Contact Name hyperlink is selected.



Employee Class	Contact Name	DOB	Hire Date	Total Salary
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

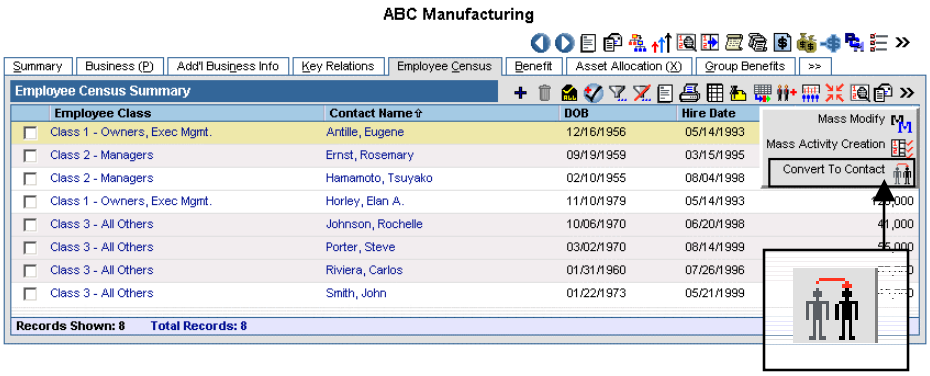
Employees in white have full contact records in addition to the employee census information.

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

Employees in gray are employee census records only and will not be seen in the Global Contact Summary unless specified otherwise.

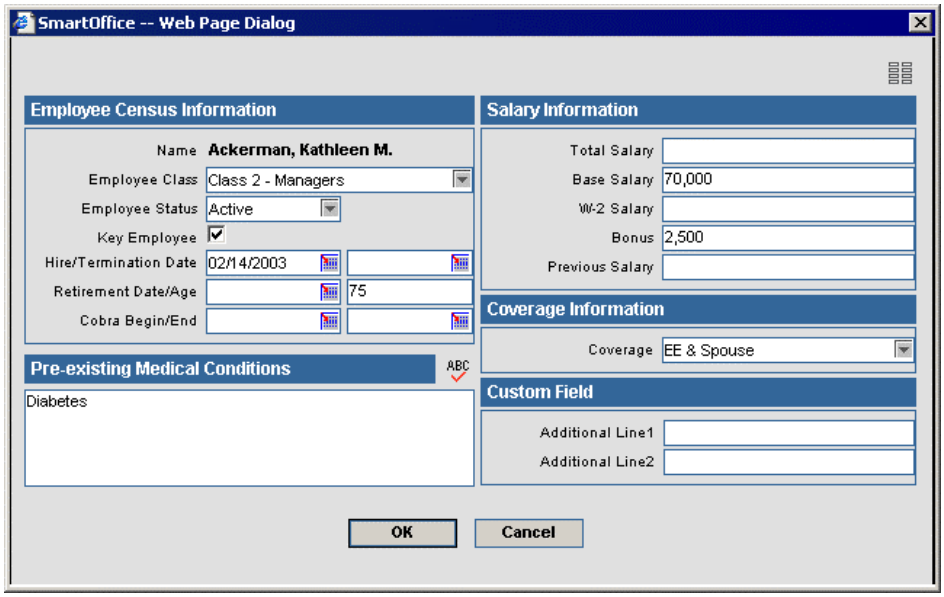
Class 2 - Managers	Ernst, Rosemary	09/19/1959	03/15/1995	85,000
Class 2 - Managers	Hamamoto, Tsuyako	02/10/1955	08/04/1998	55,000
Class 1 - Owners, Exec Mgmt.	Horley, Elan A.	11/10/1979	05/14/1993	120,000
Class 3 - All Others	Johnson, Rochelle	10/06/1970	06/20/1998	41,000

To convert an employee census record to a full contact record click Convert to Contact.

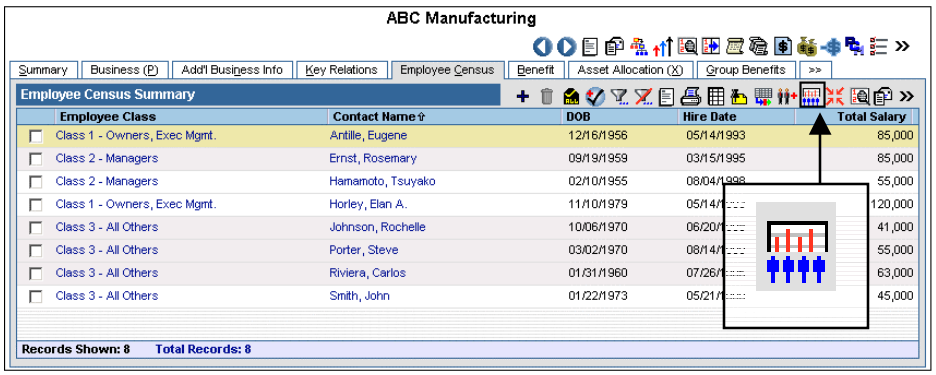


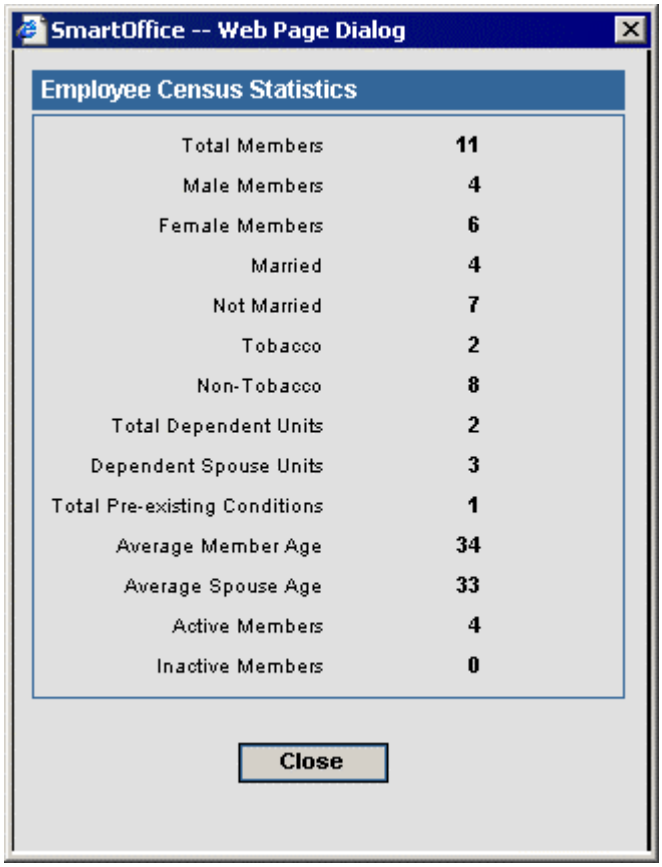
To modify employee census information, click the first column hyperlink. This will open the Employee Census Information dialog box.

After making the appropriate changes, click OK to save those changes and to close the Employee Census Information dialog box.



For a quick view of employee statistics for the business click Show Employee Statistics. These statistics are pulled from the Employee Census tab.

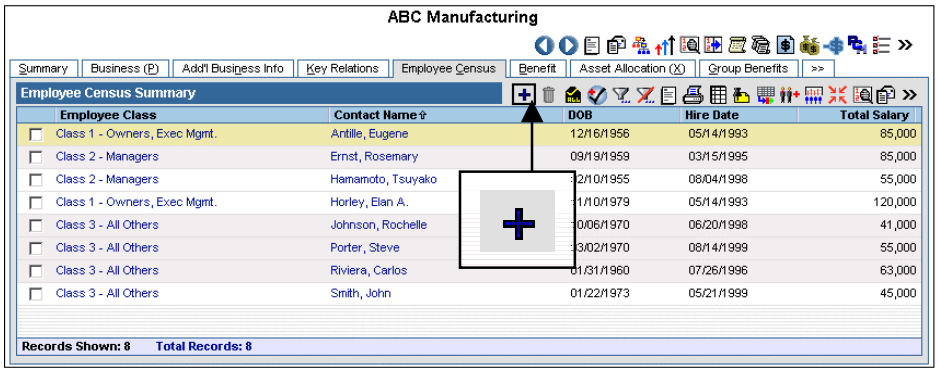




Adding a member to the Group Census

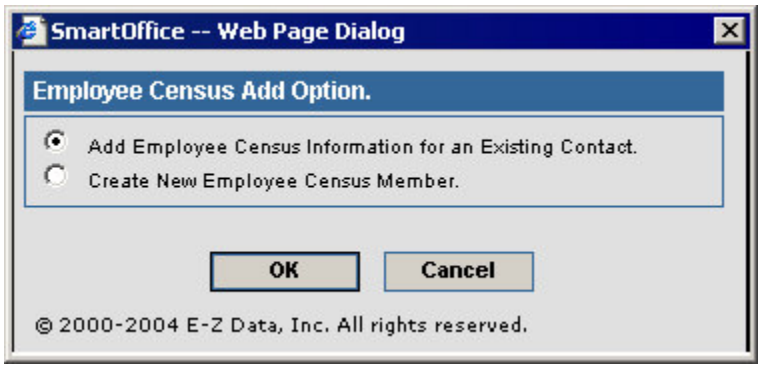
It is necessary to add a member to the Group Census before you can add them to a group policy.

Step 1: Click Add.



SmartOffice asks whether to add employee census information to an existing contact or to create a new employee census member. In other words, does the employee have a contact record that already exists in SmartOffice or will the employee only available as a census member record?

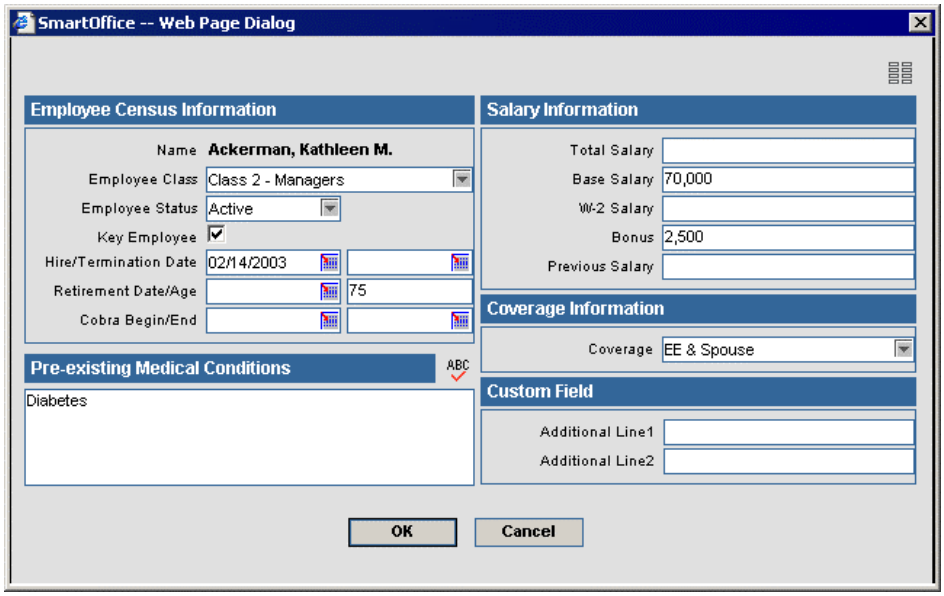
Step 2: Specify which type of contact the employee will be.



Step 3: Enter Census Member data.

- If Choice One: The Search Individual Contact dialog box opens. Search for the contact to add to the employee census. Once the contact is selected, the Employee Census Information dialog box opens. Census information for the contact is entered here.
- If Choice Two: New – Individual Contact dialog box opens with **Type** set to *Employee Census*. Once the contact has been added to the census, click the first column hyperlink to open the Employee Census Information dialog box. Census information for the contact is entered here.

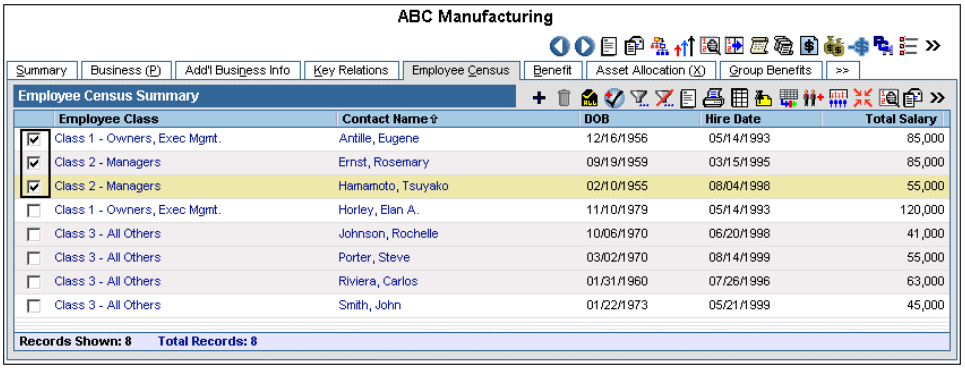
Step 4: After entering the census data, click OK to save and to close the Employee Census Information dialog box.



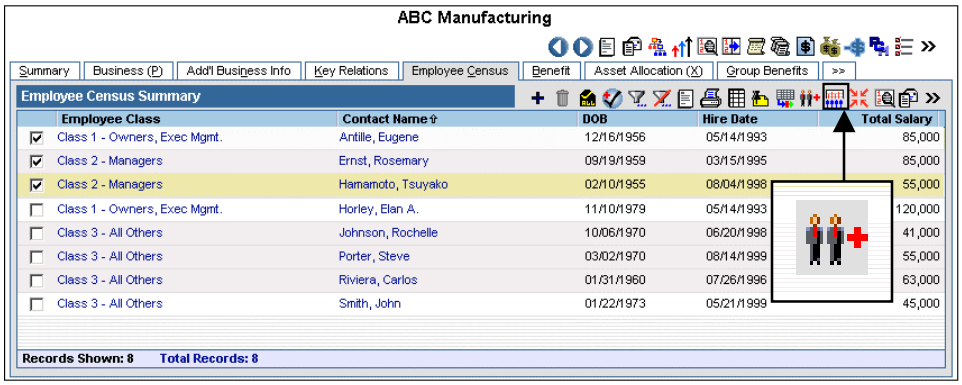
Attaching an Employee to a Group Policy

This is one of the two ways a group census member can be attached to an existing group policy. Please refer to the Group Policy section of this document.

