EmployerAccess
Online User Manual

Anthem

Introduction

We value your time and want to make doing business with Anthem Blue Cross and Blue Shield easy for you.

We're proud to introduce EmployerAccess, your benefits management website, where online enrollment, membership and billing functions are just a point and a click away!

EmployerAccess helps you perform benefit functions quickly and accurately in real time. That means no delays in transmitting data — you get the same information that's available on our system.

And, once your data is keyed in, it's available immediately, and you won't need to enter it elsewhere — no duplicating work!

In addition, EmployerAccess offers you more control over employee eligibility information and accuracy of information. Error messages signal when required information is either missing or incomplete, while electronic prompts guide you from screen to screen and from one step to the next.

Electronic channels are changing the face of health care coverage for the better. Information is timelier and quality is improved.

We've committed to using these channels to provide you with a premium level of service.

EmployerAccess uses the speed and convenience of the Internet, so there are no special software requirements. All you need is Internet Explorer 6.0 or later, a mouse and keyboard to electronically enroll, review and maintain your Anthem employee benefits.

EmployerAccess is just one example of what we're doing to serve you better and give you more control of your employee health care benefits.

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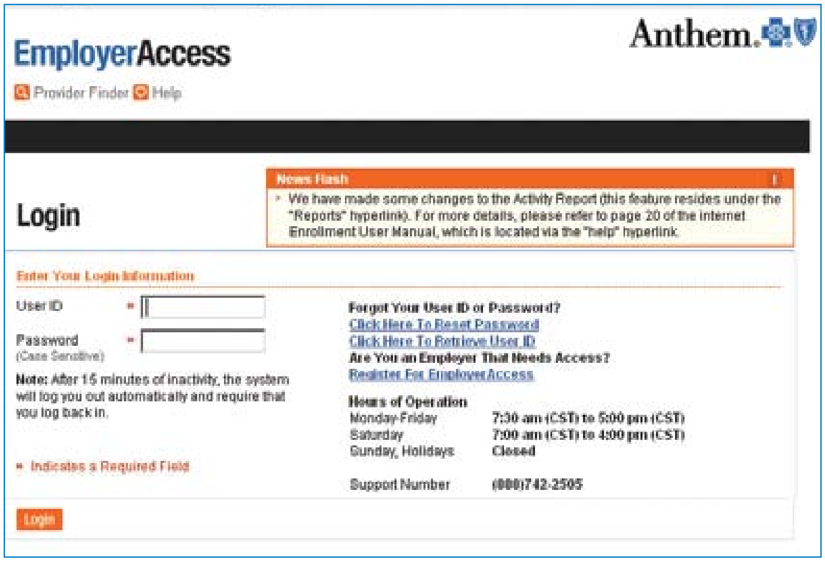
Getting Started: Log on to EmployerAccess

Go to anthem.com, click the Employer tab and select your state. Then, above the orange Login button, select Groups of 1-50 and click Login.

Login

Enter your existing user ID and case-sensitive password, and then click Login.



Tip:

Because the Login box is embedded in the Anthem Employer page, save it to your Favorites or Bookmarks after you click the Employer tab. That way, you can navigate there directly the next time you need to log on.

Membership

Overview

With the variety of at-a-glance features on the Overview page, you can start the enrollment process, access pending activity, and search for or add a new member.

Pending Activity

Any incomplete work will appear in this space. You'll have the option of resuming work or deleting the recent action. For quick reference, the Type header describes the nature of the activity. If you don't have any work in progress, the Pending Activity chart will be empty.

Billing Entities

Here, you can view all open invoices for each billing location (only one billing location per group).

Change Login Information

Click here to change your login information, including password, e-mail address and secret question.

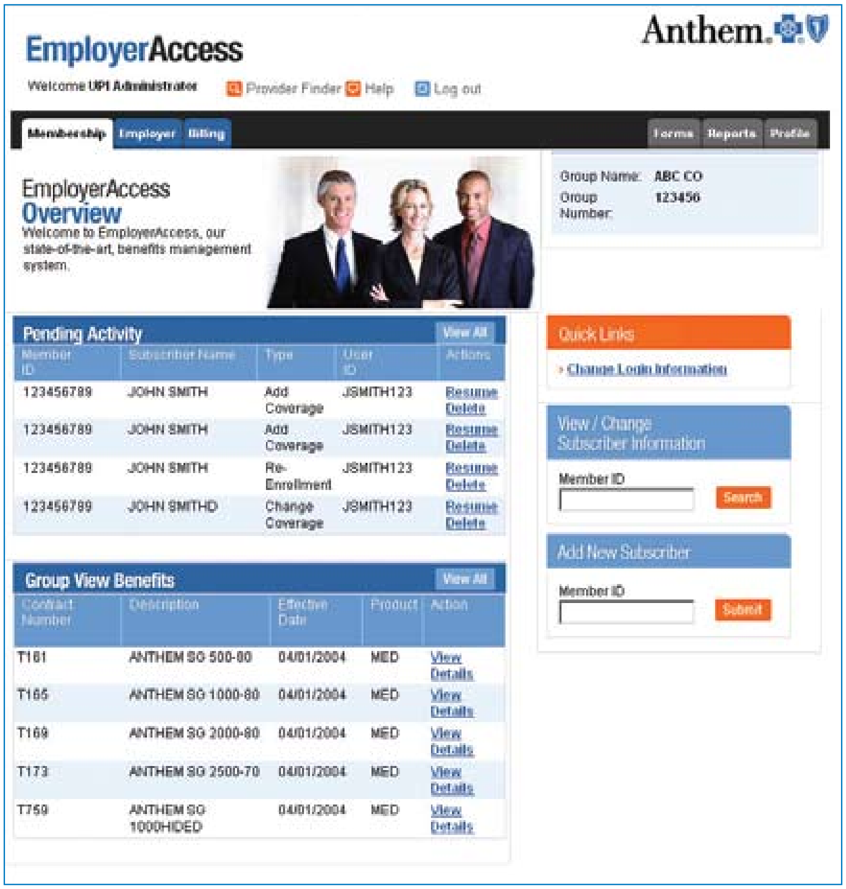
Note: If you forget your password, you'll be asked for your e-mail address and to answer your secret question on the Login screen.

View/Change Subscriber Information

To access information for current subscribers, make changes to their information or alter benefits, enter their member ID number in the blank box, and then click Search.

Add New Subscriber

Use this box to add a new employee/subscriber by entering the member ID number in the blank box. And, don't forget to check the Open Enrollment Mode box at the top of the page to automatically apply the same enrollment effective date for everyone you enroll that day. This function will only be available during your group's open enrollment period.

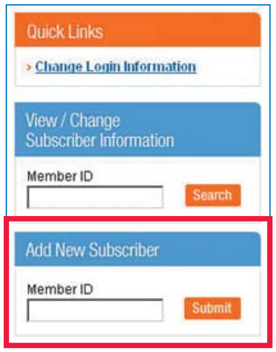


Membership/Enrollment

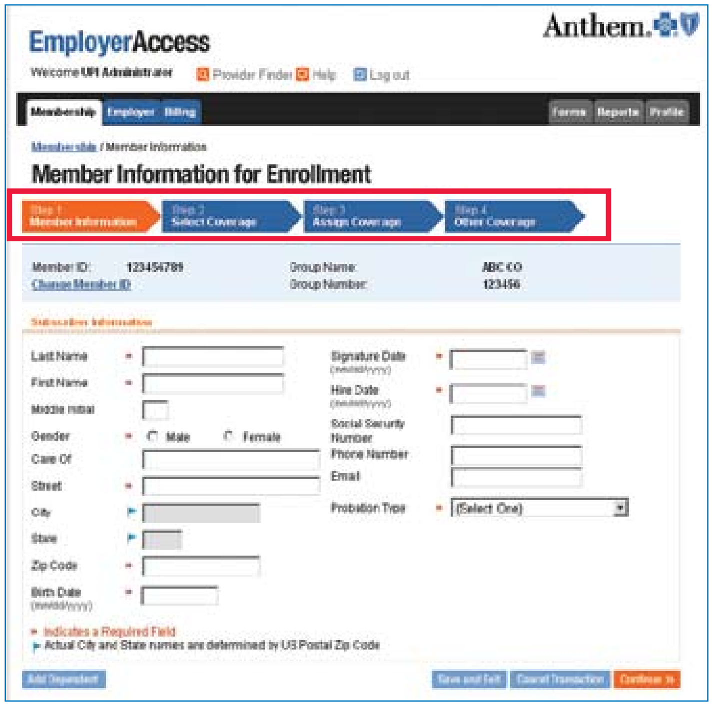
Member Information for Enrollment

Enrolling employees online can save time and reduce errors.

To start the enrollment process, find the Add New Subscriber box (highlighted by the red box in Figure 1) on the right side of the Overview page, and then enter the new employee's member ID number (Figure 1).



(Figure 1)



(Figure 2)

Member Information for Enrollment (Figure 2)

From here, fill in the required fields, including: employee's name, address, birth date, hire and signature dates, and probation type, if applicable.

Note: If you only have one probationary period, the coverage effective date is calculated based on the date entered in the Hire Date field. If you have multiple probationary periods* (i.e., exempt employees are eligible for coverage on the first day of the month after their date of hire, and non-exempt employees are eligible for coverage on the first day of the month after the date they complete three months of continuous employment), click the drop-down box for Probation Type to select the appropriate type. The employee's coverage effective date will be calculated based on the date entered in the Hire Date field and the information selected in the Probation Type field.

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

Tips:

The "flags" (highlighted by the red box in Figure 2) tell you where you are in the enrollment process. You must complete all steps in the process before an employee is enrolled.

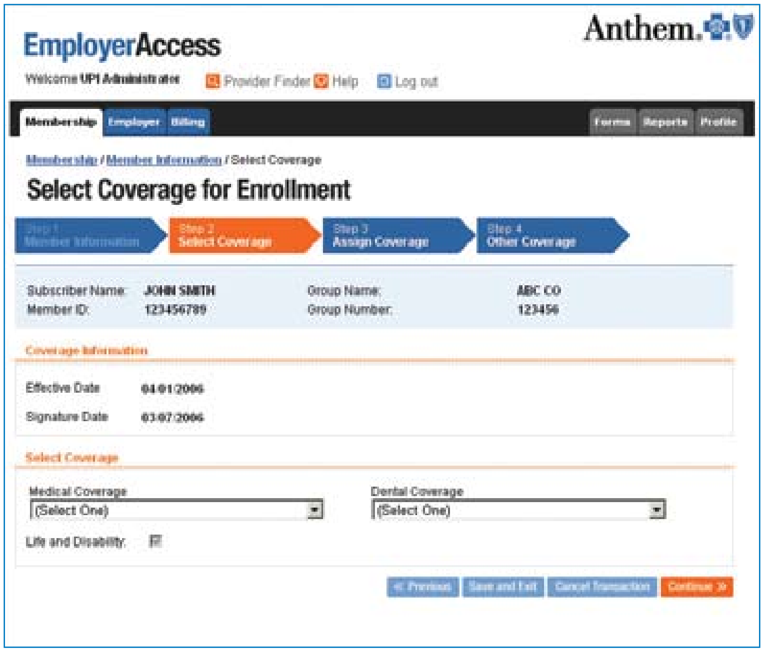
If you don't fill in all required fields, an error message will appear telling you which fields need to be completed. You'll need to complete those fields before you can move to the next screen.

