EQUITABLE

The Business Council

Welcome to The Business Council of New York State, Inc. Insurance Fund

Broker User Guide

July, 2020

Thank you for selecting the Business Council of New York State, Inc. Insurance Fund to provide and administer the employee benefit program for your valued customer.

The products selected can be effectively managed on EB360®, a powerful benefits management platform that provides easy access to ongoing program administration, plan information, employee information, documents (including proposal, benefit summaries and certificates), claim forms and ID cards for dental and vision.

Built by Equitable and offered exclusively by the Insurance Fund, EB360® is designed to keep brokers, clients and employees informed and in control every step in the benefit management process:

- Access plan and employee information with your personalized dashboard
- Monitor benefit selections and enrollment in real time
- Manage the monthly premiums cycle
- View claim activity (limited)

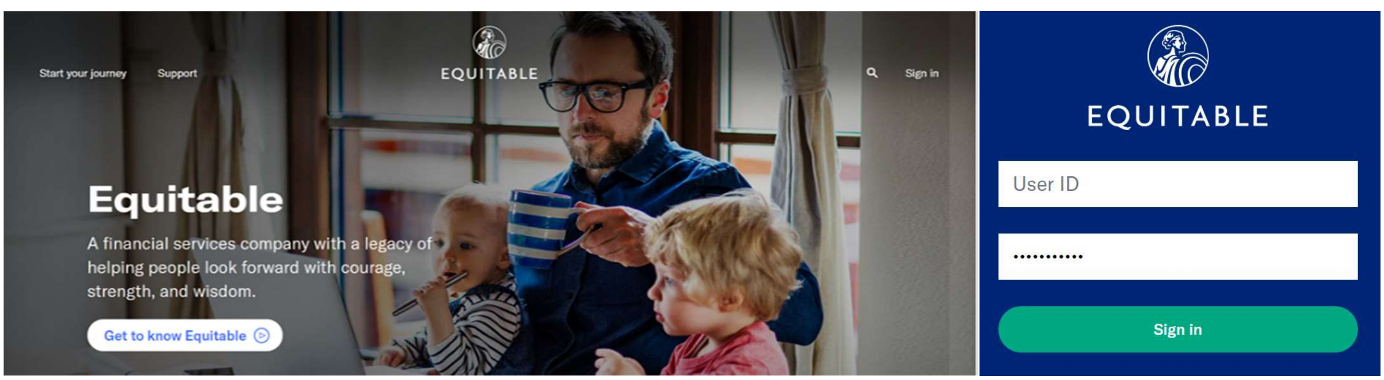
This guide will provide instructions for successfully managing coverage for the Equitable's Life, Supplemental Life, Dependent Life, Short Term Disability (STD), Long Term Disability (LTD), NY DBL & PFL, as well as Ameritas Dental and Vision plans.