Step 1: Tag the group census member(s) to be added to an existing group policy.

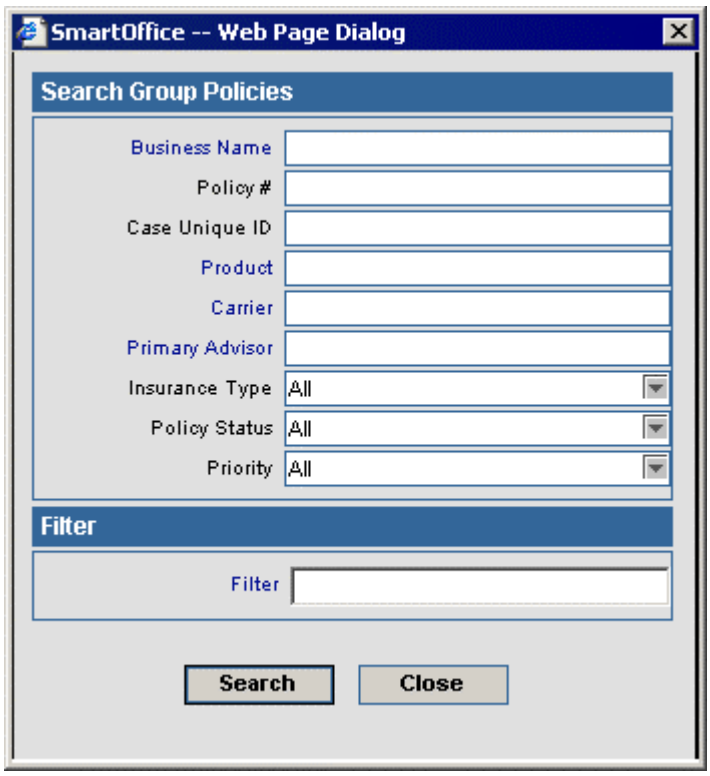


Step 2: Click the Add Members to Group Policy button.



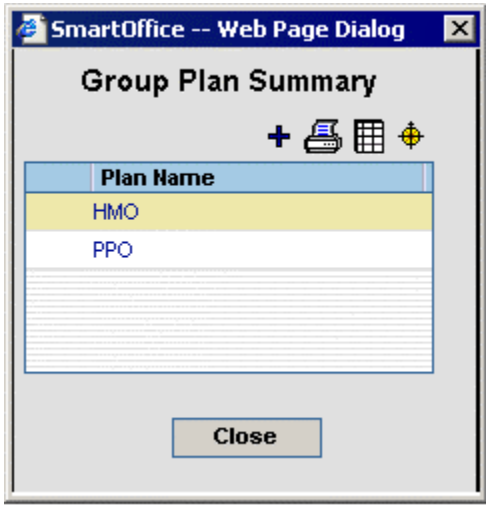
Step 3: Search for and select the appropriate group policy.

The Search Group Policy dialog box opens.



Step 4: Select the appropriate plan.

The Group Plan Summary dialog box opens listing the plans associated with the policy.

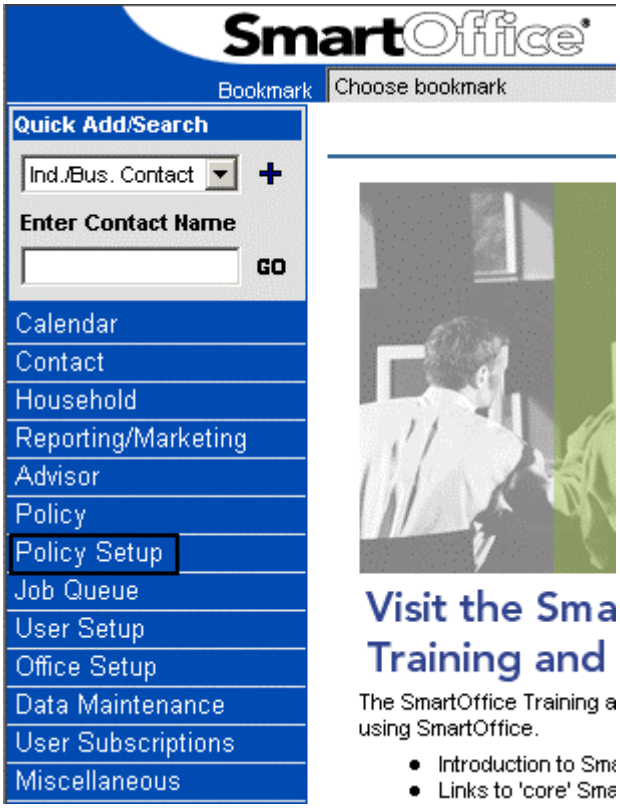


Group Product

Before a Group Policy can be added, the Group Product information needs to be entered. Once the product is in SmartOffice you can use it for multiple policies and will not have to enter it a second time.

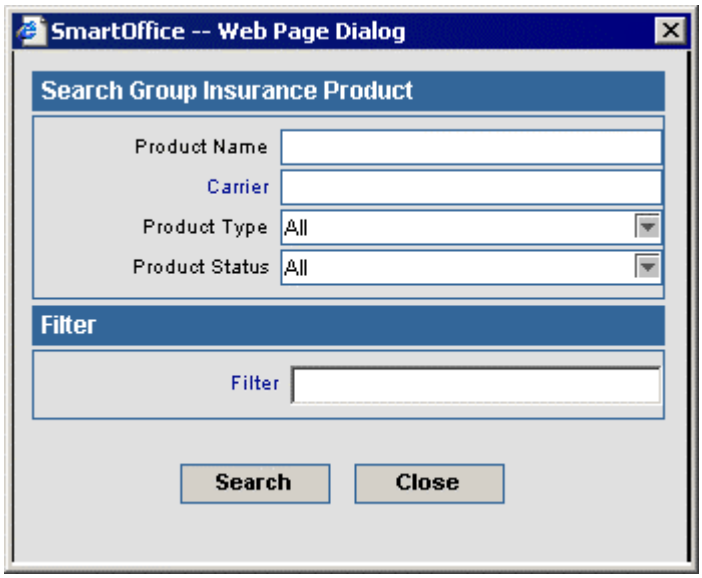
Group Product Search

Step 1: Click the Policy Setup link located on the side menu of SmartOffice. If the user has a PCM license, then the Policy Setup link will be called Policy/PCM Setup instead.



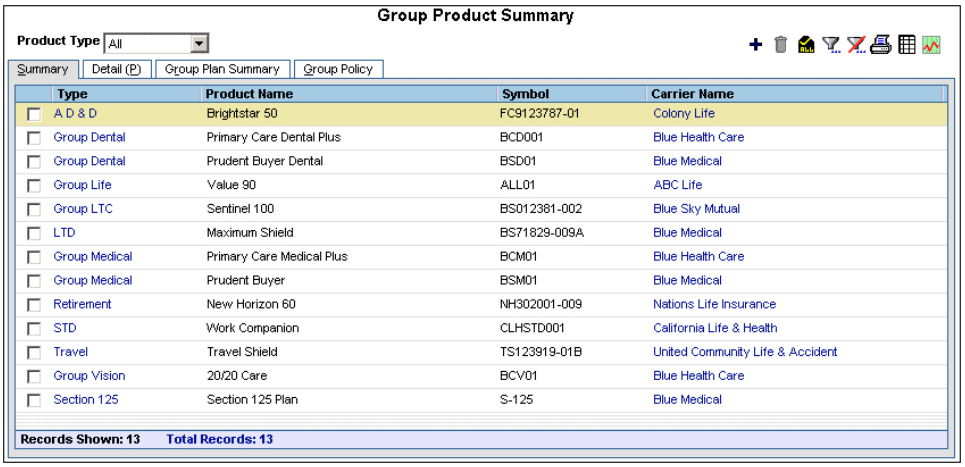
Step 2: Select Product – Group Search underneath the Policy Setup link.

Step 3: Enter search criteria and click Search. All group products will display if no criteria is entered.



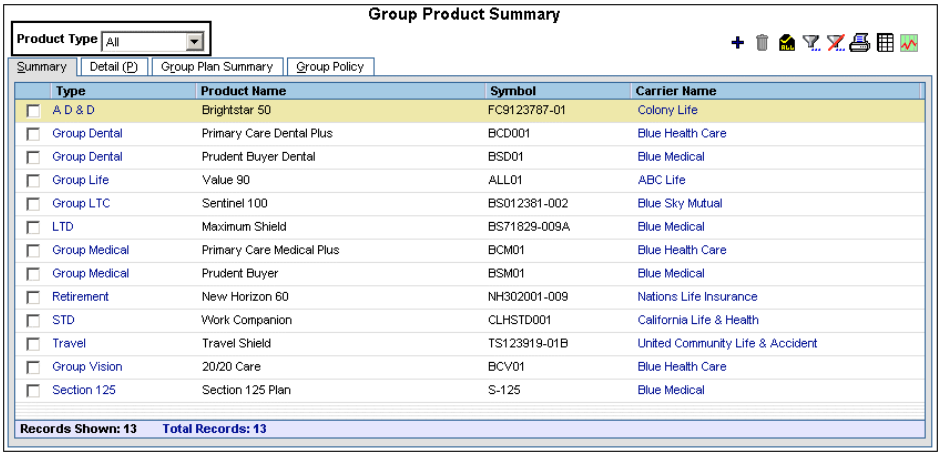
Group Product Summary

To open the Group Product Summary, perform a Group Product Search.



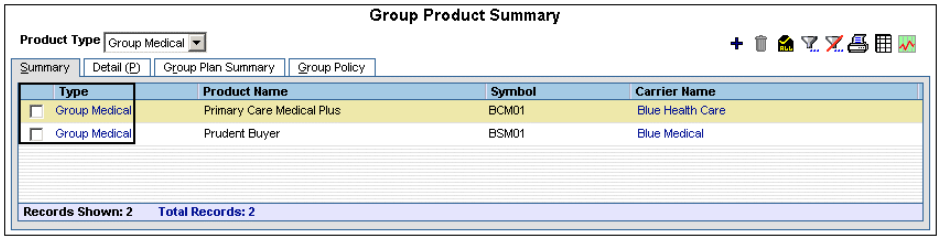
Type	Product Name	Symbol	Carrier Name
A D & D	Brightstar 50	FC9123787-01	Colony Life
Group Dental	Primary Care Dental Plus	BCD001	Blue Health Care
Group Dental	Prudent Buyer Dental	BSD01	Blue Medical
Group Life	Value 90	ALL01	ABC Life
Group LTC	Sentinel 100	BS012381-002	Blue Sky Mutual
LTD	Maximum Shield	BS71829-009A	Blue Medical
Group Medical	Primary Care Medical Plus	BCM01	Blue Health Care
Group Medical	Prudent Buyer	BSM01	Blue Medical
Retirement	New Horizon 60	NH302001-009	Nations Life Insurance
STD	Work Companion	CLHSTD001	California Life & Health
Travel	Travel Shield	TS123919-01B	United Community Life & Accident
Group Vision	20/20 Care	BCV01	Blue Health Care
Section 125	Section 125 Plan	S-125	Blue Medical

Use the Product Type drop-down list at the top of the summary to easily filter for the type of product that you are interested in. By default all types are listed.



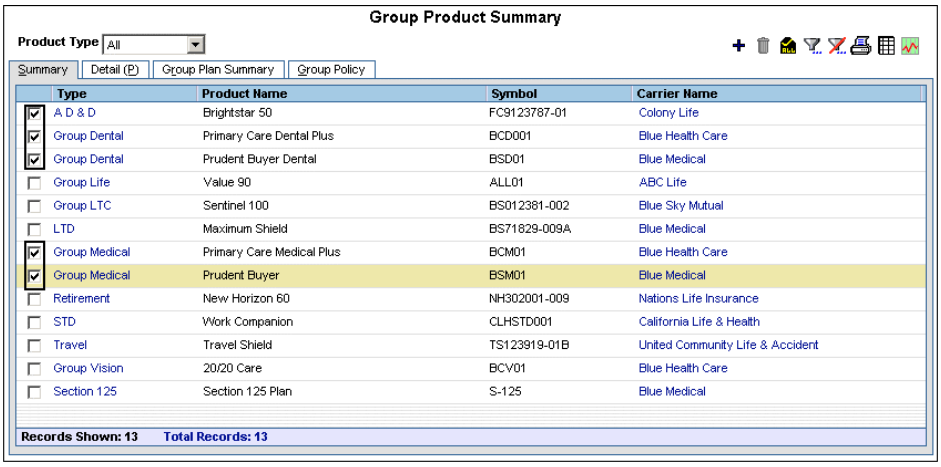
Type	Product Name	Symbol	Carrier Name
A D & D	Brightstar 50	FC9123787-01	Colony Life
Group Dental	Primary Care Dental Plus	BCD001	Blue Health Care
Group Dental	Prudent Buyer Dental	BSD01	Blue Medical
Group Life	Value 90	ALL01	ABC Life
Group LTC	Sentinel 100	BS012381-002	Blue Sky Mutual
LTD	Maximum Shield	BS71829-009A	Blue Medical
Group Medical	Primary Care Medical Plus	BCM01	Blue Health Care
Group Medical	Prudent Buyer	BSM01	Blue Medical
Retirement	New Horizon 60	NH302001-009	Nations Life Insurance
STD	Work Companion	CLHSTD001	California Life & Health
Travel	Travel Shield	TS123919-01B	United Community Life & Accident
Group Vision	20/20 Care	BCV01	Blue Health Care
Section 125	Section 125 Plan	S-125	Blue Medical

However, if Group Medical is chosen, only the medical products will remain.



