A STEP-BY-STEP USER GUIDE

CoveragePlus Central

WHAT IS IT? a one-stop shop that will host and facilitate the purchase of branded and non-branded Supplemental Health Products while giving producers the ability to track and manage business as well as perform administrative functions.

1 ACCESS & SEARCH

Step 1 Accessing Coverage Plus Central

Step 2 Managing Client and Prospect List

Step 3 Adding Prospective Consumer

2 SALES & ENROLLMENT

Step 1 Selecting Product to Sell

Step 2 Determining Appropriate Coverage

Step 3 Generating Proposal

Step 4 The Application Process

Step 5 Initiating e-Sign Process

3 INFORM & TRACK

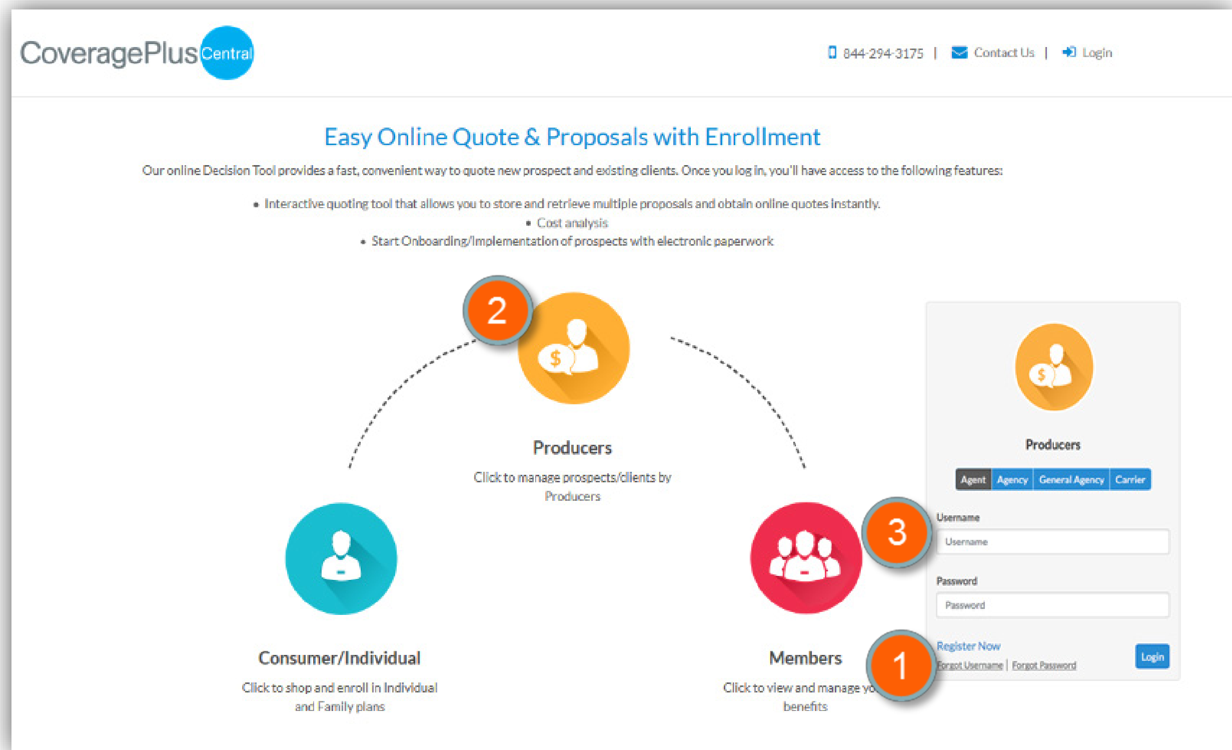
Step 1 Informing Member of Next Steps

Step 2 Tracking Application Status

844-294-3175
HELP IS AVAILABLE

Please call the Producer hotline for additional support/assistance in using Coverage Plus Central to enroll your client into Supplemental Health products.

ACCESSING COVERAGE PLUS CENTRAL



Logging In

Do you need to register for a username and password?

1. Select the Register Now link, then:

A. Enter your BCBSNM Producer Number in the **CARRIER PRODUCER NUMBER** field.

B. Create your:

- Username
- Password
- Security Questions

C. Click Submit

Are you already registered?

2. Select the Producer icon to access username and password fields.

3. Enter username and password appropriately.

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MANAGING CLIENT AND PROSPECT LIST

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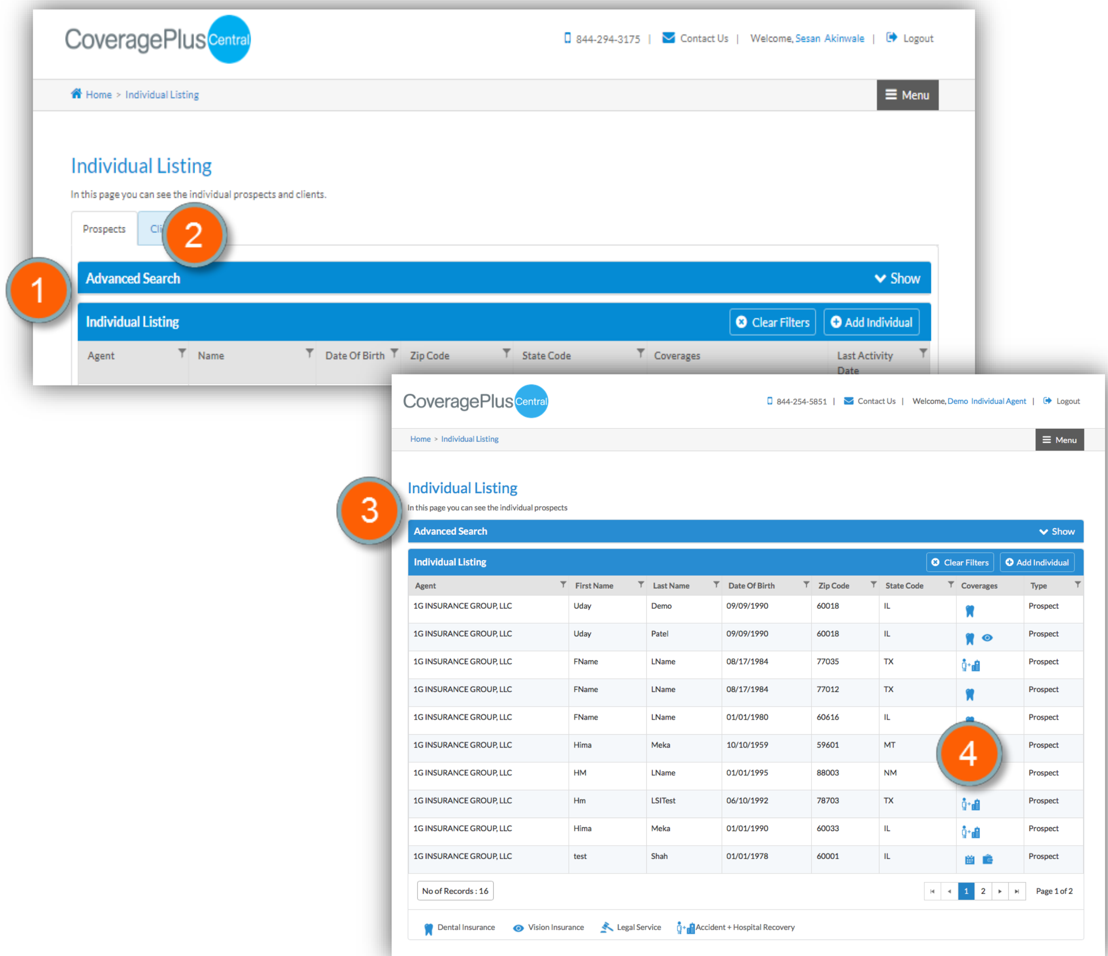

INDIVIDUAL LISTING

Once you have successfully logged into Coverage Plus Central, you will be directed to the INDIVIDUAL LISTING screen. From this screen, you will be able to:

1. **See your book of business of members and prospects**
   - Please note: your listing will be empty (No Results Found) if you are first entering Coverage Plus Central and have not entered any clients.

2. **Add New Prospects**
   - Click on the Prospect tab
   - You will be taken to a new screen where you put in your client's information.

3. **Use the Advance Search options to look up members or perspective members**
   - Note: to see the Advanced options go to page 14.

4. **Assist prospective members with completing the enrollment process** (by selecting the appropriate icon under the COVERAGES column).

