EMPLOYERACCESS

Online User Manual for Large Groups

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Introducing EmployerAccess

EmployerAccess at www.unicare.com -- your
one-stop health management web portal.

UniCare is making it easier for you to do business with us. In addition to the helpful resources
already available on our Web site, www.unicare.com, EmployerAccess, our on-line transaction
service, has been updated to provide:

- Enhanced content

- Improved availability

- Faster response times

- And a brand new look!

We've added Life & Disability management, allowing you to manage more at your convenience.

The new EmployerAccess offers you even more control: control over employee information,
claim information and accuracy. Error messages signal missing or incomplete information,
and electronic prompts guide you from one step to the next.

This manual offers step-by-step instruction on how to use EmployerAccess effectively.
If you have specific questions, refer to the Frequently Asked Questions page in the back of the manual.

Getting Started:

1 Visit www.unicare. com and click the "Employers" tab.

2 Look for the "Login" box. Select "Large Group" from the drop down menu, then click "Login"

3 You're taken to the login page. Enter your User ID and Password, click "Login." Now you're ready to begin using EmployerAccess.
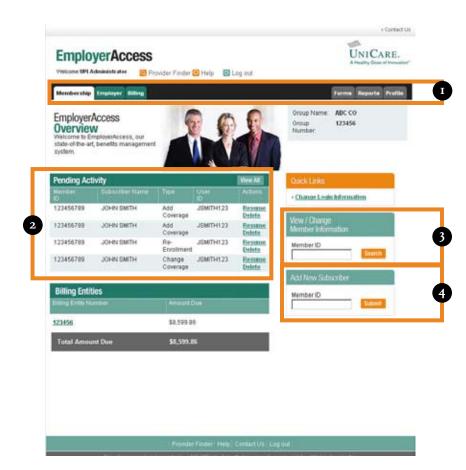
Membership

The "Membership" main page is called "EmployerAccess Overview." Think of it as home base. Here, you can start the enrollment process for new employees (subscribers), access pending activity, perform a search for a current subscriber, or navigate easily using the tabs at the top.

1. Tabs to Employer Details, Billing, Forms, Reports, and Profile are embedded at the top. They give you quick access to any of these screens.

2. EmployerAccess Overview displays all your pending activity. To access your pending activity, click the green "View All" on the right. Resume or delete pending activity using the hyperlinks to the right of the specific activity. All incomplete work is automatically saved in Pending Activity and always appears in EmployerAccess Overview (see page 27.)

   Note: You can also access Pending Activity from the "Reports" tab.

3. To access benefit information or make changes to a current employee's benefits, enter the member ID number (typically the Social Security number) in the blank box, then click "Search."

4. To add a new employee, enter the Member ID number (typically the Social Security number) in the blank box under "Add New Subscriber," then click "Submit." The first page in the new enrollment process, "Member Information," will appear.

Name Match
If the person you entered has had prior coverage with UniCare, even with a previous employer, you will see this screen. This screen is meant to verify the name and social security number you entered.

1 Enter the employees' information in the fields provided.

2 Click the "Search" button.

New Enrollment

Tip "Steps" are numbered to tell you where you are in the enrollment process. All steps must be completed before an employee is enrolled. If at any time you click "Save and Exit," your work will be saved in "Pending Activity". Please note that the new enrollment is not complete until you have clicked "Confirm" on the Enrollment Verification Screen.

Step 1. Member Information
This is the beginning page to start the enrollment process.

To enroll an employee:

1 Enter the requested information into each blank box, or field. Fields with a red arrows (>>) beside them indicate required information.

2 If the employee has dependents to enroll, click "Add Dependent."

3 If there are no dependents to enroll, click "Continue."

Tip If you did not complete all required information, an error message will appear telling you which field needs to be completed. You won't be able to continue to the next screen until completing the required fields.

I If you have multiple probationary periods (i.e., an exempt employee is eligible for coverage on the first day of the month following their date of hire and a non-exempt employee is eligible for coverage on the first day of the month following the date they complete three months of continuous employment – see note below), click the drop down box for "Probation Type" and select the appropriate type. The employee's effective date of coverage will be calculated based on the "Hire Date" and the "Probation Type."

Note: Employees must meet eligibility requirements and satisfy their "waiting" period (referred to as probationary period) as defined in your Group Administrator Manual.

New Enrollment (cont.)