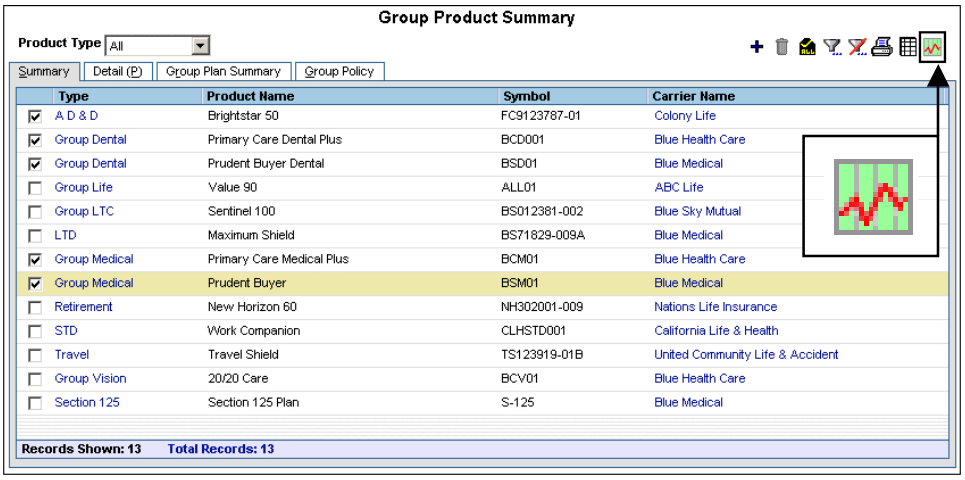
Type	Product Name	Symbol	Carrier Name
Group Medical	Primary Care Medical Plus	BCM01	Blue Health Care
Group Medical	Prudent Buyer	BSM01	Blue Medical

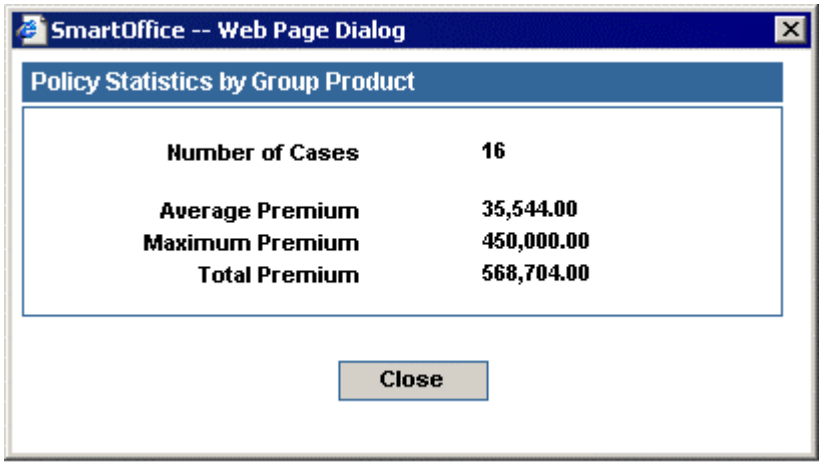
To select one or more products, tag the checkboxes next to them.



Type	Product Name	Symbol	Carrier Name
A D & D	Brightstar 50	FC9123787-01	Colony Life
Group Dental	Primary Care Dental Plus	BCD001	Blue Health Care
Group Dental	Prudent Buyer Dental	BSD01	Blue Medical
Group Life	Value 90	ALL01	ABC Life
Group LTC	Sentinel 100	BS012381-002	Blue Sky Mutual
LTD	Maximum Shield	BS71829-009A	Blue Medical
Group Medical	Primary Care Medical Plus	BCM01	Blue Health Care
Group Medical	Prudent Buyer	BSM01	Blue Medical
Retirement	New Horizon 60	NH302001-009	Nations Life Insurance
STD	Work Companion	CLHSTD001	California Life & Health
Travel	Travel Shield	TS123919-01B	United Community Life & Accident
Group Vision	20/20 Care	BCV01	Blue Health Care
Section 125	Section 125 Plan	S-125	Blue Medical

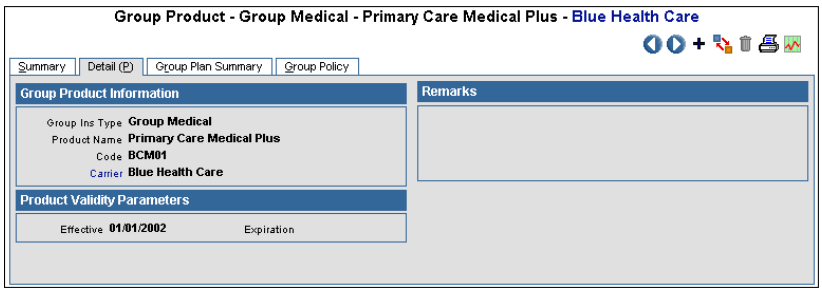
For a quick view of group policy statistics for the selected Products click the Group Product Policy Statistics button.





Group Detail Tab

Open the Detail tab to see further information about a group product.



The Group Product Information section tracks the type, name, code, and carrier of the product.

Group Product Information

Group Ins Type	**Group Medical**
Product Name	**Primary Care Medical Plus**
Code	**BCM01**
Carrier	**Blue Health Care**

Any additional remarks about the product can be tracked in the Remarks section.

Remarks

This Product is our most popular seller.

The Product Validity Parameters section tracks when the product became valid and when it will expire. This section is for informational purposes only.

Product Validity Parameters

Effective **01/01/2002** Expiration

Group Policy Tab

The Group Policy Tab displays a list of the group policies associated with the current product.

Group Product - Group Medical - Primary Care Medical Plus - Blue Health Care

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

Insurance Type All Policy Stage All

Type	Business Name	Carrier Name	Product Name	As Of Date	ER Contributi
Group Medical	Tax Tech, Inc.	Blue Health Care	Primary Care Medical Plus	09/10/2001	100%
Group Medical	ABC Manufacturingx	Blue Health Care	Primary Care Medical Plus	12/31/2001	100%
Group Medical	ABC Manufacturingx	Blue Health Care	Primary Care Medical Plus		

Records Shown: 3 Total Records: 3

Use the drop-down lists at the top of the spreadsheet to filter by Insurance Type and Policy Stage.

Group Product - Group Medical - Primary Care Medical Plus - Blue Health Care

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

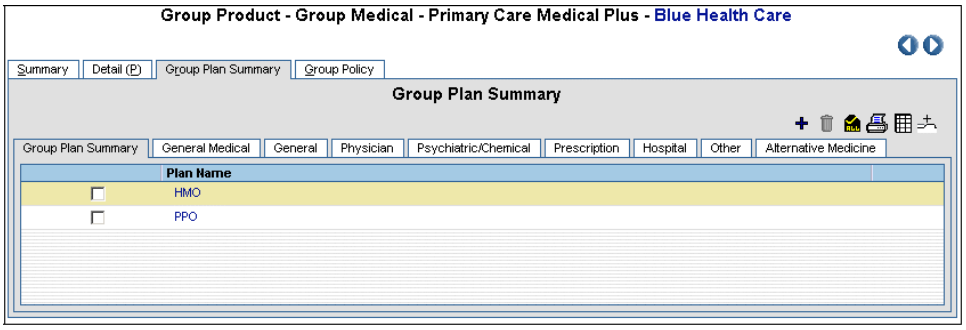
Insurance Type All Policy Stage All

Type	Business Name	Carrier Name	Product Name	As Of Date	ER Contributi
Group Medical	Tax Tech, Inc.	Blue Health Care	Primary Care Medical Plus	09/10/2001	100%
Group Medical	ABC Manufacturingx	Blue Health Care	Primary Care Medical Plus	12/31/2001	100%
Group Medical	ABC Manufacturingx	Blue Health Care	Primary Care Medical Plus		

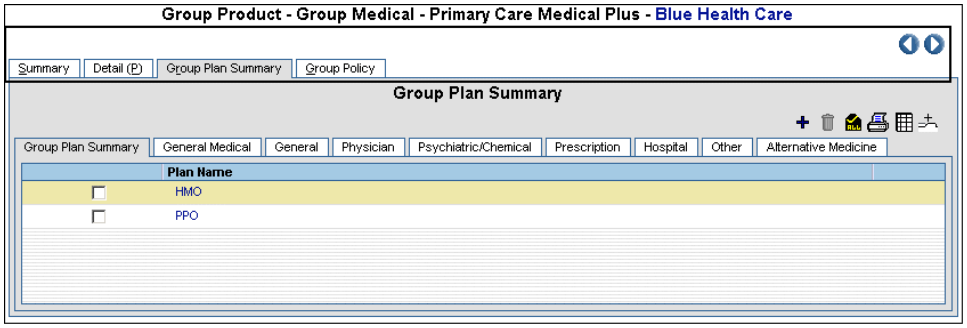
Records Shown: 3 Total Records: 3

Group Plan Summary Tab

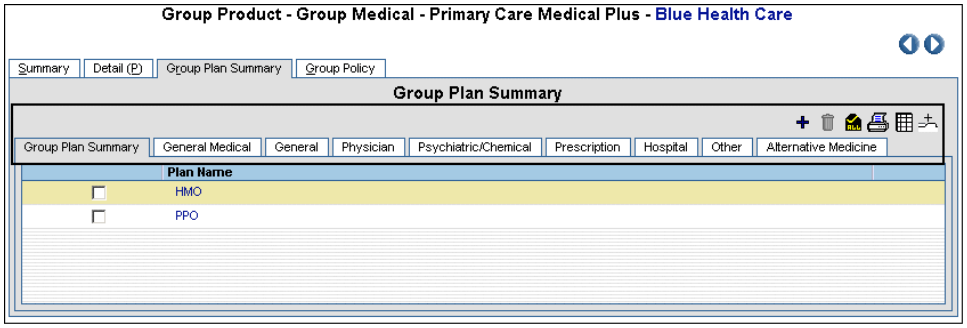
The Group Plan Summary tab lists the product's associated plans.



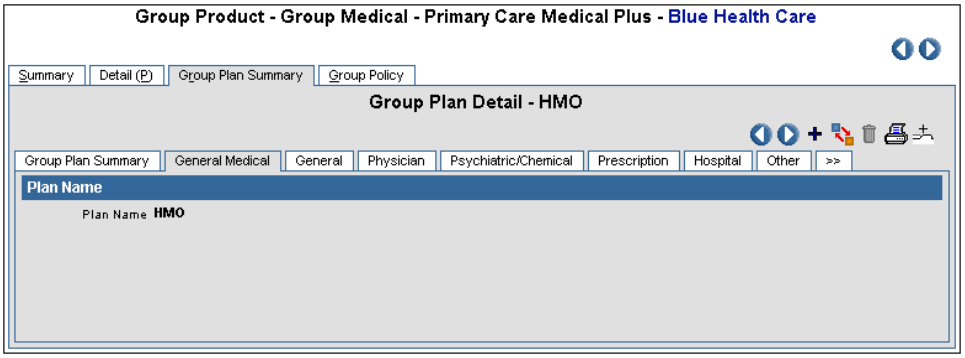
The top set of tabs and buttons belong to the current Product.



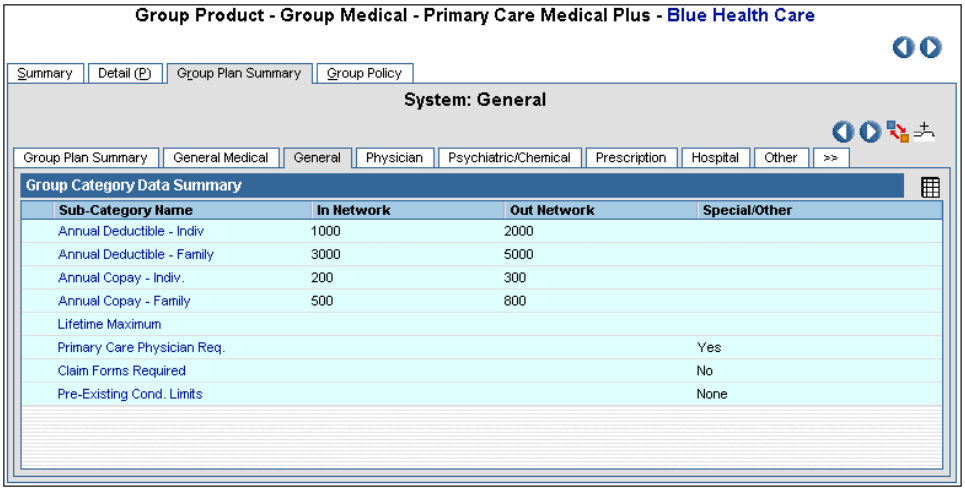
The bottom set of tabs and buttons belong to the current plan. The bottom sets of tabs are called Categories. The categories will be different depending on the type of product.



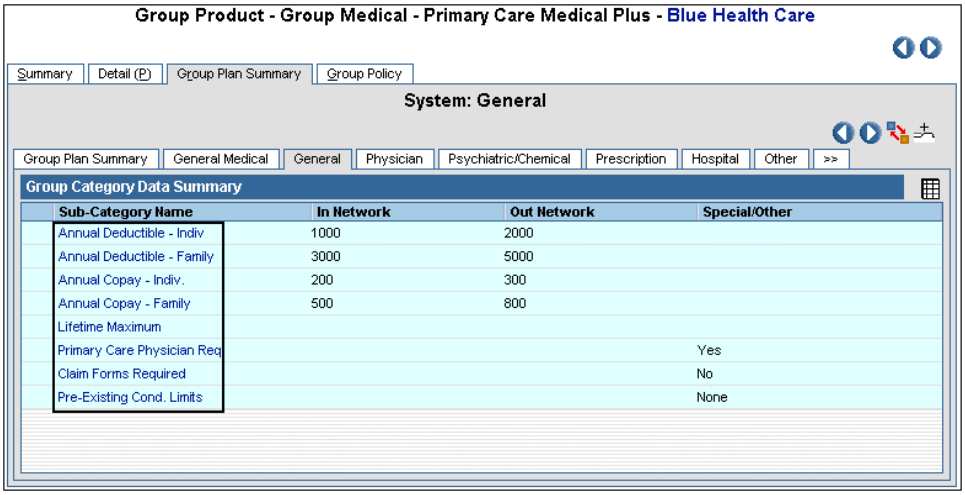
The Plan Name is stored on General Medical Category.



