

Sample Generic Manual

The following sample represents a typical manual that might stand alone as a user manual or could be used a Participant Manual for training purposes. The sample's layout, headings, tables and icons were all created using DocuTools 5.

Chapter 2: Benefits and Riders Inquiries

Overview

Introduction This chapter contains information to help CSRs answer calls from policyholders, their immediate family members and providers about:

- understanding policy coverage
- duplication of benefits
- inflation options
- how to calculate current daily benefits, and
- obtaining replacements for lost policies.

In this chapter The table below lists the topics in this chapter.

Contents	See Page
Section A: Coverage Inquiries	7-3
Checking Coverage on Policies in Ben-Pro	7-4
Checking Coverage on Policies in ToolBox	7-9
Accessing Sample Contracts	7-10
Answering Inquiries on Duplication of Benefits	7-16
Section B: Daily Benefit Calculations and Inflation Offer	7-19
Inquiries	
Current Daily Benefit Calculations on Policies in Ben-Pro	7-20
Calculating Current Daily Benefits Using the Current Daily	7-22
Benefit Software Program	
Calculating Current Daily Benefit on Policies in Ben-Pro with	7-27
Compound Inflation and GIO (only some options taken)	
Calculating Current Daily Benefit Using the Daily Benefit	7-30
Calculation Tables Excel Spreadsheet	
Current Daily Benefits on Policies in ToolBox	7-32
Finding Current Daily Benefit on Policies in ToolBox with	7-33
Simple or Compound Inflation Only	
Calculating Current Daily Benefit on Policies in ToolBox	7-34
with CPI Only	
Handling Questions About Inflation Offers	7-36
Sending Duplicate Inflation Option Offer Letters	7-37

Overview, Continued

In this chapter, (continued)

Contents	See Page
Section C: Duplicate Policy and ID Card Inquiries	7-43
Statements of Coverage/Benefit Summary Letters	7-44
Handling Requests for Benefit Summary Letters for Policies	7-45
in Ben-Pro	
Handling Requests for Statements of Coverage for Policies in	7-46
ToolBox	
Duplicate Policies Overview	7-50
Processing Requests for Duplicate Policies in Ben-Pro	7-51
Processing Requests for Duplicate Policies in ToolBox	7-53
Handling Requests for Duplicate ID Cards	7-56

Section A: Coverage Inquiries

Section Overview

In this section The table below lists the topics in this section.

Торіс	See Page
Checking Coverage on Policies in Ben-Pro	7-4
Checking Coverage on Policies in ToolBox	7-9
Accessing Sample Contracts	7-10
Answering Inquiries on Duplication of Benefits	7-16

Checking Coverage on Policies in Ben-Pro

When to use this procedure	Use this procedure when callers want to review the coverage provided by their contracts, including:
	 which benefits and riders are associated with the policy the daily benefit amount associated with each benefit and rider the age of the policyholder when he or she applied the underwriting class given to the policyholder (such as Select, Rate 1, etc.) the policyholder's core benefit details, including: daily benefit (DB) elimination period (EP) benefit period (BP) inflation riders, and discounts, and rider details.
Procedure	Follow the steps in the table below to check the benefits and riders coverage on a contract in Ben-Pro.

Step	Action			
1	Access the policyholder's View Contract screen.			
2	Click the Inquiry button, or press [F3].			
	Result: The Select Policy Sub-System screen displays.			
	Select Policy Sub-System Select Policy Sub-System Select Subsystem To Enter: Benefits Loan Inquiy Messages/Notes History Conversion Control Beloixy Benefit Misc Elle Follow-Up Maintenance Benefit Allocation Rules Issue Processing Utility Prgmium Fund Allocation Igforce Requirements Egecute External Program Incremental Premium Layers OK Cancel			

Procedure, (continued)