Note: You can access the INDIVIDUAL LISTING screen by clicking on the ☰ Menu tab at the top-right corner of the screen

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Confidential & Proprietary Information

ADDING PROSPECTIVE CONSUMER

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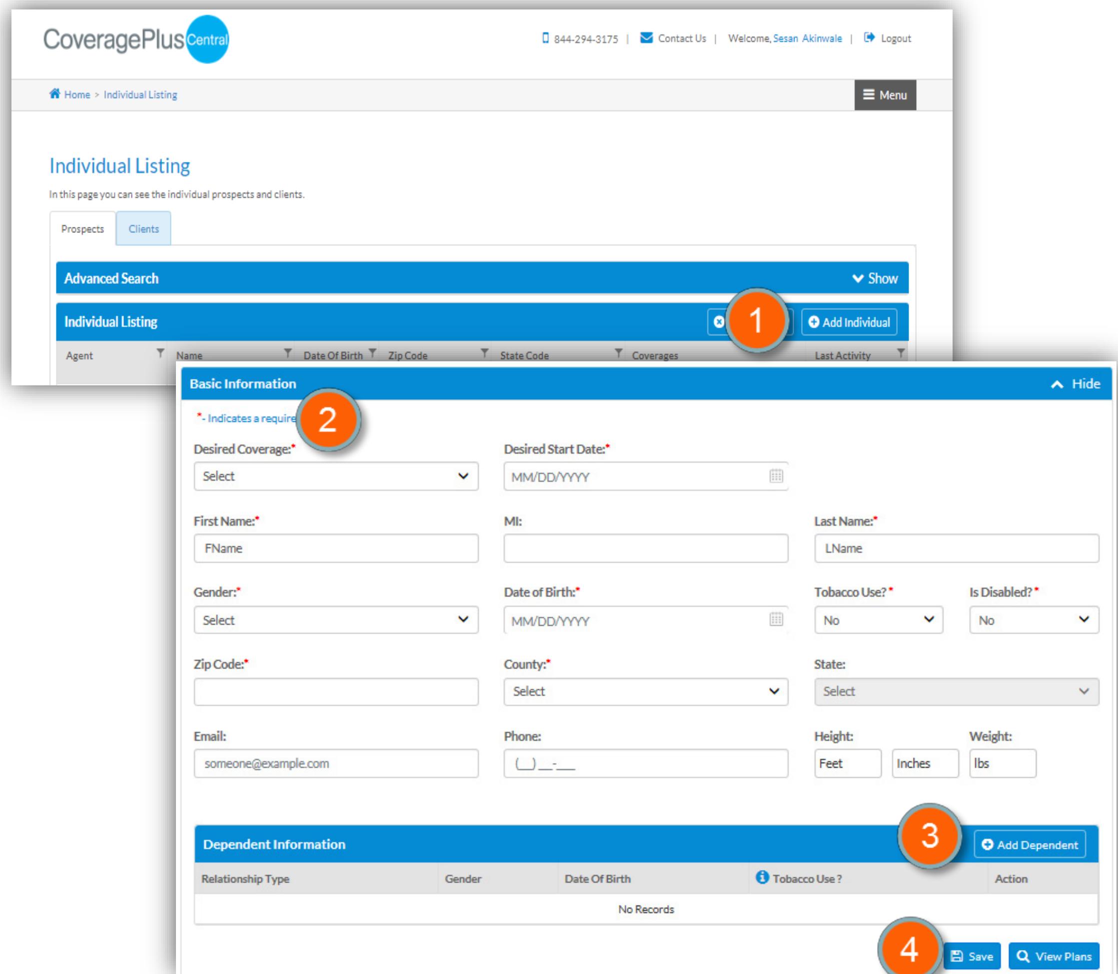

What should I do if I need to add a consumer to the INDIVIDUAL LISTING?

1. Select **Add Individual** from the INDIVIDUAL LISTING section.

2. Enter the following information into the appropriate fields: *(required fields noted with asterisk)*.
   - Desired Coverage*
   - Desired Start Date*
   - First Name*
   - Middle Initial
   - Last Name*
   - Gender*
   - Date of Birth*
   - Tobacco Use?*
   - Is Disabled?*
   - ZIP Code*
   - County*
   - Email

3. What about DEPENDENTS (applies to Vision coverage only)?
   - Add dependents by selecting the **Add Dependent** button, and entering all required information and selecting the icon.
   - Remove dependents by selecting the icon.

4. Select the **Save** button to store all demographic information.

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SELECTING PRODUCT TO SELL

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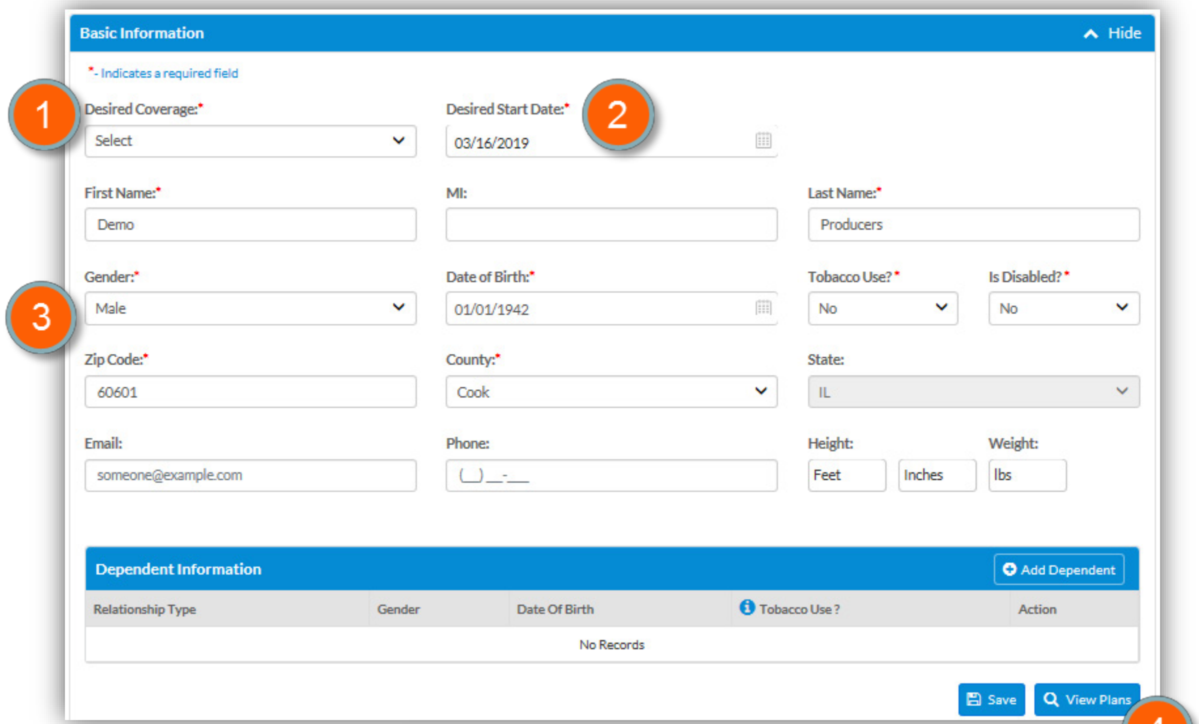

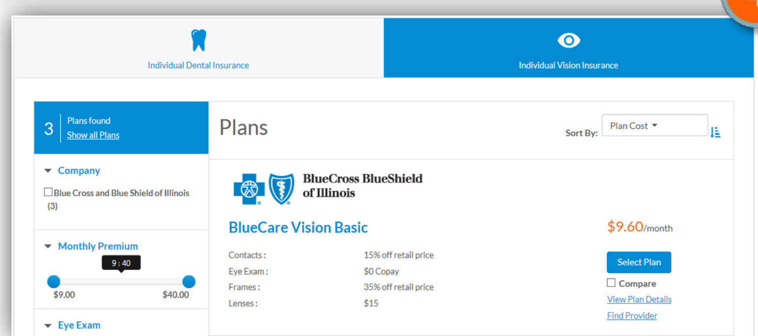

DISCLAIMER: *All monthly premium values are for illustrative purposes and may not reflect actual values.*

How do I select products to quote/sell to the member/consumer?

1. Select the appropriate DESIRED COVERAGE from the drop-down box.

2. Select appropriate DESIRED START DATE from the calendar selection box.
   - Note: The date will default to the NEXT AVAILABLE effective date
     - A policy sold and approved between 1st and 15th are effective the 1st of the next month (i.e., policy approved on 2/2/19 would be effective 3/1/19)
     - After the 15th and the effective date is the 1st of the month of the subsequent month (i.e., policy sold on 2/20/19 would be effective 4/1/19)
   - Note: Payment **MUST** be included with the application to receive an effective date. Any mailed checks will need to **be received by the 15th** to receive the desired effective date. Electronic submission (application and payment) is the BEST method to ensure the desired effective date.