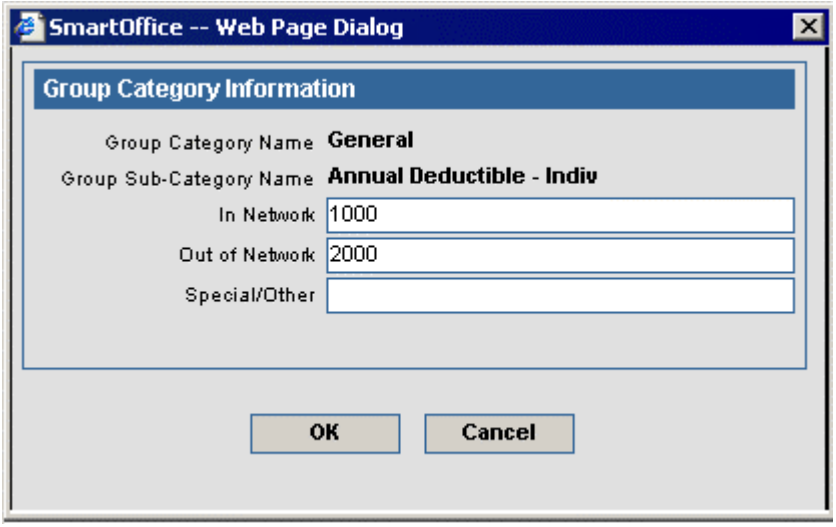
View general information such as the Annual Deductible and Annual Copay on the General Category. In this example the annual copay for an individual is 1,000 dollars for an in-network doctor and 2,000 dollars for a doctor not out of network.



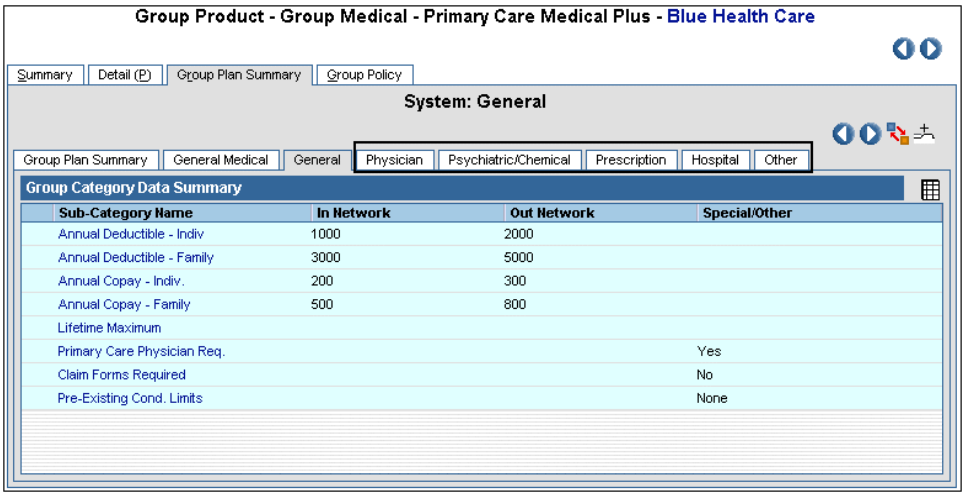
Each entry inside of a category is called a sub-category. To change a sub-category's details, click the first-column hyperlink of the appropriate sub-category.



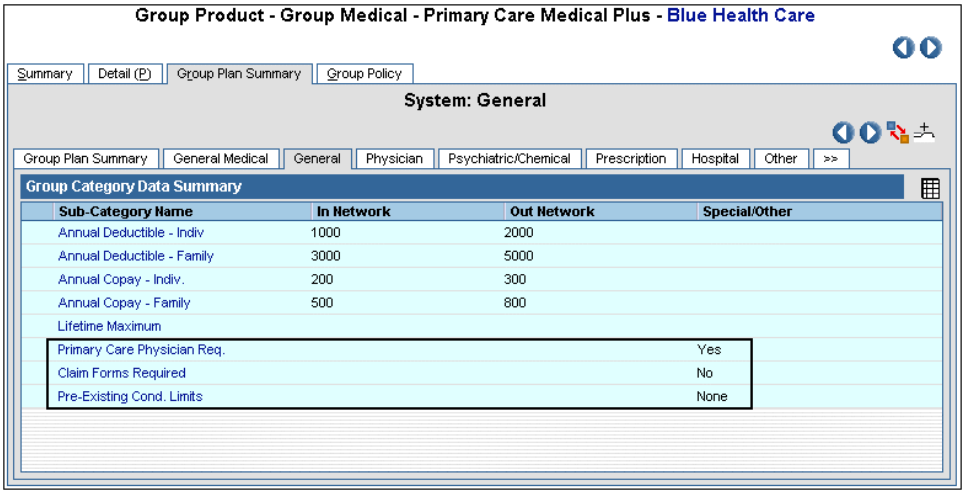
Make the changes and click the OK button to save and close the sub-category.



Use the Physician, Psychiatric / Chemical, Prescription, Hospital, and Other categories for additional deductibles.

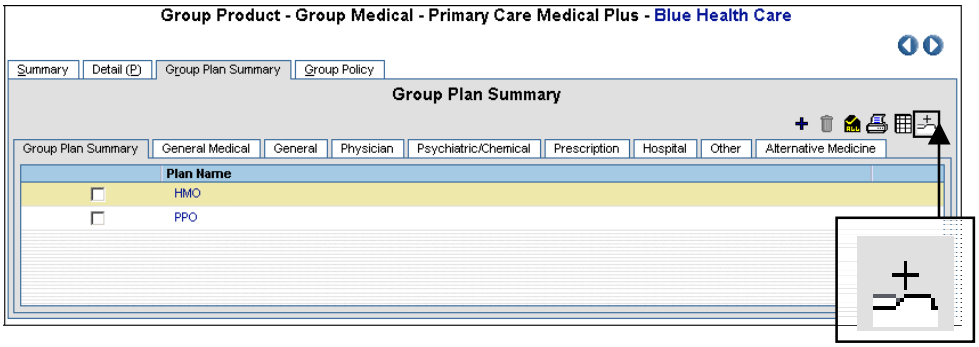


More than deductibles can be tracked in sub-categories. For example, this plan requires a primary care physician, does not require claim forms, and has no pre-existing condition limits.

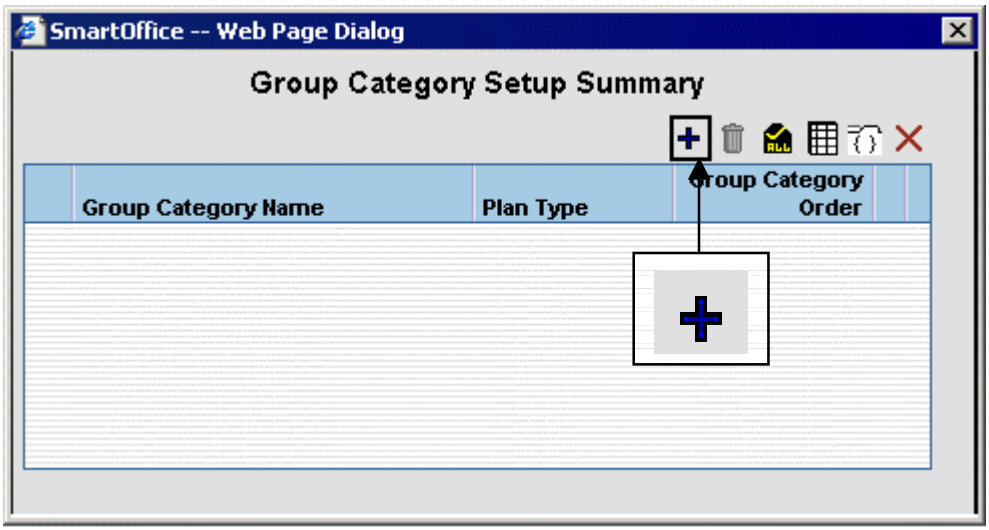


Adding a New Category

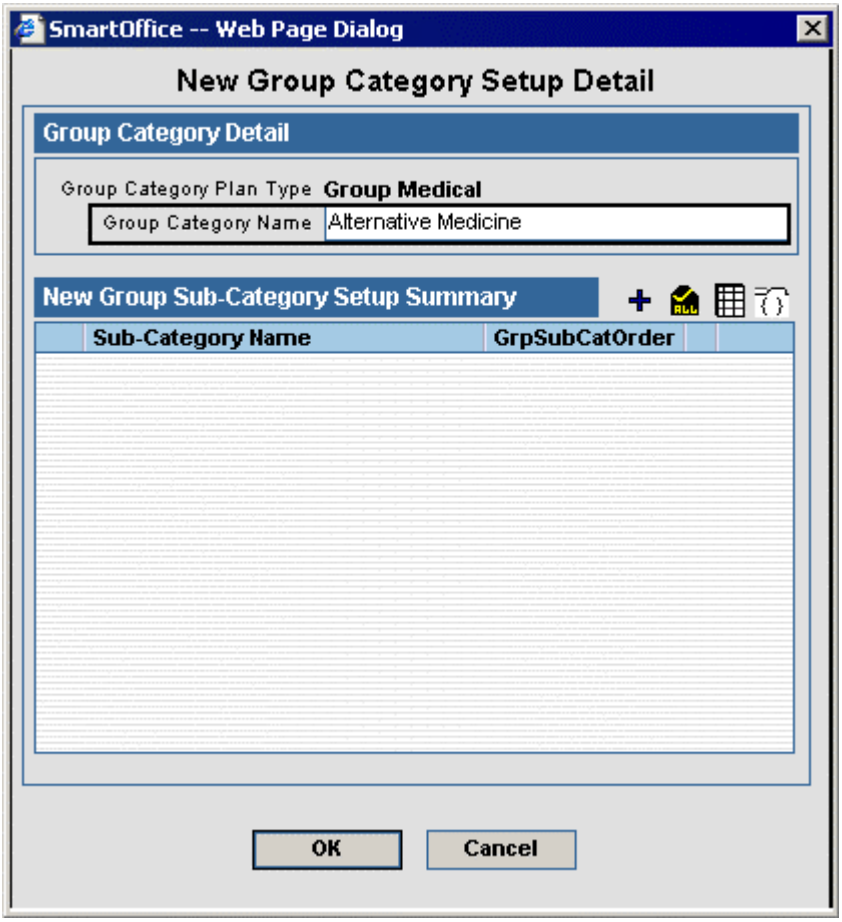
Step 1: Click the Group Category Setup button.



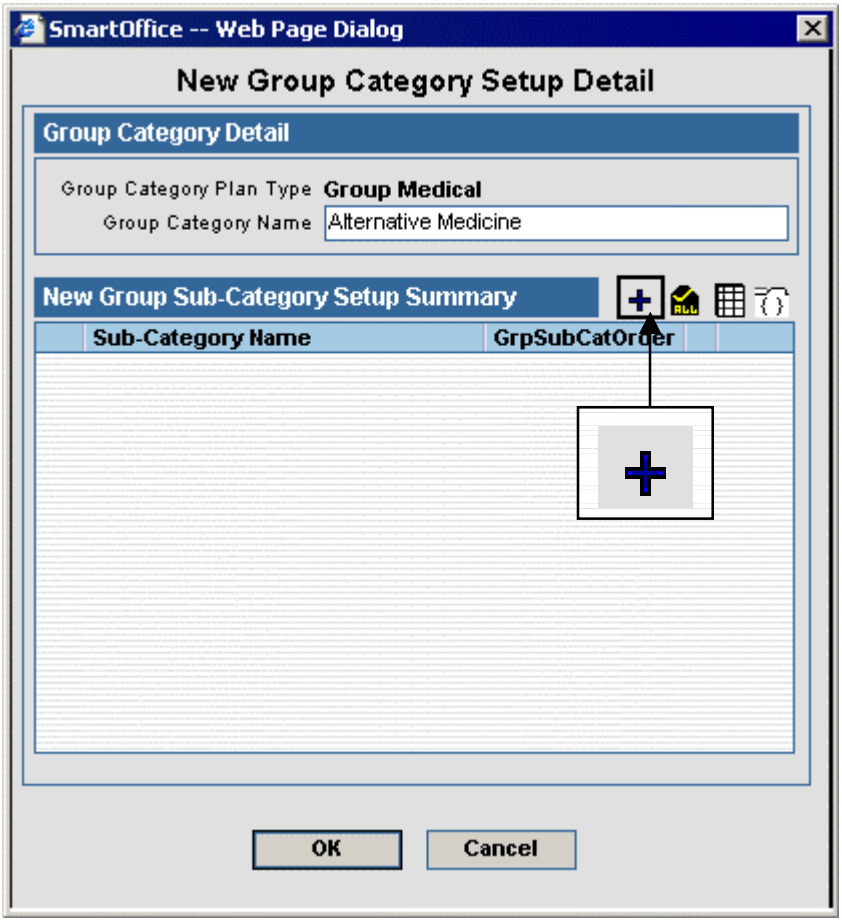
Step 2: This opens the Group Category Setup Summary screen. Because no new categories have been entered yet, the summary is blank. Click the Add button.



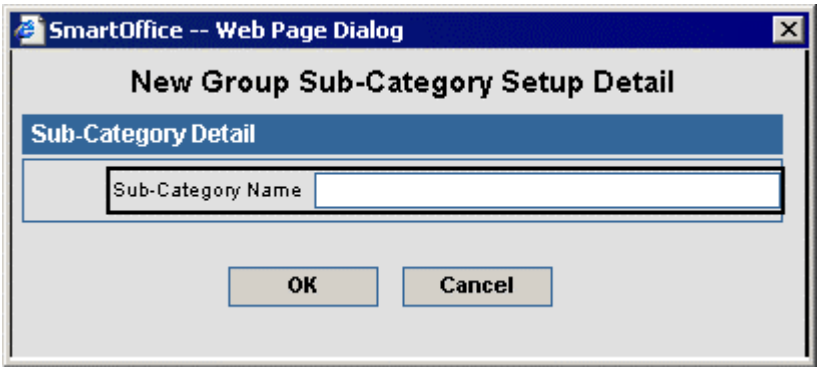
Step 3: This opens the New Group Category Setup Detail screen. Enter the name of the new category in the Group Category Name field.