**If you have questions on EB360®,
call our Customer Service Center at 800-692-5483.**

Table of Contents

Accessing EB360®

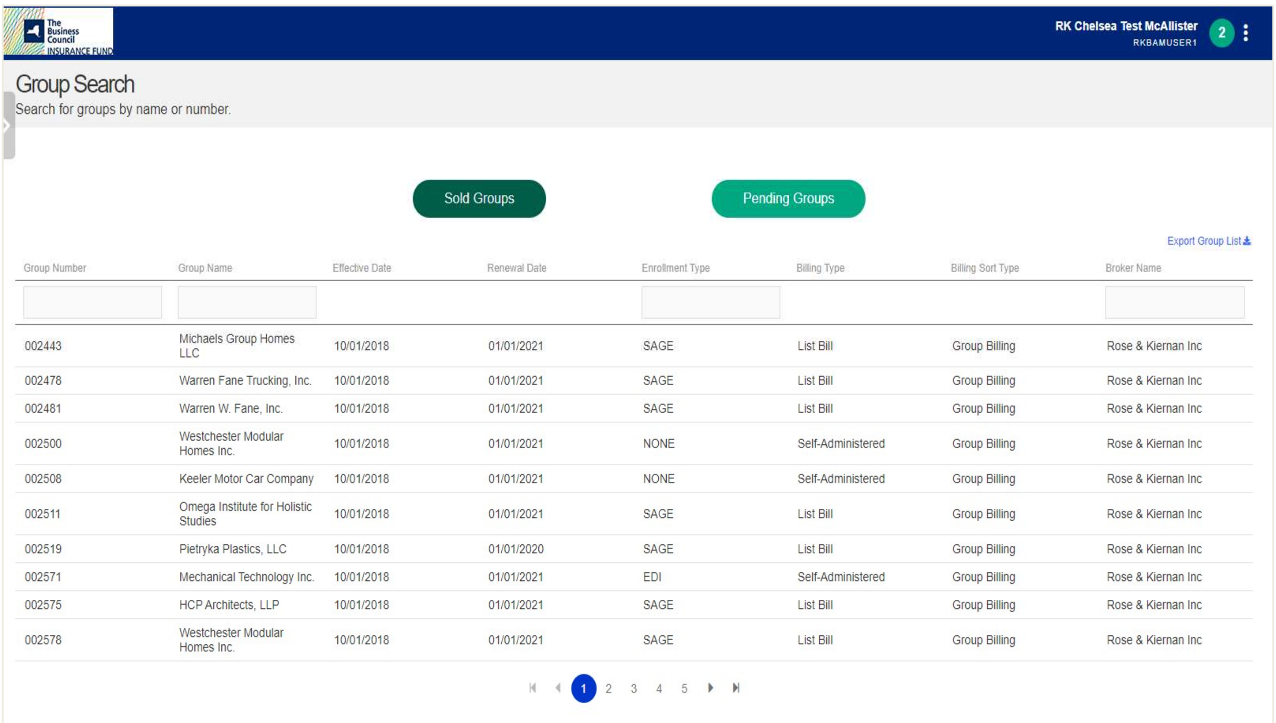
1. Open your Google Chrome browser,
2. Go to: https://equitable.com/
3. Log in using your equitable.com User ID and password.



Your Broker Dashboard

Upon accessing EB360®, you will be brought to your **Group Search** page. You can now navigate through all of the groups on which you are recognized as the Broker of Record (BOR). Here, you have several options:

- Look thru your cases that are in **SOLD** status
- Look through cases that are **Pending** status
- View any of your inforce cases. Simply click on any of the cases to see more detail behind any of those cases
- Click on the left-hand Arrow (>) to view additional functionality on a specific group



Group Number	Group Name	Effective Date	Renewal Date	Enrollment Type	Billing Type	Billing Sort Type	Broker Name
002443	Michaels Group Homes LLC	10/01/2018	01/01/2021	SAGE	List Bill	Group Billing	Rose & Kiernan Inc
002478	Warren Fane Trucking, Inc.	10/01/2018	01/01/2021	SAGE	List Bill	Group Billing	Rose & Kiernan Inc
002481	Warren W. Fane, Inc.	10/01/2018	01/01/2021	SAGE	List Bill	Group Billing	Rose & Kiernan Inc
002500	Westchester Modular Homes Inc.	10/01/2018	01/01/2021	NONE	Self-Administered	Group Billing	Rose & Kiernan Inc
002508	Keeler Motor Car Company	10/01/2018	01/01/2021	NONE	Self-Administered	Group Billing	Rose & Kiernan Inc
002511	Omega Institute for Holistic Studies	10/01/2018	01/01/2021	SAGE	List Bill	Group Billing	Rose & Kiernan Inc
002519	Pietryka Plastics, LLC	10/01/2018	01/01/2020	SAGE	List Bill	Group Billing	Rose & Kiernan Inc
002571	Mechanical Technology Inc.	10/01/2018	01/01/2021	EDI	Self-Administered	Group Billing	Rose & Kiernan Inc
002575	HCP Architects, LLP	10/01/2018	01/01/2021	SAGE	List Bill	Group Billing	Rose & Kiernan Inc
002578	Westchester Modular Homes Inc.	10/01/2018	01/01/2021	SAGE	List Bill	Group Billing	Rose & Kiernan Inc

1 2 3 4 5

Note that there are separate User Guides for groups that are List Bill customers versus Self-Administered Billing (SAB) customers. As such, you will want to review each of these Guides. The major differences:

- The List Bill customer will directly manage their employee records on EB360®, and have access to reporting and automated billing
- The SAB customers provide a summary of volumes for billing; therefore, reporting and census retrieval is not available

