

EmployerAccessSM

Online User Manual

Colorado and Nevada Large Groups

Anthem 



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Introduction

EmployerAccess at anthem.com – your one-stop health management Web portal.

Anthem Blue Cross and Blue Shield is making it easier for you to do business with us. In addition to the helpful resources already available at anthem.com, our online transaction service, EmployerAccess, has been updated to provide:

- Enhanced content
- Improved availability
- Faster response times
- Ability to pay online
- And a clean new look!

We've added Life and Disability management, which allows you to manage more at your convenience.

The new EmployerAccess offers you even more control over employee information, Life 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 instructions on how to use EmployerAccess effectively.

If you have specific questions, refer to the Table of Contents or the FAQs page in the back of the manual.

Getting Started

- 1 Visit anthem.com and click the “Employers” tab.
- 2 Select a state.
- 3 Click the orange “Enter” button.
- 4 Click on the EmployerAccess - Groups of 51+ link.
- 5 Click on the orange “Login” button.

Enter your User ID and case-sensitive password.

The screenshot shows the Anthem website homepage. At the top left, there is a navigation menu with links for Visitors, Members, Brokers & Producers, Providers, and Employers. The 'Employers' link is highlighted with a red circle and the number 1. To the right of the menu is a large banner with the text 'Welcome to Anthem Blue Cross and Blue Shield'. Below this text is a dropdown menu for selecting a state, with 'Nevada' selected, and an orange 'Enter' button. The 'Enter' button is highlighted with a red circle and the number 2. Below the banner, there are several sections: 'Health Information' with a 'Library' button, 'Provider Directory' with a 'Directory' button, and 'Find a Doctor' with links for LifeAfter50, Medicare Part D, an Expanded, and MyHealth@Anthem. To the right of these sections is a section titled 'Need to find a Doctor or Hospital? Check the Online Provider Directory.' with a photo of a doctor. Below these sections are two columns: 'Anthem | Affiliates' and 'Employers | Spotlight'. The 'Anthem | Affiliates' section lists various services like Prescription Management Mail Service, Decision@Mail Service, Pharmacy, Anthem Life Insurance Company, Admin@Star Federal, Open@Home Benefits, and Admin@Home. The 'Employers | Spotlight' section lists updated company news and public and media resources. At the bottom of the page, there is a footer with links for About Us, Privacy Statement, Terms of Use, Careers, Applications, and Press Room. Below the footer is a copyright notice for 2009 Anthem Insurance Companies, Inc. and a section titled 'Group health insurance from Anthem Blue Cross Blue Shield. Find family health insurance, group health insurance and medical insurance information & learn about how Anthem group health insurance plans can meet your needs. Anthem has health insurance solutions for family, small & medium sized businesses or large groups, so obtain a group health insurance quote to learn more.' Below this is a long list of Anthem Blue Cross and Blue Shield affiliates in various states. At the bottom right, there is a logo for 'Anthem subscribes to the HONcode principles. Verify here.'

TIP:

You can navigate EmployerAccess using tabs or “breadcrumbs.” What are breadcrumbs? Hansel and Gretel used the real thing to mark their trail. EmployerAccess marks your trail electronically. Below the tabs are the titles of pages you’ve visited, which appear as links. These are called breadcrumbs, and they show you where you’ve been. If you want to get back to any one of them, just click the link.

The Membership main page is called **EmployerAccess Overview**. Think of it as **homebase**. 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 your pending activity. To access all your pending activity, click “View All” tab on the right.
- 3 Resume or delete pending activity using the hyperlinks to the right of the specific activity.

The screenshot shows the EmployerAccess web application interface. At the top, there is a navigation bar with tabs for Membership, Employer, Billing, Forms, Reports, and Profile. The main content area is divided into several sections: a header with the Anthem logo and user information, a central banner for EmployerAccess Overview, a Billing Entities table, a Pending Activity table, and a right-hand sidebar with various forms and links. Numbered callouts (1-5) point to specific elements: 1 points to the top navigation tabs; 2 points to the 'View All' link in the Pending Activity table; 3 points to the 'Resume' and 'Delete' links in the Pending Activity table; 4 points to the 'View / Change Subscriber Information' form; and 5 points to the 'Add New Subscriber' form.

Billing Entity Number	Amount Due
123456789	\$2,070.00
Total Amount Due	\$2,070.00

ID Number	Subscriber Name	Type	User ID	Actions
123456789	SMITH, JOHN	New Enrollment	JSMITH001	Resume Delete

Note: You can also access pending activity from the “Reports” tab.

- 4 To access benefit information or make changes to a current employee’s benefits, enter the Member ID number (typically the Social Security Number) or Health Care Identifier (HCID) in the blank box under “View/Change Member Information,” then click “Submit.” You can also reach the information by entering the last and first name, then clicking “Submit.”
- 5 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.

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. Once you’ve completed the steps, a message bar will appear on the Overview page, letting you know you have successfully completed the transaction.

Step 1. Member Information

This is the beginning page to start the enrollment process.

- 1 To enroll an employee (subscriber), enter the requested information into each blank box, or field. Fields with 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.”

EmployerAccess Anthem.

Welcome John Smith [Provider Finder](#) [Help](#) [Log out](#)

Membership **Employer** Billing [Forms](#) [Reports](#) [Profile](#)

Membership / Member Information

Member Information for Enrollment

Step 1 Member Information Step 2 Select Coverage Step 3 (optional) Dept & Clock Information Step 4 (optional) Life Coverage Step 5 Assign Coverage Step 6 Other Coverage

ID Number: 123456789 Case Name: ABC CO
Change ID Number Case Number: 123456 **Subscriber Information**

Last Name >> Signature Date (mm/dd/yyyy) 1
First Name >> Hire Date (mm/dd/yyyy)
Middle Initial >> Social Security Number
Gender >> Male Female Phone Number
Care Of >> Extension
Street >> Probation Type >> (None Selected) >>
City >>
State >>
Zip Code >>
Birth Date (mm/dd/yyyy) >>

>> Indicates a Required Field
>> Actual City and State names are determined by US Postal Zip Code

Continue >> Save and Exit Cancel transaction Add Dependent 2

3

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.

Member Information (Entering a Probationary Period)

- 1 If you have only one probationary period, the effective date of coverage is calculated based on the date entered in the "Hire Date" field.
- 2 If you have multiple probationary periods (i.e., an exempt employee is eligible for coverage on the first day of the month following date of hire, and a non-exempt employee is eligible for coverage on the first day of the month following completion of 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."
- 3 If the employee has dependents to enroll, click "Add Dependent."
- 4 If the employee does not have dependents to enroll, click "Continue."

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

EmployerAccess Anthem

Welcome John Smith | Provider Finder | Help | Log out

Membership | Employee | Billing | Forms | Reports | Profile

Membership / Member Information

Member Information for Enrollment

Step 1 Member Information | Step 2 Select Coverage | Step 3 (optional) Dept & Clock Information | Step 4 (optional) Life Coverage | Step 5 Assign Coverage | Step 6 Other Coverage

ID Number: 123456789 | Case Name: ABC CO
Change ID Number | Case Number: 123456 | Subscriber Information

Last Name: [] | Signature Date (mm/dd/yyyy): [] 1
First Name: [] | Hire Date (mm/dd/yyyy): []
Middle Initial: [] | Social Security Number: []
Gender: Male Female | Phone Number: []
Care Of: [] | Extension: []
Street: [] | Probation Type: (None Selected) 2
City: [] |
State: [] |
Zip Code: [] |
Birth Date (mm/dd/yyyy): []

* Indicates a Required Field
▶ Actual City and State names are determined by US Postal Zip Code

Continue 3 | Save and Exit | Cancel Transaction | Add Dependent 3

4

Step 1. Members (Add Dependents)

This step is applicable only if you want to add dependents to the employee's benefits. This option is only available for new enrollees. If adding dependents to an existing subscriber, please see Add or Re-Enroll Dependent(s) on page 18.

- 1 Fields requesting dependent information appear below the employee information. Complete the information and click "Add Another Dependent" for each dependent to enroll.
- 2 Otherwise, click "Continue."