Membership/Enrollment

Select Coverage

Next, select from among the different coverages available for your group.

With EmployerAccess, you can enroll your employees in health, dental, vision, life, long-term disability and short-term disability coverage from Anthem, all in one place. To save even more time, only those coverages you offer to employees will be shown.



Membership/Enrollment

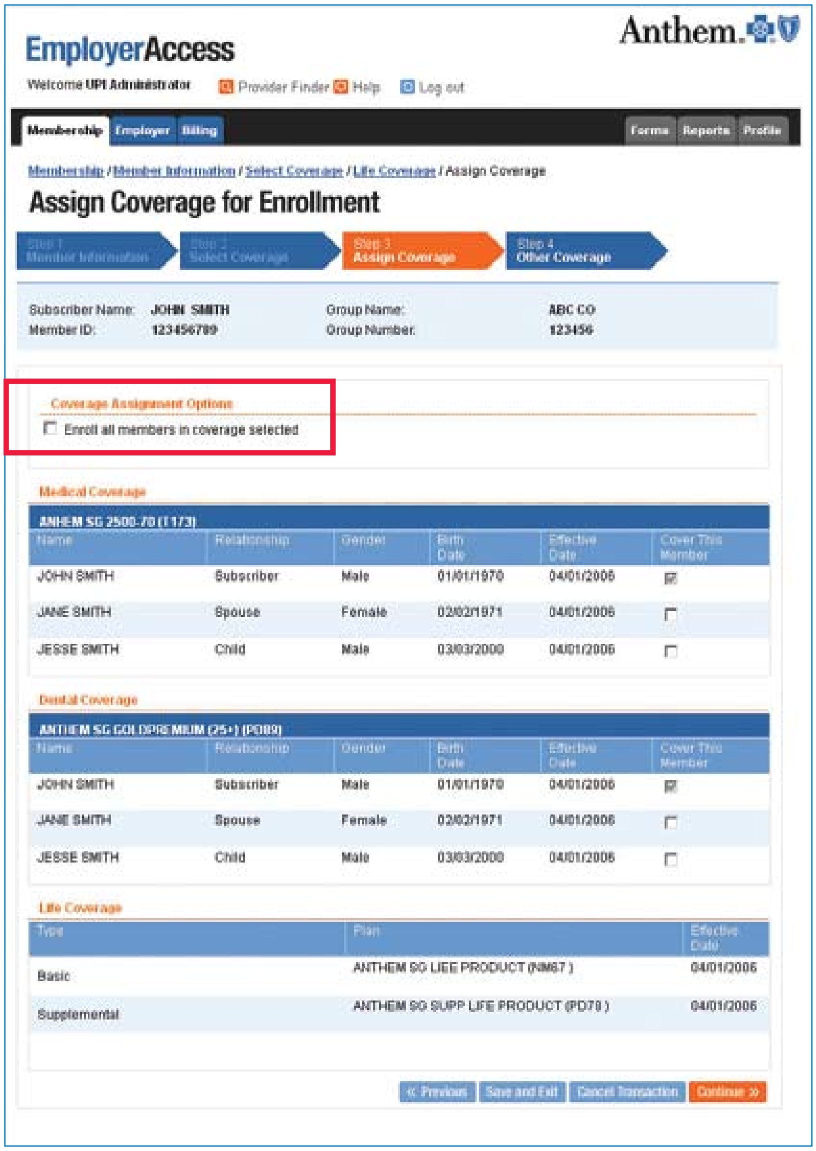
Assign Coverage

You can now assign coverage and enter the provider number. The information on this page is based on the products the employee has chosen. If the products require a provider, you'll need to make a selection. Otherwise, provider fields won't appear.

Note: A dependent can only enroll in a plan that's offered to and selected by the employee. For example, if the employee is offered and selects a PPO plan, his or her dependent can't select an HMO plan.

Tip:

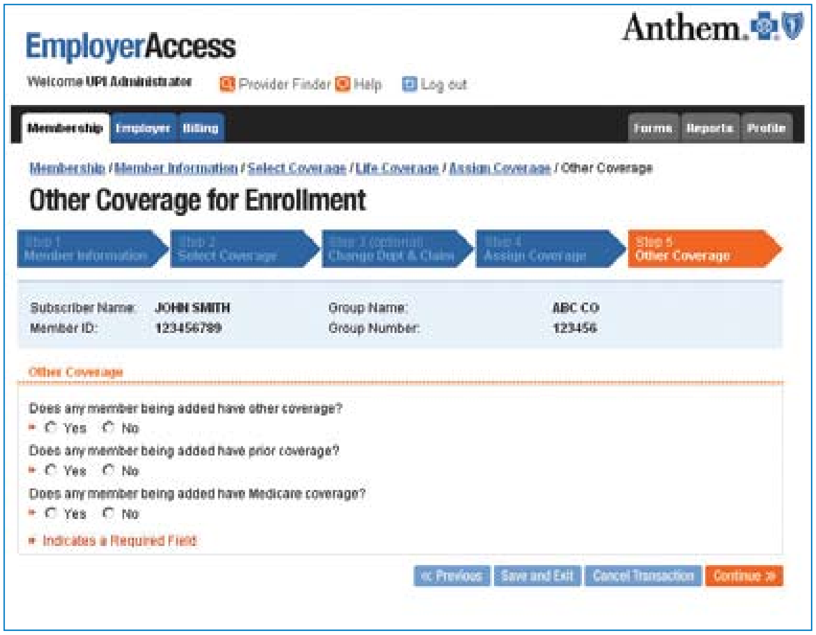
Check the Coverage Assignment Options box (highlighted by the red box in the example on this page) to enroll all dependents in these benefits. If the individual dependents should be enrolled in a specific benefit plan, simply click the corresponding check box to select coverage for that member.



Membership/Enrollment

Other Coverage

Answer “yes” or “no” to the questions about other, prior and Medicare coverage. If you answered “yes” to any questions on this screen, please provide additional information about other and additional coverages where requested.

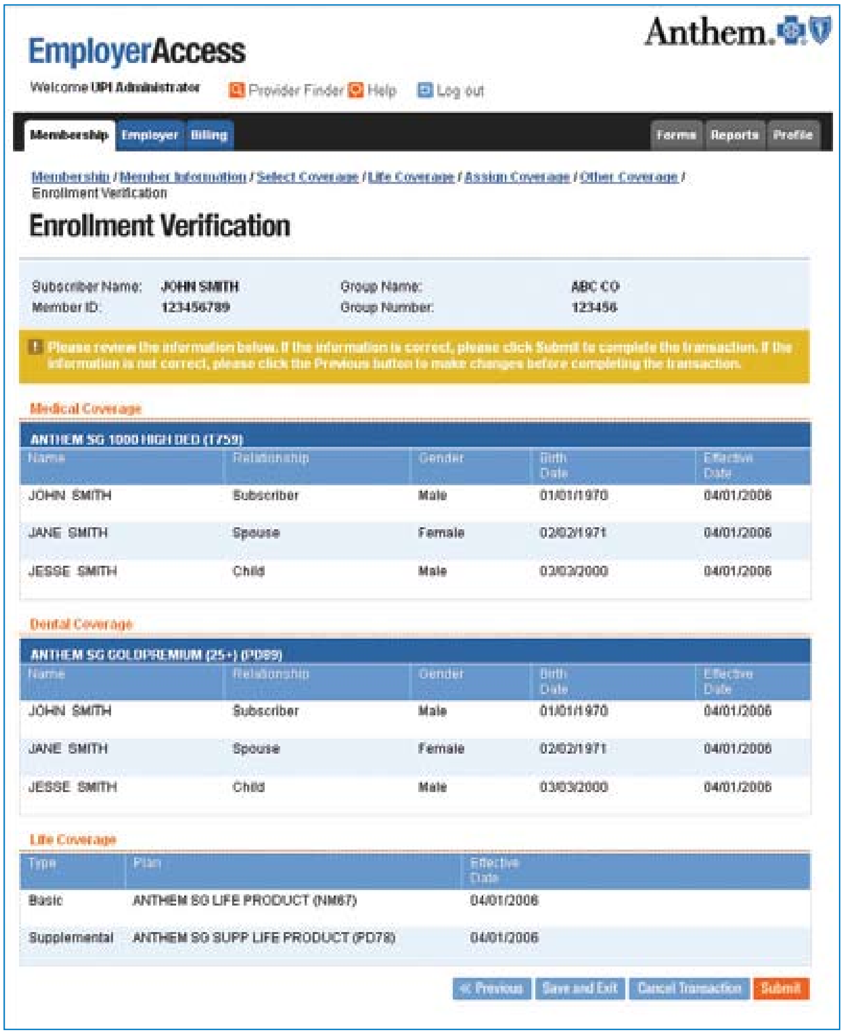


Membership/Enrollment

Enrollment Verification

To complete the enrollment process for a new member, review your selections and click the Submit button.

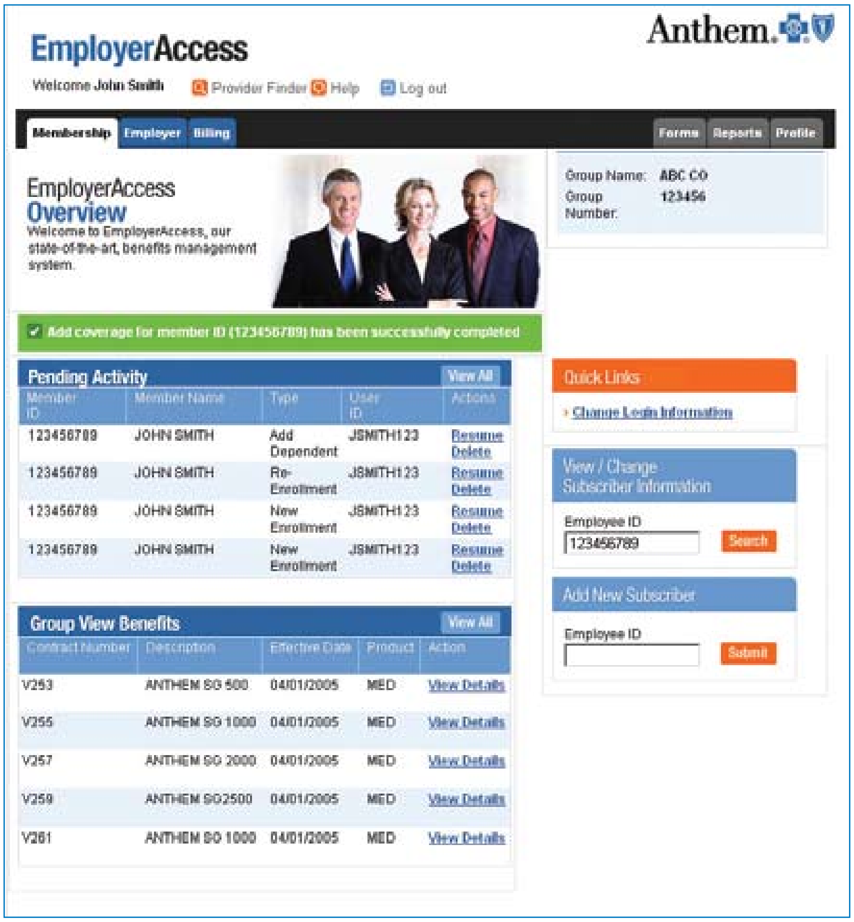
To make changes, use the Previous button at the bottom of the page rather than your browser's "back" function.