3. Confirm (or edit as needed) the details in the BASIC INFORMATION section.
   - *This information will auto-populate the application at a later stage in the process. Ensure this information is correct as entered to save time during the application process.*
   - *An email address will be necessary for the E-Sign process and future electronic communications. The member may opt out of participating in E-Sign and electronic communications, though that is the most secure method.*
   - *Add additional dependents by selecting the* Add Dependent *button.*
     NOTE: This option is only available for VISION products

4. Select the View Plans button to view available plans and pricing based on the ZIP code provided for the member/consumer.

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DETERMINING THE APPROPRIATE COVERAGE & QUOTING

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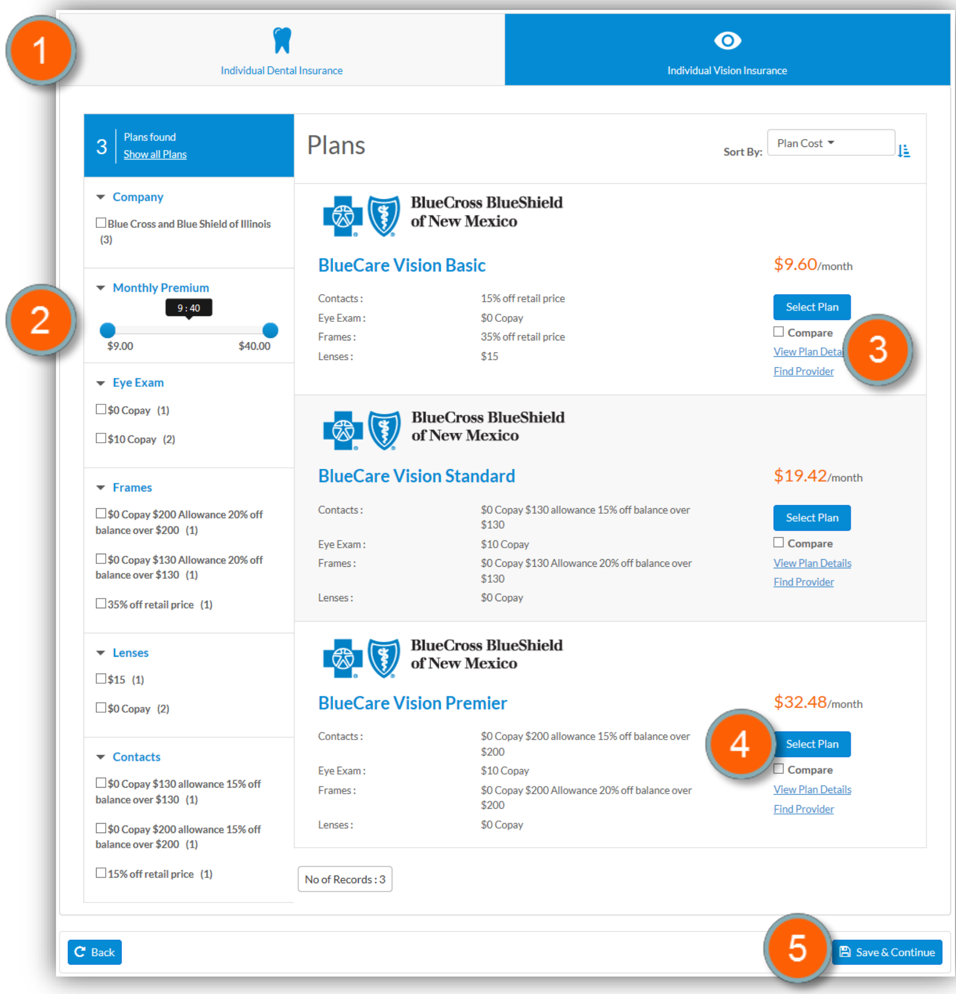

The Plan Information page will allow you to quote multiple Supplemental Health products to prospects at one time. Available plans shown will be based on the demographic information you have provided

1. You may toggle between each of the categories shown to determine if any additional products will help your client to complete their health profile.

2. Sort and Filter options can be applied to find the best option based on the needs of the consumer.

3. Select the COMPARE checkbox to compare products of the same category.
   - View and compare product summaries or all product details
   - Highlight similarities or differences on the screen
   - Export compared plans to Excel by selecting the EXPORT SELECTED PLANS on the comparison view screen

4. Select the Select button once your client has selected the plan that best meets their needs.

5. Select the Save & Continue button to proceed to the GENERATE PROPOSAL page.

DISCLAIMER: *All monthly premium values are for illustrative purposes and may not reflect actual values.*

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GENERATING PROPOSAL

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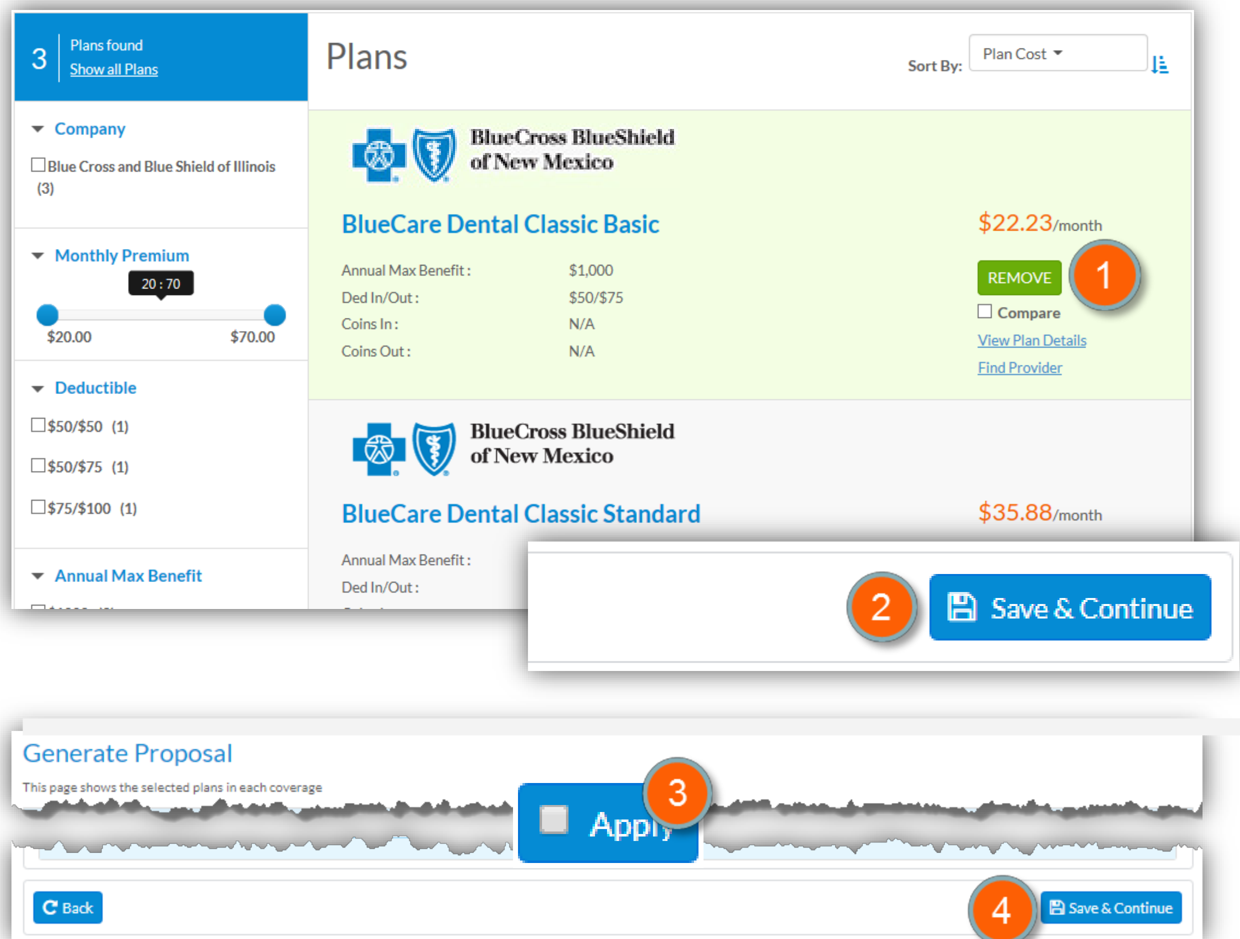

Image is for illustrative purposes only and may not reflect all details

1. Select the plan(s) being considered by member/consumer.
2. Select the **Save & Continue** button to proceed through the proposal process.
3. On the GENERATE PROPOSAL page, select the **Apply** button to add products to the proposal.
4. Select the **Save & Continue** button to continue.
   - Note: You will be directed to the VERIFY INDIVIDUAL page. Please ensure that all details about the individual(s) are accurate.

You may exit the proposal at any time and return to it through the QUOTE HISTORY found under the INDIVIDUAL LISTING for the member/consumer.