EmployerAccess
Welcome John Smith | Provider Finder | Help | Log out

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

Membership / Member Information

Member Information for Enrollment

Step 1 Member Information | Step 2 Select Coverage | Step 3 (optional) Dept & Clock Information | Step 4 (optional) Life Coverage | Step 5 Assign Coverage | Step 6 Other Coverage

ID Number: 100505153 | Case Name: ABC CO
[Change ID Number](#) | Case Number: 123456 | **Subscriber Information**

Last Name | First Name | Middle Initial | Gender (Male/Female) | Care Of | Street | City | State | Zip Code | Birth Date (mm/dd/yyyy)

Signature Date (mm/dd/yyyy) | Hire Date (mm/dd/yyyy) | Social Security Number | Phone Number | Extension | Probation Type (None Selected)

Indicates a Required Field
Actual City and State names are determined by US Postal Zip Code

Dependent Information

Last Name (Smith) | First Name | Middle Initial | Gender (Male/Female) | Birth Date (mm/dd/yyyy) | Relationship (None Selected) | Dependent Status (None Selected) | Social Security Number

Include Dependent | Totally Disabled | Full Time Student | IRS Dependent

Indicates a Required Field

[Continue](#) | [Save and Exit](#) | [Cancel Transaction](#) | **1** [Add Another Dependent](#)

2

Step 2. Select Coverage

Use this screen to select coverage for employees (subscribers) and, if applicable, dependents.

- 1 To complete this step, simply click the drop-down arrow and select the appropriate medical, vision, life, disability and/or dental coverage.
- 2 When finished, click "Continue."

EmployerAccess Anthem

Welcome John Smith Provider Finder Help Log out

Membership **Employer** Billing Forms Reports Profile

Membership / Member Information / Select Coverage

Select Coverage for Enrollment

Step 1 Member Information Step 2 **Select Coverage** Step 3 (optional) Dept & Clock Information Step 4 (optional) Life Coverage Step 5 Assign Coverage Step 6 Other Coverage

Subscriber Name: JOHN SMITH Case Name: ABC CO
ID Number: 123456789 Case Number: 123456

Effective Date: 04/06/2006 Department Number: _____
Signature Date: 03/06/2006 Clock Number: _____
Apply To All Coverages

Select Coverage

Medical Coverage (None Selected) **1**

Dental Coverage (None Selected)

Vision Coverage (None Selected)

Flexible Spending Account (None Selected)

Dependent Care Spending Account (None Selected)

Basic/Dependent Life Coverage (None Selected)

Accidental Death and Dismemberment Coverage (None Selected)

Supplemental Life Coverage (None Selected)

Supplemental Accidental Death and Dismemberment Coverage (None Selected)

Continue >> << Previous Save and Exit Cancel Transaction **2**

Life Coverage

- 1 Enter information in the appropriate fields as needed, e.g., salary and/or benefit value.
- 2 When finished, click “Continue”.

EmployerAccess Anthem

Welcome John Smith Provider Finder Help Log out

Membership Employer Billing Forms Reports Profile

Membership / Member Information / Select Coverage / Dept & Clock Information / Life Coverage

Life Coverage

Step 1 Member Information Step 2 Select Coverage Step 3 (optional) Dept & Clock Information Step 4 (optional) Life Coverage Step 5 Assign Coverage Step 6 Other Coverage

Subscriber Name: JOHN SMITH Case Name: ABC CO
ID Number: 123456789 Case Number: 123456

1 Possible benefit reduction due to age. Please refer to your certificate booklet.

Basic Dependent Life

Selected Coverage: LIFE WITH DEP-ACTIVE (1234560021) *
Subscriber Annual Salary:
Subscriber Benefit Value:
Spouse Benefit Value:
Child(ren) Benefit Value:
Minimum Benefit Amt / PCT: \$0 Maximum Benefit Amt / PCT: \$200,000 **1**
Any benefit amount over \$ 100,000 will require evidence of insurability.
A family member's amount of insurance may not exceed 50% of the subscriber's amount of coverage.

Accidental Death and Dismemberment

Selected Coverage: ADD-ACTIVE (1234560018) *
Subscriber Annual Salary:
Subscriber Benefit Value:
Minimum Benefit Amt / PCT: \$0 Maximum Benefit Amt / PCT: \$200,000
Any benefit amount over \$ 100,000 will require evidence of insurability.

Supplemental Life

Selected Coverage: SUPP LIFE TERM-ACTIVE (1234560023) *
Subscriber Benefit Value:
Any benefit amount over \$ 100,000 will require evidence of insurability.

Supplemental Accidental Death and Dismemberment

Selected Coverage: SUPP ADD-ACTIVE (1234560024) *
Subscriber Benefit Value:
Any benefit amount over \$ 100,000 will require evidence of insurability.

* Indicates a Required Field

Continue >> << Previous Save and Exit Cancel Transaction

2

Step 3. Assign Coverage

The following screen appears if **provider information is not required** (e.g., for PPO medical plan).

You have two options when enrolling an employee's dependents:

- 1 Either check the box to enroll all dependents in selected benefits...
- 2 Or, if individual dependents should be enrolled in a specific benefit plan, simply check the corresponding box to select coverage for that member.
- 3 This screen displays the employee's benefit selections. If you missed something or selected the wrong benefit plan, you can go back by clicking "Previous."
- 4 If everything looks right, click "Continue."

EmployerAccess
Welcome John Smith | Provider Finder | Help | Log out

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

Membership / Employee/Dependent Details / Add Dependents / Assign Coverage

Assign Coverage

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

Subscriber Name: JOHN SMITH | Case Name: ABC CO
ID Number: 123456789 | Case Number: 123456 | Coverage Assignment Options

Enroll all members being added to each coverage selected

Medical Coverage

PPO					
Name	Relationship	Gender	Birth Date	Effective Date	Cover This Member
JOHN SMITH	Subscriber	Male	01/01/1970	02/01/2006	<input type="checkbox"/>
JANE SMITH	Student	Female	01/02/1983	02/01/2006	<input type="checkbox"/>
JANE SMITH	Spouse	Female	05/01/1973	02/01/2006	<input type="checkbox"/>

Dental Coverage

ANTHEM BLUE DENTAL PPO					
Name	Relationship	Gender	Birth Date	Effective Date	Cover This Member
JOHN SMITH	Subscriber	Male	01/01/1970	02/01/2006	<input type="checkbox"/>
JANE SMITH	Student	Female	01/02/1983	02/01/2006	<input type="checkbox"/>
JANE SMITH	Spouse	Female	05/01/1973	02/01/2006	<input type="checkbox"/>

Continue > | Previous | Save and Exit | Cancel Transaction

Step 3a. Assign Coverage

The following screen appears if **provider information is required** (e.g., for HMO medical plan).

1 A. Enrolls subscriber and all dependents in selected coverage.

B. Enrolls subscriber and all dependents with the same medical Primary Care Physician (PCP).

C. Allows the system to pick a medical PCP for all members.

2 A. Enter a provider for each member.

B. Allows the system to pick a medical PCP for each individual family member.

EmployerAccess Anthem

Welcome **John Smith** [Provider Finder](#) [Help](#) [Log out](#)

Membership **Employer** Billing [Forms](#) [Reports](#) [Profile](#)

Membership / Employee/Dependent Details / Add Coverage / Assign Coverage

Assign Coverage

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

Subscriber Name: **JOHN SMITH** Case Name: **ABC CO**
 ID Number: **123456789** Case Number: **123456**

Coverage Assignment Options

Enroll all members in coverage selected **A.**
 Same Medical PMG/PA for all members **B.** **1**
 PMG/PA **Provider Finder** **B.**
 Auto-Pick PMG/PA for all Members **C.**

Medical Coverage

Name	Relationship	Gender	Birth Date	Effective Date	Provider	Cover This Member
JOHN SMITH	Subscriber	Male	12/12/1972	01/2006	ADMINSTER MEDICAL GROUP - WESTCHESTER (002)	<input checked="" type="checkbox"/> 2
JILL JACKSON	Spouse	Female	12/12/1972	01/2006	ADMINSTER MEDICAL GROUP - WESTCHESTER (002)	<input type="checkbox"/>
WILL JACKSON	Child	Male	12/12/2000	03/2006	PMG/PA A. <input type="text"/>	<input type="checkbox"/> B. <input checked="" type="radio"/> Auto-Pick PMG/PA

Dental Coverage

Name	Relationship	Gender	Birth Date	Effective Date	Cover This Member
JOHN SMITH	Subscriber	Male	12/12/1972	01/2006	<input checked="" type="checkbox"/>
WILL SMITH	Child	Male	12/12/2000	02/01/2006	<input type="checkbox"/>
JILL SMITH	Spouse	Female	12/12/1972	03/03/2006	<input type="checkbox"/>

[Continue](#) [Previous](#) [Save and Exit](#) [Cancel Transaction](#)

How to Correct an ID (SSN)

If you notice an error in the ID number while you are on the Member Information page, you can:

- 1 Click Change ID Number on the Member Information page.