Step 1a. Members (Dependents)
This step is applicable only if you want to add dependents or add coverage to existing dependents. You may add dependent coverage during open enrollment or for new enrollees. You can also add a dependent if there is a newborn or marriage. ADDING DEPENDENTS DUE TO LOSS OF COVERAGE CAN NOT BE DONE ONLINE (See page 16.)

1 Complete the employee's information and click "Add Dependent" if the employee has more dependents to enroll. Fields requesting dependent information appear below the employee information.

2 Complete the information and click "add Another Dependent" for each dependent to enroll. Otherwise, click "Continue."

Step 2. Select Coverage

Use this screen to select the applicable products for your group, for example: medical, life and/or dental coverage for employees (subscribers) and, if applicable, dependents.

1 To complete this step, simply click the drop-down arrow and select the appropriate medical or dental coverage.

2 If your group offers life & disability products, please select here.

3 When finished, click "Continue."

Step 5. Assign Coverage
This screen appears if an HMO medical plan is selected.
You have two action items when enrolling an employee's dependents:

① **A.** Check the box to enroll subscriber and all dependents in selected coverage.

or

B. Check the box to enroll individual dependents in each coverage type.

② **A.** Check the box to enroll subscriber and all dependents with the same medical primary care physician. You will need to enter a provider number in the PMG/IPA box provided.

or

B. Indicate that no members have selected a medical PCP. (For Texas HMO enter "99Z" or for Illinois enter "89Y" in the PMG/IPA box provided.)

or

C. If all enrollees choose different medical PCP's you will need to enter a provider number for each enrollee.

③ Click "Continue."

Step 5. Assign Coverage (cont.)

This screen appears if a PPO medical plan is selected.

You have two action items when enrolling:

I **A.** Check this box to enroll subscriber and all dependents in selected coverage.

or

B. Check the box to enroll individual dependents in each coverage type.

2 Select your Medical Network using the drop down box. Or, check the box to allow the system to automatically pick a Medical Network for all members, based on your Zip Code.

3 If you missed something or selected the wrong benefit plan, you can go back by clicking on the "Previous" button.

4 If everything looks right, click "Continue."

Step 4. Other Coverage

This is the final screen in the new enrollment process.

1 Indicate "Yes" or "No" by clicking the corresponding circle.

Clicking "No" to these questions will automatically activate "No" in the corresponding check boxes below.

Clicking "Yes" to these questions prompts you to complete the necessary information below.

2 If you clicked "Yes" above, enter the appropriate begin date for each member who had prior coverage. If no prior coverage information is provided, enter the hire date as the prior coverage begin date.

Note: Pre-existing data cannot be changed in EmployerAccess after a member has been added. Please submit pre-existing data verification, such as a certificate of creditable coverage, to UniCare Large Group for processing.

Step 5. Submit Changes

3 This is the last "step" in the enrollment process. Click "Continue" to see the verification screen.

After you click "Continue," the "Verification" page appears and asks you to check the information you entered for accuracy.

1 If correct, click "Submit."

2 If not, click "Previous" and make changes.

Once the information is verified and submitted, a feedback page will confirm whether the employee has been successfully enrolled.

If the data was not successfully transmitted to UniCare, you will receive an error message.

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Welcome **UPI Administrator**   Provider Finder   Help   Log out

Membership   Employer   Billing   Forms   Reports   Profile

Membership / Member Information / Select Coverage / Life Coverage / Assign Coverage / Other Coverage / Enrollment Verification

Enrollment Verification

| Subscriber Name: | JOHN SMITH | Group Name: | ABC CO |
| Member ID: | 123456789 | Group Number: | 123456 |

⚠ Please review the information below. If the information is correct, please click Submit to complete the transaction. If the information is not correct, please click the Previous button to make changes before completing the transaction.

Medical Coverage

TX UNICARE 1000 HIGH DED (T759)

Name	Relationship	Gender	Birth Date	Effective Date
JOHN SMITH	Subscriber	Male	01/01/1970	04/01/2006
JANE SMITH	Spouse	Female	02/02/1971	04/01/2006
JESSE SMITH	Child	Male	03/03/2000	04/01/2006

Dental Coverage

UNICARE GOLDPREMIUM (25+) (PD89)

Name	Relationship	Gender	Birth Date	Effective Date
JOHN SMITH	Subscriber	Male	01/01/1970	04/01/2006
JANE SMITH	Spouse	Female	02/02/1971	04/01/2006
JESSE SMITH	Child	Male	03/03/2000	04/01/2006

Life Coverage

Type	Plan	Effective Date
Basic	TX SMALL GROUP LIFE PRODUCT (NM67)	04/01/2006
Supplemental	TX SMALL GRP SUPP LIFE PRODUCT (PD78)	04/01/2006

2 « Previous   Save and Exit   Cancel Transaction   Submit **1**

Member Maintenance

Access Member Information & Open Enrollment Options

To perform maintenance on a specific employee and/or dependent, first search for the employee in EmployerAccess

1 Enter the employee's member ID or social security number. Click "Search."

Your search will bring up an "Employee/Dependent Details" page from which you can view specific information about an employee, and easily access different benefit options by using the buttons displayed.

