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.

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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

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Section A: Coverage Inquiries

Section Overview

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

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Checking Coverage on Policies in Ben-Pro

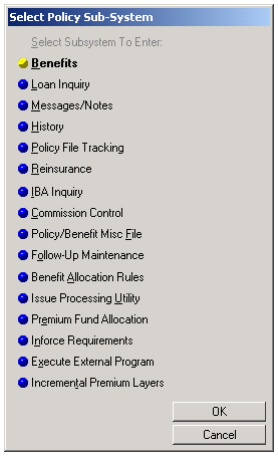
When to use this procedure

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. 

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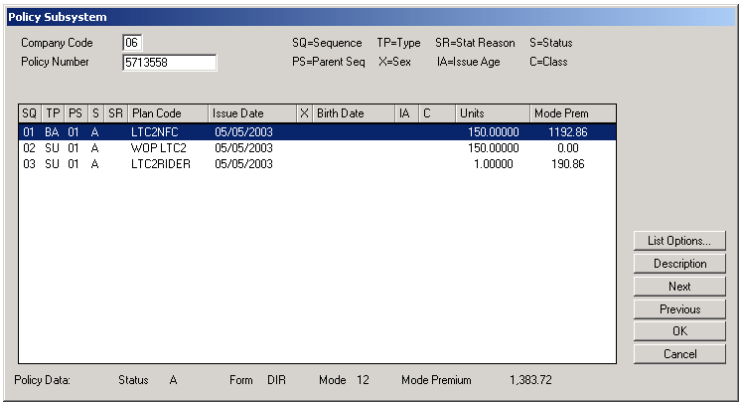
Checking Coverage on Policies in Ben-Pro, Continued

Procedure, (continued)

Step	Action
3	Select **Benefits**. Result: The Policy Subsystem screen displays, listing all the benefits and riders associated with the policy. 
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. Notes: The row will have a value (a dollar amount) in the Mode Prem column.

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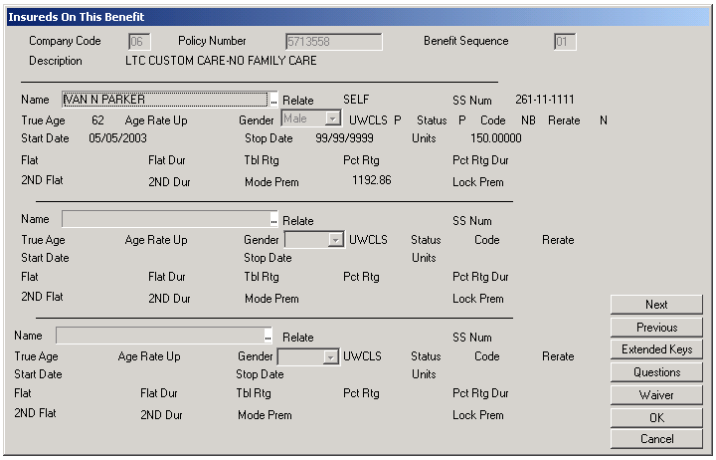
Checking Coverage on Policies in Ben-Pro, Continued

Procedure, (continued)

Step	Action
6	Press **[F7]**. Result: The Insureds On This Benefit screen displays.  Note: The table below describes the information you can find on this screen. **Information** / **Where to Find It** full name of the benefit or rider — Description field age of the policyholder when he or she applied — True Age field underwriting class given to the policyholder (such as Select, Rate 1, etc.) — UWCLS field daily benefit amount for the benefit or rider, at the time the policy was originally issued — Mode Prem field Note: An amount between monthly vs. daily benefit — Mode Prem field: • If from $40 to $500, it's a daily benefit. • If from $1,500 to $15,000, it's a monthly benefit.

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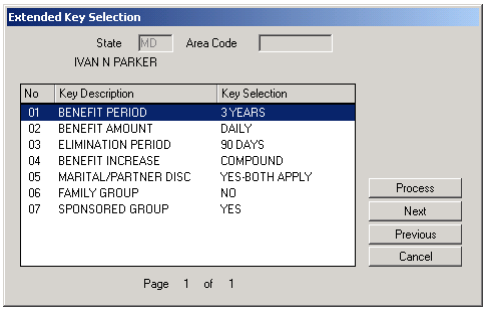
Checking Coverage on Policies in Ben-Pro, Continued

Procedure, (continued)

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7</td><td>Use the table below to determine your next step.

<table>
<tr><th>IF you…</th><th>THEN…</th></tr>
<tr><td>need more information</td><td>• go to the next step.</td></tr>
<tr><td>do not need more information</td><td>• stop here, and
• press [ESC] until the View Contract screen displays to return to the policyholder’s contract.</td></tr>
</table></td></tr>
<tr><td>8</td><td>Press [F4].

Result: The Extended Key Selection screen displays, listing benefit details for the policy.

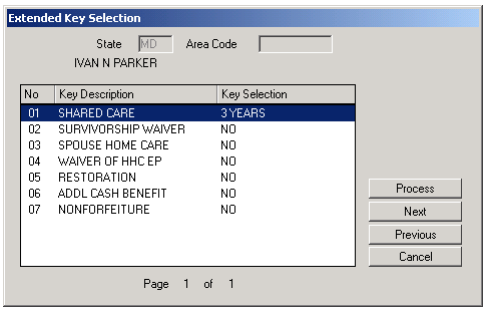
 
</td></tr>
<tr><td>9</td><td>Use the table below to complete this step.

<table>
<tr><th>IF you…</th><th>THEN…</th></tr>
<tr><td>need to check the riders as well</td><td>• press [ESC] twice to return to the Policy Subsystem screen, and
• go to the next step.</td></tr>
<tr><td>do not need more information</td><td>• stop here, and
• press [ESC] until the View Contract screen displays to return to the policyholder’s contract.</td></tr>
</table></td></tr>
</table>

Continued on next page

Checking Coverage on Policies in Ben-Pro, Continued

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]**. Result: The Extended Key Selection screen displays, listing details for all riders associated with the policy. 
13	Press **[ESC]** until the View Contract screen displays to return to the policyholder's contract.

Next steps

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

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