Enter the correct ID number in the blank field on the Change ID page (not shown) and click "Submit."

You will return to the Member Information screen for continued work.

You can access the ID Number hyperlink only through this screen.

Note: You can only change the ID number during the enrollment process. You cannot change an ID number once the new enrollment has been submitted.

EmployerAccess Anthem

Welcome John Smith | Provider Finder | Help | Log out

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

Membership / Member Information

Member Information for Enrollment

Step 1 Member Information | Step 2 Select Coverage | Step 3 (optional) Dept & Clock Information | Step 4 (optional) Life Coverage | Step 5 Assign Coverage | Step 6 Other Coverage

ID Number: 123456789 | Case Name: ABC CO
[Change ID Number](#) | Case Number: 123456 | Subscriber Information

Last Name | First Name | Middle Initial | Gender: Male Female | Care Of | Street | City | State | Zip Code | Birth Date (mm/dd/yyyy) | Signature Date (mm/dd/yyyy) | Hire Date (mm/dd/yyyy) | Social Security Number | Phone Number | Extension | Probation Type: (None Selected)

* Indicates a Required Field
▶ Actual City and State names are determined by US Postal Zip Code

Continue > | Save and Exit | Cancel Transaction | Add Dependent

Existing Member Maintenance

Member Search

To perform maintenance on a specific employee and/or dependent, first search for the employee in EmployerAccess. There are two ways to search:

- 1 To access benefit information or make changes to a current employee's benefits, enter the Member ID number (typically the Social Security Number) or Health Care Identifier (HCID) in the blank box under "View/Change Member Information," then click "Submit." You can also reach the information by entering the last and first name, then clicking "Submit."
- 2 You can also search by entering the employee's last name and first name.

The screenshot displays the EmployerAccess web application interface. At the top, the logo 'EmployerAccess' and 'Anthem' are visible. Below the logo, there is a navigation bar with tabs for 'Membership', 'Employer', and 'Billing'. The main content area features a 'Pending Activity' table with columns for ID Number, Subscriber Name, Type, User ID, and Actions. The table contains four rows of data. To the right of the table, there is a 'Quick Links' section with a 'Change Login Information' link. Below that is a 'View / Change Member Information' form with fields for ID Number, Last Name, and First Name, each with a 'Submit' button. A '1' is placed next to the ID Number field, and a '2' is placed next to the First Name field. At the bottom right, there is an 'Add New Subscriber' form with an ID Number field and a 'Submit' button.

ID Number	Subscriber Name	Type	User ID	Actions
051819790	FNAME LNAME	New Enrollment	UPIADMIN	Resume Delete
N09220500	JOHN WILSON	New Enrollment	GFGA16	Resume Delete
832019873	FNAME LNAME	New Enrollment	UPIADMIN	Resume Delete
092605001	ONLY LIFE	Change Life Benefits	ZGOAD02	Resume Delete

Your search will bring up an Employee/Dependent Details page from which you can view specific information about an employee and easily initiate member update transactions by using the buttons displayed.

Employee/Dependent Details

Employee/Dependent Details offers a quick overview of employee and dependent information, including coverage, name(s), address, birthdate(s), relationship code for dependents, effective/cancellation dates and provider information.

This screen displays a list of enrolled members and their benefits.

EmployerAccess
 Welcome John Smith [Provider Finder](#) [Help](#) [Log out](#)

Membership **Employee** **Billing** [Forms](#) [Reports](#) [Profile](#)

[Membership](#) / [Employee/Dependent Details](#)

Employee/Dependent Details

Subscriber Name: **JOHN SMITH** Case Name: **ABC CO**
 ID Number: **123456789** Case Number: **123456**

Subscriber Information

Gender	Male	Add Coverage	Edit Personal Information
Birth Date	12/12/1972	Change Coverage	Add Dependent
Address	100 MAIN ST CITY, ST 99999	Cancel Subscriber Coverage	Request ID Cards
Phone Number	999-999-9999	Cancel Dependent Coverage	Change Life Benefits
Extension	1234	Reinstate	Re-Enroll
		Life and Disability	

Medical Coverage

BLUE CROSS HMO (12345678901)							Coverage Type: Active
Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date	Provider
JOHN SMITH Prior Enrollment Information	Active	Male	Subscriber	12/12/1973	02/01/2006		ANIMSTER MEDICAL GROUP - WESTCHESTER (002)
JILL SMITH Prior Enrollment Information	Active	Female	Spouse	12/12/1972	02/01/2006		ANIMSTER MEDICAL GROUP - WESTCHESTER (002)

Dental Coverage

ANTHEM BLUE DENTAL PPO							Coverage Type: Active
Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date	Provider
JOHN SMITH Prior Enrollment Information	Active	Male	Subscriber	12/12/1973	02/01/2006		
WILL SMITH Prior Enrollment Information	Active	Male	Child	12/12/2000	02/01/2006		

Add or Re-Enroll Dependent(s)

Simply click on “Add Dependent” on the Employee/Dependent Details page to access this screen. On this page you can 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).

- 1 Enter the event reason.
- 2 Enter the event date.
- 3 If you wish to add a new dependent, complete the “New Dependent Information” section.

New spouses and newborn dependents may be added through EmployerAccess within 31 days of marriage or birth. A dependent spouse and/or child(ren) (not due to a marriage or birth), may only be added during the group’s open enrollment period. Loss of a dependent’s coverage cannot be completed online.

For more information about adding a dependent, please consult your Anthem group administrator manual or contact your Premium Specialist.

- 4 Whether you re-enroll a dependent or add a new dependent, make sure the box next to “Include Dependent” is checked (and uncheck “Include Dependent” box(es) on any blank dependent information).
- 5 Click “Continue”.

The remaining steps of the re-enrollment process mirror the steps in the new enrollment process (outlined on pages 9-13).

The screenshot shows the 'Add Dependents' page in the Anthem EmployerAccess system. The page is titled 'Add Dependents' and includes a progress bar with three steps: Step 1 (Add Dependents), Step 2 (Assign Coverage), and Step 3 (Other Coverage). The subscriber information is displayed as JOHN SMITH (ID: 123456789) for case ABC CO (Case Number: 123456). The 'Event Reason' dropdown (1) and 'Event Date' field (2) are highlighted. Below this is a table of 'Current Members' showing JOHN SMITH (Subscriber, Male, 01/01/1970) and JANE SMITH (Student, Female, 01/02/1983). There are two sections for 'Inactive Dependent Information'. The first section has fields for Last Name (SMITH), First Name (JANE), Middle Initial, Gender (Male/Female), Birth Date (05/01/1973), Relationship (Spouse), and Dependent Status. There is a checked 'Include Dependent' checkbox and unchecked checkboxes for 'Totally Disabled', 'Full-Time Student', and 'IRS Dependent'. The second section has similar fields but with empty values for Last Name, First Name, Middle Initial, Birth Date, and Relationship. It also has a checked 'Include Dependent' checkbox and unchecked checkboxes for 'Totally Disabled', 'Full-Time Student', and 'IRS Dependent'. At the bottom, there are buttons for 'Continue' (5), 'Save and Exit', 'Cancel Transaction', and 'Add Another Dependent'.

Add Coverage

Simply click “Add Coverage” on the Employee/Dependent Details page and access this screen to add coverage to an employee’s (subscriber’s) benefits. Benefits can be added **within 60 days of the current calendar date**.

To Add Coverage:

- 1 Click on the appropriate button for the person who is adding coverage (subscriber or dependent).
- 2 Select the new coverage from the drop-down menu. Note: Please enter department/clock numbers, if appropriate.
- 3 Click “Continue”.

The remaining steps of the re-enrollment process mirror the steps in the new enrollment process (outlined on pages 9-13).

