THE BUSINESS COUNCIL OF NEW YORK STATE

Your Guide to EB360®

Stay ahead of the game with real-time data at your fingertips

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

For more than 60 years, the Business Council of New York State, Inc. Insurance Fund has been partnering with employers to provide a comprehensive, competitive and stable employee benefits package for employees. The long history of stability and high level of local customer service has allowed the Insurance Fund and the 1,800 insured companies to attract and retain top employees with these programs. Further, by selecting to participate in the Insurance Fund programs, employers gain access to the Powerfully Simple EB360® platform for the day to day management of their benefit programs.

EB360®, The Business Council of New York State, Inc. Insurance Fund benefits management platform, allows employers access to ongoing program administration, plan information, employee information, documents (including proposals, benefit summaries and certificates), claim forms and ID cards for dental and vision.

EB360® is designed to keep members and insurance brokers informed and in control of the insurance programs every step along the way:

- Access plan and employee information with your personalized dashboard
- Monitor benefit selections and enrollment in real time
- Pay your monthly premiums
- Oversee your Business Council plans by computer, mobile phone or tablet

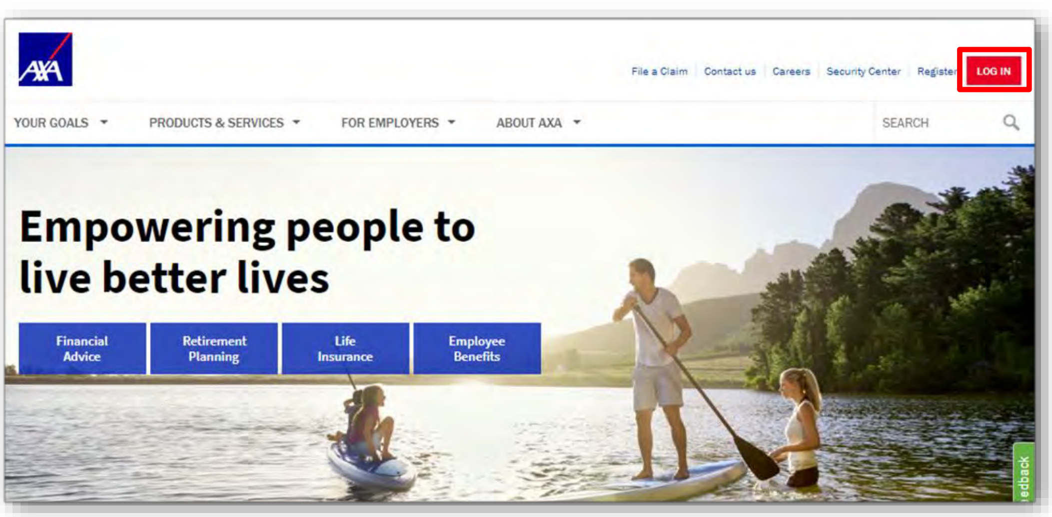
This guide will provide instructions for successfully managing your coverages: Life, Supplemental Life, Dependent Life, Short Term Disability (STD), Long Term Disability (LTD), NY DBL & PFL, as well as Dental and Vision.

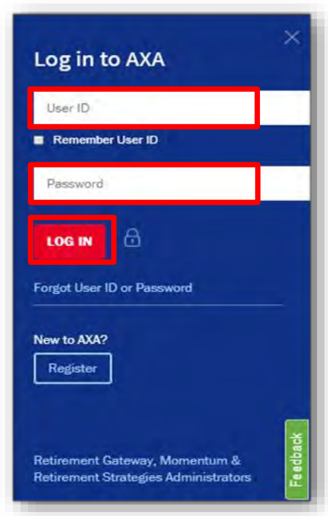
If you have questions, call our
Customer Service Center at 800-692-5483.

Topics

Accessing EB360®

1. Open your Google Chrome browser,
2. Go to: [https://us.axa.com,](https://us.axa.com)
3. Log in using your AXA.com User ID and password.