Step	Action	
3	Select Benefits . <u>Result</u> : The Policy Subsystem screen displays, lis benefits and riders associated with the policy.	ting all the
	Policy Subsystem Company Code 06 SQ=Sequence TP=Type SR=Stat Reason S=Status Policy Number 15713558 PS=Parent Seq X=Sex IA=Issue Age C=Class	
	S0 TP PS S R Plan Code Issue X Bith Date IA C Units Mode Prison 01 BA 01 A LTC2NFC 05/05/2003 150.0000 1923 02 SU 01 A WOP LTC2 05/05/2003 150.0000 0.00 03 SU 01 A LTC2RIDER 05/05/2003 1.00000 190.8 03 SU 01 A LTC2RIDER 05/05/2003 1.00000 190.8 04 DTC2RIDER 05/05/2003 1.00000 190.8 1.00000 190.8 05/05/2003 SU 01 A LTC2RIDER 05/05/2003 1.00000 190.8	em 36 6 1 1 1 1 1 1 1 1 1 1 1 1 1
4	Use the table below to determine your next step.	
	IF you need to check the	THEN go to
	core benefits and other built-in policy features	the next step.
	riders	Step 10.
	Core Benefits and Other Features	
5	Select the top row of the Policy Subsystem screen <u>Notes</u> : The row will have a value (a dollar amoun Prem column	it) in the Mode
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Procedure, (continued)

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<u>Res</u>	<u>suit</u> . The fi	iisureus v		enerit	screen	lispia	ys.
	Insureds On This	Benefit					
	Company Code Description	06 Policy 1 LTC CUSTOM CA	Number 5713558 RE-NO FAMILY CARE		Senefit Sequence	01	
	Name IVAN N	PARKER	_ Relate	SELF	SS Num	261-11-1111 NB Berate	N
	Start Date 05/	/05/2003	Stop Date 99/99	/9999 Un	its 150.0000	0	
	Flat 2ND Flat	Flat Dur 2ND Dur	IbiRtg Mode Prem	Pct Htg 1192.86	Pct Rtg Dur Lock Prem		
	Name		- Relate		SS Num		
	True Age Start Date	Age Rate Up	Gender 📃 👱 Stop Date	UWCLS Sta Un	tus Code its	Rerate	
	Flat 2ND Flat	Flat Dur 2ND Dur	Tbl Rtg Made Prem	Pct Rtg	Pct Rtg Dur		
	Name		Palata		CC Num		Previous
	True Age	Age Rate Up	Gender v	UWCLS Sta	tus Code	Rerate	Extended Keys
	Flat	Flat Dur	Tbl Rtg	Pct Rtg	Pct Rtg Dur		Waiver
	2ND Flat	2ND Dur	Mode Prem		Lock Prem		ОК
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Procedure, (continued)

Step	Action				
7	Use the table below to determine your next step.				
	IF you	THEN			
	need more information	• go to the next step.			
	do not need more	• stop here, and			
	information	• press [ESC] until the View			
		Contract screen displays to return			
		to the policyholder's contract.			
	D (D ()				
8	Press [F4].				
	Result: The Extended Kee benefit details for the poli state VAN N PARI No. Key Deciption 02 BENEFIT AMOU 03 ELIMINATION P 04 BENEFIT INCRE 05 MARITAL/PARI 06 FAMILY GROUP 07 SPONSORED G	ey Selection screen displays, listing icy.			
		Page 1 of 1			
9	Use the table below to complete this step.				
	IF you	THEN			
	need to check the	• press [ESC] twice to return to the			
	riders as well Policy Subsystem screen,				
	• go to the next step.				
	do not need more	• stop here, and			
	information	• press [Esc] until the View			
		Contract screen displays to return			
		to the policyholder's contract.			

Procedure, (continued)

Step	Action
	Riders
10	Select the row on the Policy Subsystem screen that:
	 includes RIDER in its description in the Plan Code field, and has a value (a dollar amount) in the Mode Prem column.
11	Press [F7].
	Result: The Insureds On This Benefit screen displays.
12	Press [F4].
	<u>Result</u> : The Extended Key Selection screen displays, listing details for all riders associated with the policy.
	Extended Key Selection
	IVAN N PARKER
	No Key Description Key Selection
	02 SURVIVORSHIP WAIVER NO 03 SPRIJSE HIME FABE NO
	04 WAVER OF HICEP NO 05 RESTORATION NO
	06 ADDL CASH BENEFIT NO Process 07 NONFORFEITURE NO Next
	Previous
	Page 1 of 1
13	Press [Esc] until the View Contract screen displays to return to the
	policyholder's contract.
	policyholder's contract.

Next steps Add a note to the policy indicating the action taken and the date.

<u>Reference</u>: See the topic "Adding a Policy Note in Ben-Pro" in the Handling Calls chapter for additional information.