EmployerAccess
Welcome John Smith | Provider Finder | Help | Log out

Membership | **Employee** | Billing | Forms | Reports | Profile

Membership / Employee/Dependent Details / Add Coverage

Add Coverage

Step 1 Add Coverage | Step 2 Select Coverage | Step 3 (optional) Dept & Clock Information | Step 4 (optional) Life Coverage | Step 5 Assign Coverage | Step 6 Other Coverage

Subscriber Name: JOHN SMITH Case Name: ABC CO
ID Number: 123456789 Case Number: 123456

You are:
 Adding new subscriber level coverage **1**
 Adding new dependent level coverage

Effective Date: 02/01/2006
Signature Date:

* Indicates a Required Field

Continue Save and Exit Cancel Transaction

August 24, 2007 07:52:47 AM | Prototype | UC 10.3 - Add Coverage | Contact Us

EmployerAccess
Welcome John Smith | Provider Finder | Help | Log out

Membership | **Employee** | Billing | Forms | Reports | Profile

Membership / Employee/Dependent Details / Add Coverage / Select Coverage

Select Coverage

Step 1 Add Coverage | Step 2 Select Coverage | Step 3 (optional) Dept & Clock Information | Step 4 (optional) Life Coverage | Step 5 Assign Coverage | Step 6 Other Coverage

Subscriber Name: JOHN SMITH Case Name: ABC CO
ID Number: 123456789 Case Number: 123456

Coverage Information

Effective Date: 02/01/2006 Department Number:
Signature Date: 02/15/2006 Clock Number:
Apply To All Coverages:

Select Coverage **2**

Medical Coverage
PPO
123456P001
06/01/2002

Dental Coverage
(None Selected)

Vision Coverage
(None Selected)

Flexible Spending Account
(None Selected)

Dependent Care Spending Account
(None Selected)

Basic/Dependent Life Coverage
(None Selected)

Accidental Death and Dismemberment Coverage
(None Selected)

Supplemental Life Coverage
(None Selected)

Supplemental Accidental Death and Dismemberment Coverage
(None Selected)

Continue < Previous Save and Exit Cancel Transaction **3**

Change Coverage

Simply click the “Change Coverage” button on the Employee/Dependent Details page to make changes to existing benefit coverage.

Changes can also be made to enroll an active subscriber in COBRA or a retiree plan, and update department or clock numbers. Just click the radio button next to the change being performed and update the fields on the screens that follow (i.e., Effective/Begin Date, Medical, Dental, Vision, etc. – whatever coverage that applies).

Click the “Submit” button to complete the transaction.

The screenshot shows the Anthem EmployerAccess web interface. At the top, it says "EmployerAccess" and "Anthem." with a logo. Below that, it says "Welcome John Smith" and has links for "Provider Finder", "Help", and "Log out". There are tabs for "Membership", "Employer", and "Billing", with "Employer" selected. On the right, there are links for "Forms", "Reports", and "Profile". The main heading is "Change Coverage" with a breadcrumb trail: "Membership / Employee Dependent Details / Change Coverage". Below the heading is a progress bar with four steps: "Step 1: Change Coverage" (highlighted in orange), "Step 2: Change Plans", "Step 3 (optional): Dept & Clock Info", and "Step 4: Assign Coverage". Underneath is a section titled "Open Enrollment Mode" with a table of subscriber information:

Subscriber Name:	JOHN SMITH	Case Name:	ABC CO
ID Number:	123456789	Case Number:	123456

Below the table is a section titled "Type of Change" with four radio button options:

- Active
- COBRA
- Retiree
- Change Department, Clock, Claim Category, and/or Claim Reporting

At the bottom, there are three buttons: "Continue >>", "Save and Exit", and "Cancel Transaction".

Cancel Coverage

On the Employee/Dependent Details page, click the Cancel Subscriber Coverage button to cancel the subscriber and dependent coverage, or click the Cancel Dependent Coverage button to cancel dependent coverage. The appropriate Cancel Coverage screen will appear.

- 1 Key in the cancellation effective date.
- 2 Under “Cancellation Reason,” select a reason from the drop-down menu.
- 3 Be sure you check the box next to all affected benefits.

Note: Retroactive terminations are not allowed for Colorado members in fully insured groups. You must submit terminations no later than the last day of employment or the last day of coverage, whichever is first.

The cancellation effective date is the first day the employee/dependent will no longer be covered by the employer-sponsored plan. For example, if the employee’s last day of coverage is July 31, the cancellation effective date would be August 1. If the employee’s last date of employment is July 13, and you cover employees through the end of the month in which they terminate employment, the cancellation effective date would be August 1.

- 4 Click the “Submit” button to complete the transaction.

EmployerAccess Anthem

Welcome John Smith Provider Finder Help Log out

Membership Employer Billing Forms Reports Profile

Membership / Employee-Dependent Details / Cancel Subscriber Coverage

Cancel Subscriber Coverage

Subscriber Name: JOHN SMITH Case Name: ABC CO
ID Number: 123456789 Case Number: 123456

Cancellation Information

Cancellation Effective Date: [Date Field] (mm/dd/yyyy) **1**
Cancellation Reason: [Select One] **2**
Indicates a Required Field

Medical Coverage

HMO (1234561001) Coverage Type: Active				
Name	Relationship	Status	Effective Date	Cancel this Coverage
JOHN SMITH	Subscriber	Active	02/15/2006	<input type="checkbox"/>

Dental Coverage

DENTAL (1234560011) Coverage Type: Active				
Name	Relationship	Status	Effective Date	Cancel this Coverage
JOHN SMITH	Subscriber	Active	02/15/2006	<input type="checkbox"/>

Vision Coverage

ANTHEM VISION (123456V001) Coverage Type: Active				
Name	Relationship	Status	Effective Date	Cancel this Coverage
JOHN SMITH	Subscriber	Active	02/15/2006	<input type="checkbox"/>

Submit Save and Exit Cancel Transaction **4**

Re-Enrollment

To re-enroll a member whose coverage has been cancelled, select “Re-Enroll” from the Employee/Dependent Details page. (Re-enrollment follows the same process as new enrollment.)

- 1 To re-enroll an employee (subscriber), enter the requested information into each blank box, or field. Fields with red arrows (>>) beside them indicate required information.
- 2 If the employee has dependents to re-enroll, check the box next to “Include Dependent.”
- 3 Click “Continue.”

The remaining steps of the re-enrollment process mirror the steps in the new enrollment process (outlined on pages 9-13).

EmployerAccess Anthem

Welcome John Smith Provider Finder Help Log out

Membership Employer Billing Forms Reports Profile

Membership / Employee/Dependent Details / Member Information

Member Information for Re-Enrollment

Step 1 Member Information Step 2 Select Coverage Step 3 (optional) Dept & Clock Information Step 4 (optional) Life Coverage Step 5 Assign Coverage Step 6 Other Coverage

Subscriber Name: JOHN SMITH Case Name: ABC CO
ID Number: 123456789 Case Number: 123456 Subscriber Information

Last Name: SMITH Signature Date (mm/dd/yyyy)
First Name: JOHN Hire Date (mm/dd/yyyy)
Middle Initial: Care Of: Gender: Male Female Social Security Number
Phone Number
Street: 100 MAIN STREET Extension
City: WOODLAND HILLS Probation Type: (None Selected)
State: CA
Zip Code: 91367
Birth Date (mm/dd/yyyy): 05/12/1975

>> Indicates a Required Field
▶ Actual City and State names are determined by US Postal Zip Code

Dependent Information

Last Name: SMITH Birth Date (mm/dd/yyyy): 03/25/2004
First Name: JANE Relationship: Child
Middle Initial: Dependent Status: (Select One)
Gender: Male Female Social Security Number

Include Dependent Totally Disabled Full Time Student IRS Dependent

>> Indicates a Required Field

Dependent Information

Last Name: SMITH Birth Date (mm/dd/yyyy): 02/10/1983
First Name: LUCY Relationship: Student
Middle Initial: Dependent Status: (Select One)
Gender: Male Female Social Security Number

Include Dependent Totally Disabled Full Time Student IRS Dependent

>> Indicates a Required Field

Continue Save and Exit Cancel Transaction

Note: If the employee is enrolling in some of the same products and also new ones, you will need to perform an “Add Coverage” transaction to enroll the member in the new products. If new dependents are also being added, you will need to perform an “Add Dependent” transaction to enroll the new member(s).

Reinstate

To reinstate a member with no lapse in coverage, select “Reinstate” from the Employee/Dependent Details page.

1 To reinstate an employee and dependents, check the box marked “Reinstate Member.” Be sure to check all applicable benefit boxes.