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THE APPLICATION PROCESS

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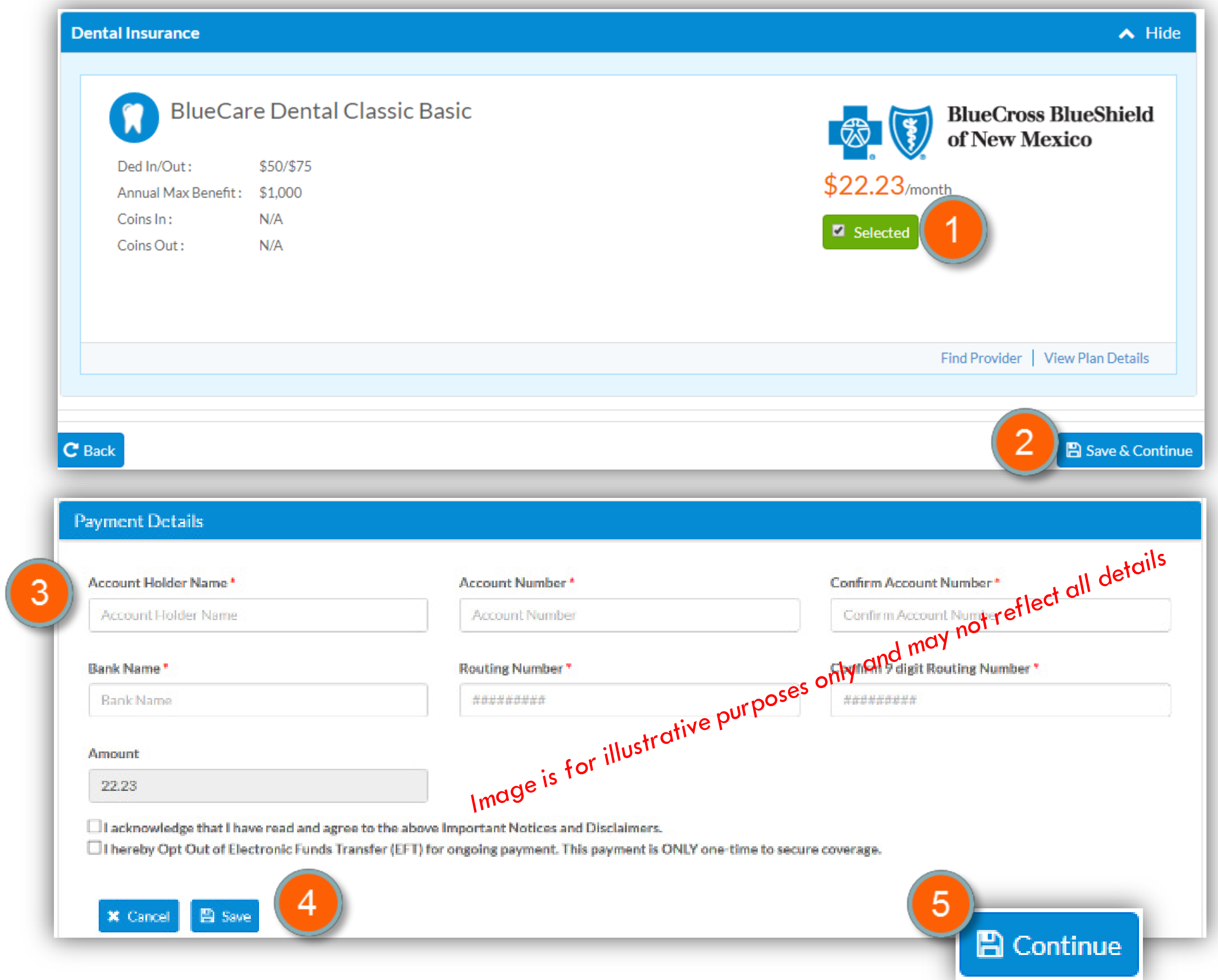

DISCLAIMER: *All monthly premium values are for illustrative purposes and may not reflect actual values.*

1. On the VERIFY PLANS page, select the plan(s) you wish to include in the application(s).

2. Select the **Save & Continue** button to proceed.

3. Enter payment information on the PAYMENT DETAILS page and indicate:
   1. Acknowledgement that terms have been read and agreed to by selecting the checkbox.
   2. Acknowledgement for a **SINGLE EFT PAYMENT** by selecting the checkbox.

      IMPORTANT NOTE: *Selecting this box means only the initial payment will be drafted. The member will receive monthly statements thereafter and will need to pay each month.* ***Leaving this box unchecked indicates all future premiums will be auto-debited.***

4. Select the **Save** button to store that acknowledgement and payment details.

5. Select the **Continue** button to proceed.

You will be directed to the SUMMARY page where you will have the opportunity to review and edit information provided and product selections made.

- **After reviewing, indicate agreement with Terms and Conditions by selecting the first checkbox shown.**
- **Indicate agreement with electronic communications by selecting the second checkbox shown.**

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SUMMARY PAGE

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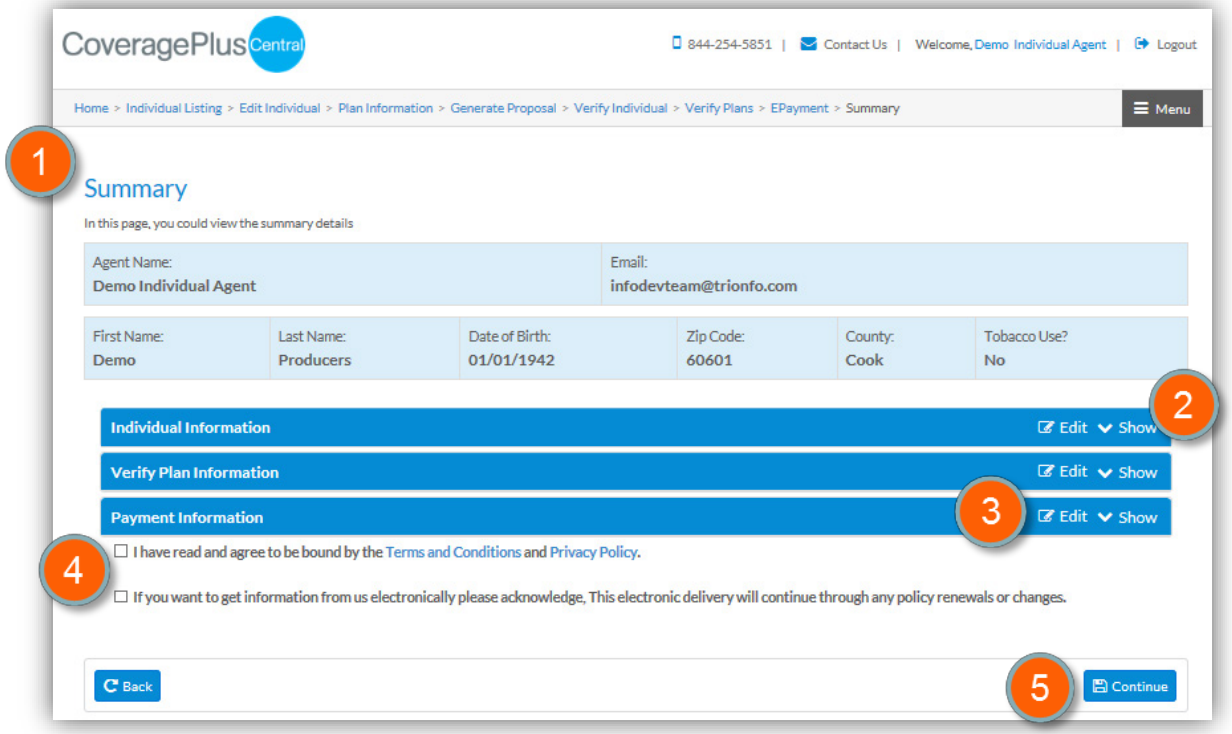

1. You will be directed to the SUMMARY page where you will have the opportunity to review and edit information provided and product selections made.