Add Dependent(s)

I Simply click the button "Add Dependent" in Employee/Dependent Details to add or re-enroll dependents to an enrolled employee's (subscriber's) coverage. Newborns and new spouses are eligible for coverage on the event date (i.e., birth date or date of marriage).

New spouses and newborn dependents may be added through EmployerAccess within 31 days of marriage or birth. A dependent spouse and/or child(ren) may only be added during the group's open enrollment period. Loss of dependent's coverage cannot be completed online. For more information on the addition of dependents, please consult your UniCare group administrator manual or call UniCare customer service at the number listed on your UniCare premium invoice.

Add Dependent(s) (cont.)

1 Here you can re-enroll a dependent who has previously been cancelled and has no active coverage. The required fields will be pre-populated.

2 Click the check box next to "Include this Dependent". (Uncheck "Include this Dependent" if you do not want to cover this dependent.)

3 Here you can add a new dependent.

4 Click the check box next to "Include this Dependent."

5 Click the "Continue" button.

Note: This option is only available during open enrollment.

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Welcome **UPI Administrator**   Provider Finder   Help   Log out

Membership   **Employer**   **Billing**   Forms   Reports   Profile

Membership / Employee/Dependent Details / Add Dependents

Add Dependents

Step 1 **Add Dependents** | Step 2 **Assign Coverage** | Step 3 **Other Coverage**

| Subscriber Name: | **JANE SMITH** | Group Name: | **ABC CO** |
| Member ID: | **123456789** | Group Number: | **123456** |

Event Information

Event Reason » (Select One)   Event Date » [   ]
                                      (mm/dd/yyyy)

» Indicates a Required Field

Current Members

Name	Relationship	Gender	Birth Date
JANE SMITH	Subscriber	Female	10/02/1970
JOHN SMITH	Spouse	Male	10/02/1970

Inactive Dependent Information

Last Name	» SMITH	Birth Date (mm/dd/yyyy)	» 12/20/1988
First Name	» JOE	Relationship	» Child
Middle Initial	[ ]	Social Security Number	[ ]
Gender	» ⦿ Male ◯ Female		

1

2 ☑ Include Dependent   ☐ Totally Disabled   ☐ Full Time Student

New Dependent Information

Last Name	» SMITH	Birth Date (mm/dd/yyyy)	» [ ]
First Name	» [ ]	Relationship	» (Select One)
Middle Initial	[ ]	Social Security Number	[ ]
Gender	» ◯ Male ◯ Female		

3

4 ☐ Include Dependent   ☐ Totally Disabled   ☐ Full Time Student

» Indicates a Required Field

Add Another Dependent   Save and Exit   Cancel Transaction   Continue » **5**

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Add Coverage

Simply click the button "Add Coverage" in Employee/Dependent Details to add coverage to enrolled employees and dependents.

1 Confirm the effective date.

2 Select the new coverage from the drop-down menu.
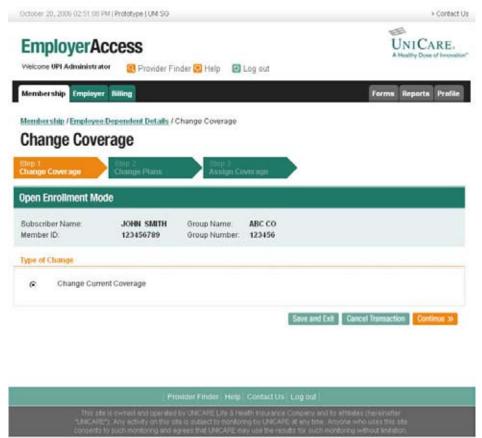
3 Click "Continue."

Change Coverage
Simply click the button to access "Change Coverage" to make changes to existing benefit coverage.

Click "Continue" to go to the "Change Plans" screen. There you can select a new subgroup along with the effective date of the change. Complete the "Change Plans" and "Assign Coverage" screens (steps two and three) and click "Submit".