2 Click “Submit.”

Note: No dependents can be reinstated on cancelled contracts unless the employee (subscriber) is reinstated. Only dependents with the same cancel date as the employee can be reinstated on cancelled contracts.

EmployerAccess Anthem

Welcome John Smith [Provider Finder](#) [Help](#) [Log out](#)

Membership **Employer** Billing Forms Reports Profile

Membership / Employee/Dependent Details / Reinstate Member

Reinstate Member

Subscriber Name: **JOHN SMITH** Case Name: **ABC CO**
ID Number: **123456789** Case Number: **123456**

1 Reinstatement of student(s) is not allowed

Medical Plan

Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date	Reinstate Member
JOHN SMITH	Not Active	Male	Subscriber	05/12/1975	12/01/2005	03/01/2006	<input type="checkbox"/>
LUCY SMITH	Not Active	Female	Child	02/10/1990	02/01/2006	03/01/2006	<input checked="" type="checkbox"/> 1

Dental Plan

Name	Status	Gender	Relationship	Birth Date	Effective Date	Cancel Date	Reinstate Member
JOHN SMITH	Not Active	Male	Subscriber	05/12/1975	12/01/2005	03/01/2006	<input type="checkbox"/>
JANE SMITH	Not Active	Female	Student	03/25/1986	05/01/2005	03/01/2006	<input checked="" type="checkbox"/>

Flexible Spending

Type	Plan	Cancel Date	Reinstate Coverage
Flexible Spending Account	FLEXIBLE HEALTH SPENDING ACCOUNT (1234560018)	03/01/2006	<input type="checkbox"/>
Dependent Care Spending Account	FLEXIBLE DEPENDENT SPENDING ACCOUNT (123456001)	03/01/2006	<input type="checkbox"/>

Life Coverage

Type	Plan	Cancel Date	Reinstate Coverage
Basic/Dependent Life	BASIC LIFE TERM (1234560017)	03/01/2006	<input type="checkbox"/>
Accidental Death and Dismemberment	ACCIDENTAL DEATH/DISMEMBERMENT (1234560018)	03/01/2006	<input checked="" type="checkbox"/>

2 [Submit](#) [Save and Exit](#) [Cancel Transaction](#)

Edit Personal Information

- 1 Simply click “Edit Personal Information” on the Employee/Dependent Details page 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.

EmployerAccess Anthem

Welcome John Smith | Provider Finder | Help | Log out

Membership | **Employee** | Billing | Forms | Reports | Profile

Membership / Employee/Dependent Details / Edit Personal Information

Edit Personal Information

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

Subscriber Information

Last Name: SMITH | Birth Date (mm/dd/yyyy): 10/15/1978
First Name: JOHN | Hire Date (mm/dd/yyyy): 03/05/2008
Middle Initial: | Social Security Number: |
Gender: Male Female | Phone Number: |
Care Of: | Extension: |
Street: 100 MAIN ST
City: GANDOGA PARK | **1**
State: CA
Zip: 91304

Indicates a Required Field
Actual City and State names are determined by US Postal Zip Code

Dependent Information

Last Name: SMITH | Relationship: Child
First Name: JAMES | Social Security Number: |
Middle Initial: |
Gender: Male Female
Birth Date: 01/22/2000
 Totally Disabled Full Time Student IRS Dependent

Indicates a Required Field

Dependent Information

Last Name: SMITH | Relationship: Child
First Name: STEPHEN | Social Security Number: |
Middle Initial: |
Gender: Male Female
Birth Date: 07/15/2005
 Totally Disabled Full Time Student IRS Dependent

Indicates a Required Field

Submit | Save and Exit | Cancel Transaction

Request ID Card

Requesting ID cards is quick and easy. Simply click “Request ID Cards” on the Employee/Dependent Details page.

- 1 Select a “Mail To” option. The ID card can be mailed to the group or the employee’s home address. The Subscriber Address is the default.
- 2 Select members for whom you’d like to request a card.
- 3 Click “Submit.”

A confirmation screen will let you know the card is on its way.

EmployerAccess Anthem.

Welcome John Smith [Provider Finder](#) [Help](#) [Log out](#)

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

[Membership](#) / [Employee-Dependent Details](#) / Request ID Card

Request ID Card

Subscriber Name:	JOHN SMITH	Case Name:	ABC CO
ID Number:	123456789	Case Number:	123456

Delivery Information

Mail To Address

Subscriber Address **1**

Group Bill Address

Select Members

Select This Member	Member Name
<input checked="" type="checkbox"/>	Entire Family
<input type="checkbox"/>	JOHN SMITH
<input type="checkbox"/>	JANE SMITH
<input type="checkbox"/>	JOE SMITH

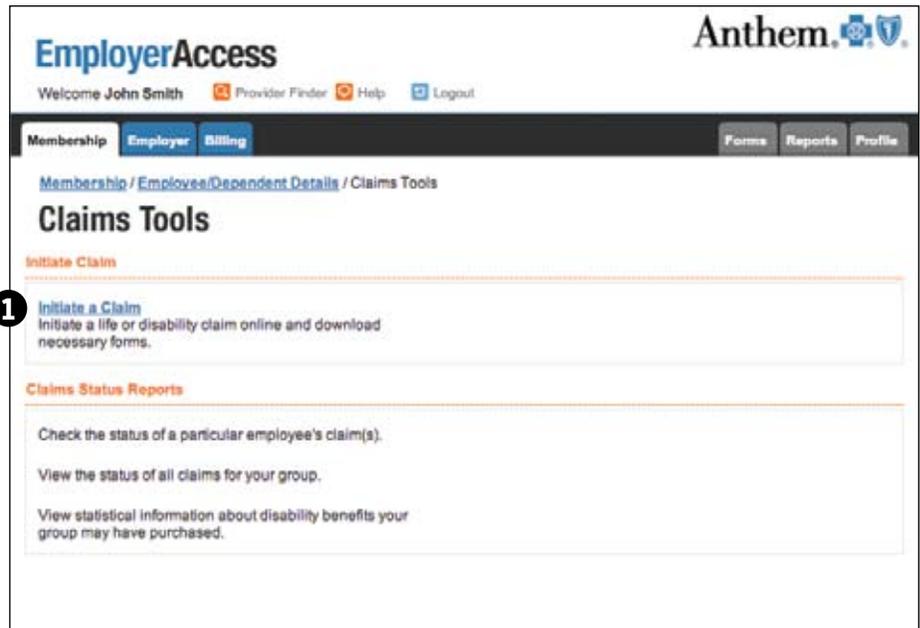
2

3

Life and Disability

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

- 1 Click "Initiate Life and Disability Claim" on the Claims Tools page. There are several different kinds of claims you can initiate.



The screenshot shows the Anthem EmployerAccess web interface. At the top right is the Anthem logo. Below it, the text "EmployerAccess" is displayed. A navigation bar includes "Welcome John Smith", "Provider Finder", "Help", and "Logout". A secondary navigation bar has "Membership", "Employee", and "Billing" tabs, with "Forms", "Reports", and "Profile" buttons on the right. The main content area shows a breadcrumb trail: "Membership / Employee/Dependent Details / Claims Tools". The heading "Claims Tools" is prominent. Underneath, there are two sections: "Initiate Claim" and "Claims Status Reports". The "Initiate Claim" section contains a link "Initiate a Claim" with a sub-description: "Initiate a life or disability claim online and download necessary forms." The "Claims Status Reports" section contains three sub-items: "Check the status of a particular employee's claim(s).", "View the status of all claims for your group.", and "View statistical information about disability benefits your group may have purchased." A circled number "1" is placed to the left of the "Initiate a Claim" link.

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. Short Term Disability claims don't require a signature and will automatically forward on for review once the transaction is successfully completed.

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 Life
- Accelerated Death Benefit
- Accidental Death
- Life - Waiver of Premium

2 Disability Claims

- Short Term Disability
- Long Term Disability
- Loss of Sight/Dismemberment

Once you have completed your online entries, you will be able to print the claims form for signature and completion. Short-term disability claims are handled over the phone once the information from EmployerAccess is forwarded and reviewed.