2. You may SHOW and HIDE details from each of the sections on this page by using the appropriate up/down arrow.

3. You may edit details of each of the selections by selecting the Edit button.

4. After reviewing, indicate agreement with:
   - Terms and Conditions by selecting the first checkbox shown
   - electronic communications by selecting the second checkbox shown

5. Select the Continue button to proceed.

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INITIATING THE E-SIGN PROCESS - OVERVIEW

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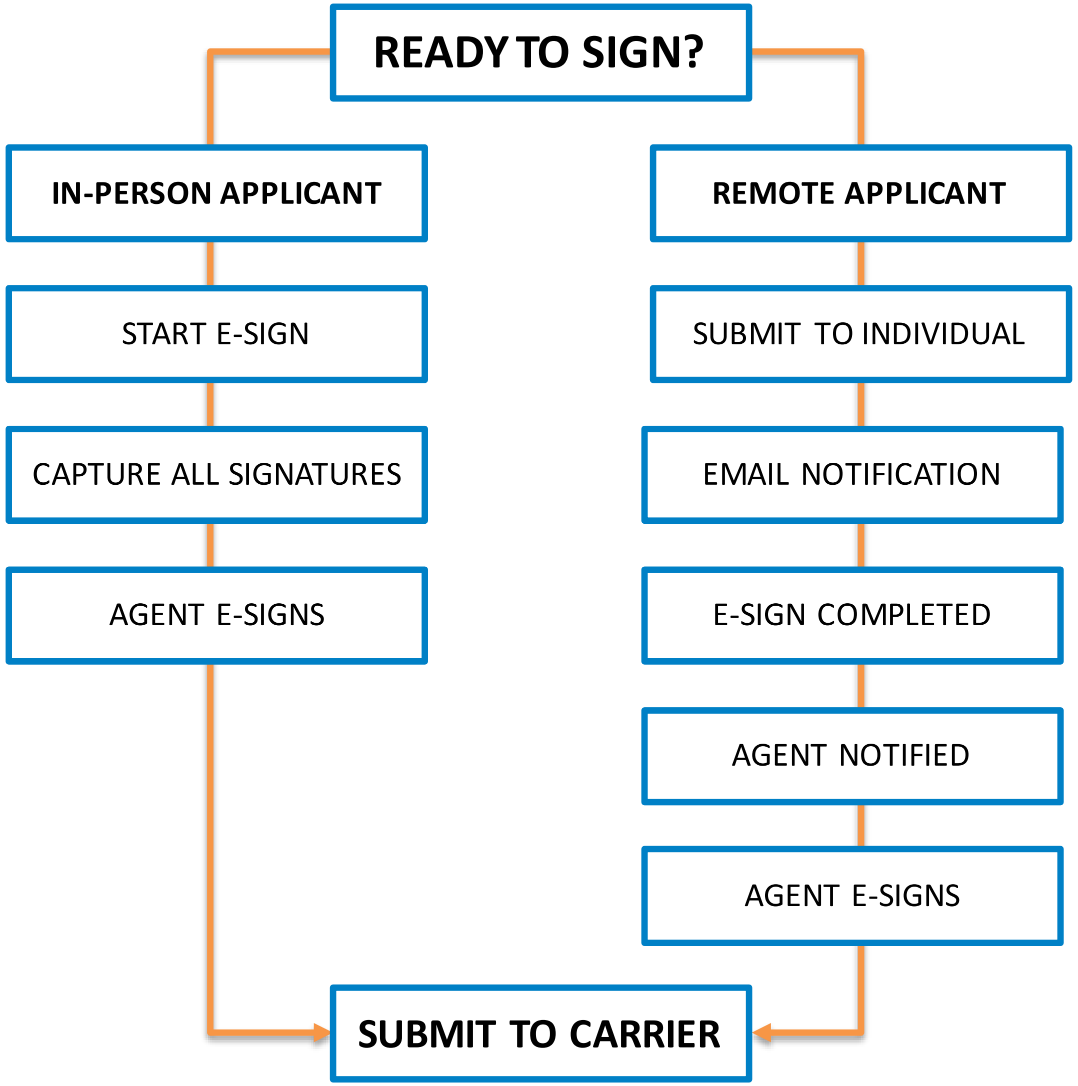

The e-sign process allows you to capture the applicant and agent signatures electronically. This process ensures a more secure, seamless, and trackable application process. Additionally, applications are processed more quickly.

While paper applications are an option, it is strongly encouraged that applications are submitted electronically.

If the member does not have access to a PC, you can download the application PDF and mail it to them for signatures.

The process flow to the right provides a high-level overview of the e-sign process. You will note you have the option of capturing a signature for members that are in-person, and you may also submit the application via email to the member for signature.

Additional details are provided on the subsequent pages.

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INITIATING E-SIGN PROCESS – IN-PERSON

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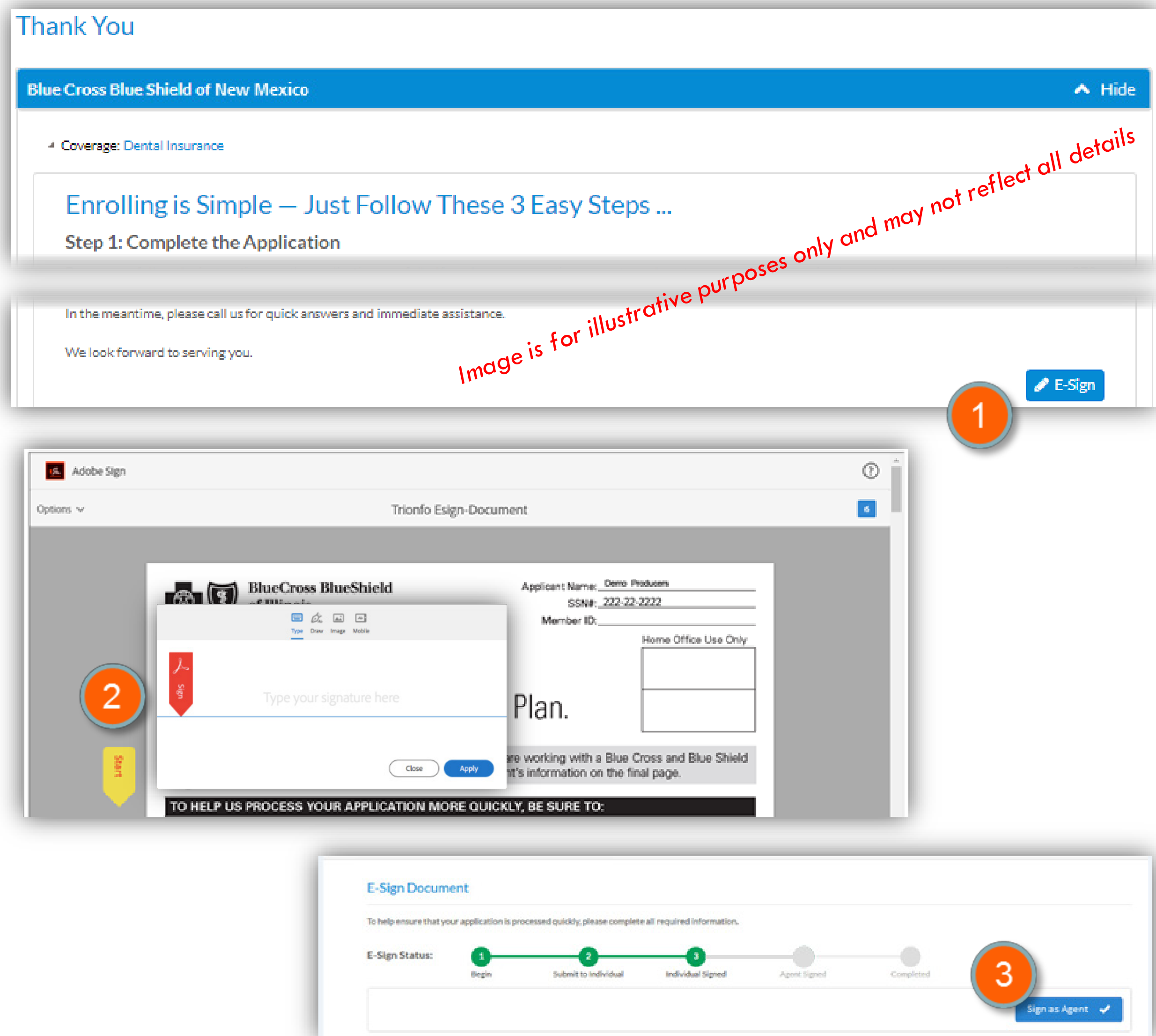

IMMEDIATE E-SIGNING OF APPLICATION

1. On the THANK YOU page, select the **E-Sign** button to begin the process of sending documents to the consumer.

2. In the ADOBE SIGN section of the page, select the **Start** button to begin the e-sign process.
   - There are multiple ways to e-sign the application:
     - Type the signature on the screen
     - Draw signature using a stylus, mouse, or fingertip (depending on screen capability)
     - Upload an image of the applicant's signature
   - Each required field on the application will be marked with a red asterisk.
   - Use the **Next** button to move through the application to each required field.

   Once all required fields have been filled in and/or signed, select the **Click to Sign** button at the bottom of the page.