Membership/Enrollment

Add Coverage Confirmation

After you've submitted your enrollment information, a confirmation line appears on the Membership/Overview page informing you that your "Add coverage . . . has been successfully completed."



Membership/Employees

Employee/Dependent Details

The Employee/Dependent Details page gives you complete access to an employee's benefits.

Changing subscriber information or requesting an ID card is easy. You start by clicking one of the blue buttons. Or, you can simply scroll down to review contract and coverage information.

EmployerAccess

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Membership / Employee/Dependent Details

Employee/Dependent Details

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

Subscriber Information

Gender	Male
Birth Date	05/19/1949
Address	100 MAIN ST BARRINGTON, IL 60010
Phone Number	847- 437-9999

Add Coverage | Edit Personal Information | Change Coverage | Add Dependent | Cancel Coverage | Request ID Cards | Life and Disability | Re-Enroll

Medical Coverage

ANTHEM SG CI2000 80 (T16900)

Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date	Network ID	Provider
JOHN SMITH Prior Enrollment Information	Active	Male	Subscriber	05/19/1949	12/01/2005		ANTPLS21	
JANE SMITH Prior Enrollment Information	Active	Female	Spouse	03/11/1952	12/01/2005		ANTPLS21	
JOHN SMITH Prior Enrollment Information	Active	Male	Child	06/10/1993	12/01/2005		ANTPLS21	
JOAN SMITH Prior Enrollment Information	Active	Female	Child	06/10/1993	12/01/2005		ANTPLS21	

Dental Coverage

ANTHEM SG GOLDPREMIUM (25+) (PD8900)

Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date	Network ID
JOHN SMITH Prior Enrollment Information	Active	Male	Subscriber	05/19/1949	12/01/2005		ANTPLS21
JANE SMITH Prior Enrollment Information	Active	Female	Spouse	03/11/1952	12/01/2005		ANTPLS21

Vision Coverage

ANTHEM SG Vision

Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date
JOHN SMITH Prior Enrollment Information	Active	Male	Subscriber	05/19/1949	12/01/2005	

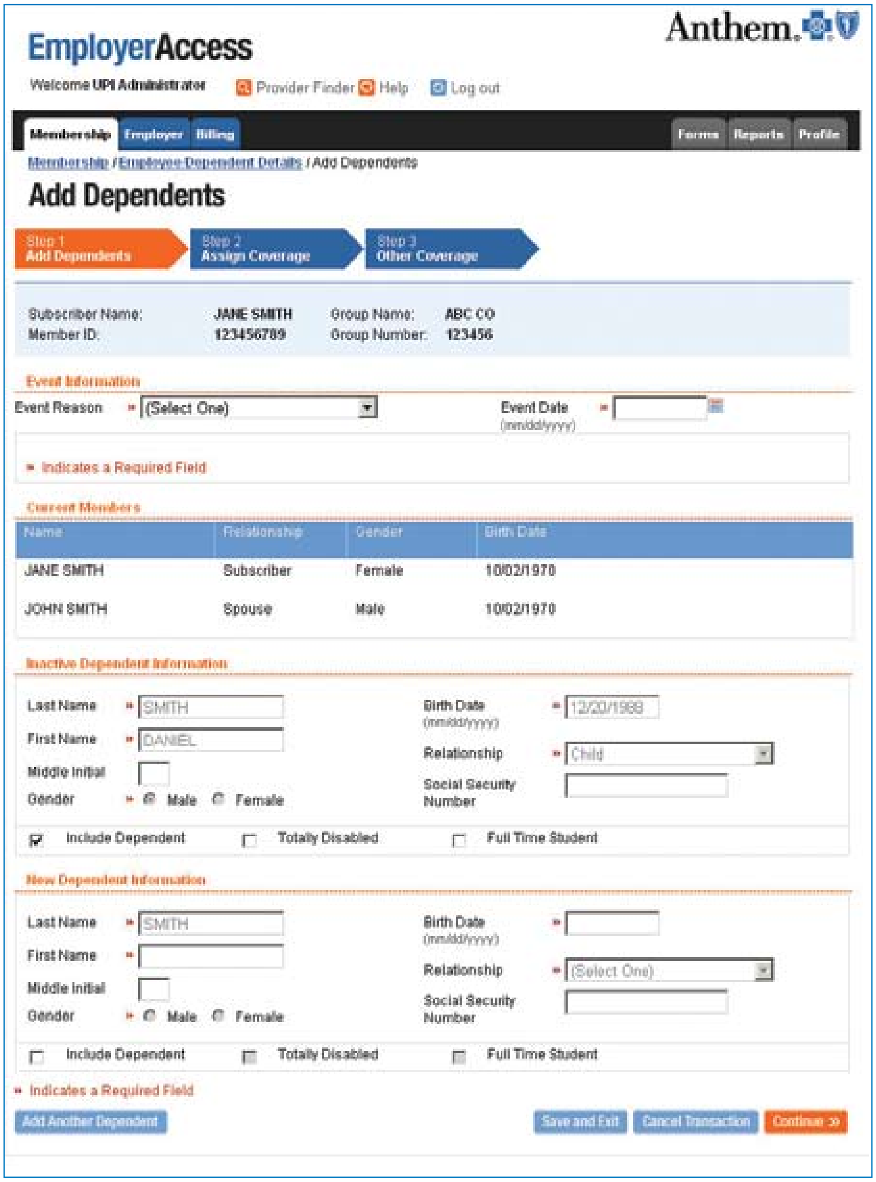
Life Coverage

Plan Type			
Basic Life	ANTHEM SG LIFE PRODUCT (NM6700) Status: Active Effective Date: 01/01/06	Subscriber Coverage Amount	30,000.00
Supplemental Life	ANTHEM SG SUPP LIFE PRODUCT (PD7800) Status: Active Effective Date: 01/01/06	Subscriber Coverage Amount	30,000.00

Membership/Employees

Add Dependents

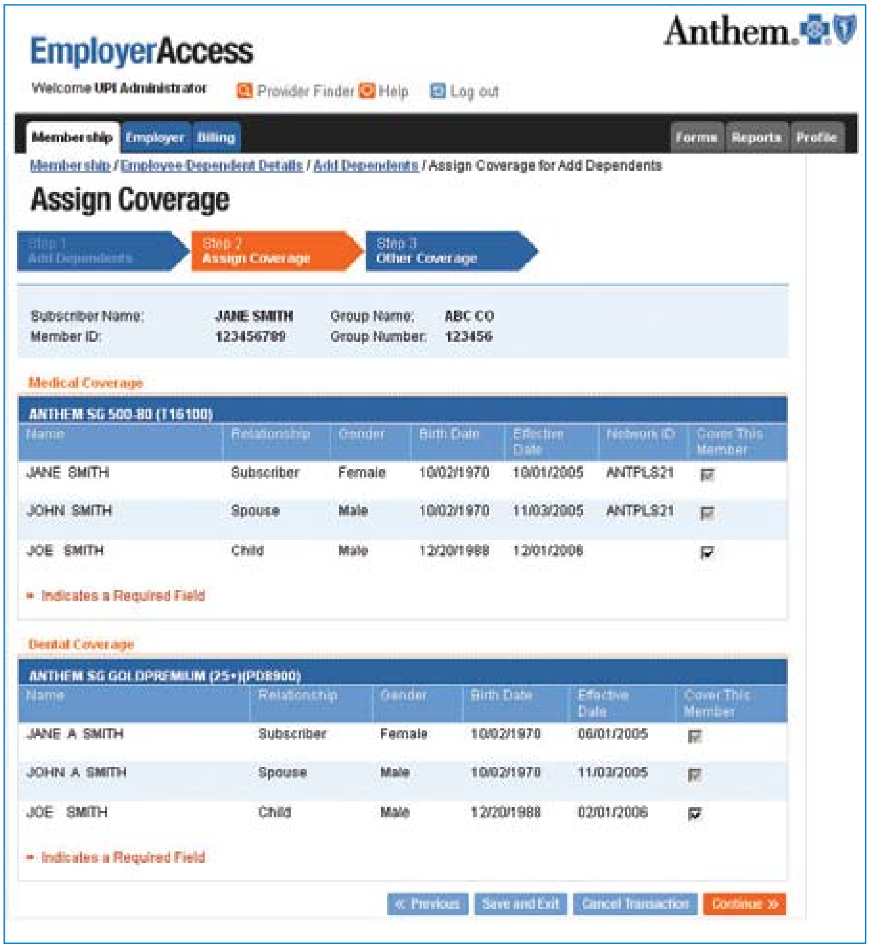
Complete the Add Dependents event information, including event reason and date.