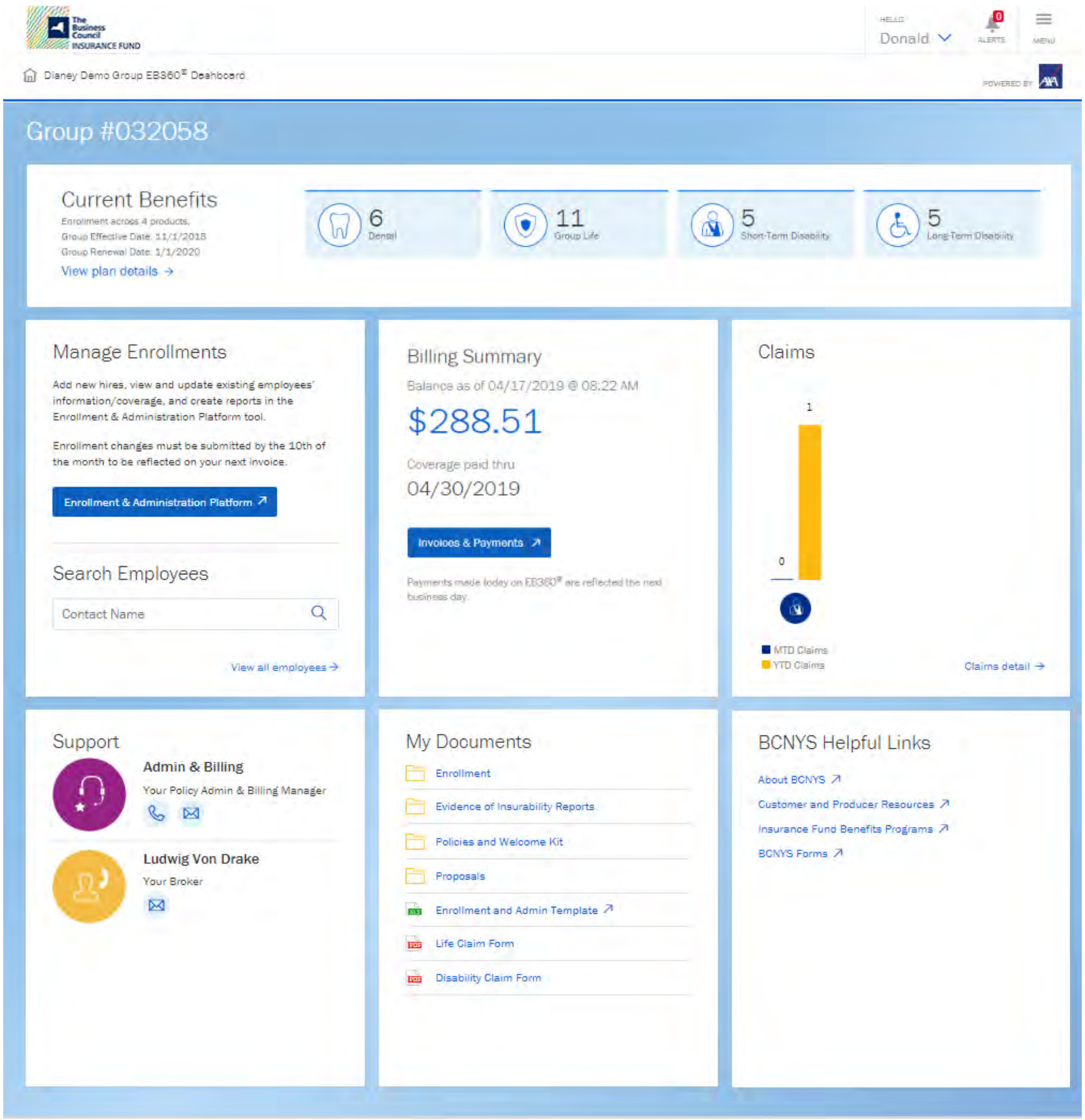




Navigating the Dashboard

Your dashboard is broken down in 7 sections. The following functionality is available to you:

1. Current Benefits - view total enrollment by coverage and high-level plans
2. Manage Enrollments - employees and their coverages can be added, changed or deleted
3. Billing Summary - view and manage your premiums online
4. Claims - view any claim activity by line of coverage
5. Support - BCNY and broker contact information
6. My Documents - key documents for your Insurance Fund coverages
7. BCNYS Helpful Links - additional resources for Insurance Fund and BCNYS membership

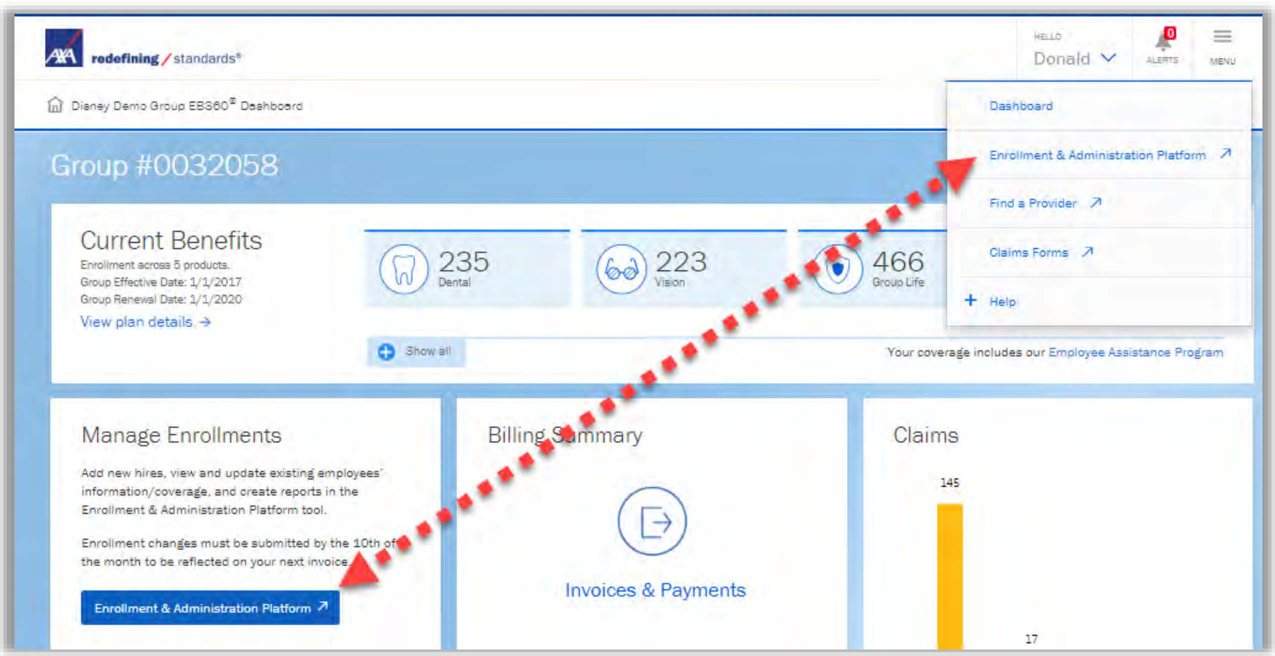


Enrollment & Administration Platform

- Available for groups that don't offer online self-service enrollment to their employees
- Accessible from EB360® with no additional login
- Enables these self-service features
  - Initial enrollment setup via a census file upload
  - Post enrollment changes
    - Mass changes via spreadsheet
    - Individual-level changes and addition of new employees and dependents
  - Report generation of:
    - Census
    - Benefit elections
    - Confirmation statements

There are two options for navigating to the *Enrollment & Administration Platform*:

> Option 1: From the menu option in the upper right-hand corner of your dashboard, select *Enrollment & Administration Platform* link
>
> Option 2: In the Manage Enrollment" section on your dashboard, select *Enrollment & Administration Platform* link.