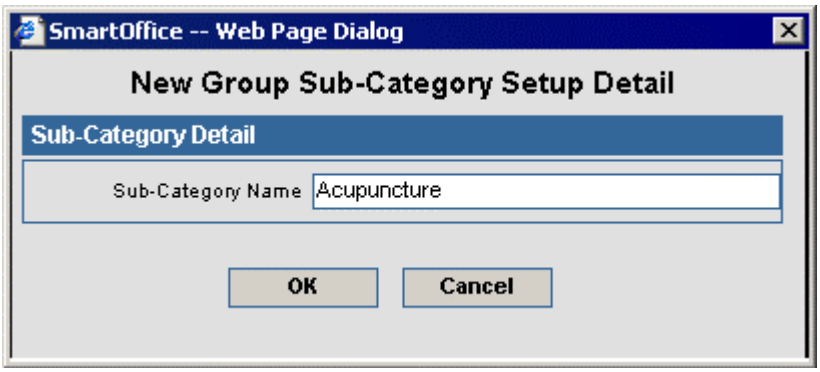
Step 4: Click the Add button in the New Group Sub-Category Setup Summary to add a sub-category to the new category.



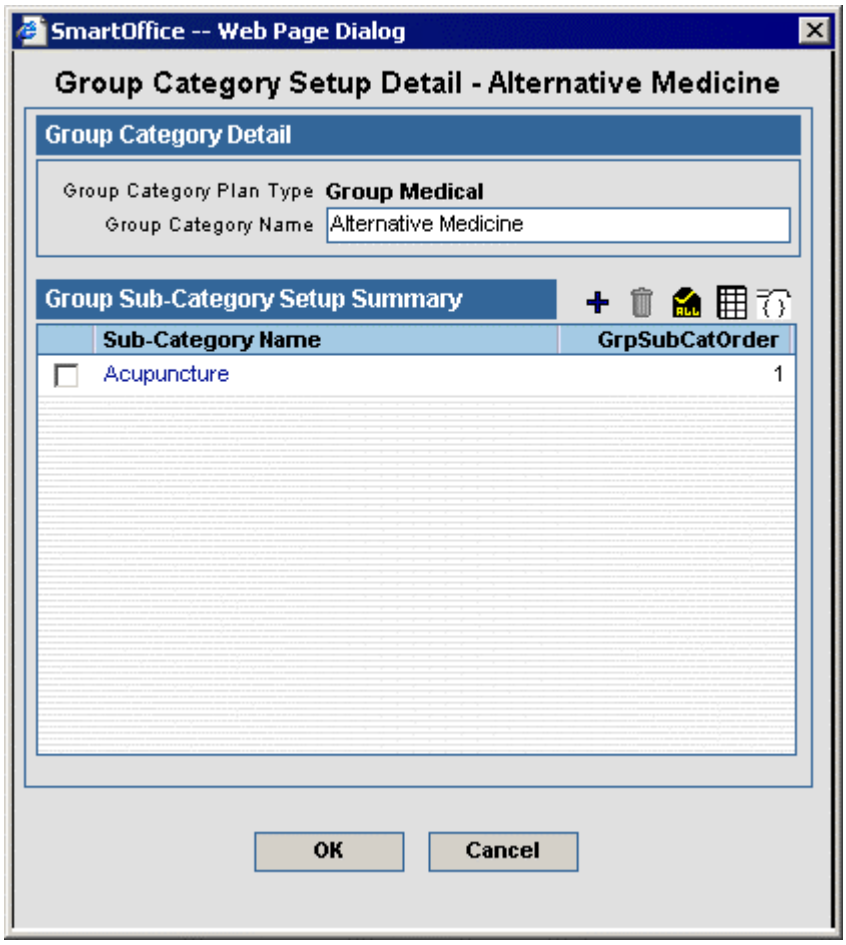
Step 5: Enter the name of the new sub-category into the Sub-Category Name field.



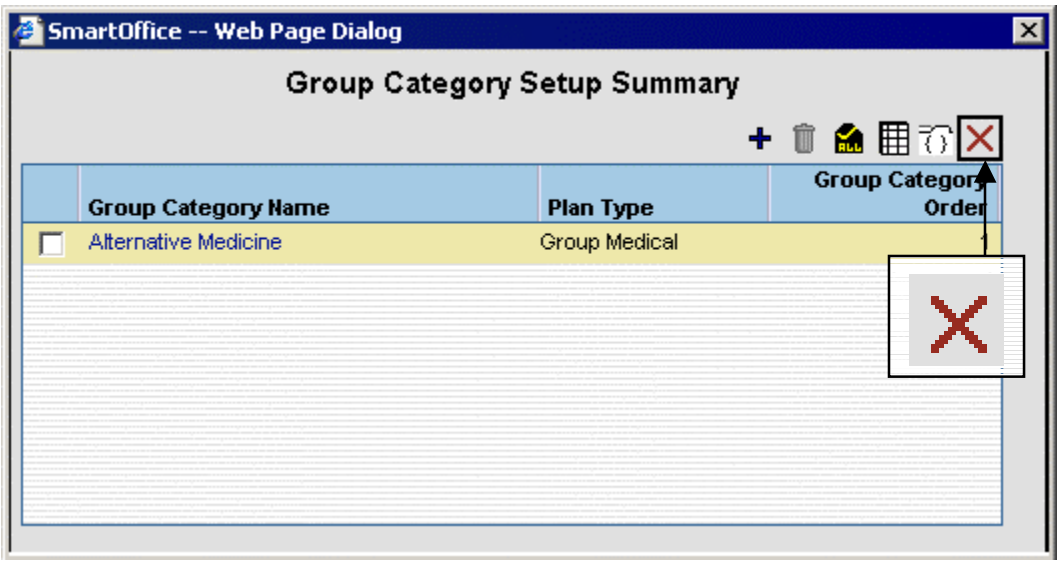
Step 6: Click OK to save and close the new sub-category.



Step 6: Once finished entering sub-categories, click Close to save and close the new category.



Step 7: Once finished entering categories, click the Close button to save and close the new category.

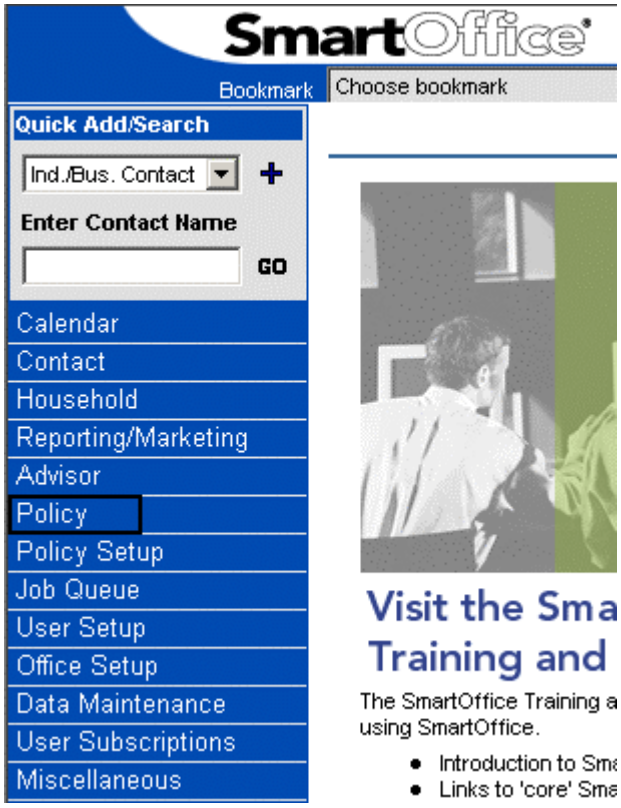


Group Policy

Before a Group Policy can be added, the Group Product information needs to be entered. Once the product is in SmartOffice you can use it for multiple policies and will not have to enter it a second time.

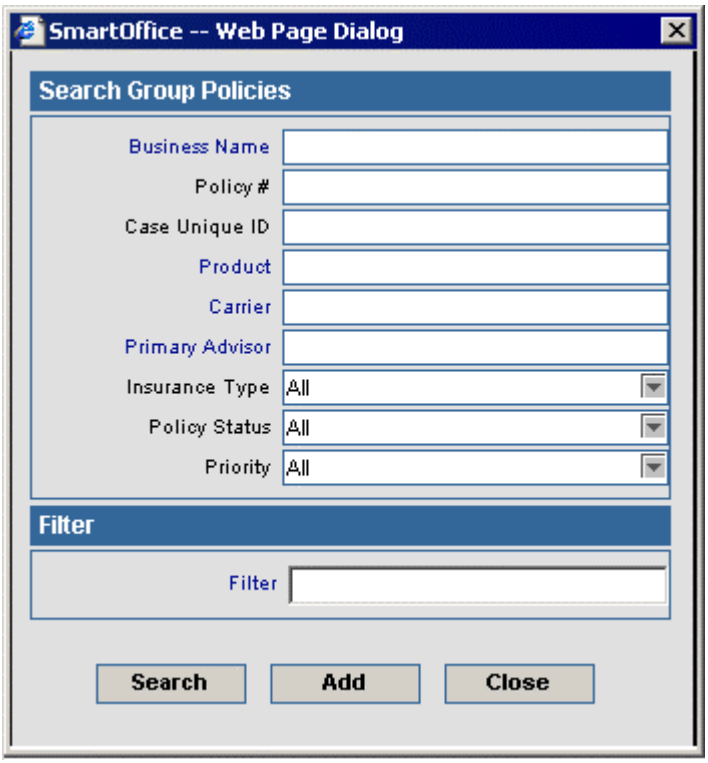
Group Policy Search

Step 1: Click the Policy link located on the side menu of SmartOffice.



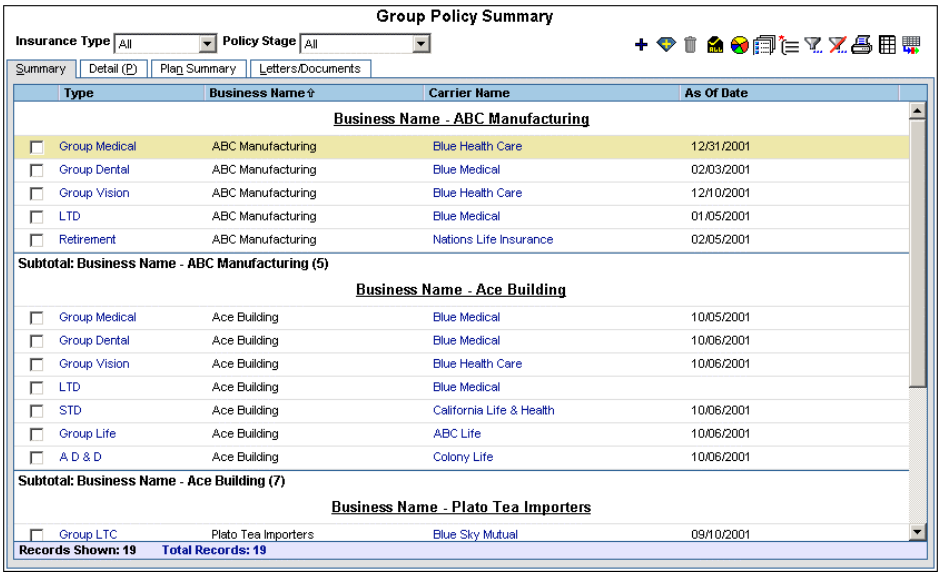
Step 2: Select Policy – Group underneath the Policy link.

Step 3: Enter search criteria and click Search. All group policies will display if no criteria is entered.



Group Policy Summary

To open the Group Policy Summary, perform a group policy search.



Use the Insurance Type drop-down list at the top of the summary to easily filter for the type of policy that you are interested in. By default all types are listed.

Group Policy Summary

Insurance Type All | Policy Stage All

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

Type	Business Name	Carrier Name	As Of Date
Business Name - ABC Manufacturing			
Group Medical	ABC Manufacturing	Blue Health Care	12/31/2001
Group Dental	ABC Manufacturing	Blue Medical	02/03/2001
Group Vision	ABC Manufacturing	Blue Health Care	12/10/2001
LTD	ABC Manufacturing	Blue Medical	01/05/2001
Retirement	ABC Manufacturing	Nations Life Insurance	02/05/2001
Subtotal: Business Name - ABC Manufacturing (5)			
Business Name - Ace Building			
Group Medical	Ace Building	Blue Medical	10/05/2001
Group Dental	Ace Building	Blue Medical	10/06/2001
Group Vision	Ace Building	Blue Health Care	10/06/2001
LTD	Ace Building	Blue Medical	
STD	Ace Building	California Life & Health	10/06/2001
Group Life	Ace Building	ABC Life	10/06/2001
A D & D	Ace Building	Colony Life	10/06/2001
Subtotal: Business Name - Ace Building (7)			
Business Name - Plato Tea Importers			
Group LTC	Plato Tea Importers	Blue Sky Mutual	09/10/2001

Records Shown: 19 Total Records: 19

However, if Group Medical is chosen, only the medical policies will remain.