Membership/Employees

Assign Coverage for Dependents

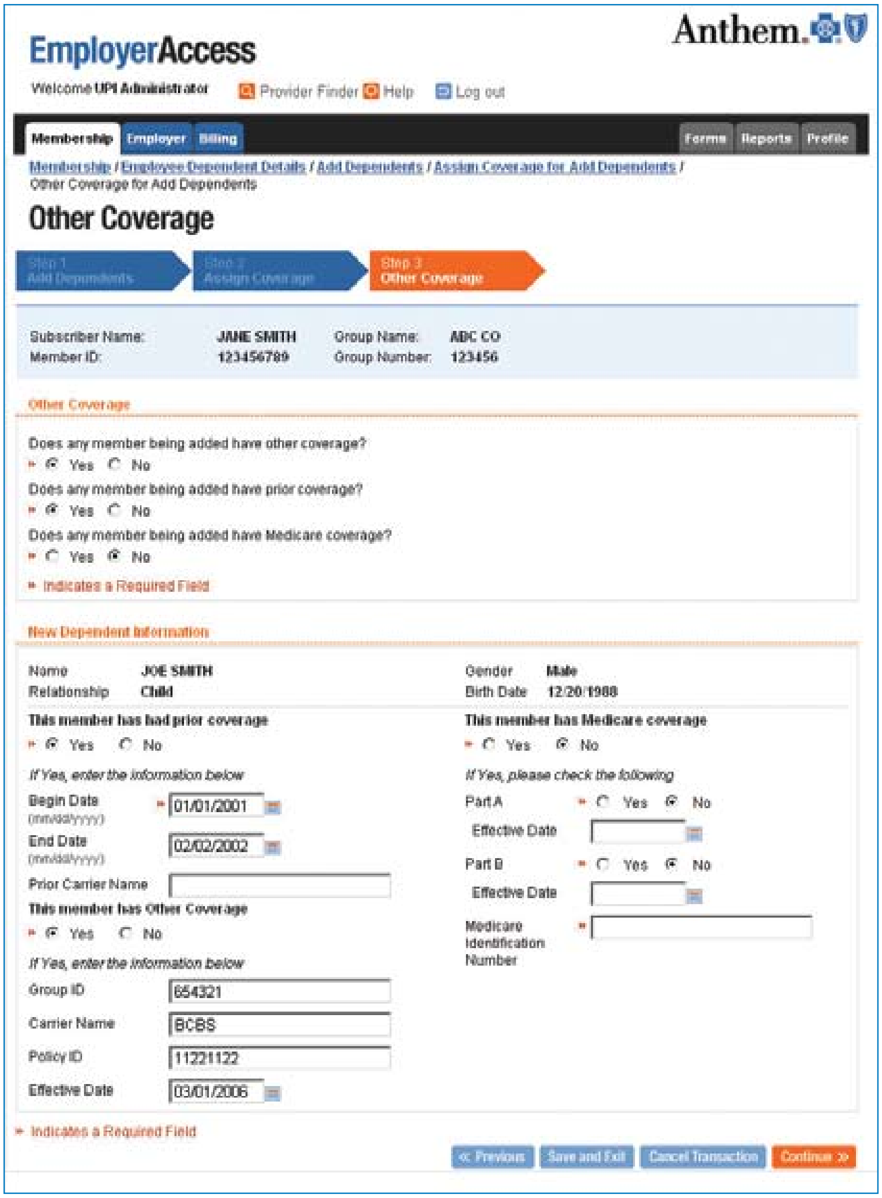
To add coverage for listed dependents, simply check the Cover this Member box. It's that simple.



Membership/Employees

Other Coverage for Dependents

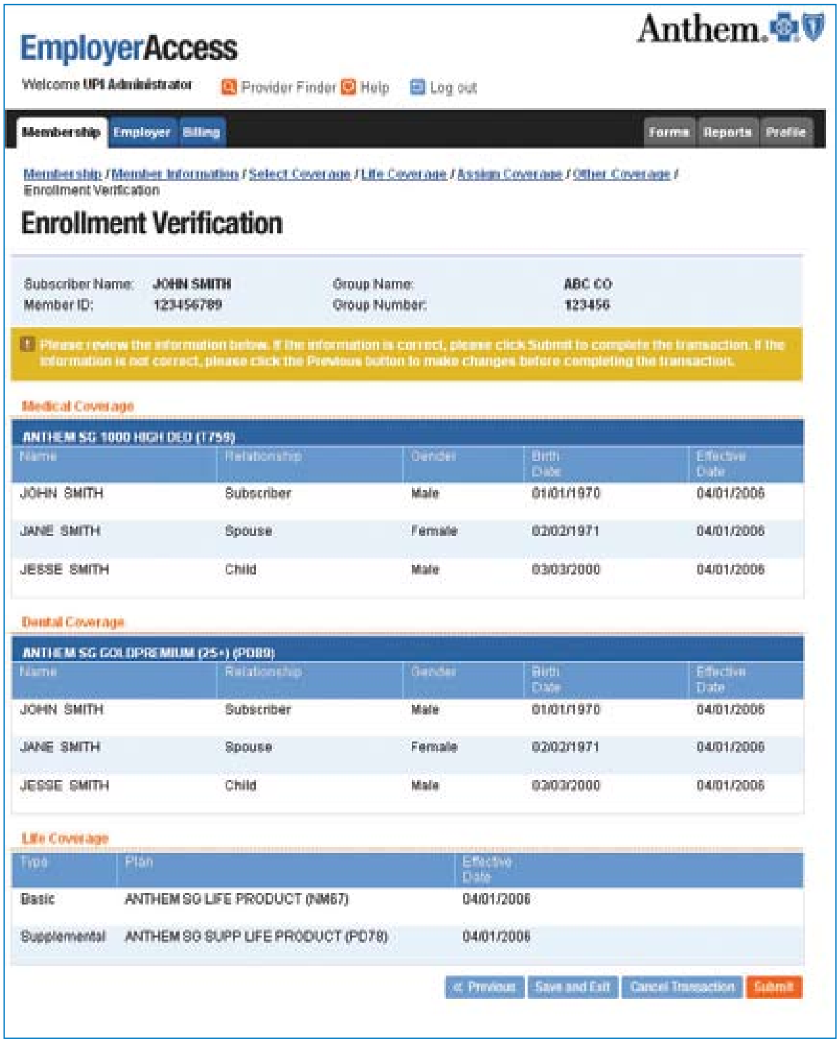
Here, you'll indicate other coverage, including prior coverage and health care benefits received from Medicare for the listed member/dependent. If you answered "yes" to any questions on this screen, please provide additional information about other and additional coverages where requested.



Membership/Employees

Verification

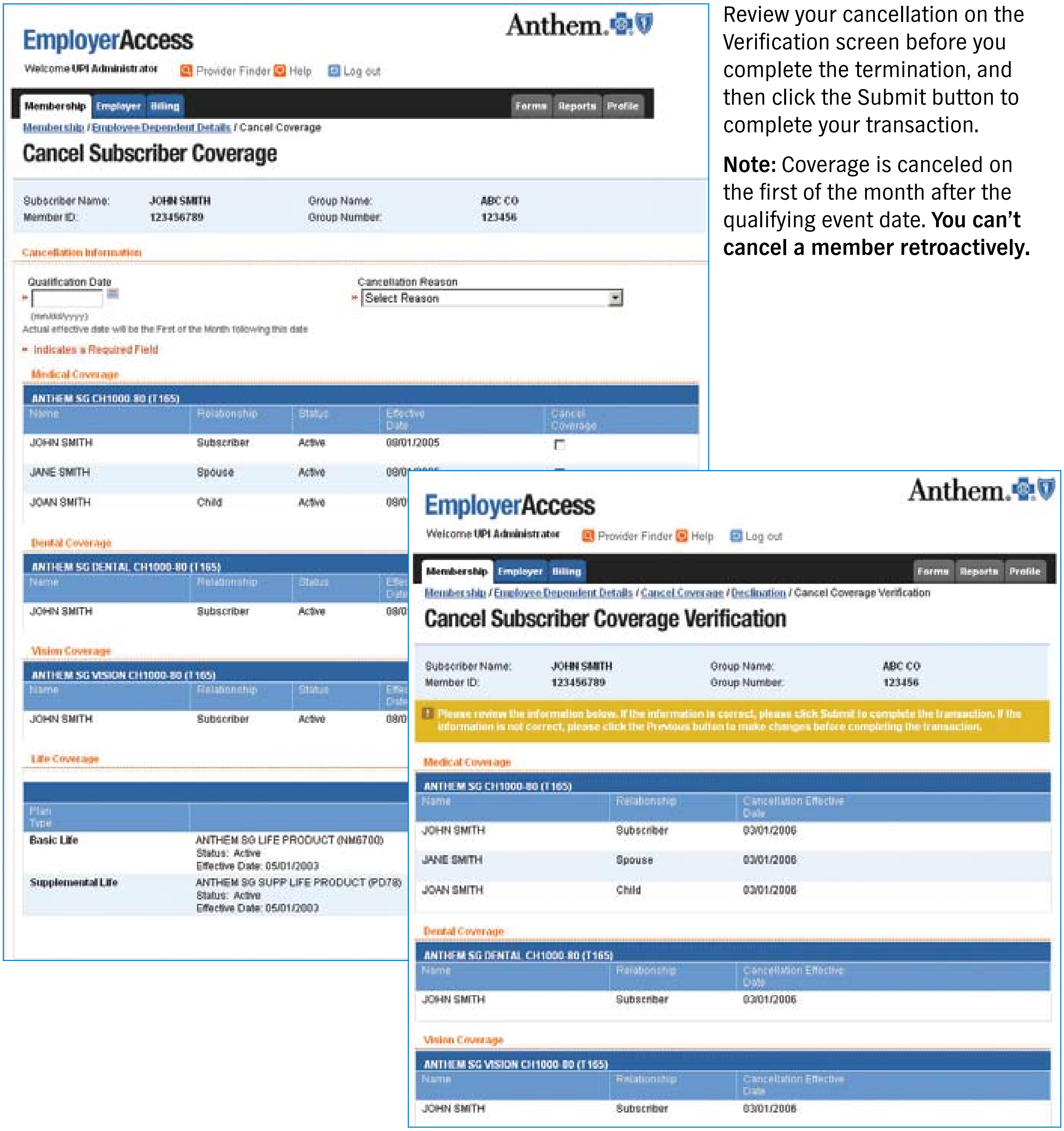
You'll be asked to review your information or make changes by clicking the Previous button at the bottom of the page. If your information is accurate, click the Submit button, and your dependent information will be submitted.



Membership/Employees

Cancel Coverage

To cancel this employee's/dependent's coverage, enter the cancellation date and reason. Also select the coverage to be canceled.



Review your cancellation on the Verification screen before you complete the termination, and then click the Submit button to complete your transaction.