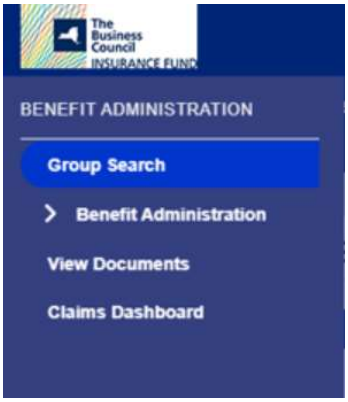
Under both billing methods, however, our customers will have access to Evidence of Insurability activities, Claim reporting and detail behind the plans.

The Broker Left Hand Arrow (>)

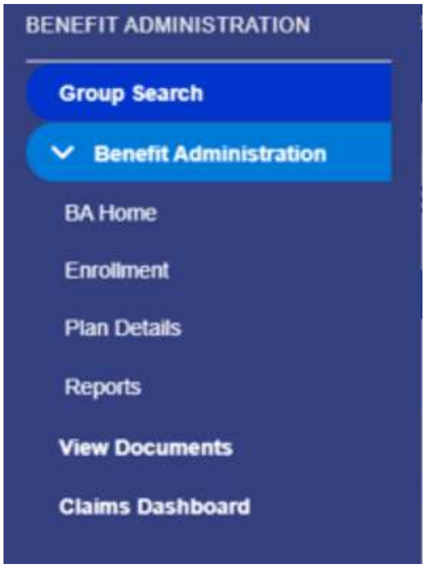
As a Broker, you can look through all your cases with BCNY.

Specifically:

- **Group Search** allows you to search for any of your other cases
- **Benefit Administration** allows you to go straight to our Benefits Administration platform
- **Claims Dashboard** takes you to claims reports and forms



The expanded view within the Benefits Administration section looks like this:



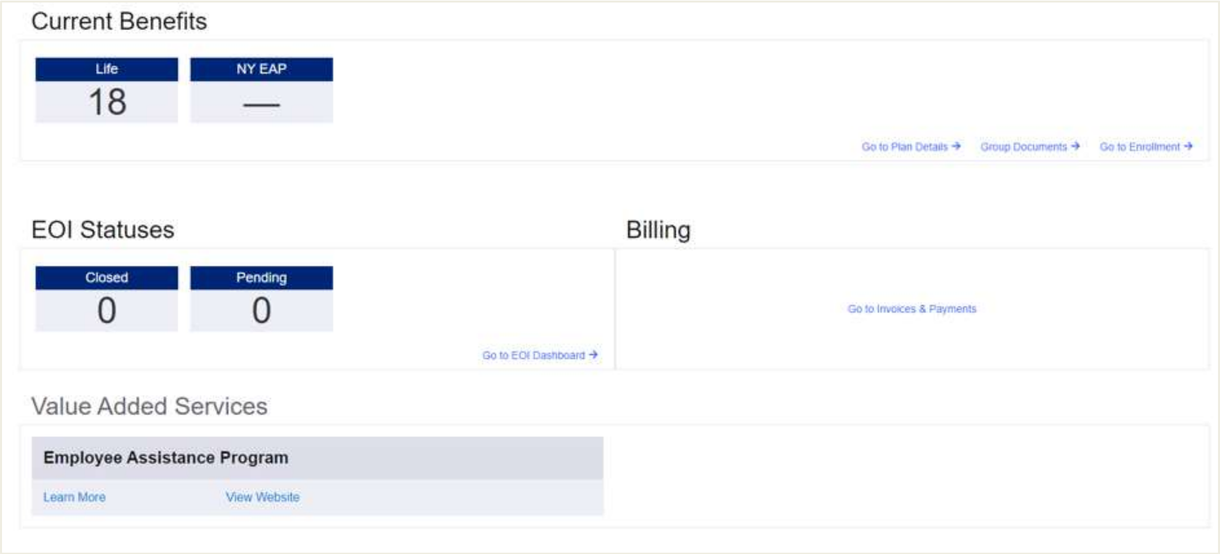
We recommend, however, that you perform any benefits activities, forms retrievals, claims reporting, EOI review from your customer's dashboard.