The screenshot shows the 'Initiate Claim' page in the EmployerAccess system. At the top, it says 'Welcome John Smith' and includes links for 'Provider Finder', 'Help', and 'Logout'. The navigation bar includes 'Membership', 'Employer', and 'Billing', with 'Forms', 'Reports', and 'Profile' on the right. The main heading is 'Initiate Claim'. Below this, there is a paragraph explaining that as a Case Administrator, users can initiate Life and/or Disability Claims. It notes that for all claims except Short Term Disability, a signature and completion are required. A bulleted list states: 'You will need to print the claims form for signature and completion.' and 'It will still be necessary for you or the member to submit a completed and signed paper form and all documentation for the claim to be paid.' A note mentions that Short Term Disability claims are submitted to the claims department for processing and follow-up. The form is divided into sections: 'Group Information' with fields for 'Case Number: 123456' and 'Case Name: ABC CO'; 'Employee Information' with fields for 'Employee First Name', 'Employee Last Name', and 'ID Number: 123456789', with a note that an asterisk indicates a required field; and 'Type of Claim' with two columns. The 'Life Claims' column (marked with a '1') includes radio buttons for 'Life or Dependent Life', 'Accelerated Death Benefit', 'Accidental Death', and 'Life - Waiver of Premium'. The 'Disability Claims' column (marked with a '2') includes radio buttons for 'Short Term Disability', 'Long Term Disability', and 'Loss of Sight/Dismemberment'. A 'Continue >' button is at the bottom.

You can review the status of life insurance and disability insurance claims while claims are in progress.

- 1 From the Reports page, select the Check Life & Disability Claims Status link. This link is located on the Life & Disability page under the Reports Tab.

EmployerAccess
Welcome UPI Administrator [Provider Finder](#) [Help](#) [Log out](#)

[Admin](#) [Membership](#) [Employer](#) [Billing](#) [Forms](#) [Reports](#) [Profile](#)

[Reports](#) / Life & Disability

Life & Disability

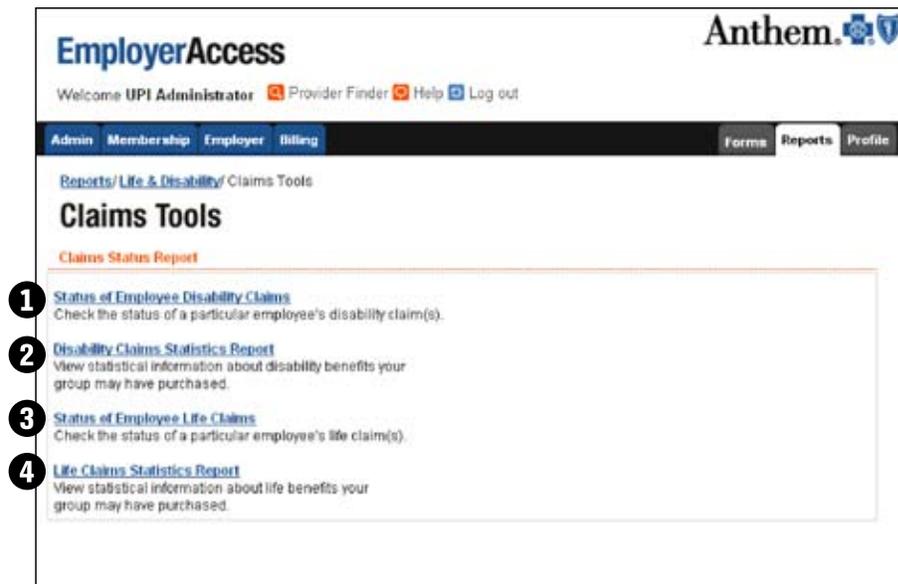
Case Name: **COLORADO TEST CASE**
Case Number: **193309**

Many of your employees may be enrolled in, or are considering enrollment in, Life and/or Disability coverage. This page provides many tools to assist you in managing their Life and/or Disability coverage.

- [Initiate a Life or Disability Claim](#)
Access tools that will help you begin the process for submitting Life or Disability claims.
- 1** [Check Life & Disability Claims Status](#)
Check the status of any Life & Disability claim already submitted, or view a Disability Statistics report, if available.
- [Conversion](#)
Access information and tools your employees will need to convert from group Life coverage to individual coverage.
- [Portability](#)
Access information and forms to continue ineligible employees coverage under the Portability Provision of their Voluntary Life Coverage.
- [Insurance Needs Calculator](#)
Access insurance needs calculators to assist you in determining the appropriate level of Life and/or Disability coverage for your employees and their families.
- [Imputed Income Calculator](#)
Access an Imputed Income Calculator to determine the amount of taxable income your employees will be deemed to have earned based on their Life Insurance benefits.
- [Self-Billed Worksheets](#)
Access your MS Excel Self-Billed worksheets to calculate your Life & Disability premiums. This is for Self-Billed Life & Disability groups.

The Claims Tools page contains links to the tools available to view claims:

- 1 Status of Employee Disability Claims**
Check the status of a particular employee's disability claim(s).
- 2 Disability Claims Statistics Report**
View statistical information about your group's disability insurance program.
- 3 Status of Employee Life Claims**
Check the status of a particular employee's life claim(s).
- 4 Life Claims Statistics Report**
View statistical information about life benefits for your group's life insurance program.



Employee Disability Claim Status

To perform a search on the Employee Disability Claims Status screen, enter the “From Date” and “Thru Date” in the appropriate fields. Click SEARCH.

Searches will display results for the past 12 months. Fields with red arrows (>>) beside them indicate required information.

- 1 Example:** This screen below displays the LTD claim status for Mickey Mouse.

EmployerAccess Anthem

Welcome UPI Administrator [Provider Finder](#) [Help](#) [Log out](#)

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

[Reports / Life & Disability Claims Tools](#) / Employee Disability Claims Status

Employee Disability Claims Status

Case Name: COLORADO TEST CASE
Case Number: 193309

Employee Information
Employee SSN: 258141445

Activity Dates
Note: Please enter From and Thru Dates below for a listing of all claims processed within the date range.
Online history is limited to the previous twelve months.

From Date: 01/01/2008
Thru Date: 04/01/2009
Date of Inquiry: 05/12/2009

>> Indicates a Required Field

[Search](#) [Cancel](#)

Employee Disability Claims Status

MICKEY MOUSE					
Product	Date Incurred	Approved Thru Date (of applicable)	Claim Status	Last Status Change Date	Claim Number
LTD ^[1]	05/02/2008		Pending		LT00008865

^[1] Indicates Additional Information

^[1] Life and Disability products underwritten by Anthem Life Insurance Company.
^[2] Products underwritten by Anthem Blue Cross Life & Health Insurance Company.

[Print](#)

Disability Claims Statistics

Select one of the 3 claim type searches available from the CLAIM TYPE drop down box:

- None Selected
- Short Term Disability
- Long Term Disability

Enter the “From Date” and “Thru Date” in the appropriate fields. Click SEARCH.

Searches will display results for the past 12 months. Fields with red arrows (>>) beside them indicate required information.

1 Example: This screen displays 7 LTD claims; 3 of the claims are closed in the reporting period.

EmployerAccess

Welcome UPI Administrator Provider Finder Help Log out

Admin Membership Employer Billing Forms Reports Profile

Disability Claims Statistics

Case Name: COLORADO TEST CASE
Case Number: 193309

Claim Type: Long Term Disability (LTD) >>

Activity Dates
Online history is limited to the previous twelve months.

From Date: 01/01/2008 >>
Thru Date: 04/01/2009 >>
Date of Inquiry: 05/12/2009

>> Indicates a Required Field

Search Cancel

Disability Claim Statistics

Type of Claims	Number of Claims Received in Reporting Period	Number of Claims Closed in Reporting Period	Average Duration (Years) Of Claims Closed in Reporting Period
LTD	7	3	0.04

Print

Employee Life Claim Status

To perform a search on the Employee Life Claims Status screen, enter the “From Date” and “Thru Date” in the appropriate fields. Click SEARCH.

Click the RED question mark next to an indicated category to receive additional information regarding this category.

- 1 **Example:** This screen displays Claims Status for an employee's Life Products.

EmployerAccess Anthem.

Welcome UPI Administrator [Provider Finder](#) [Help](#) [Log out](#)

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

[Reports](#) / [Life & Disability](#) / [Claims Tools](#) / Employee Life Claims Status

Employee Life Claims Status

Case Name: COLORADO TEST CASE
Case Number: 193309

Employee Information

Employee SSN:

Activity Dates

Note: Please enter From and Thru Dates below for a listing of all claims processed within the date range.

Online history is limited to the previous twelve months.