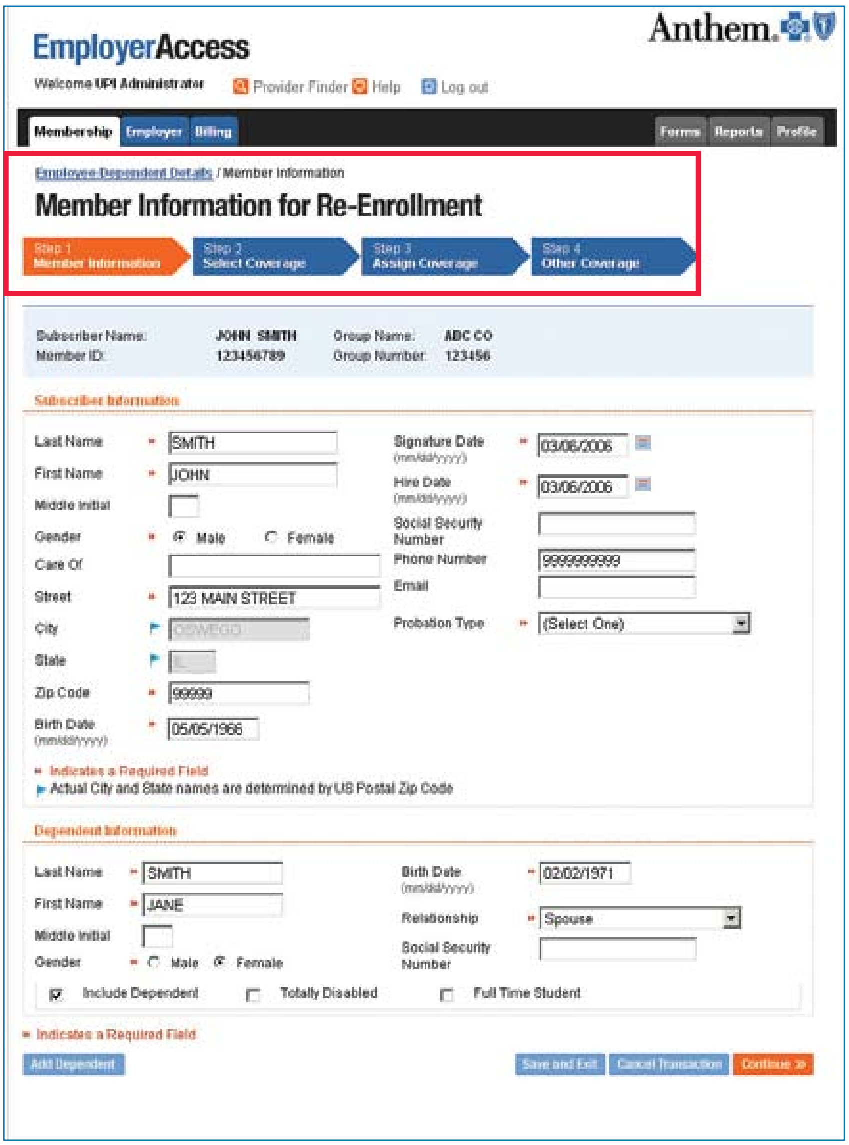
Note: Coverage is canceled on the first of the month after the qualifying event date. **You can't cancel a member retroactively.**

Membership/Employees

Member Information for Re-enrollment

For the re-enrollment process, you'll take the same steps as for the initial enrollment process, following the flags on the screen below (highlighted by the red box):

- Select Coverage
- Life Coverage
- Assign Coverage
- Other Coverage
- Verification

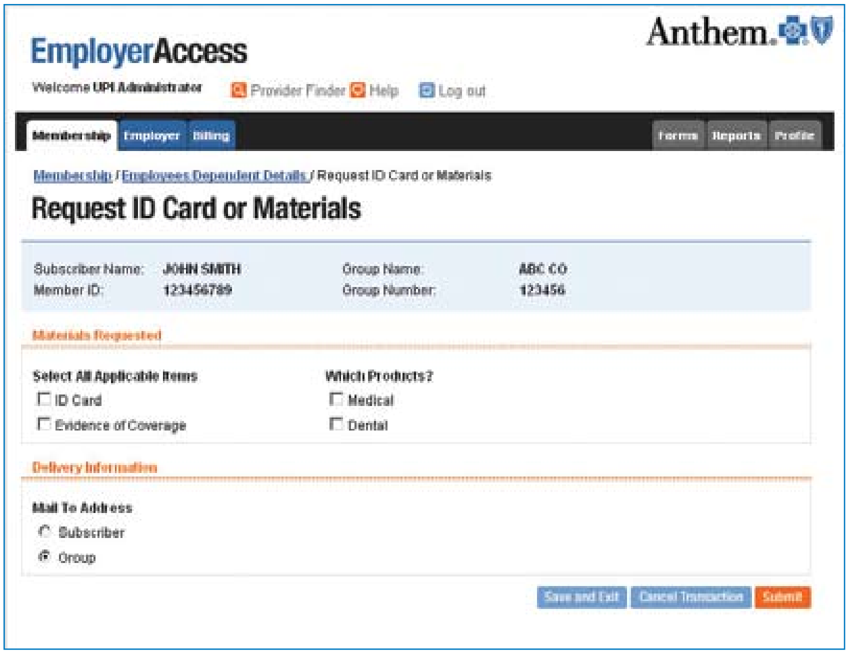


Membership/Employees

Request ID Cards or Materials

Choose the item you want to request: an ID card or certificate. If you're requesting a certificate, choose which product. (Please note that life and disability products don't have ID cards.)

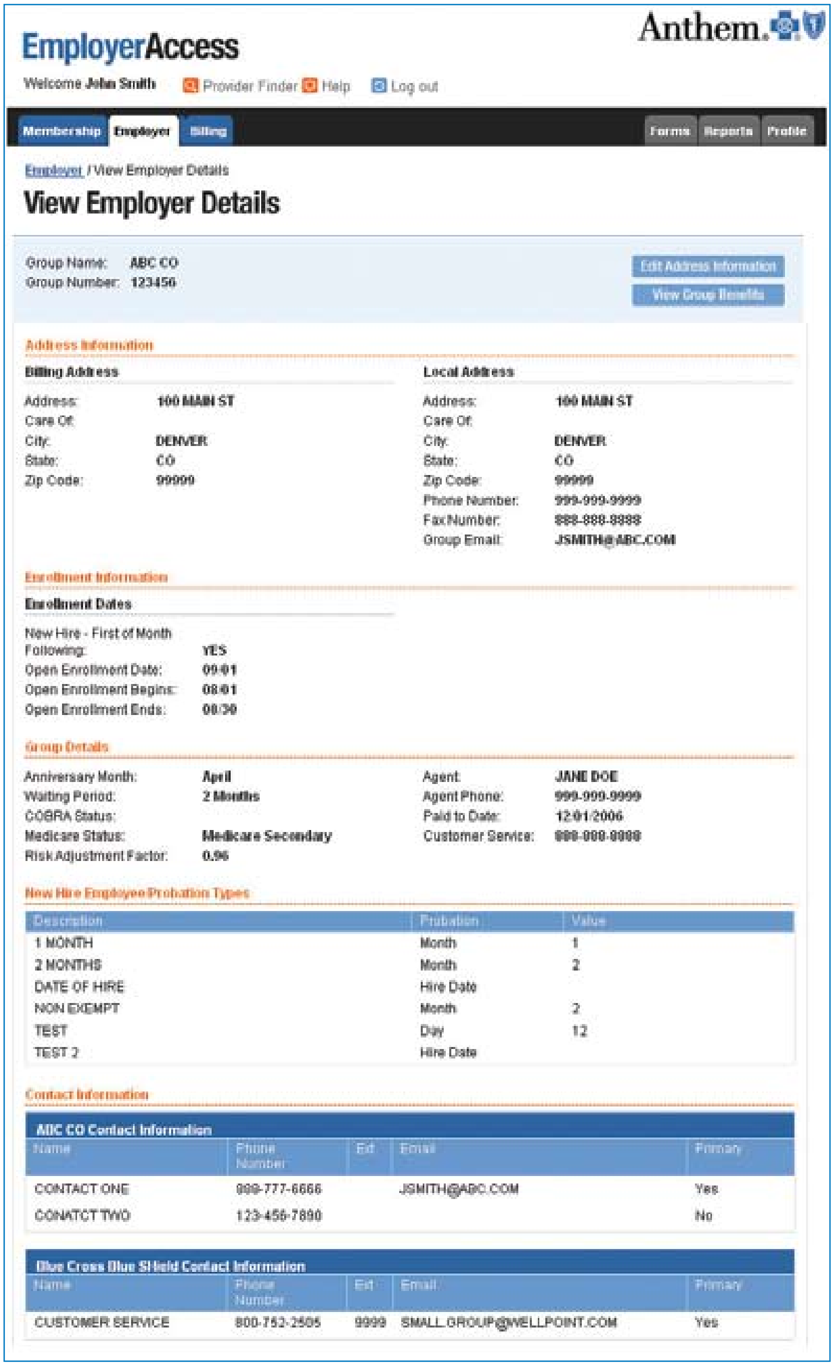
Then, select a mailing option and click the Submit button. A confirmation screen will let you know your request has been received.



Employer

View Employer Details

Here, you'll review your company's information, including enrollment dates, new hire employees/probation types, group details and contact information.



EmployerAccess

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Employer / View Employer Details

View Employer Details

Group Name: ABC CO
Group Number: 123456

Edit Address Information
View Group Benefits

Address Information

Billing Address		Local Address	
Address:	100 MAIN ST	Address:	100 MAIN ST
Care Of:		Care Of:	
City:	DENVER	City:	DENVER
State:	CO	State:	CO
Zip Code:	99999	Zip Code:	99999
		Phone Number:	999-999-9999
		Fax Number:	888-888-8888
		Group Email:	JSMITH@ABC.COM

Enrollment Information

Enrollment Dates

New Hire - First of Month Following:	YES
Open Enrollment Date:	09/01
Open Enrollment Begins:	08/01
Open Enrollment Ends:	08/30

Group Details

Anniversary Month:	April	Agent:	JANE DOE
Waiting Period:	2 Months	Agent Phone:	999-999-9999
COBRA Status:		Paid to Date:	12/01/2006
Medicare Status:	Medicare Secondary	Customer Service:	888-888-8888
Risk Adjustment Factor:	0.96		

New Hire Employee Probation Types

Description	Probation	Value
1 MONTH	Month	1
2 MONTHS	Month	2
DATE OF HIRE	Hire Date	
NON EXEMPT	Month	2
TEST	Day	12
TEST 2	Hire Date	

Contact Information

ABC CO Contact Information

Name	Phone Number	Ext	Email	Primary
CONTACT ONE	999-777-6666		JSMITH@ABC.COM	Yes
CONATCT TWO	123-456-7890			No