Note: You can only change coverage during open enrollment, within the first 90 days of the initial enrollment, or when switching from active to COBRA or retire. You cannot change from one active group to another active group any other time during the year.

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Membership Employer Billing   Forms Reports Profile

Membership / Employee:Dependent Details / Change Coverage

Change Coverage

Step 1 Change Coverage → Step 2 Change Plans → Step 3 Assign Coverage

Open Enrollment Mode

Subscriber Name:	JOHN SMITH	Group Name:	ABC CO
Member ID:	123456789	Group Number:	123456

Type of Change

○ Change Current Coverage

Save and Exit Cancel Transaction Continue »

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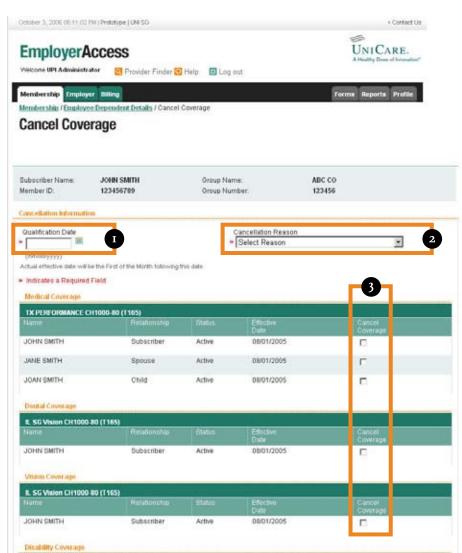
Cancel Coverage
In Employee/Dependent Details, find the "Cancel Coverage" button and click it.
This page appears.

① Key in the cancellation effective date here

② Click the drop-down under the "Cancellation Reason" then choose a reason from the drop-down menu.

③ Be sure you click the box next to all affected benefits and/or dependents.
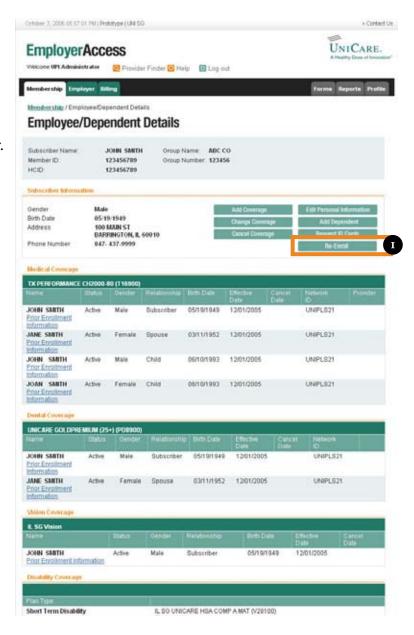
Note: The cancellation effective date is the first day that the employee will no longer be covered by the employer-sponsored plan. For example, if the employee's last day of employment is March 31, the cancellation effective date would be April 1. If the employee's last day of employment is March 13 and you cover employees through the end of the month in which they terminate employment, the cancellation effective date should be April 1.

Re-enroll

I From Employee/Dependent Details you can also Re-enroll an employee.

To re-enroll a member whose coverage has been cancelled, enter the NEW hire date and confirm the employee's group number. Be sure to click the check box "Include Dependent" for each member to be re-enrolled. When you are finished, click "Continue". Select the coverage form the drop down menu and click "Continue." Complete the "Assign Coverage" and "Other Coverage" screens and click "Submit." Please refer to the Enrollment Section for details.

Reinstate

Click on the button in Employee/ Dependent Details to access the option to reinstate an employee with no lapse in coverage. Before reinstating, please remember:

- No dependents can be reinstated on cancelled contracts unless the employee (subscriber) is reinstated.*

- Only dependents with the same termination date as the employee (subscriber) will be reinstated on cancelled contracts.

- To reinstate employee and dependents, simply click the blank box next to "Reinstate Member." Be sure to click all applicable benefits and/or dependents.

*Please contact your account service representative for information on how to enroll dependents under a Qualified Medical Child Support Order.

Edit Personal Information

I Simply click the button in Employee/Dependent Details to access the option to change employee (subscriber) and dependent personal information, such as address, phone number, etc.

Note: Be sure to verify your changes before submitting the new information.

Request ID Card

Simply click the "Request ID Cards" button on the Employee/Dependent Details page to access this screen and order ID cards for an individual member.

1 Choose the address you would like it mailed to.

2 Select individual members you would like to order ID cards for.

3 Click "Submit" to order the card(s).

Tip For all claims other than Short Term Disability, once you have completed your online entries, you will be able to print the claims form for signature and completion.