Group Policy Summary

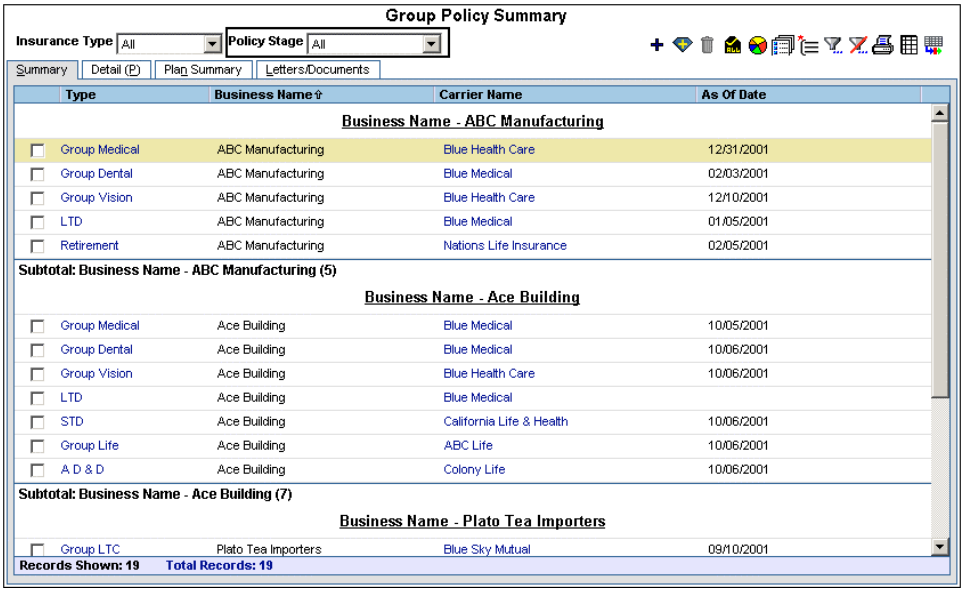
Insurance Type Group Medical | Policy Stage All

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

Type	Business Name	Carrier Name	As Of Date
Business Name - ABC Manufacturing			
Group Medical	ABC Manufacturing	Blue Health Care	12/31/2001
Subtotal: Business Name - ABC Manufacturing (1)			
Business Name - Ace Building			
Group Medical	Ace Building	Blue Medical	10/05/2001
Subtotal: Business Name - Ace Building (1)			
Business Name - Tax Tech, Inc.			
Group Medical	Tax Tech, Inc.	Blue Health Care	09/10/2001
Subtotal: Business Name - Tax Tech, Inc. (1)			

Records Shown: 3 Total Records: 3

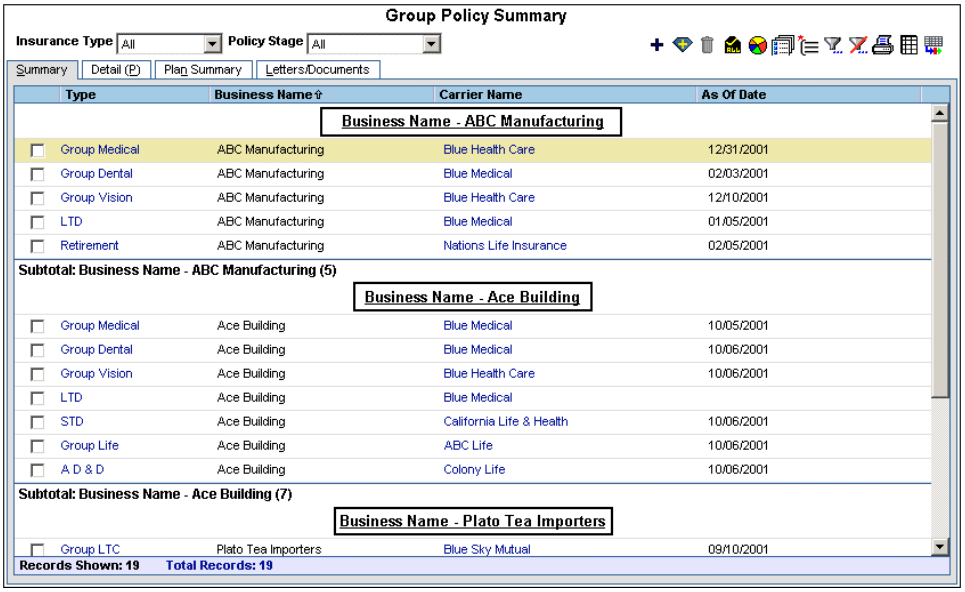
Use the Insurance Type drop-down list at the top of the summary to easily filter the policies by stage.



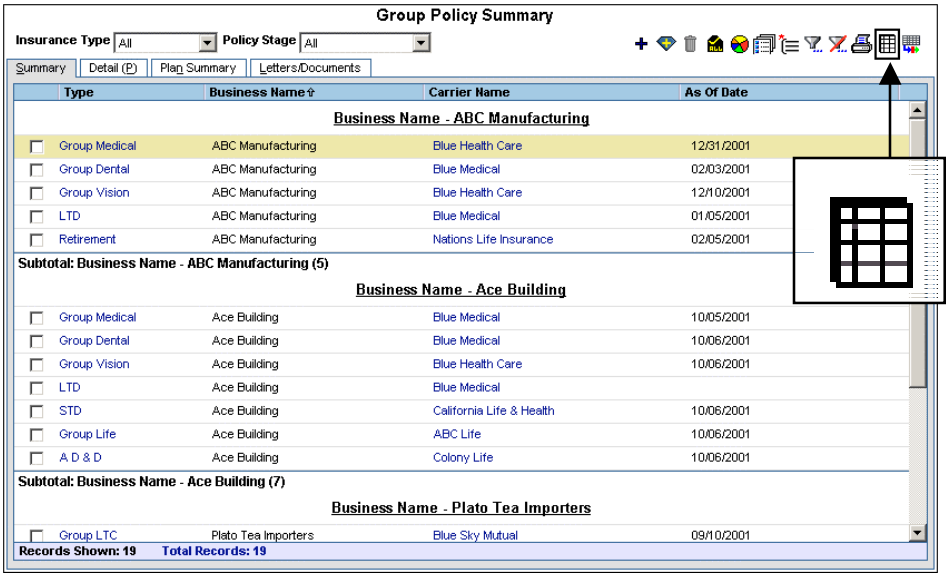
Sorting Group Policies

Group Policies can be sorted by Annual Premium, Business Name, Carrier Name, Paid To date, Policy #, Policy Date, Policy Status, Policy Type, or Product Name.

All of the policies belonging to ABC Manufacturing are listed first, followed by the policies belonging to ACE Building then followed by Plato Tea Import's policies. This is because the policies are currently sorted by business name.

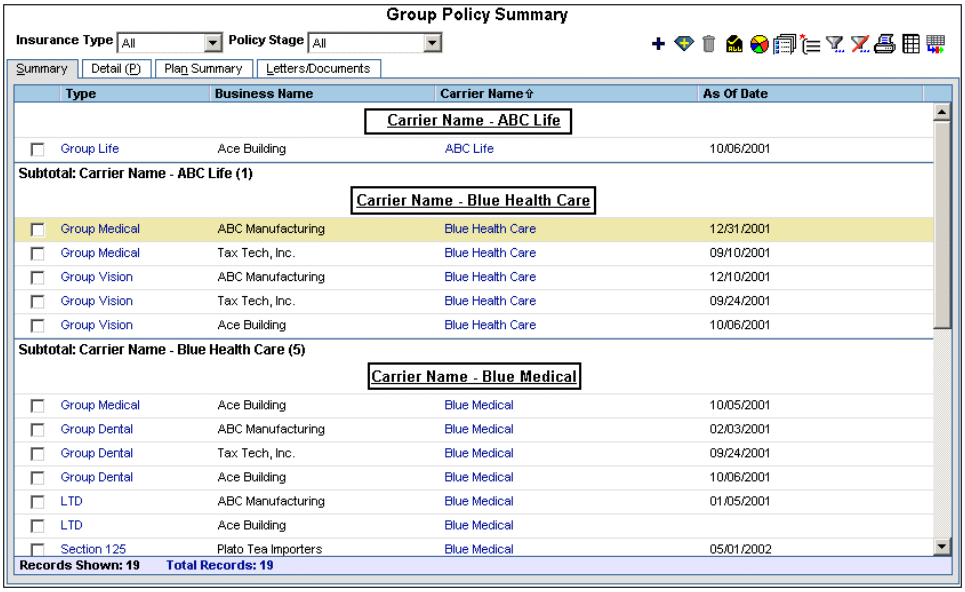


Hover the mouse cursor over the Customize Spreadsheet Layout button to see a list of sorting options.

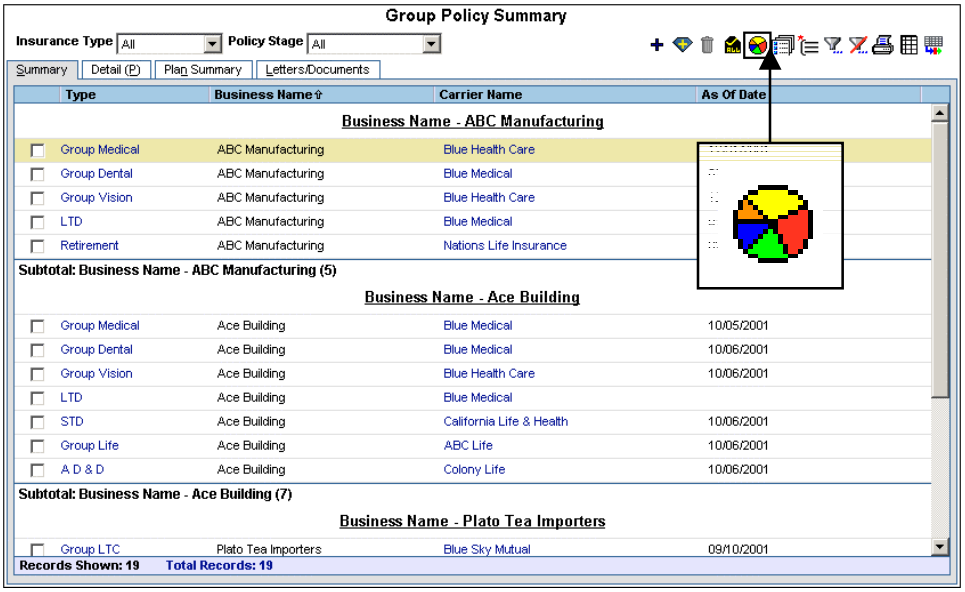


To change the sort, select the appropriate sorting option.

If the Carrier sort option is selected, the policies will be grouped based upon the carrier, regardless of business name.



To see the percentage of policies in each policy type, click on the Display Pie Chart button.



In this example, 26% of the policies are medical.

Insurance Type All Policy Stage All

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

Count by Business Name

Legend

- ABC Manufacturing: 5 (26%)
- Ace Building: 7 (36%)
- Plato Tea Importers: 3 (15%)
- Tax Tech, Inc.: 4 (21%)

Type	Business Name	Carrier Name	As Of Date
Business Name - ABC Manufacturing			
Group Medical	ABC Manufacturing	Blue Health Care	12/31/2001
Group Dental	ABC Manufacturing	Blue Medical	02/03/2001
Group Vision	ABC Manufacturing	Blue Health Care	12/10/2001
LTD	ABC Manufacturing	Blue Medical	01/05/2001
Retirement	ABC Manufacturing	Nations Life Insurance	02/05/2001
Subtotal: Business Name - ABC Manufacturing (5)			
Business Name - Ace Building			
Group Medical	Ace Building	Blue Medical	10/05/2001
Group Dental	Ace Building	Blue Medical	10/06/2001
Group Vision	Ace Building	Blue Health Care	10/06/2001

Records Shown: 19 **Total Records: 19**

The Pie Chart is dependent upon the sort. If the sort is changed back to Business Name then the Pie Chart will describe the percentage of policies held by each business. In this example, Blue Health Care holds 26% of the policies.

Group Policy Summary

Insurance Type All Policy Stage All

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

Count by Carrier Name

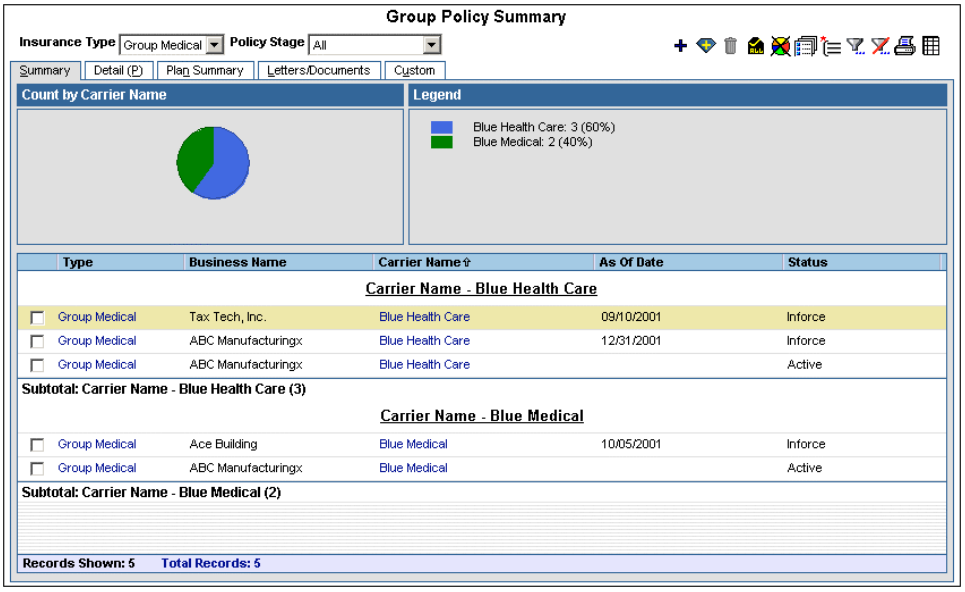
Legend

- ABC Life: 1 (5%)
- Blue Health Care: 5 (26%)
- Blue Medical: 7 (36%)
- Blue Sky Mutual: 1 (5%)
- California Life & Health: 1 (5%)
- Colony Life: 1 (5%)
- Nations Life Insurance: 2 (10%)
- United Community Life & Accident: 1 (5%)

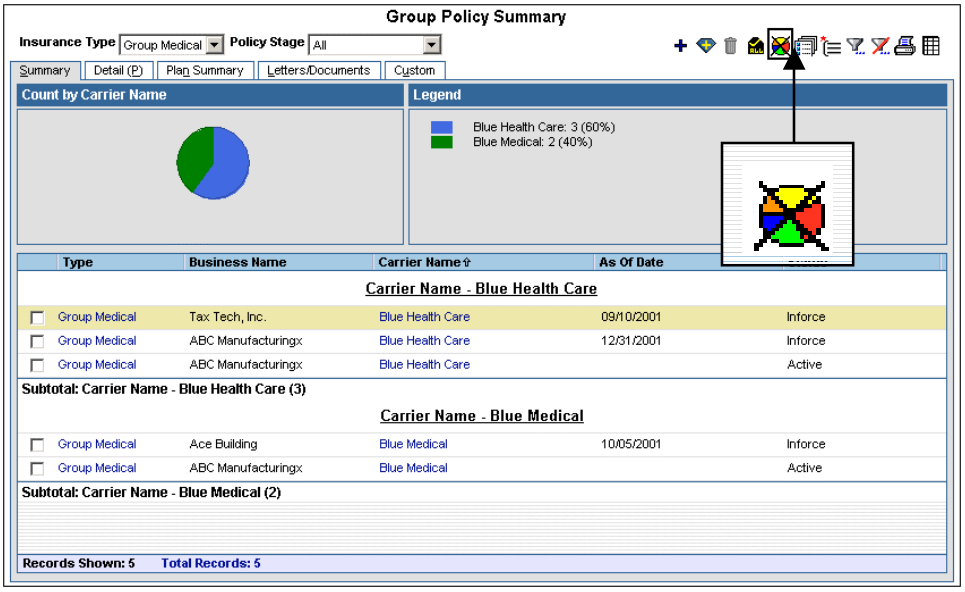
Type	Business Name	Carrier Name	As Of Date
Carrier Name - ABC Life			
Group Life	Ace Building	ABC Life	10/06/2001
Subtotal: Carrier Name - ABC Life (1)			
Carrier Name - Blue Health Care			
Group Medical	ABC Manufacturing	Blue Health Care	12/31/2001
Group Medical	Tax Tech, Inc.	Blue Health Care	09/10/2001
Group Vision	ABC Manufacturing	Blue Health Care	12/10/2001
Group Vision	Tax Tech, Inc.	Blue Health Care	09/24/2001
Group Vision	Ace Building	Blue Health Care	10/06/2001
Subtotal: Carrier Name - Blue Health Care (5)			
Carrier Name - Blue Medical			

Records Shown: 19 **Total Records: 19**

The Pie Chart will only count the policies that are listed in the Group Policy Summary. Therefore, if only the medical policies are displayed then only the medical policies are counted in the pie chart.