From Date: (mm/dd/yyyy)

Thru Date: (mm/dd/yyyy)

Date of Inquiry: 05/12/2009

* Indicates a Required Field

Employee Life Claims Status

GREGORY GOSLIN						
Insured's Name	Product	Date Incurred	Approved Thru Date (if applicable)	Claim Status	Last Status Change Date	Claim Number
GREGORY GOSLIN	Life ¹	08/25/2008		Pending		LC00047596

? Indicates Additional Information

¹ Life and Disability products underwritten by Anthem Life Insurance Company.
² Products underwritten by Anthem Blue Cross Life & Health Insurance Company.

Life Claim Statistics

To perform a search on the Life Claims Status screen, enter the “From Date” and “Thru Date” in the appropriate fields. Click SEARCH.

Searches will display results for the past 12 months. Fields with red arrows (>>) beside them indicate required information.

- 1 Example:** This screen displays 9 claims received during the reporting period; 2 claims are closed during the reporting period.

EmployerAccess Anthem.

Welcome UPI Administrator [Provider Finder](#) [Help](#) [Log out](#)

[Admins](#) [Membership](#) [Employer](#) [Billing](#) [Forms](#) [Reports](#) [Profile](#)

Life Claims Statistics

Case Name: COLORADO TEST CASE
Case Number: 193309

Activity Dates
Online history is limited to the previous twelve months.

From Date:

Thru Date:

Date of Inquiry: 05/12/2009

Indicates a Required Field

[Search](#) [Cancel](#)

Life Claims Statistics

Number of Claims Received in Reporting Period	Number of Claims Closed in Reporting Period
9	2

[Print](#)

Frequently Asked Questions

Life Insurance and Life Waiver of Premium Claims

The information you find in these Frequently Asked Questions will help you understand how to assist your employees in submitting claims. It will also help you understand how claims are processed.

Life Claims

Can the claim be processed using a copy of the death certificate?

- No, we must always have an original, certified death certificate to process the claim.

Does your company accept funeral home assignments of the insurance proceeds?

- Yes, if the beneficiary is not a minor child. We do not accept assignments when the beneficiary is a minor child. For all other assignments, our company's name, the policy number and exact amount being assigned should be listed on the assignment. The assignment must be signed by the beneficiary.

Can a claim be filed if the death certificate lists the cause of death as “pending”?

- The claim can be filed but we are unable to make payment until the final manner and cause of death are determined.

There is more than one named beneficiary. Do I have to submit all of the beneficiary forms at the same time to file a claim?

- No, we can process each beneficiary's claim separately as the beneficiary claim forms are received.

Are there additional requirements when the cause of death is ruled accidental?

- The requirements may vary depending on the circumstances. Processing of a life claim can begin while we identify and evaluate the requirements for the AD&D claim.

Is a life insurance benefit taxable?

- Generally, life insurance benefits are not taxable. If interest is paid on the claim, the interest is considered as taxable income.

My life claim status is ‘closed’. What does this mean and where would I find an explanation?

- A closed status on a life claim typically means that the claim has been paid. However in some situations, it may mean the claim has been denied. If you have questions about the status of a life claim, please contact the Claims Examiner assigned to your claim.

Waiver of Premium Claims

Is there a time limit to file a waiver of premium claim?

- Yes, all claims must be filed within 12 months of the last day at work due to disability.

Is there an age limit to file a waiver of premium claim?

- Typically you must be under age 60 at the time of disability. Please check your contract for the specific limits of your coverage.

Is there a waiting period before you can file a waiver of premium claim?

- Most waiting periods are 6 to 9 months. Please check your contract for specifics on the waiting period of your coverage.

What happens if the insured dies before meeting the waiver of premium waiting period?

- If the insured would have been considered totally disabled, he would still be covered under the group life contract and a life claim should be filed by the beneficiary.

How is an employee who has been approved for waiver of premium removed from the billing statement?

- Please contact the premium department to notify them of the approved employee. They will make the changes to employee's coverage and handle any applicable premium adjustments.

My waiver of premium claim status is 'closed'. What does this mean and where would I find an explanation?

- A closed status on a waiver of premium claim typically means that the claim has been terminated. The reason for the closed status is included in the letter of explanation received from our claims department. If you need additional explanation, please contact the Claims Examiner assigned to your claim.

Group Function

- 1 Employer**

Review preferences, group benefits and other general group information with this tab.
- 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 Forms**

This tab includes some of the commonly requested forms that can be printed, completed and sent to Anthem to assist with processing an application, providing additional information, or setting up new users on the web tool.
- 4 Reports**

You can use this tab to generate a number of reports, including the Pending Activity, Subscriber/Dependent Listing and Activity reports. You can also access the Life and Disability tools and help employees find physicians, using our Provider Finder link.
- 5 Profile**

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

EmployerAccess
Welcome UPI Administrator [Provider Finder](#) [Help](#) [Log out](#)

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

EmployerAccess Overview
Welcome to EmployerAccess, our state-of-the-art, benefits management system.

Pending Activity [View All](#)

ID Number	Subscriber Name	Type	User ID	Actions
123456789	JOHN SMITH	New Enrollment	JSMITH123	Resume Delete
123456789	JOHN SMITH	New Enrollment	JSMITH123	Resume Delete
123456789	JOHN SMITH	Add Coverage	JSMITH123	Resume Delete
123456789	JOHN SMITH	Add Coverage	JSMITH123	Resume Delete

Quick Links
[Change Login Information](#)

View / Change Member Information

ID Number [Submit](#)

Last Name

First Name
(Please enter full first name)

Add New Subscriber

ID Number [Submit](#)

Pending Activity

This example shows how your Pending Activity folder might look.

- 1 Clicking “Delete” on a transaction on this page allows you to cancel the transaction that was in process and saved. It does not cancel any existing coverage for the subscriber/dependent.

Note: To ensure full access to subscriber information and accurate records, please be aware of pending activity and process or delete pending transactions in a timely manner.

EmployerAccess Anthem

Welcome UPI Administrator [Provider Finder](#) [Help](#) [Log out](#)

Membership **Employer** **Billing** [Forms](#) [Reports](#) [Profile](#)

Reports / Pending Activity

Pending Activity

Case Name: ABC CO
Case Number: 123456

Pending Activity							1-12	View All Results
ID Number	Subscriber Name	Type	User ID	Date	Time	Actions		
<input type="checkbox"/> F04072006	MOSES, SAMUEL A	New Enrollment	UPIADMIN	04/07/2006	10:21:31 AM	Resume Delete		
<input type="checkbox"/> VL2852003	COBRA, TEST Q	New Enrollment	UPIADMIN	04/10/2006	01:05:10 PM	Resume Delete		
<input type="checkbox"/> N04110600	ONE, WILSON	New Enrollment	OFGA16	04/11/2006	10:01:53 AM	Resume Delete		
<input type="checkbox"/> VL2644001	FIRST, TEST P	Add Coverage	UPIADMIN	04/11/2006	11:06:32 PM	Resume Delete		
<input type="checkbox"/> 070060050	MURRARY, HARRIS T	Add Coverage	UPIADMIN	04/11/2006	11:10:01 PM	Resume Delete		
<input type="checkbox"/> N04172006	FIRST, LAST MI	New Enrollment	UPIADMIN	04/17/2006	01:57:13 PM	Resume Delete		
<input type="checkbox"/> 534563563	HGG, GHGH L	New Enrollment	PWESTFALL	04/17/2006	05:51:05 PM	Resume Delete		
<input type="checkbox"/> 116590116	SDFSDF, SDFSDF E	New Enrollment	UPIADMIN	04/19/2006	02:09:16 AM	Resume Delete		
<input type="checkbox"/> 111000111	LUCY, FIELDS P	New Enrollment	UPIADMIN	04/24/2006	03:43:06 PM	Resume Delete		
<input type="checkbox"/> 111000112	MARSHALL, FIELDS N	New Enrollment	UPIADMIN	04/24/2006	03:46:34 PM	Resume Delete		
<input type="checkbox"/> J05080601	DANIEL, SMITH K	New Enrollment	UPIADMIN	05/08/2006	01:36:39 PM	Resume Delete		
<input type="checkbox"/> RM1111111	FIRST, LAST Gx	New Enrollment	UPIADMIN	05/10/2006	11:03:15 AM	Resume Delete		

[Select All](#) [Deselect All](#) [Delete](#)

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 Click on an invoice number to view details.
- 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.