3. Agent will then select the **Sign as Agent** button to provide their signature(s).

Note: *If the member does not have access to a PC, you can download the application PDF and mail it to them for signatures.*

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INITIATING E-SIGN PROCESS – REMOTE (part 1)

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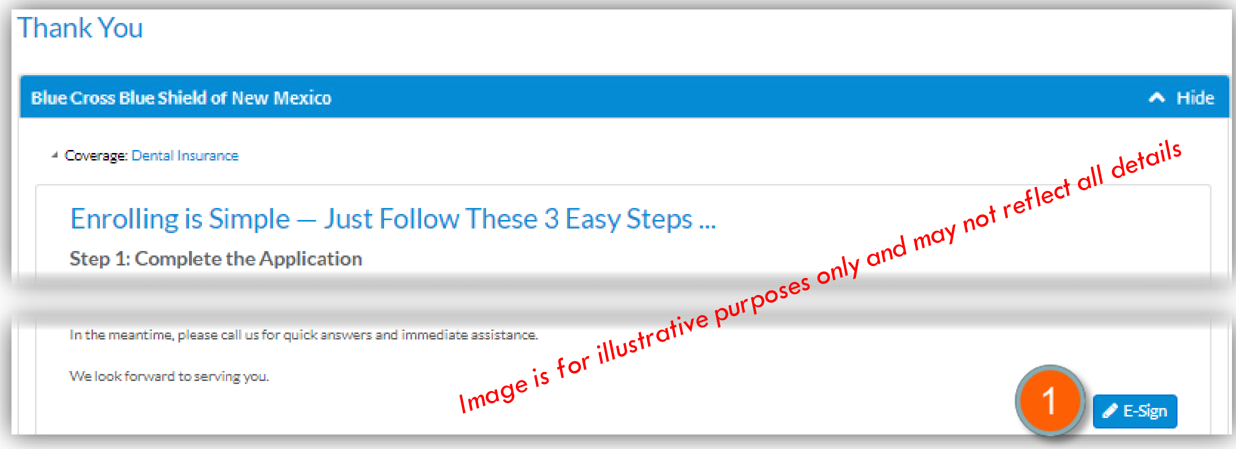

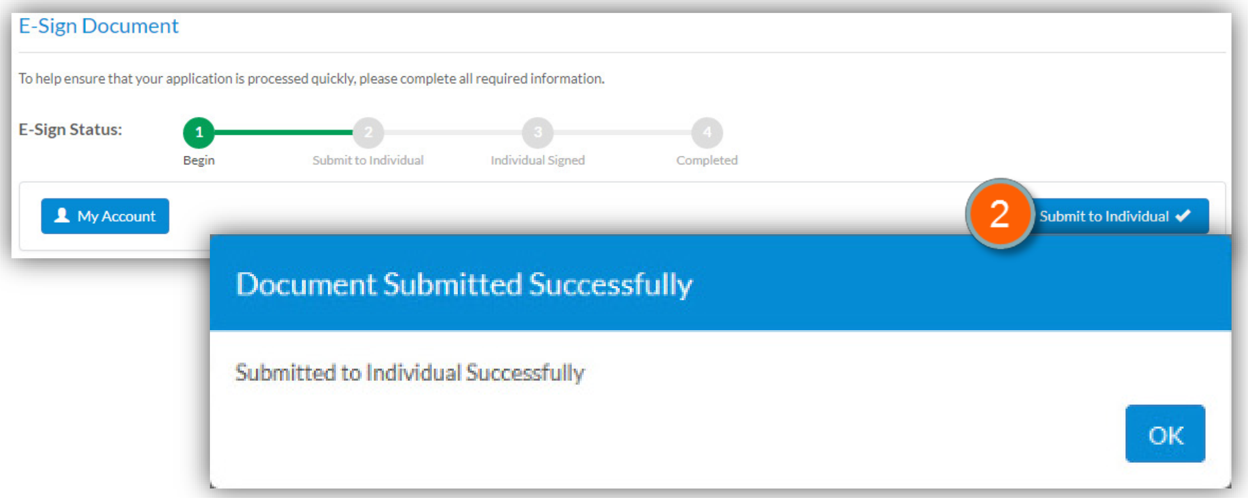

Submit to Individual to E-Sign Document

1. On the THANK YOU page, select the **E-Sign** button to begin the process of sending documents to the consumer.

2. On the E-SIGN DOCUMENT page, select the **Submit to Individual** button.
   - This action will send the application to the consumer for their electronic signature.

Note: *If the member does not have access to a PC, you can download the application PDF and mail it to them for signatures. Signed forms should be returned to:*

Blue Cross and Blue Shield of New Mexico
333 W. Pierce Road, Suite 190
Itasca, IL 60143

*While paper applications are an option, it is **strongly encouraged** that applications are submitted electronically. Electronic applications are:*

- *More secure*
- *Seamless*
- *Trackable*
- *Processed more quickly*

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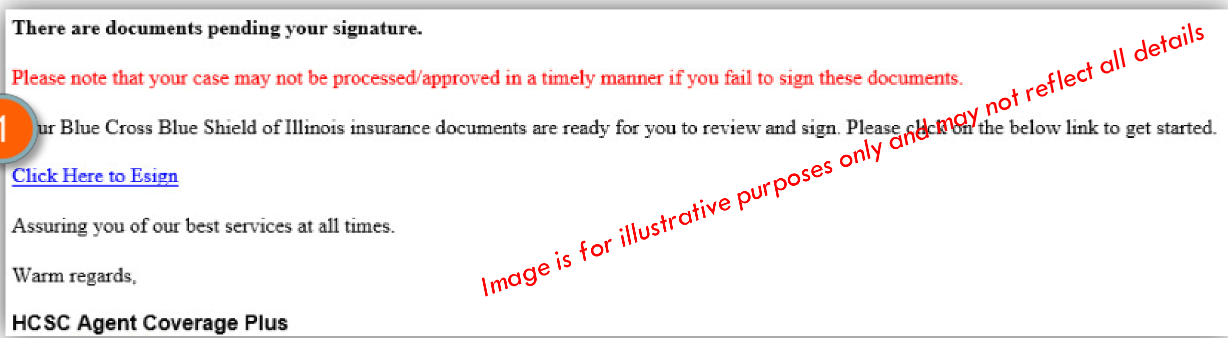
INITIATING E-SIGN PROCESS – REMOTE (part 2)

CoveragePlus Central


There are documents pending your signature.

Please note that your case may not be processed/approved in a timely manner if you fail to sign these documents.

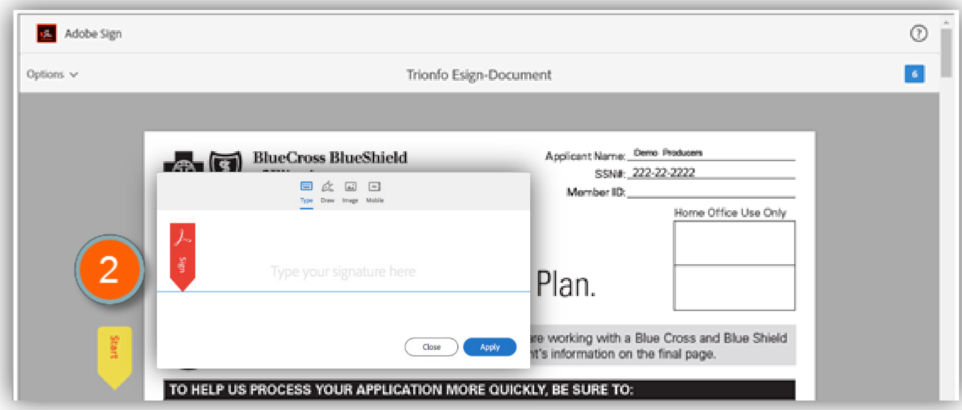
Your Blue Cross Blue Shield of Illinois insurance documents are ready for you to review and sign. Please click on the below link to get started.

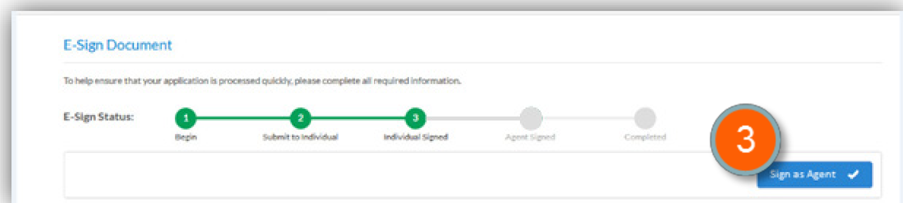
Click Here to Esign

Assuring you of our best services at all times.

Warm regards,

HCSC Agent Coverage Plus





SUBMIT TO INDIVIDUAL TO E-SIGN DOCUMENT

1. Member will receive email with a link to access the application.
   - ***NOTE: Member will use the below steps to complete the E-Sign process.***

2. In the ADOBE SIGN section of the page, select the **Start** button to begin the e-sign process.
   - There are multiple ways to e-sign the application:
     - Type the signature on the screen
     - Draw signature using a stylus, mouse, or fingertip (depending on screen capability)
     - Upload an image of the applicant's signature
   - Each required field on the application will be marked with a red asterisk.
   - Use the **Next** button to move through the application to each required field.