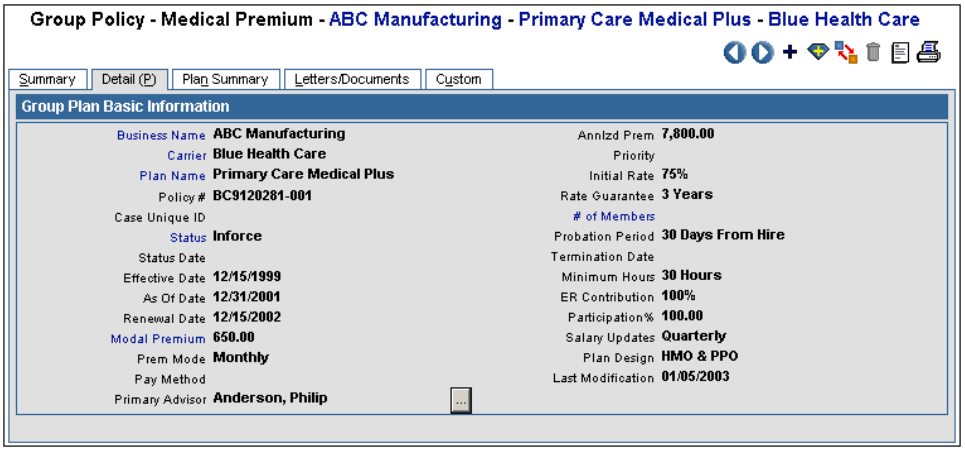
To remove the pie chart, click on the Remove Pie Chart button.



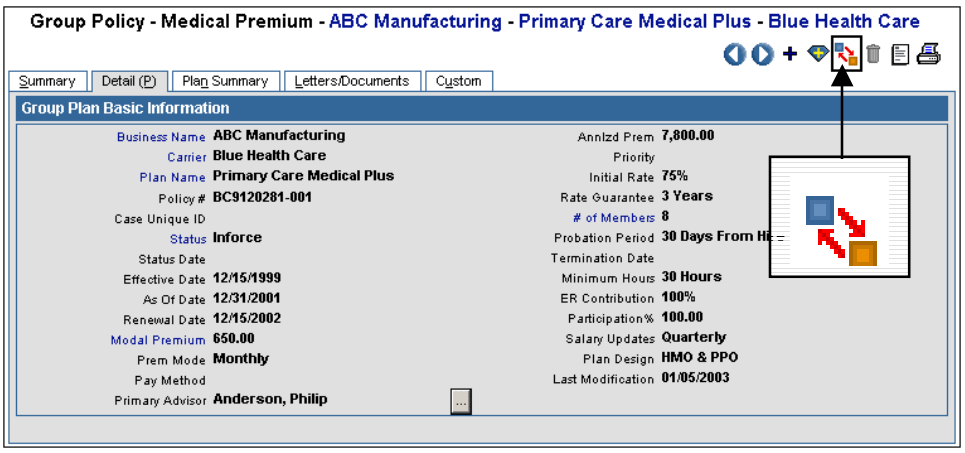
Detail Tab

Basic information such as which business the policy belongs to, the carrier and product, policy number, status, premium information, the length of time an employee needs to work for the business before qualifying for coverage as well as the number of hours per week an employee needs to work to be qualified for coverage, and employee participation is located on the Detail tab.

To see details on a particular policy, select the policy and move to the Detail tab.

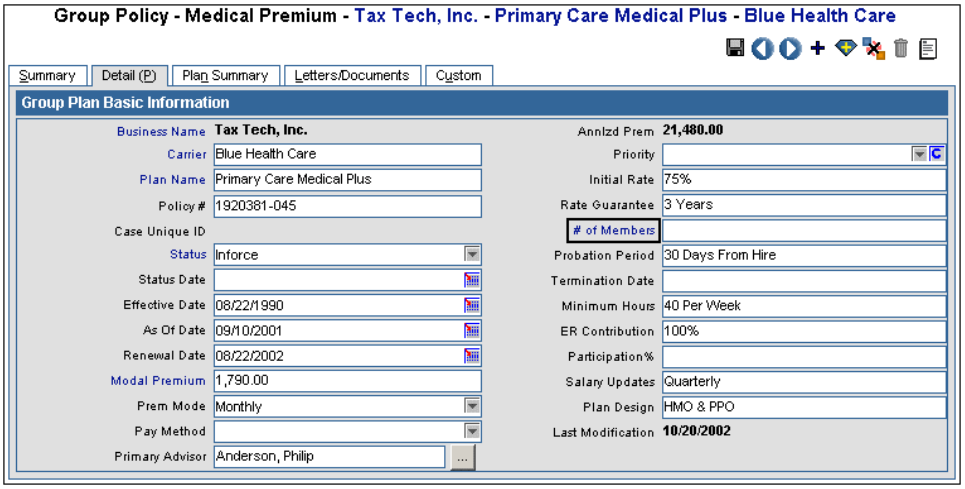


To change the Detail tab from Read-Only mode to Edit Mode click the Switch to Edit Mode button.

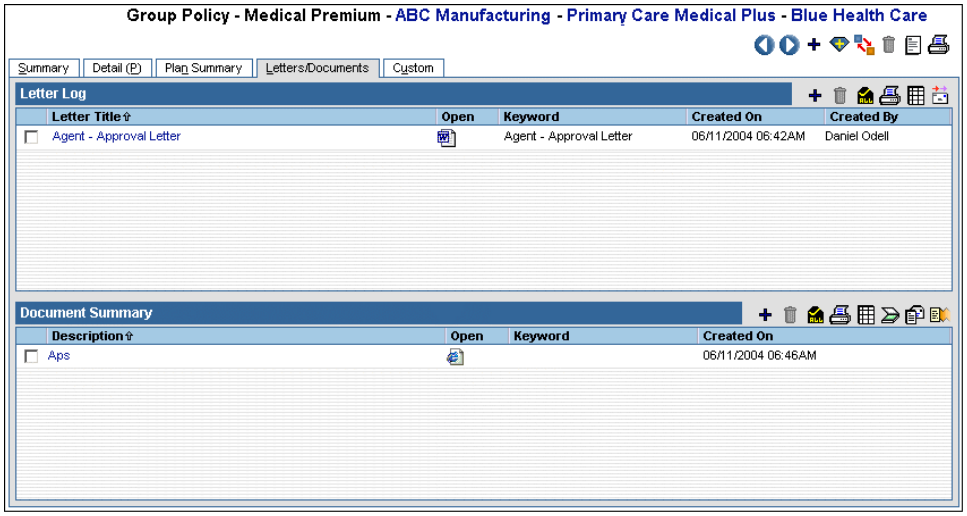


The number of employee members covered by the policy can either be manually entered or it can automatically be populated by clicking the # of Members hyperlink.

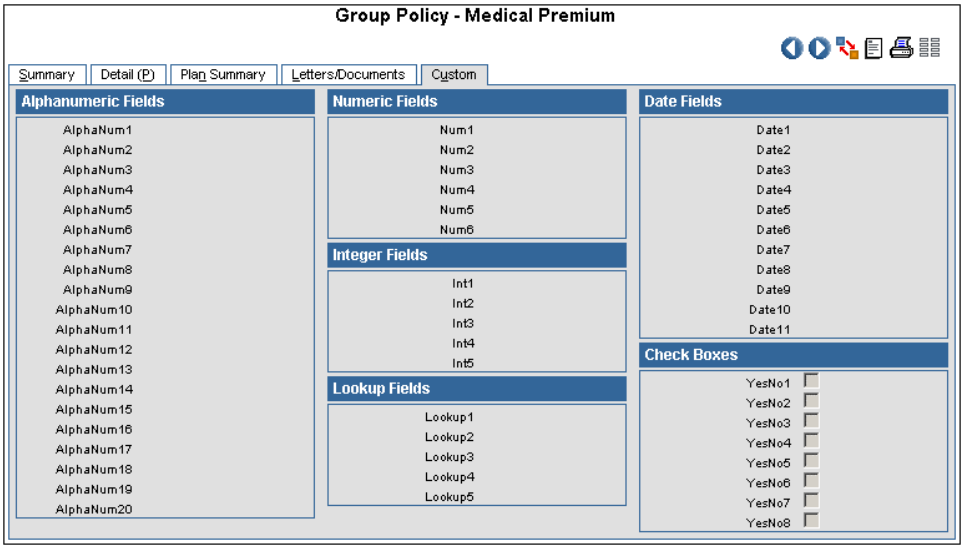
SmartOffice calculates this number by counting the number of employees listed on the each Members sub-tab.



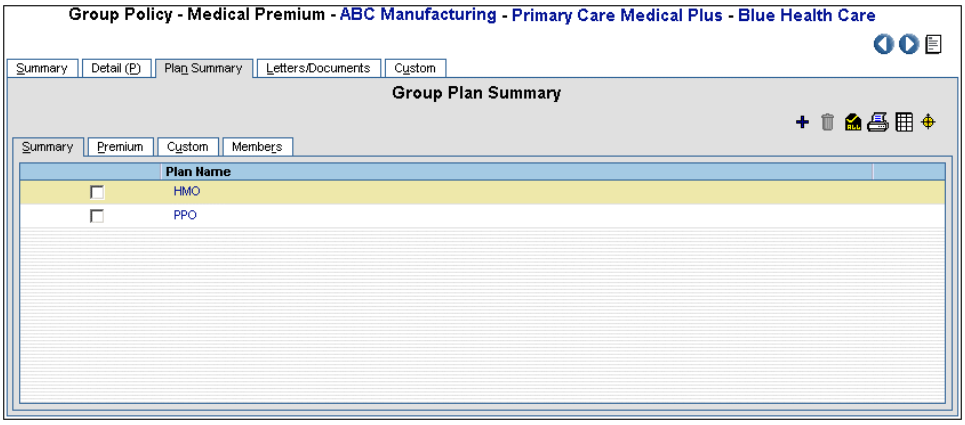
To see previously sent letters regarding this policy or any documents related to this policy, go to the Letters and Documents tab.



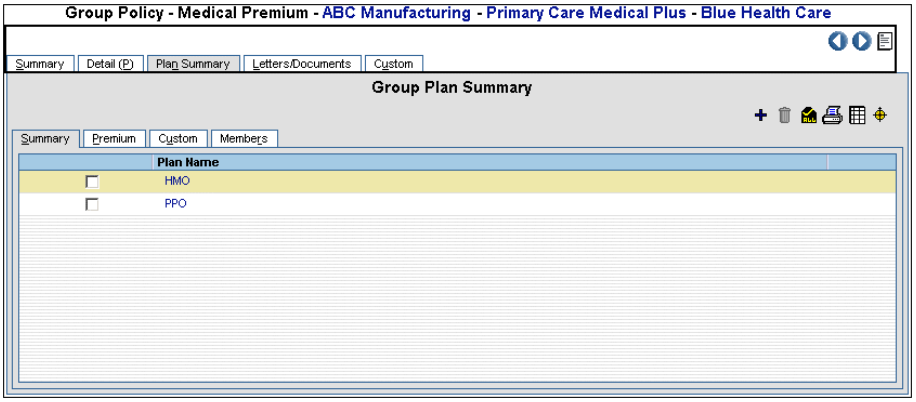
To create additional fields specific to the type of group policy, go to the Custom tab. Any of these fields can be renamed or hidden by a user with the appropriate security rights.



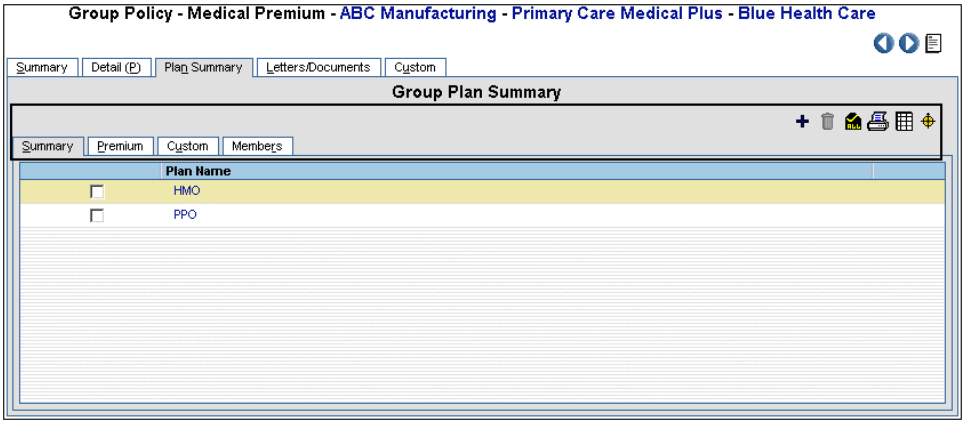
For plan information is accessed from the Plan Summary tab. All the plans available for this Policy are listed here.