Life and Disability
To initiate a claim, or view a claim's status, click the "Life and Disability" button in Employee/Dependent Details.

Initiate a Claim

Ⓘ Click the "Initiate Life & Disability Claims" link on the "Claims Tools" page.

There are several different kinds of claims you can initiate which are listed on the next page.

Note: You can find additional Life and Disability tools within the Reports tab of Employer Access. These Life and Disability Tools will allow you to:

● Calculate Imputed Income for an employee.
● Calculate Life or Disability insurance needs for an employee.
● Access Conversion and Portability information and forms.
● Access Self-Billed Premium Worksheets and for your group.

Initiate Claim
You can initiate a Life and/or Disability Claim for your employees here. Fill in the required information and select a claim at the bottom.

1 Life Claims
Life or Dependent Claim
Accelerated Death
Accidental Death
Life – Waiver of Premium

2 Disability Claims
Short Term Disability
Long Term Disability
Loss of Sight/Dismemberment

Once you have completed your on-line entries, you will be able to print the claims form for signature and completion.

Group Function

1 **Employer Details**
Review preferences and general group information here.

2 **Billing**
This tab allows you to view summary information for all open invoices. Additionally, this functionality provides details on monthly activity, invoice number and total amount due.

3 **Reports**
You can use this tab to view Employee Rosters, Generate Activity Reports, and help employees find physicians using our online Provider Directory.

4 **Profile**
Use this tab to change your e-mail address, password, and/or your secret question.

Pending Activity

This example shows how your pending activity folder might look.

I Clicking Delete on this screen only removes the action from Pending Activity, it does not cancel the subscriber's coverage. Cancel Coverage can be accessed from the Employee/Details page.

Note: Subscriber info cannot be accessed if that subscriber's ID Number is listed in any user's Pending Activity. To ensure full access to all subscriber info, please keep pending activity up to date and to a minimum.

Group Billing

Tip "Billing Entities" also provides access to invoices and their details.

Group Billing Transaction Selection

1 Select the group number from the "Billing Entities" page (Billing home page) to access a number of transactions on the "Open Invoices" page.

2 **Invoices**
Choose the invoice number to review. You can click on an invoice number to view details of the invoice

3 Using the links on the left side of the screen, you can pay your bills online, schedule payments, view past invoices and more.

4 You can also access some of the above functions using the buttons on the screen.

Invoice Details

After selecting an invoice number to review, a number of options are available. This screen displays your current invoices and the total amount due. All the information on this page appears on your statement.

Invoice/Membership Details
Here you can view each employee and dependent within your group.

I To view any billed adjustments for your group made by your UniCare representative, click the Billed Adjustments link.

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| Membership | Employer | Billing | | | Forms | Reports | Profile |

Billing Entities / Open Invoices / Invoice Details

Invoice Details   [Pay Online Now] [Print Bill] [Download Bill]

Select Billing Period / Invoice: November 2006 - 1234567891011 ▾

Billing Entity Number:	123456	Invoice #:	1234567891011
Billing Entity Name:	EMPLOYER ACCESS MARIBEL	Billing Period:	11/01/2006 - 12/01/2006
		Date Billed:	07/18/2006
		Payment Due Date:	11/01/2006

Bill Summary	Membership Details	Billed Adjustments	COBRA	Overage Dependents	Eligibility Changes