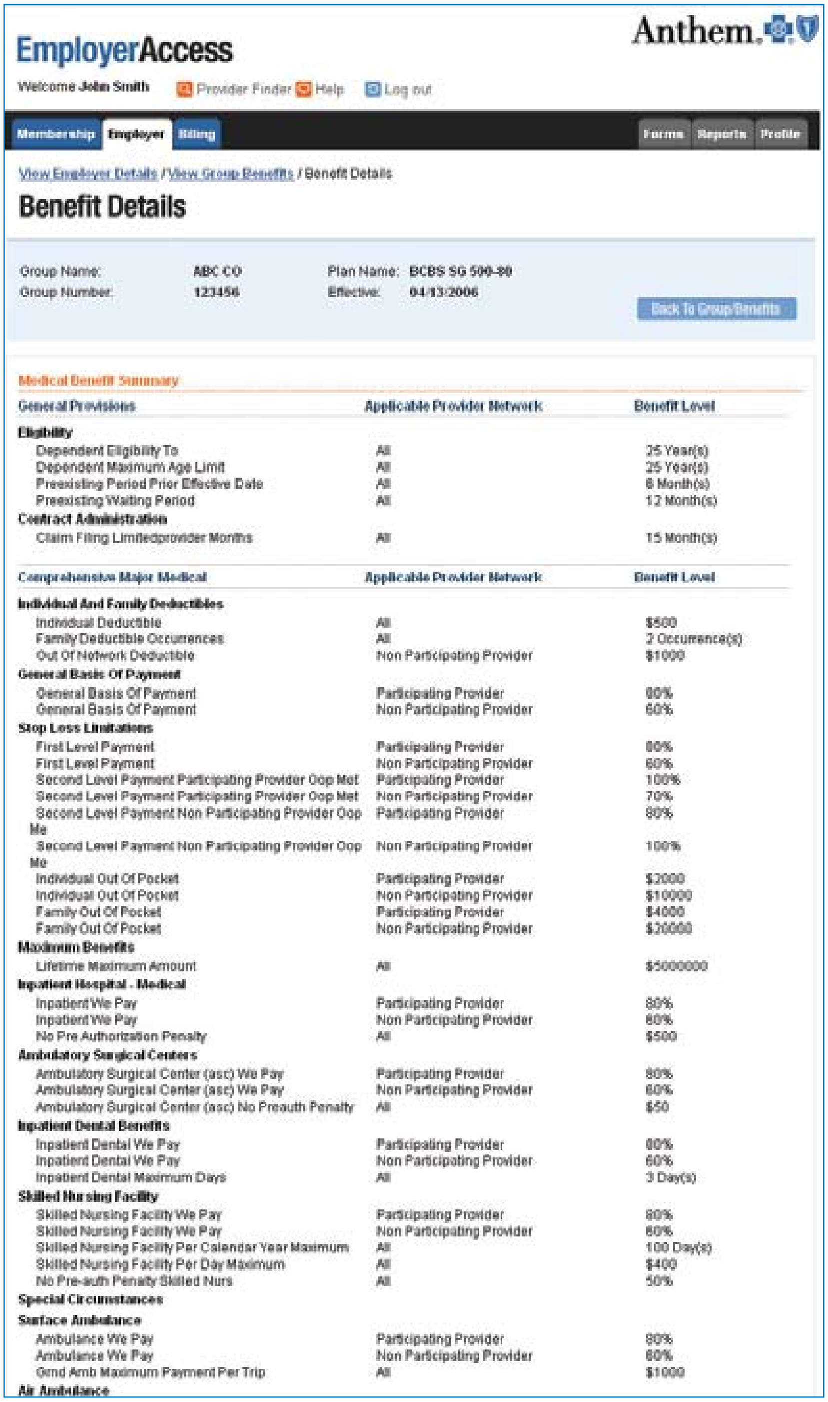
Blue Cross Blue Shield Contact Information

Name	Phone Number	Ext	Email	Primary
CUSTOMER SERVICE	800-752-2505	9999	SMALL.GROUP@WELLPOINT.COM	Yes

Employer

Benefit Details

In this plan-specific page, you can view your group's medical benefit summary, (i.e., information under the General Provisions, Applicable Provider Network and Benefit Level headings.)



EmployerAccess

Anthem.

Welcome John Smith   Provider Finder   Help   Log out

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View Employer Details / View Group Benefits / Benefit Details

Benefit Details

Group Name:	ABC CO	Plan Name:	BCBS SG 500-80
Group Number:	123456	Effective:	04/13/2006

Back To Group/Benefits

Medical Benefit Summary

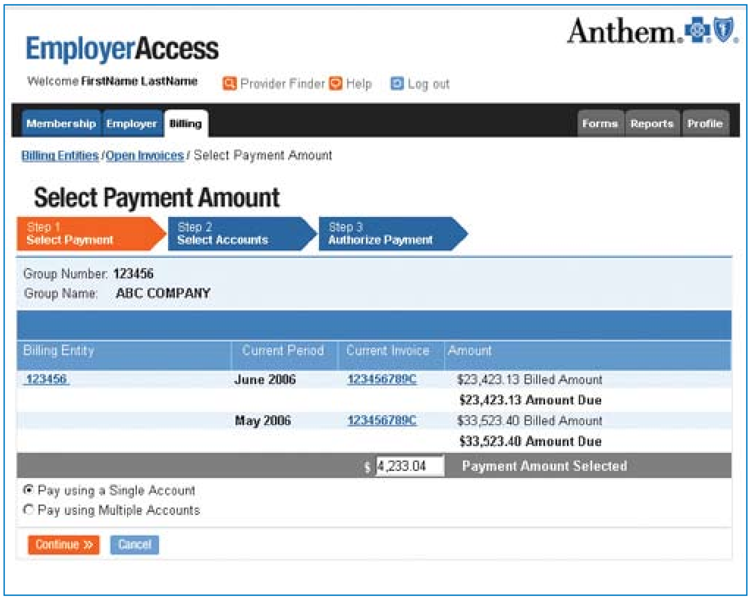
General Provisions	Applicable Provider Network	Benefit Level
Eligibility		
Dependent Eligibility To	All	25 Year(s)
Dependent Maximum Age Limit	All	25 Year(s)
Preexisting Period Prior Effective Date	All	6 Month(s)
Preexisting Waiting Period	All	12 Month(s)
Contract Administration		
Claim Filing Limitedprovider Months	All	15 Month(s)

Comprehensive Major Medical	Applicable Provider Network	Benefit Level
Individual And Family Deductibles		
Individual Deductible	All	$500
Family Deductible Occurrences	All	2 Occurrence(s)
Out Of Network Deductible	Non Participating Provider	$1000
General Basis Of Payment		
General Basis Of Payment	Participating Provider	80%
General Basis Of Payment	Non Participating Provider	60%
Stop Loss Limitations		
First Level Payment	Participating Provider	80%
First Level Payment	Non Participating Provider	60%
Second Level Payment Participating Provider Oop Met	Participating Provider	100%
Second Level Payment Participating Provider Oop Met	Non Participating Provider	70%
Second Level Payment Non Participating Provider Oop Me	Participating Provider	80%
Second Level Payment Non Participating Provider Oop Me	Non Participating Provider	100%
Individual Out Of Pocket	Participating Provider	$2000
Individual Out Of Pocket	Non Participating Provider	$10000
Family Out Of Pocket	Participating Provider	$4000
Family Out Of Pocket	Non Participating Provider	$20000
Maximum Benefits		
Lifetime Maximum Amount	All	$5000000
Inpatient Hospital - Medical		
Inpatient We Pay	Participating Provider	80%
Inpatient We Pay	Non Participating Provider	60%
No Pre Authorization Penalty	All	$500
Ambulatory Surgical Centers		
Ambulatory Surgical Center (asc) We Pay	Participating Provider	80%
Ambulatory Surgical Center (asc) We Pay	Non Participating Provider	60%
Ambulatory Surgical Center (asc) No Preauth Penalty	All	$50
Inpatient Dental Benefits		
Inpatient Dental We Pay	Participating Provider	80%
Inpatient Dental We Pay	Non Participating Provider	60%
Inpatient Dental Maximum Days	All	3 Day(s)
Skilled Nursing Facility		
Skilled Nursing Facility We Pay	Participating Provider	80%
Skilled Nursing Facility We Pay	Non Participating Provider	60%
Skilled Nursing Facility Per Calendar Year Maximum	All	100 Day(s)
Skilled Nursing Facility Per Day Maximum	All	$400
No Pre-auth Penalty Skilled Nurs	All	50%
Special Circumstances		
Surface Ambulance		
Ambulance We Pay	Participating Provider	80%
Ambulance We Pay	Non Participating Provider	60%
Grnd Amb Maximum Payment Per Trip	All	$1000
Air Ambulance		

Billing

Manage Employer's Bank Account(s)

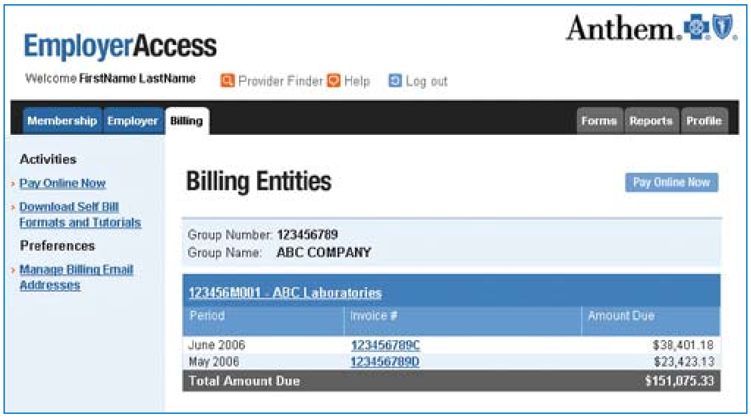
If you've set up one or more bank accounts for online payments, you can manage them here, as well as pay bills online, modify or delete account information, and even add additional accounts.



Billing

Billing Entities

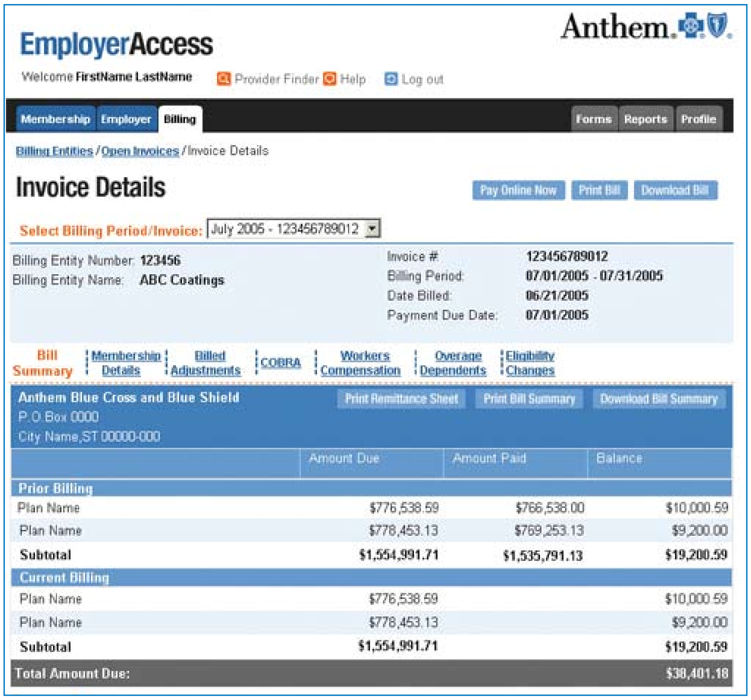
Here, you can view all open invoices for each billing location (only one billing location per group), if applicable. Click an invoice number to pull up the Invoice Details screen.