   Once all required fields have been filled in and/or signed, select the **Click to Sign** button at the bottom of the page.

3. Upon successful completion, select the **Submit to Agent** button for signature(s). This returns the application to the agent where they will select the **Sign as Agent** button.

Note: *If the member does not have access to a PC, you can download the application PDF and mail it to them for signatures.*

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SUBMIT TO CARRIER

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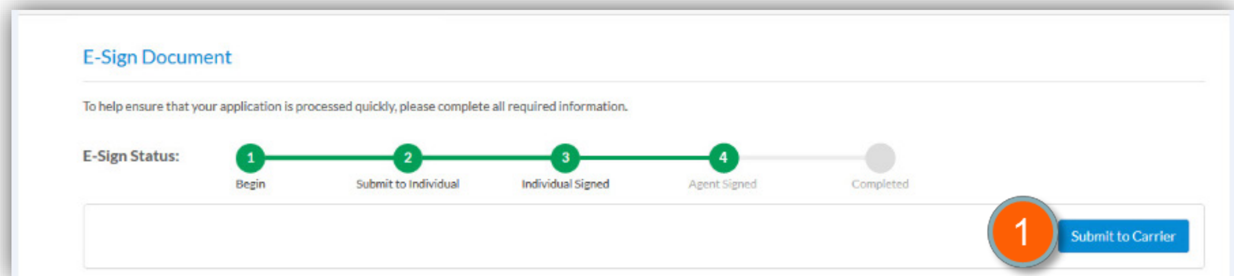

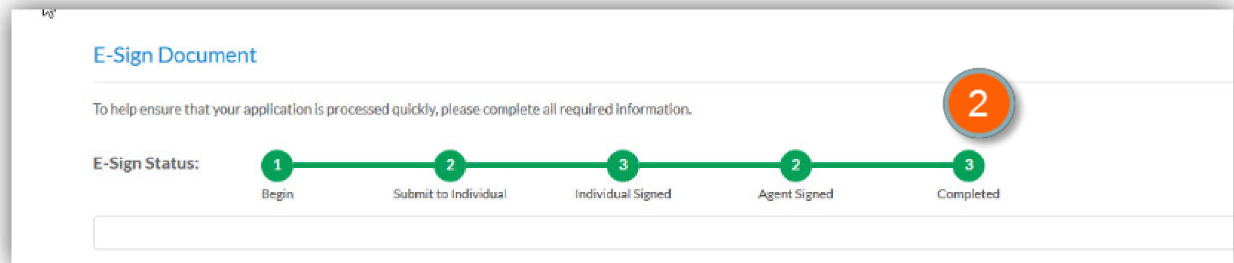

Submit to Carrier

1. After member and agent signatures are collected (either in-person or remotely), the application must be transmitted to the carrier by selecting the Submit to Carrier button.

   THIS IS AN IMPORTANT STEP. FAILING TO SUBMIT TO CARRIER MAY CAUSE DELAYS IN PROCESSING THE APPLICATION AND MAY CAUSE DELAYS IN COVERAGE EFFECTIVE DATES.

2. Once submitted to the carrier, the status bar will reflect **COMPLETED**.

Note: You must enroll a prospect via the Producer flow to ensure Producer attachment. This is the only way to guarantee a commission

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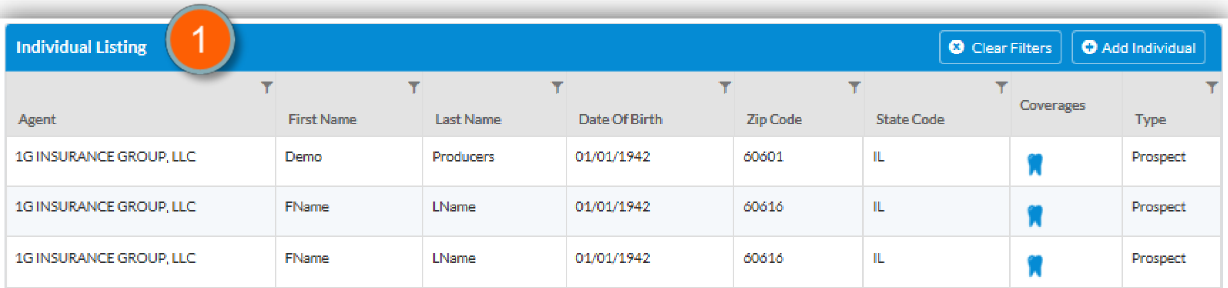
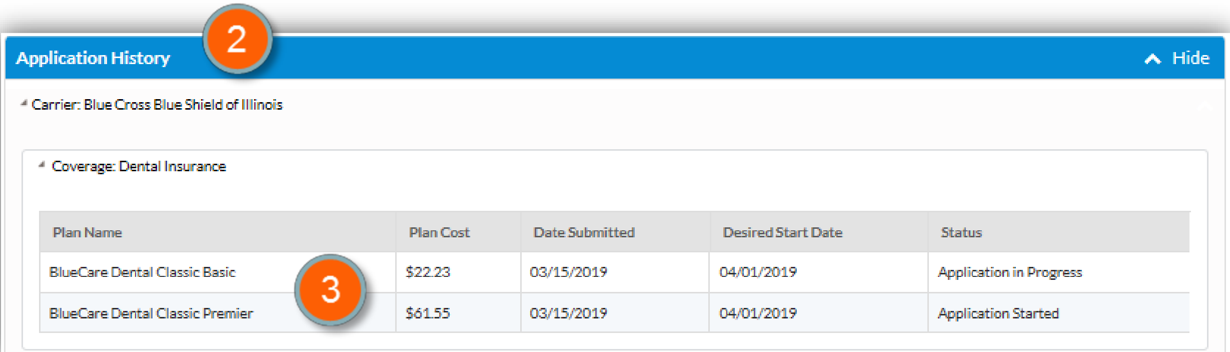
PRODUCER NEXT STEPS & APPLICATION TRACKING



Individual Listing | Clear Filters | Add Individual

Agent	First Name	Last Name	Date Of Birth	Zip Code	State Code	Coverages	Type
1G INSURANCE GROUP, LLC	Demo	Producers	01/01/1942	60601	IL		Prospect
1G INSURANCE GROUP, LLC	FName	LName	01/01/1942	60616	IL		Prospect
1G INSURANCE GROUP, LLC	FName	LName	01/01/1942	60616	IL		Prospect



Application History | Hide

Carrier: Blue Cross Blue Shield of Illinois

Coverage: Dental Insurance

Plan Name	Plan Cost	Date Submitted	Desired Start Date	Status
BlueCare Dental Classic Basic	$22.23	03/15/2019	04/01/2019	Application in Progress
BlueCare Dental Classic Premier	$61.55	03/15/2019	04/01/2019	Application Started

IMPORTANT PRODUCER NEXT STEPS:

Producers will receive an email indicating:

- Client signatures have been received
- Documents ready for agent signature(s)

The application process is complete when the initial premium payment has been processed.

Application tracking is made easy with the Coverage Plus Central platform.

1. Select the member/consumer name from the INDIVIDUAL LISTING page.
2. On the EDIT INDIVIDUAL page, navigate to the APPLICATION HISTORY section.
3. Select the product(s) to expand details about:
   - Product
   - Date Submitted
   - Effective Date
   - Status

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INFORMING MEMBER OF NEXT STEPS

CoveragePlus Central

Next Steps

What should I tell the consumer about what to expect once the application process is complete?

Great question! There are a number of things consumers should be aware of. Below are some of the details.

What to Say

1. **IMPORTANT:** The application process is complete when the initial premium payment has been processed. Remember, payment **<u>MUST</u>** be included with the application to receive an effective date. Any mailed checks will need to **be received by the 15th** to receive the desired effective date. Electronic submission (application and payment) is the BEST method to ensure the desired effective date.
2. Members can check the status of their application on the consumer portal (coverageplusnm.com).
3. Members will receive email notifications of the progress of their application and when the enrollment is complete.
   - The contract is complete and in place when the initial premium is processed.
4. Members will receive a Welcome Kit:
   - Welcome Letter
   - ID Card
   - At a glance
5. Members will receive a Policy Fulfillment Kit (electronically or paper based on communication preference selected)
   - Outline of Coverage
   - Auto Bill Pay form
   - HIPAA notice of privacy

Ongoing Communications

1. Members will receive monthly bills (electronically or paper based on communication preference selected).
2. Members will receive Explanation of Benefits (EOB) for all claims and additional communications from the specific plans.