Membership Details

Member ID Number	Subscriber Name	Product	Contract Type	Number Covered	Rate Chg*	Subscriber Amount	Dependent Amount	Premium Amount
123456789	SMITH, JOHN	ILSG30CP	FAM	5		$225.29	$0.00	$225.29
123456789	SMITH, JOHN	ILFFSDNH	FAM	5		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	ILPPODNH	EE/CH	2		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	LIFE150K	EE	1		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	ILSG30CP	EE	1		$225.29	$0.00	$225.29
123456789	SMITH, JOHN	ILFFSDNH	EE	1		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	ILSG30CP	EE	1		$225.29	$0.00	$225.29
123456789	SMITH, JOHN	ILPPODNB	EE/CH	2		$19.50	$0.00	$19.50
123456789	SMITH, JOHN	HMOINFER	EE	1		$253.99	$0.00	$253.99
123456789	SMITH, JOHN	LIFE150K	EE	1		$37.50	$0.00	$37.50
123456789	SMITH, JOHN	ILSG30CP	EE/CH	2		$207.10	$0.00	$207.10
123456789	SMITH, JOHN	ILPPODNB	EE/CH	2		$19.50	$0.00	$19.50
123456789	SMITH, JOHN	LIFE150K	EE	1		$37.50	$0.00	$37.50
123456789	SMITH, JOHN	ILSG30CP	EE	1		$225.29	$0.00	$225.29
123456789	SMITH, JOHN	ILFFSDNH	EE	1		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	HMOINFER	EE	1		$643.50	$0.00	$643.50
123456789	SMITH, JOHN	ILPPODNH	EE	1		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	LIFE150K	EE	1		$229.50	$0.00	$229.50
123456789	SMITH, JOHN	ILSG500	EE	1		$261.92	$0.00	$261.92
123456789	SMITH, JOHN	ILFFSDNH	EE	1		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	HMOINFER	EE	1		$442.89	$0.00	$442.89
123456789	SMITH, JOHN	LIFE150K	EE	1		$37.50	$0.00	$37.50
123456789	SMITH, JOHN	HMOINFER	FAM	3		$513.81	$0.00	$513.81
123456789	SMITH, JOHN	ILFFSDNH	FAM	3		$30.00	$0.00	$30.00
123456789	SMITH, JOHN	LIFE150K	EE	1		$129.00	$0.00	$129.00
Subtotal						**$3,974.37**	**$0.00**	**$3,974.37**

*Rate Change Legend:

B - New Age Rate   E - Next Bill Reflects new Age Rate

C - New Area Category   F - New Area Category & Next Bill Reflects New Age Rate

D - New Age Rate & Age Category

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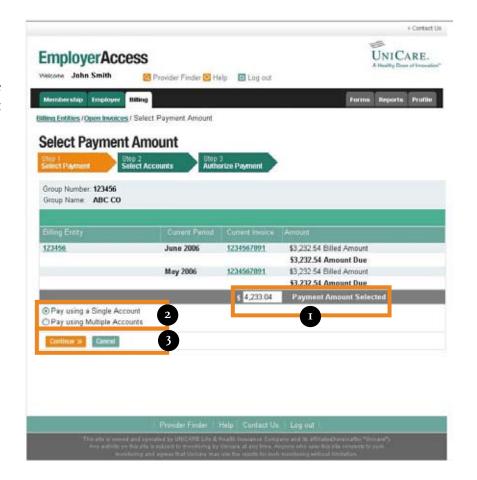
30

Tip You have the option to pay online from almost any screen in Billing. Look for a green button that says "Pay Online Now."

Pay Online

EmployerAccess offers you the convenience and flexibility of paying your monthly bill(s) online. You have the option to pay multiple invoices at one time.

1 Enter the amount you would like to pay in the Payment Amount Selected box.

2 Choose to pay using a single account or multiple accounts.

3 Click Continue.

Frequently Asked Questions

Can there be more than one administrator at a group who can process eligibility on EmployerAccess?

- Yes. Each administrator requesting access to EmployerAccess needs to complete the Username Policy and Usage Agreement. Each group administrator will receive their own user ID and PIN allowing them to access EmployerAccess.

Can a group's third party administrator process the eligibility?

- Yes. We require a written request from the group if they use the services of a third party on their behalf. UniCare will need to approve the use of this third party administrator. The Internet Eligibility Agreement, as well as the Third Party Agreement, will need to be signed by the group.

What is the turnaround time once a group administrator has processed activity through EmployerAccess?

- Once the group administrator receives the message that the requested action was "successfully completed," the information is in the UniCare system immediately.

Are groups required to submit membership forms (i.e., enrollment, change) once activities are processed through EmployerAccess?

● No. The group is responsible for maintaining the eligibility documentation. This is noted in the Internet Eligibility Agreement, under Section IV, Part A – Establishment and Retention of Membership Information.

Should I select "Schedule Payments" as an option if my group has a lot of monthly eligibility maintenance?

● No. "Pay Online Now" is probably a more reliable option to avoid risking the scheduled payment not being enough to cover your monthly premium.

Does UniCare have a minimum browser requirement?

● Yes, Internet Explorer 6.0 or higher.

Does UniCare use passwords?

- Yes. A user ID and PIN are assigned for each of our customers as they register to use the website.

What is your encryption process?

- UniCare uses 128-bit encryption starting at the login page. This means that no usernames or passwords pass across the Internet in clear text.

Do you use Secure Socket Layer (SSL)?

- Yes. 128-bit SSL certificates are installed on the server supporting the website, ensuring an encrypted channel is established between a customer's browser and our website. The vendor we use is Verisign.