The functionality of the Invoice Details screen includes the following:

- **Bill Summary:** Shows the amount due for the current month, as well as a summary from the previous month
- **Membership Details:** Features a breakdown of the charges for each subscriber for the current billing period
- **Billed Adjustments:** Shows any adjustments, such as late or reinstatement fees
- **COBRA:** Lists COBRA or State Continuation subscribers
- **Workers' Compensation:** Shows the monthly installment premium due, any renewal fees and deposit premium required, and the policy period and policy number
- **Overage Dependents:** Lists any dependents who are approaching the maximum age for the policy
- **Eligibility Changes:** Highlights retroactive adjustments on a subscriber or dependent level

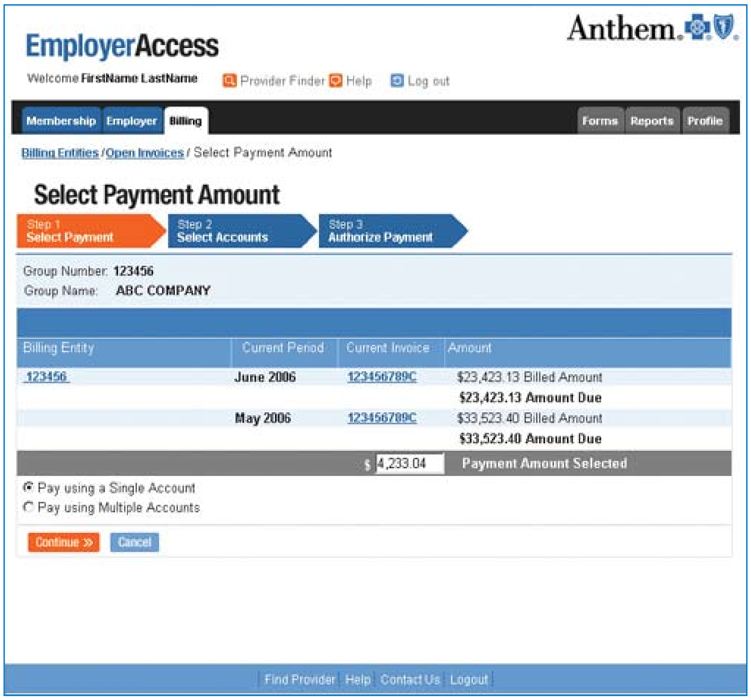
Note: If you have multiple groups in your company (i.e., billing locations), you must access them separately through their individual group account information.



Billing

Select Payment — Select Amount — Authorize Payment

With the pay online option, you can cover multiple invoices with one payment. Select the desired payment amount and the account to pay from, and then confirm your information on the authorization screen.



Billing

Scheduling Payments

EmployerAccess: Scheduled Payment(s)

To Schedule a payment:

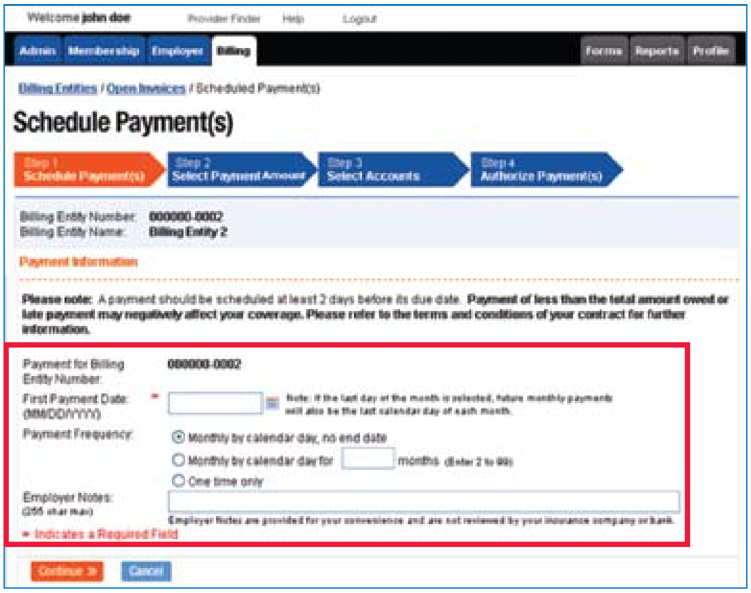
- Enter the payment date in the ‘First Payment Date’ field in a MM/DD/YYYY sequence.

AND

- Select a payment frequency
- Click Continue

Note: Recurring monthly payments can be set for a specific number of months or with no end date established.

On the following pages, the schedule can be set to be a fixed amount each month or allow the system to determine the payment amount, based upon invoices open at the time of each payment.



Billing

Payment Frequency & Amount

EmployerAccess: Select Payment Amount (Monthly frequency)

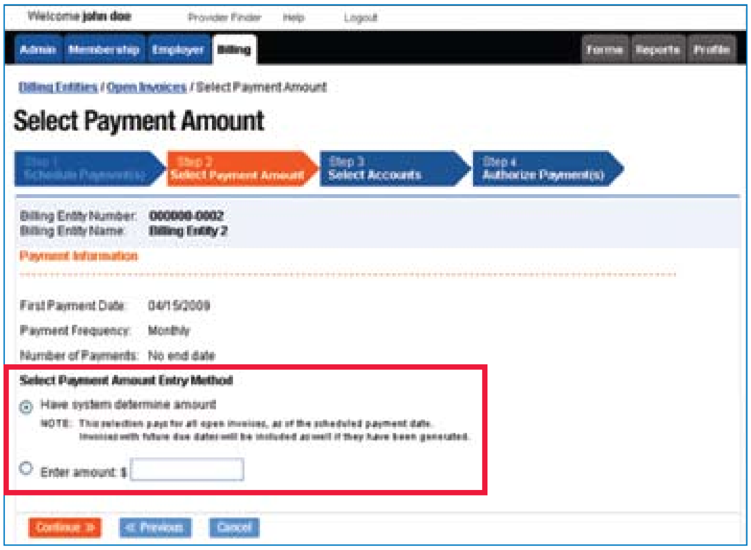
'First Payment Date' and 'Payment Frequency' are carried forward to the Select Payment Amount page.

Select Payment Amount Entry Method:

- 'Have system determine amount' - Select this method to have the system determine the payment amount based on all open invoices as of each payment date.

  Note: This selection pays for all open invoices, as of the scheduled payment date. Invoices with future dates will be included if they have been generated. Scheduling a payment using the "Have system determine amount" option will result in an additional payment being made if your next month's invoice has been generated.

- 'Enter amount $' - Select this method to enter a fixed amount for each month.

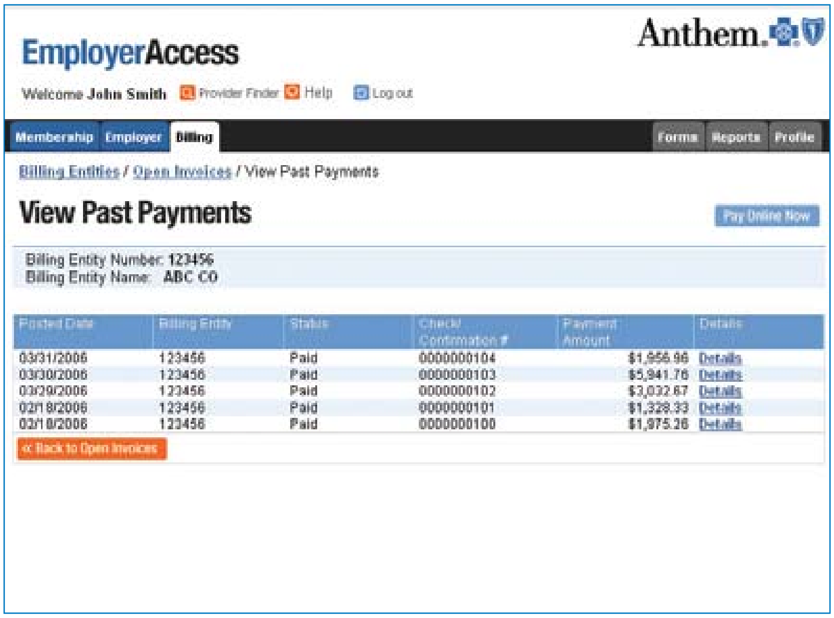


Billing

View Past Payments

Here, you'll view 12 rolling months of processed invoices. Click the Details link, and you can view more details.

Note: Pending payments won't appear until they're processed.



Forms

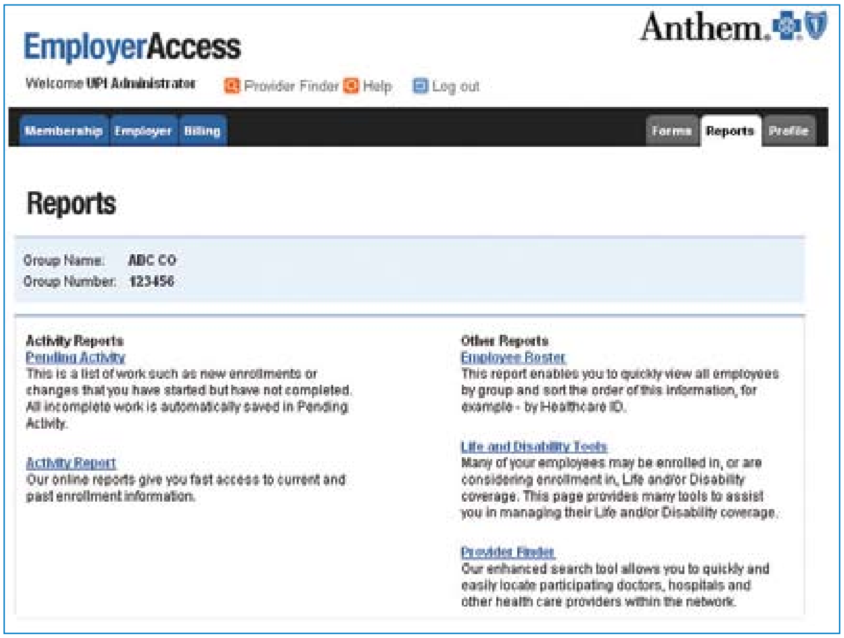
At any point, you can click the Forms tab. The system displays the following links to downloadable PDFs:

- Employee Information Change Form
- Small Group Dental Application
- Small Group Employer Application
- COBRA/State Continuation Form
- Affidavit of Common Law Marriage
- Small Group Benefit Modification Inquiry
- Small Group Employee Application
- Colorado Uniform Application
- Group Administrator Manual
- HIPAA Privacy Practices
- HIPAA Authorization Form

Reports

You'll enjoy instant access to current and past enrollment information, as well as functionality for your life and disability coverage, if applicable, such as:

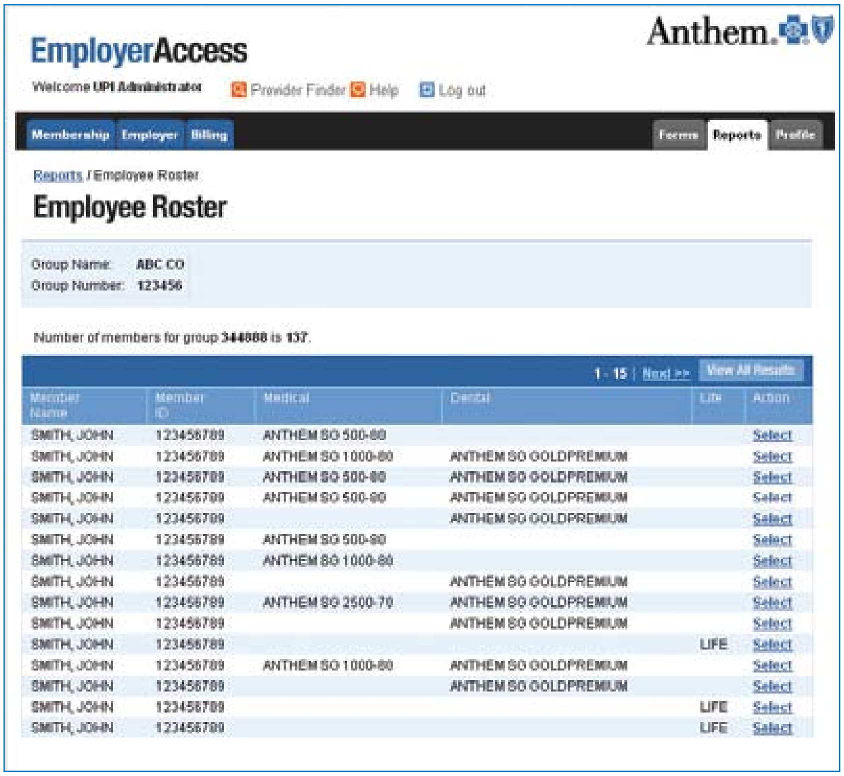
- Initiating claims.
- Calculating entered claims.
- Downloading conversion and portability forms.



Reports

Employee Roster

Here you can view an alphabetical list of all employees in your group.



Member Name	Member ID	Medical	Dental	Life	Action
SMITH, JOHN	123456789	ANTHEM SG 500-80			Select
SMITH, JOHN	123456789	ANTHEM SG 1000-80	ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789	ANTHEM SG 500-80	ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789	ANTHEM SG 500-80	ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789		ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789	ANTHEM SG 500-80			Select
SMITH, JOHN	123456789	ANTHEM SG 1000-80			Select
SMITH, JOHN	123456789		ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789	ANTHEM SG 2500-70	ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789		ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789			LIFE	Select
SMITH, JOHN	123456789	ANTHEM SG 1000-80	ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789		ANTHEM SG GOLDPREMIUM		Select
SMITH, JOHN	123456789			LIFE	Select
SMITH, JOHN	123456789			LIFE	Select

Note: If you have multiple groups in your company (i.e., billing locations), you must access them separately through their specific group account information.

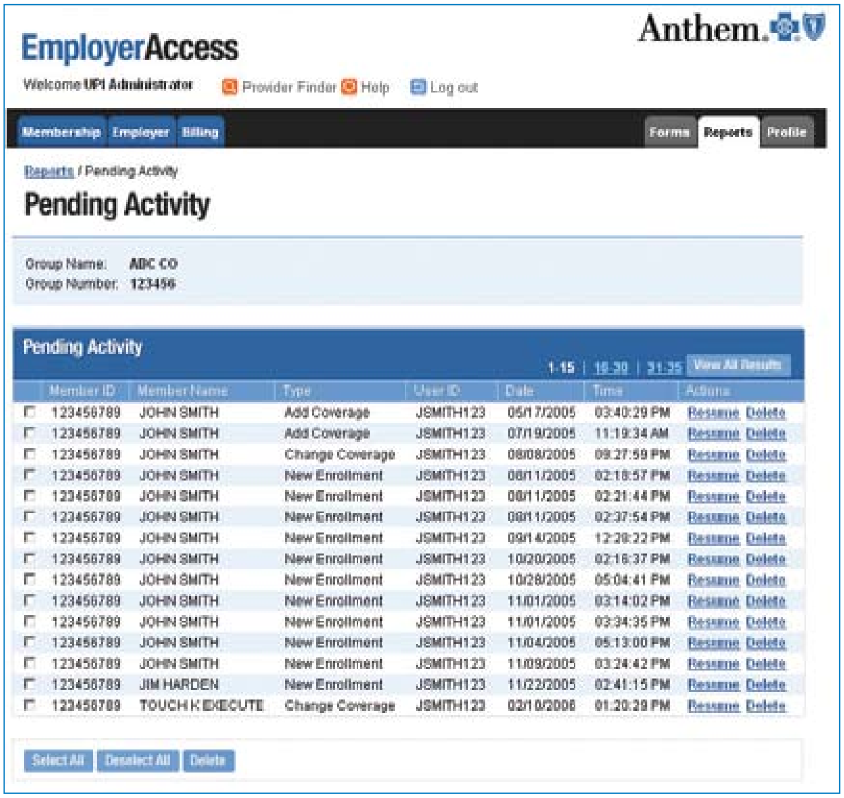
Reports

Pending Activity

Any incomplete work will appear in this space. You'll have the option of resuming work or deleting the recent action. For quick reference, the Type header describes the nature of the activity.

If you leave before a task is completed, your work is automatically saved. When you return, you can either continue or delete the activity by choosing the desired link.

If you have work in progress, the grid on this page is linked to the Membership/Overview page and your activity is displayed there. If there is no work in progress, the Membership/Overview page won't show the link, and the grid on this page will be empty so you'll know there is no pending activity.



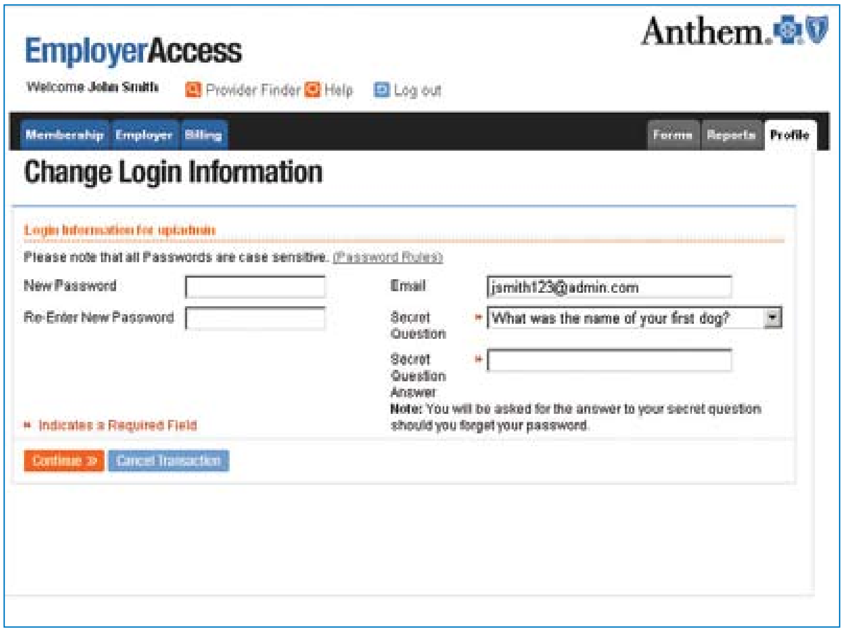
	Member ID	Member Name	Type	User ID	Date	Time	Actions
	123456789	JOHN SMITH	Add Coverage	JSMITH123	06/17/2005	03:40:29 PM	Resume Delete
	123456789	JOHN SMITH	Add Coverage	JSMITH123	07/19/2005	11:19:34 AM	Resume Delete
	123456789	JOHN SMITH	Change Coverage	JSMITH123	08/08/2005	09:27:59 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	08/11/2005	02:18:57 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	08/11/2005	02:21:44 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	08/11/2005	02:37:54 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	09/14/2005	12:20:22 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	10/20/2005	02:16:37 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	10/28/2005	05:04:41 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	11/01/2005	03:14:02 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	11/01/2005	03:34:35 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	11/04/2005	05:13:00 PM	Resume Delete
	123456789	JOHN SMITH	New Enrollment	JSMITH123	11/09/2005	03:24:42 PM	Resume Delete
	123456789	JIM HARDEN	New Enrollment	JSMITH123	11/22/2005	02:41:15 PM	Resume Delete
	123456789	TOUCH K EXECUTE	Change Coverage	JSMITH123	02/10/2006	01:20:29 PM	Resume Delete

Profile

Change Login Information

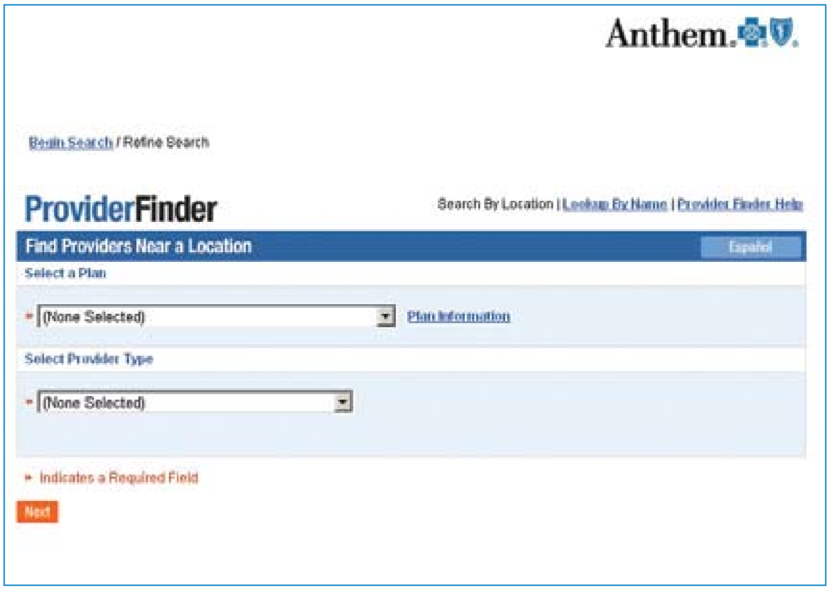
You can change your login information, including your password, e-mail address and secret question.

Note: If you forget your password, you'll be asked for your e-mail address and to answer your secret question on the Login screen.



Provider Finder

Provider Finder is your online resource for finding doctors, hospitals and other health card professionals that participate in your current plan or a different Anthem Blue Cross and Blue Shield plan. Follow the step-by-step instructions to find providers that match your custom search criteria.



07-00051 Rev. (12/09)