Employer/HR Administrator Navigation

Upon selecting your group, you will be directed to your customer's new dashboard, which provides a summary view of the BCNY plans, as well as access to the details of those plans. Also note the arrow (>) button along the left side of your page which gives you additional functionality at your fingertips.

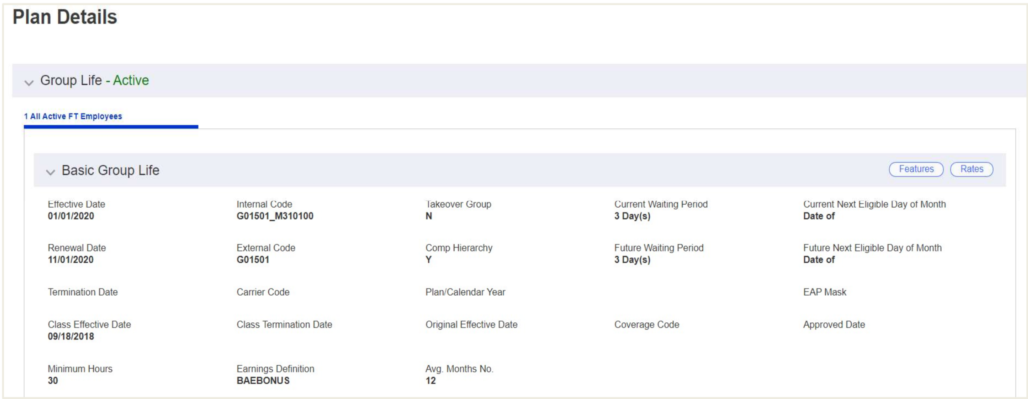
The quick view includes:

- **Current Benefits** - Number of employees per line of coverage based on latest premium statement
- Links to **Plan Details, Group Documents** and **Enrollment**
- Status of **Evidence of Insurability** Dashboard
- Links to **Billing**
- Links to **EAP services**, if applicable
- **Support Contact** information with the Business Council team
- **Helpful BCNY links,** including important documents and Claim forms necessary for the ongoing management of your program

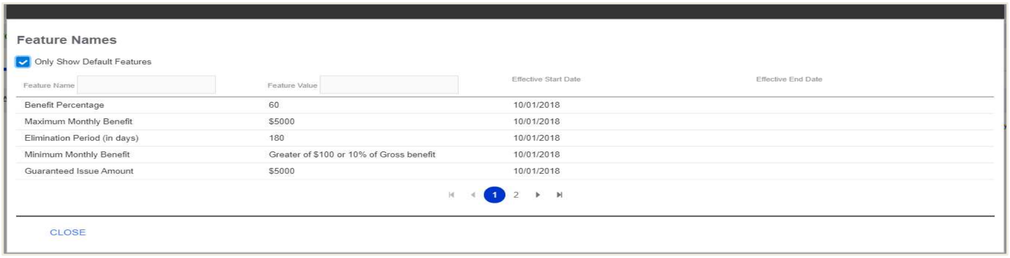


For a deeper view into your customer's plans, you can click into the additional sections:

Plan Details: For details on classes and features, click **Go to Plan Details**. Expand the row of coverage you wish to view; a blue tab will represent each available class for that line of coverage. Click on features to see the additional coverage details for each coverage.



To see plan details, click **Features** box. By clicking on the box (top left) that says **Only Show Default Features**, you will be shown the high level provisions of the plan.



Group Documents: This link provides access to important plan documents, including the latest Benefit Summary, Benefit Highlight Sheets (Ameritas), Certificates and any Endorsements added to your Certificate.

All Group Documents will be available based on the unique coverages for a group. A sampling of documents is shown below. Simply expand the document type row to see a list of documents available for that.

When clicking on a document, ensure that pop-up blockers are disabled, and a PDF reader is available on the device you wish to open the document on.