EmployerAccess Anthem.

Welcome John Doe [Provider Finder](#) [Help](#) [Log out](#)

Membership **Employer** Billing [Forms](#) [Reports](#) [Profile](#)

Activities

- [Pay Online Now](#)
- Preferences**
- [Manage Billing Email Addresses](#)

Quick Links

- [Download Adobe Reader](#)

Billing Entities

[Pay Online Now](#)

Case Number: 123456
Case Name: ABC CO

No Employer or Broker email address found. Please choose 'Manage Billing Email Addresses' under Preferences at left to establish an email address for receiving important notifications related to billing activities.

Period	Invoice #	Amount Due
June 2007	0005879320	\$78,293.55
Total Amount Due		\$78,293.55

Period	Invoice #	Amount Due
June 2007	0005899010	\$2,899.94
May 2007	0005834740	\$2,899.94
April 2007	0005795790	\$2,899.94
March 2007	0005755790	\$3,163.14
February 2007	0005704350	\$3,163.14
January 2007	0005649650	\$3,163.14
Total Amount Due		\$18,189.24

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Welcome Joe Employer [Provider Finder](#) [Help](#) [Log out](#) [Administration](#)

[Admin](#) [Membership](#) [Employer](#) **Billing** [Forms](#) [Reports](#) [Profile](#)

Activities

- [Pay Online Now](#)
- [Schedule Payments](#)
- [View Scheduled Payments](#)
- [View Outstanding Adjustments](#)
- [Request Bill Payment](#)
- Past Activities**
- [View Past Invoices](#)
- [View Past Payments](#)
- Preferences**
- [Manage Enrollment & Data Accounts](#)
- [Manage Billing Email Addresses](#)
- [Turn Off Paper Bills](#)

Open Invoices

[Pay Online Now](#)

Billing Entity Number: 1234560001
Billing Entity Name: ABC CO ENTITY 1

Period	Invoice #	Amount Due
September 2007	000111222C	\$20,821.91
August 2007	000333444C	\$778.90
Total Amount Due		\$20,598.01

[See Past Invoices](#) [See Past Payments](#)

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.

EmployerAccess



Welcome **John Smith** [Provider Finder](#) [Help](#) [Log out](#)

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[Billed Entities](#) / [Open Invoices](#) / Invoice Details

Invoice Details

[Pay Online Now](#) [Print Bill](#) [Download Bill](#)

Select Billing Period / Invoice: April 2007 - 000999999G

Billing Entity Number: **123456H001**
 Billing Entity Name: **ABC CO**
 Group Contact: **CONTACT, GROUP**
 Premium Specialist: **SPECIALIST, PREMIUM**
 Desk Number: **9999**
 Telephone Number: **(999) 999.9999**

Invoice #: **000999999G**
 Billing Period: **04/01/2007 - 05/01/2007**
 Date Billed: **03/19/2007**
 Payment Due Date: **04/01/2007**
 Invoice Status: **OPEN**

[Bill Summary](#) | [Product Summary](#) | [Membership Details](#) | [Billed Adjustments](#) | [CORRA](#) | [Overdue Dependents](#) | [Eligibility Changes](#)

ANTHEM BLUE CROSS AND BLUE SHIELD

Department 9999
 Denver, CO, 80273-0000

Prior Bill Amount:	\$4,950.00
Amount Paid:	\$0.00
AMT. TRANSFERRED OUT	\$0.00
AMT. TRANSFERRED IN	\$0.00
RETURNED BY BANK	\$0.00
REFUND	\$0.00
WRITE OFFS	\$0.00
CASH CORRECTION+BACKOUTS	\$0.00
REVERSE REFUND	\$0.00
REVERSE WRITE-OFF AMOUNT	\$0.00
NSF REVERSE REFUND AMOUNT	\$0.00
Prior Balance Due:	\$4,950.00
MBR DETAIL SUB-TOTAL	\$420.00
ELIG ADJ SUB-TOTAL	\$0.00
MANUAL ADJ SUB-TOTAL	\$0.00
Total Amount Due:	\$5,370.00

Invoice/Membership Details

1 Here you can view each employee within your group by clicking on the “Membership Details” link. You can view additional information about an invoice by clicking on the additional links in the “Invoice Details” section.

2 To view any billed adjustments for your group, click “Eligibility Changes.”

EmployerAccess Anthem

Welcome John Smith

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

[Billed Entities](#) / [Open Invoices](#) / Invoice Details

Invoice Details [Pay Online Now](#) | [Print Bill](#) | [Download Bill](#)

Select Billing Period / Invoice:

Billing Entity Number:	123456H001	Invoice #:	000999999G
Billing Entity Name:	ABC CO	Billing Period:	04/01/2007 - 05/01/2007
Group Contact:	CONTACT, GROUP	Date Billed:	03/19/2007
Premium Specialist:	SPECIALIST, PREMIUM	Payment Due Date:	04/01/2007
Desk Number:	9999	Invoice Status:	OPEN
Telephone Number:	(999) 999.9999		

1 [Membership Details](#) **2** [Eligibility Changes](#)

ANTHEM BLUE CROSS AND BLUE SHIELD

Department 9999
Denver, CO, 80273-0000

Prior Bill Amount:	\$4,950.00
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MBR DETAIL SUB-TOTAL	\$420.00
ELIG ADJ SUB-TOTAL	\$0.00
MANUAL ADJ SUB-TOTAL	\$0.00
Total Amount Due:	\$5,370.00

TIP:

You have the option to pay online from almost any screen in the Billing section. Look for the “Pay Online Now” button.

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 Check the box marked “Pay” for each invoice you choose.
- 2 Choose to pay using a single account or multiple accounts.
- 3 Click “Continue.”

Next, you will be able to select a bank account and authorize your payment. You’ll receive confirmation that the payment is being sent to the bank.

Note: You are still required to pay all invoices in a timely manner in accordance with the terms of your group contract.

EmployerAccess Anthem.

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

[Billing Entities](#) / Select Payment Amount

Select Payment Amount

Step 1 Select Payment **Step 2 Select Accounts** Step 3 Authorize Payment

Case Number: 123456
Case Name: ABC CO

Payments will first be applied to a billing entity's oldest invoice. At a minimum, please select the oldest invoice for each billing entity you choose to pay.

Billing Entity	Current Period	Current Invoice	Due Date	Amount
123456H001	April 2007	000999999G	04/01/2007	<input checked="" type="checkbox"/> Pay \$420.00 Billed Amount \$420.00 Amount Due
	March 2007	000999999G	03/01/2007	<input type="checkbox"/> Pay \$330.00 Billed Amount \$330.00 Amount Due
	February 2007	000999999G	02/01/2007	<input type="checkbox"/> Pay \$330.00 Billed Amount \$330.00 Amount Due
	January 2007	000999999G	01/01/2007	<input type="checkbox"/> Pay \$330.00 Billed Amount \$330.00 Amount Due
	December 2006	000999999G	12/01/2006	<input type="checkbox"/> Pay \$330.00 Billed Amount \$330.00 Amount Due
	November 2006	000999999G	11/01/2006	<input type="checkbox"/> Pay \$330.00 Billed Amount \$330.00 Amount Due

Pay using a Single Account
 Pay using Multiple Accounts

[Continue](#) [Cancel](#)

Frequently Asked Questions

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

- Yes. Each administrator requesting access to EmployerAccess needs to complete the Login ID Policy and Usage Agreement. They each will receive their own User ID and password, allowing them access to EmployerAccess.

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

- Yes. He or she will need to complete the Login ID Policy and Usage Agreement. It must be signed by the group administrator.

If a case has multiple groups, can the administrator process eligibility for all groups?

- Yes. Anthem Blue Cross and Blue Shield's system is set up at the case level. The administrator/users will have access to all groups under a case. A user's capabilities can be limited to view-only access, via the Login ID Policy and Usage Agreement form.

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 Anthem System. Transactions are real time!

Are groups required to submit membership forms (i.e., enrollment, change, etc.) 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.

Does Anthem Blue Cross and Blue Shield have a minimum browser requirement?

- Yes, Internet Explorer 6.0 or higher.

Does Anthem Blue Cross and Blue Shield use passwords?

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

What is your encryption process?

- Anthem Blue Cross and Blue Shield 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.



In Colorado and Nevada: Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. Life and Disability products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.