Contacts for Future Changes

1. Producer contact information – if member wants producer to make changes on their behalf.
2. Options for MEMBERS to make changes themselves:
   - Go online (coverageplusnm.com)
   - Call number on back of ID card(s) for billing and eligibility (Coverage Plus Central)

Reminder: *If the member does not have access to a PC, you can download the application PDF and mail it to them for signatures. Signed forms should be returned to:*

Blue Cross and Blue Shield of New Mexico
333 W. Pierce Road, Suite 190
Itasca, IL 60143

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MANAGING YOUR BOOK OF BUSINESS: CLIENT TAB

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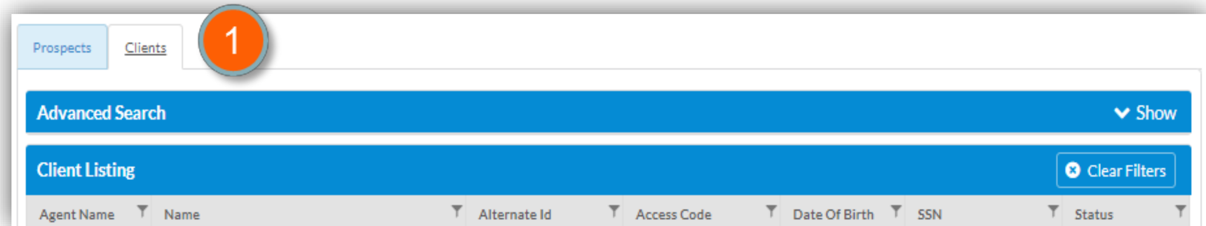

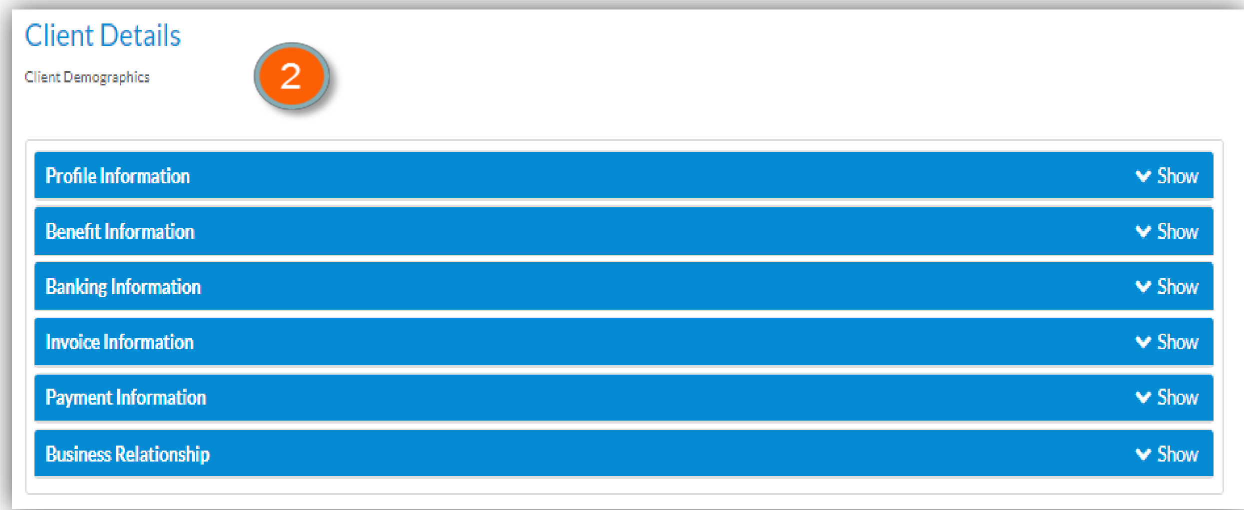

How can I search for existing members or prospective consumers in my book of business?

1. Select the CLIENT tab to see your current clients. These names will automatically move over from the PROSPECT tab once the application has been processed
   - Click on any client to see their details

2. CLIENT DETAILS – click Show to see details

PROFILE INFORMATION – This tab will display the following:

- Basic Information
- Address Information
- Dependent Information

BENEFIT INFORMATION

- Details of the products/plans selected by client

BANKING INFORMATION

- Details of client's banking information

INVOICE INFORMATION

- From here, you can see the status of the client's invoice – paid or not paid

PAYMENT INFORMATION

- You can see the premiums paid and payment status under this tab

BUSINESS RELATIONSHIP

- Agent/Agency details

**You can learn all necessary information about your client with these tabs*

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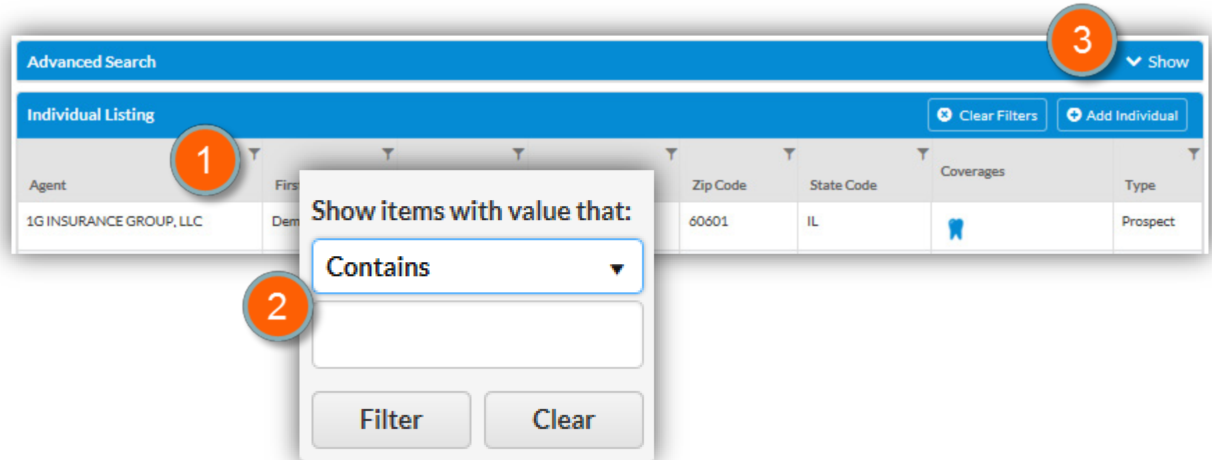
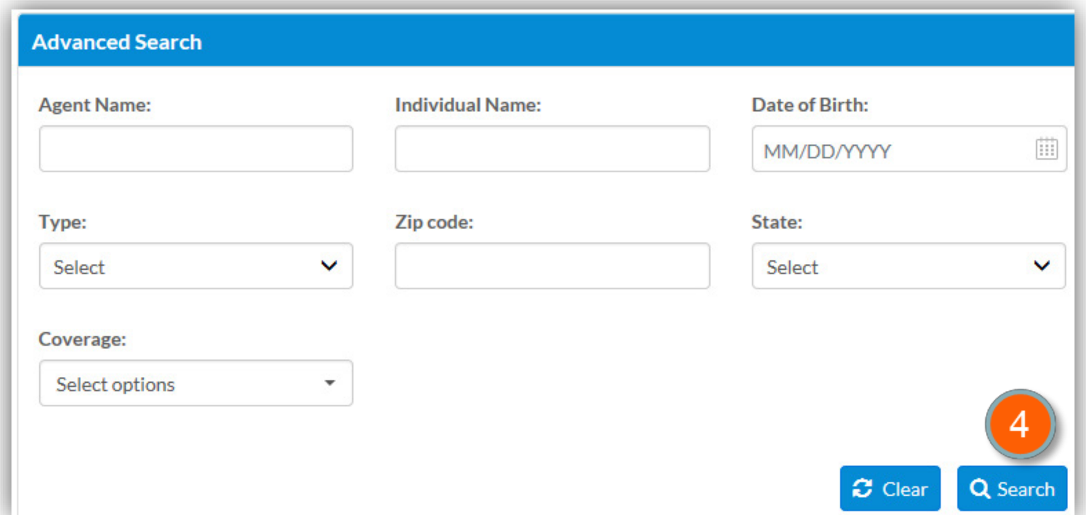
MANAGING YOUR BOOK OF BUSINESS: ADVANCED SEARCH

CoveragePlus Central





How can I search for existing members or prospective consumers in my book of business?

1. Select the FILTER BUTTON to search for specific members/consumers in the INDIVIDUAL LISTING.
2. Enter the specific information you would like to search and select **Filter**

- OR USE THE ADVANCED SEARCH OPTION -

3. Select the SHOW drop-down arrow (found in the Advanced Search Bar)
4. Enter the specific information you would like to search and select **Search**

Click on the line in the INDIVIDUAL LISTING section that corresponds with the member/consumer for which you have searched to proceed.

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