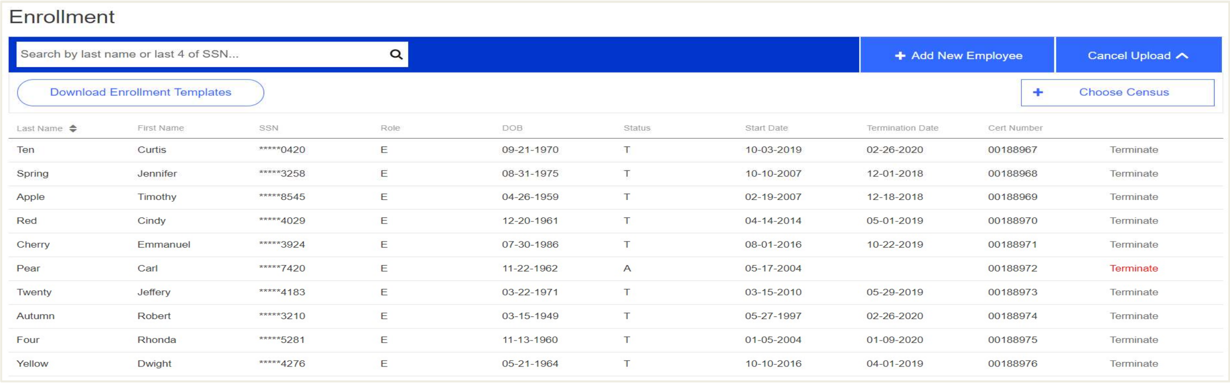
Go to Enrollment

Modifying & Adding Employee Enrollments

For groups that use the Equitable enrollment tools, click **Go to Enrollment** from the Current Benefits section.

From the screen below, Admins can add new employees individually by clicking Add New Employee.

Individual employee changes can be made by clicking the row for a specific Employee and modifying the coverages, employee profile or dependent information as needed.


Enrollment

Search by last name or last 4 of SSN...

+ Add New Employee

Cancel Upload

Download Enrollment Templates

+ Choose Census

Last Name	First Name	SSN	Role	DOB	Status	Start Date	Termination Date	Cert Number	
Ten	Curtis	*****0420	E	09-21-1970	T	10-03-2019	02-26-2020	00188967	Terminate
Spring	Jennifer	*****3258	E	08-31-1975	T	10-10-2007	12-01-2018	00188968	Terminate
Apple	Timothy	*****8545	E	04-26-1959	T	02-19-2007	12-18-2018	00188969	Terminate
Red	Cindy	*****4029	E	12-20-1961	T	04-14-2014	05-01-2019	00188970	Terminate
Cherry	Emmanuel	*****3924	E	07-30-1986	T	08-01-2016	10-22-2019	00188971	Terminate
Pear	Carl	*****7420	E	11-22-1962	A	05-17-2004		00188972	Terminate
Twenty	Jeffery	*****4183	E	03-22-1971	T	03-15-2010	05-29-2019	00188973	Terminate
Autumn	Robert	*****3210	E	03-15-1949	T	05-27-1997	02-26-2020	00188974	Terminate
Four	Rhonda	*****5281	E	11-13-1960	T	01-05-2004	01-09-2020	00188975	Terminate
Yellow	Dwight	*****4276	E	05-21-1964	T	10-10-2016	04-01-2019	00188976	Terminate

A census can be uploaded for multiple updates at once. Various Enrollment Templates can be downloaded as well to make changes to and then re-upload for multiple updates.

We recommend that you contact your Customer Service Rep at the Business Council for any template uploads.

EOI Application Status Dashboard

For any group with at least one Life or one Disability coverage in the group's current benefits, an EOI Status dashboard will appear in the admins EB360® landing page. Closed and Pending status counts are reflected on the landing page but details for each application status can be viewed by clicking **Go to EOI Dashboard** link.

Once the EOI Dashboard is open, click **Search**. This will display all the applications that have been submitted for the group (although just high-level information, actual applications and the responses provided within the applications will not be accessible).

Additional filter and search criteria can be applied using the filter/search fields on the left to the dashboard. Results provided on a search can also be exported into a Microsoft Excel spreadsheet by clicking Export.

If an Employee wants to submit an EOI application, the EOI Forms are also available on the BCNYS.org site.