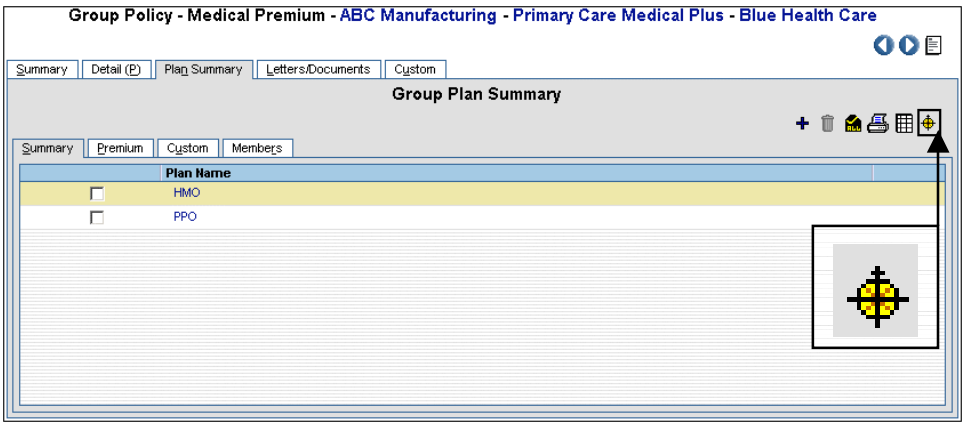
The top set of tabs and buttons belongs to the Policy.



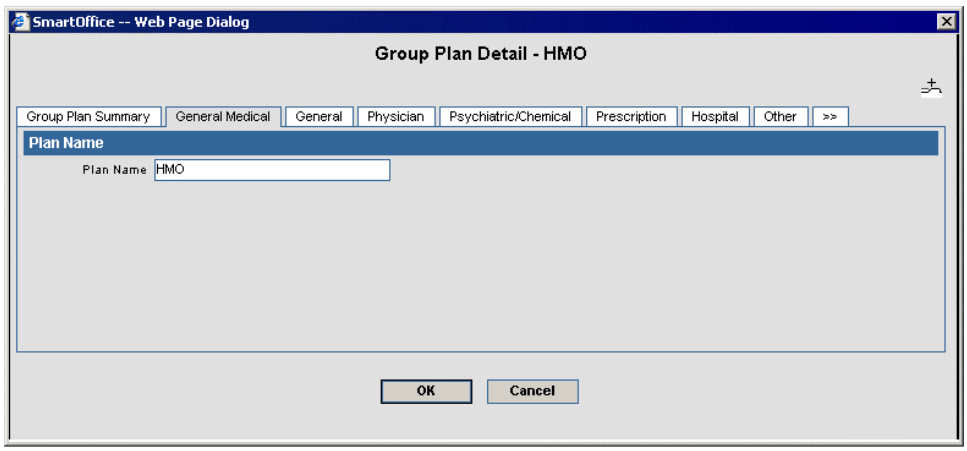
The bottom set belongs to the selected Plan.



To see the details of a plan's benefits, Select the appropriate plan and click the Show Benefits button.



This opens the Group Plan Detail popup box. From here, navigate through the tabs to see the plan related benefits and deductibles. All information in the Group Plan Detail popup box was entered on the Product level so it does not have to be entered for each policy.



For example, the Annual Copay is found on the General tab.

SmartOffice -- Web Page Dialog

System: General

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

Group Category Data Summary

Sub-Category Name	In Network	Out Network	Special/Other
Annual Deductible - Indiv	1000	2000	
Annual Deductible - Family	3000	5000	
Annual Copay - Indiv.	200	300	
Annual Copay - Family	500	800	
Lifetime Maximum			
Primary Care Physician Req.			Yes
Claim Forms Required			No
Pre-Existing Cond. Limits			None

Close

To see the premium information for a plan, select the appropriate plan and go to the Premium sub-tab. The amount paid by the employer and the employee for the selected plan is seen here.

Group Policy - Medical Premium - ABC Manufacturing - Primary Care Medical Plus - Blue Health Care

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

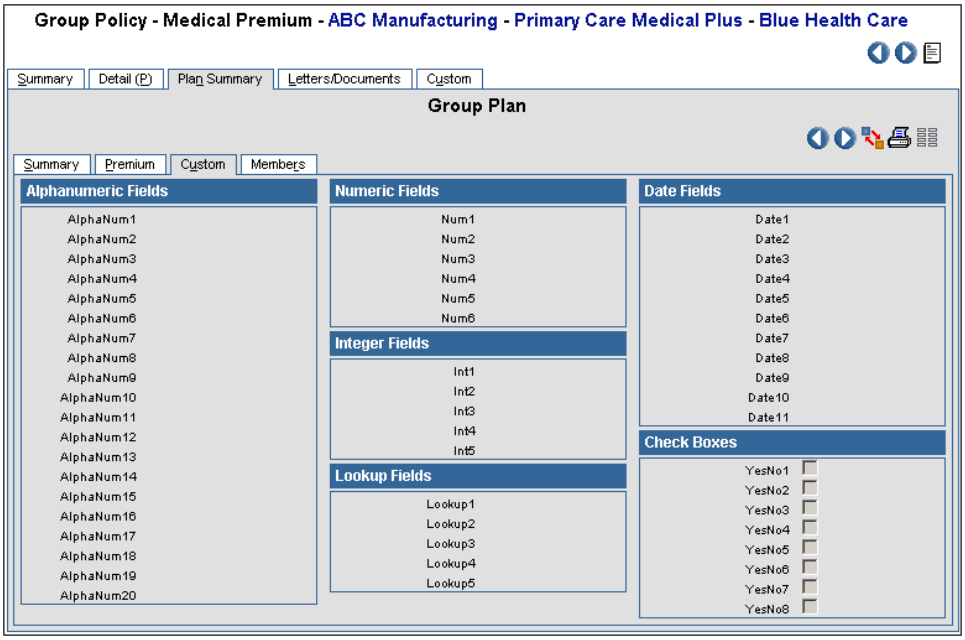
Group Plan - HMO

Summary | Premium | Custom | Members

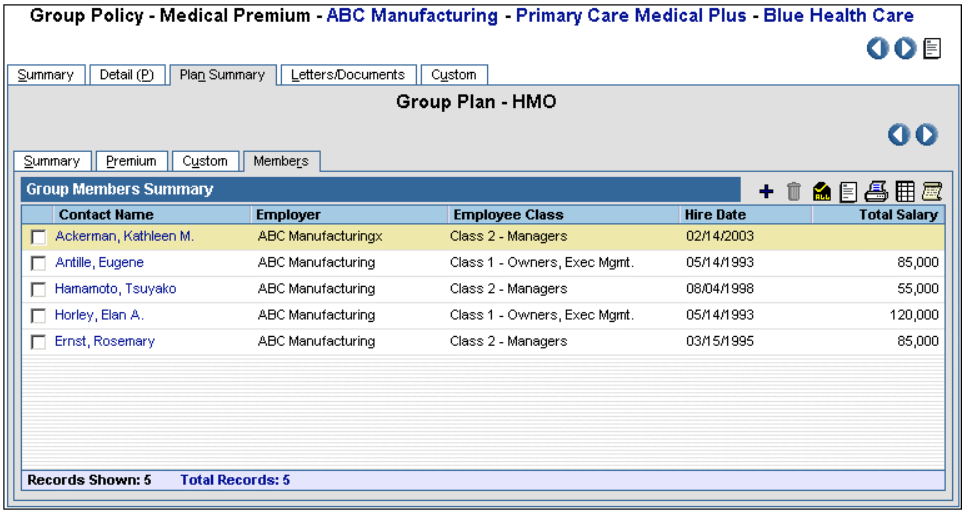
Premium

Monthly Premium	ER Cost	EE Cost	Participation
Employee Only	35.00		
Employee & Spouse	35.00	10.00	1
Employee & Child	35.00	15.00	2
Employee & 2 Children	35.00	15.00	
Employee & 3 Children	35.00	20.00	1
Employee & Children	35.00	25.00	1
Employee & Family	35.00	25.00	
Date Last Updated	01/08/2002	01/08/2002	01/08/2002
Total	175.00	85.00	
		Grand Total	260.00

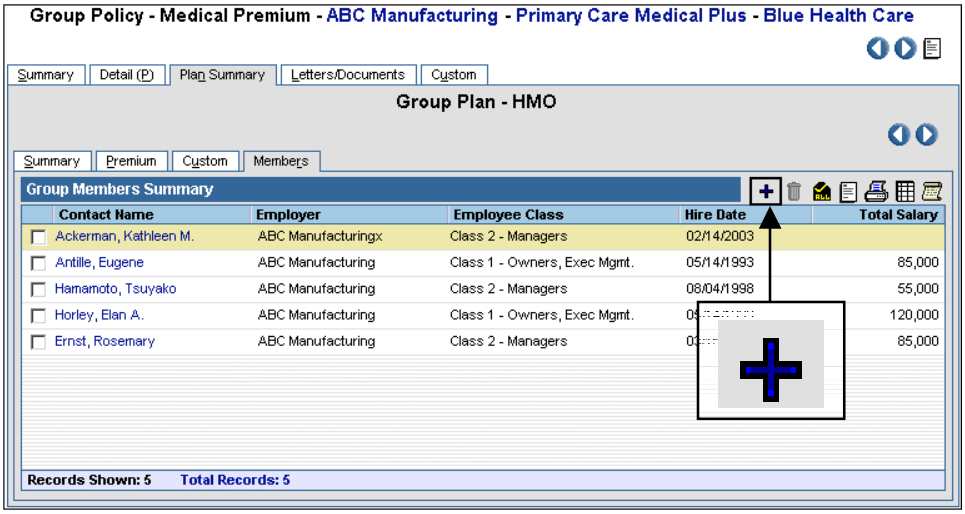
A custom sub-tab is available for plans. This sub-tab behaves the same way as the Custom tab seen earlier. Fields defined here will be available for all other plans of the same type.



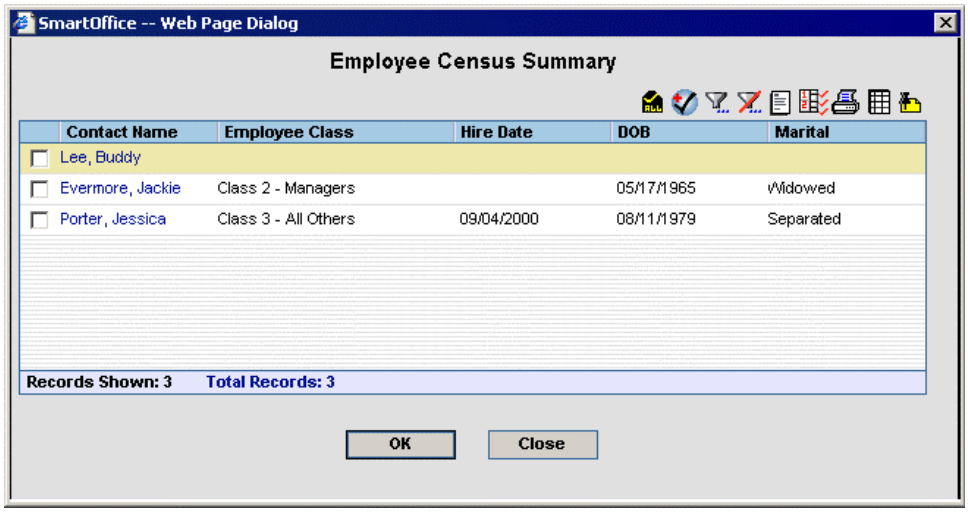
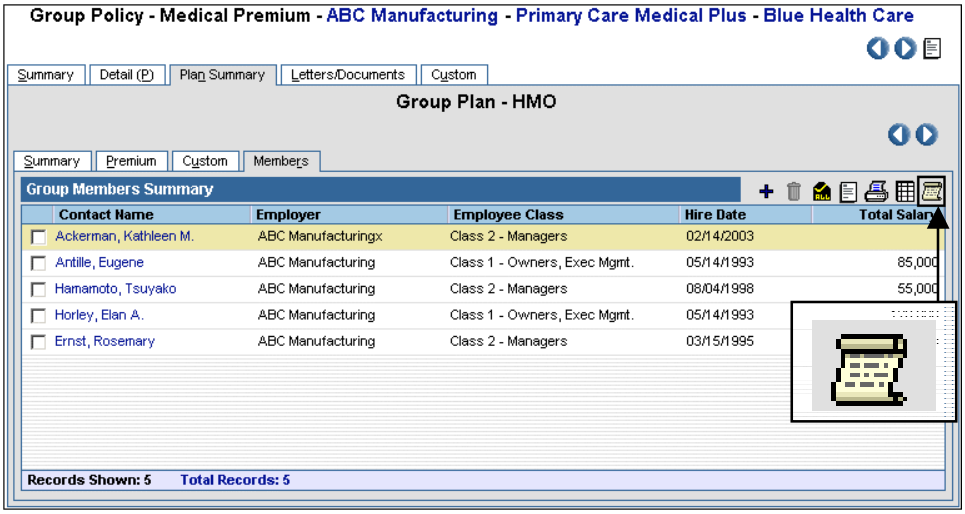
To see a list of members covered by this plan, go to the Members sub-tab. A member cannot be added to a group policy plan unless they belong to the Business contact's Group Census.



To attach another member to this plan, click the Add button.



The Employee Census Summary dialog box opens. It only lists members of the Business' Group Census. An employee can only belong to one plan per policy. For example, if Joseph Ackerman belongs to the PPO plan, he cannot be attached to the HMO plan and therefore, will not be listed.



To see an employee's certificate for this policy, select him and click the Show Policy button. This would open the certificate in the individual policy module.