Group Number	Group Name	Employee Last Name	Employee First Name	Plan Type	Requested Amount	GI Amount	Status	Received Date	Status Date	Track Status	Received Method	UW Decisior
004397	SD Enrollment Testing ##	Ten	Curtis	Basic Group Life	$55,000	$50,000	EOI Not Needed	2/21/20	3/25/20	SFCNN	Email	NN
004397	SD Enrollment Testing ##	Autumn	Robert	Basic Group Life	$55,000	$50,000	EOI Not Needed	2/21/20	3/25/20	SFCNN	Email	NN
004397	SD Enrollment Testing ##	Autumn	Robert	Basic Group Life	$55,000	$50,000	EOI Not Needed	2/21/20	3/25/20	SFCNN	Email	NN
004397	SD Enrollment Testing ##	Pear	Carl	Basic Group Life	$150,000	$50,000	Declined	2/13/20		SFCD	Online	DCL

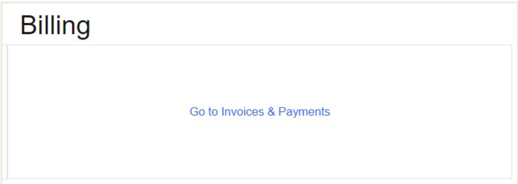
Invoice & Payment Access

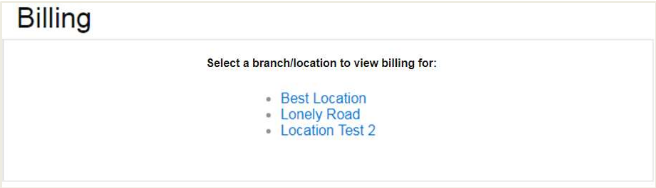
All billing functionality can be accessed using the **Go to Invoices & Payments** link in the **Billing** section.

Once navigated into the billing tool, you and your customer can view invoices, see payment history and follow instructions for making premium payments. Note:

- Groups that use List Billing will see and approve their bills based on latest information in the system
  - Groups that have opted for self-administrated billing will also be able to submit headcounts and volumes within the tool so that an invoice can be generated.

For groups that utilize branch billing, a list of branches/locations will be listed for the user to select first before accessing the billing functions.





Helpful BCNYS Links

Connects you directly with the BCNYS Insurance Fund website. All-important forms to manage your plan are included in this section such as Enrollment and Claim Forms in the **Helpful BCNY Links** section on your landing page.

Navigating Your “Arrow” Button

Along the left side of your landing page is an arrow (>) which expands to give you additional functionality or a different path to functionality which exists on your dashboard:

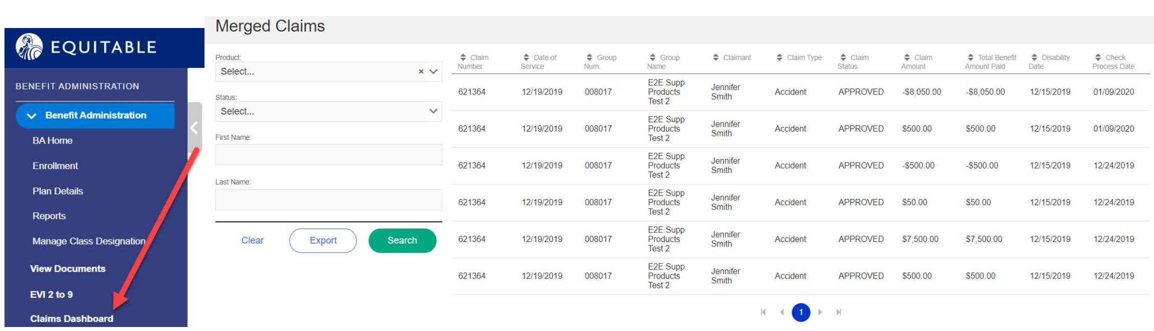
- Enrollment
- Benefits Reports (Enrollment and Census)
- Access to Claim Dashboard for reports and claim forms

Claims Dashboard & Claim Forms

All group admins will have access to Claims Dashboards.

To access Claims Dashboard, expand the left-hand navigation menu and click **Claims Dashboard** in which a new tab will open. The Claims Dashboard can be filtered by Product, Status or Claimant First/Last Name—click Search to update the claims dashboard after filter criteria is applied. Apply sorting on any of the columns if desired to further search/enhance the dashboard for viewing needs.

All claim dashboards can be exported into a Microsoft Excel spreadsheet using the Export button. If any filter criteria have been applied, this will reflect in the exported file as well.



To access Claim Forms, simply click **Helpful BCNYS Links** from your Dashboard.

EQUITABLE