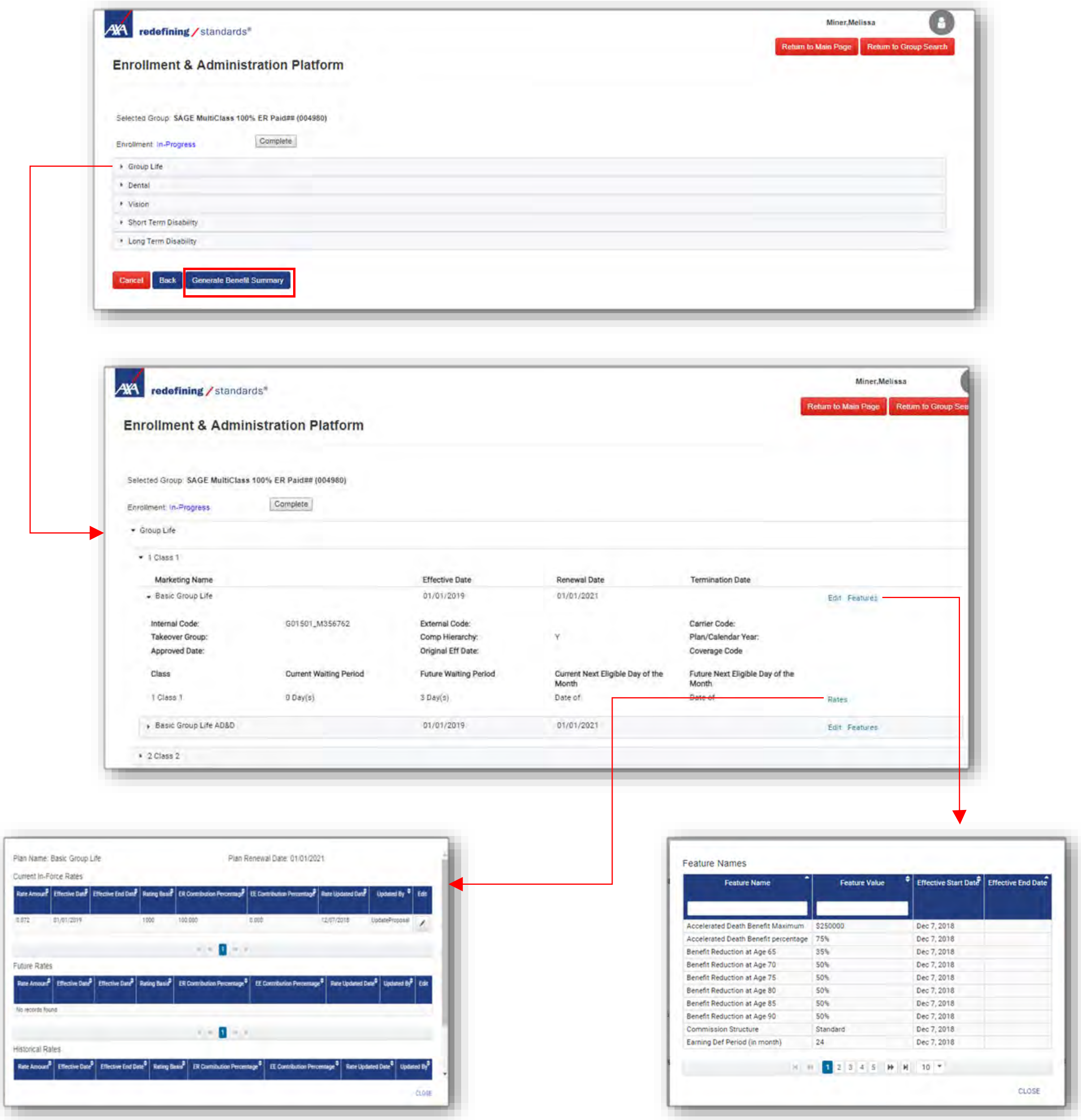
These links will bring you to the *Enrollment & Administration Platform* landing page where you can access the following:

- Plan Details: Displays all products your group is enrolled in, as well as the rates and features for each product. You can also generate benefit summaries from here.
- Enrollment Actions: Initial and post enrollment changes can be made on employees and dependents. Users can also access individual employee pages from this section.
- Download a blank enrollment file or a pre-populated demographic and benefits file.
- Reporting: Confirmation statements, census reports and benefit election reports are available to generate.

Plan Details

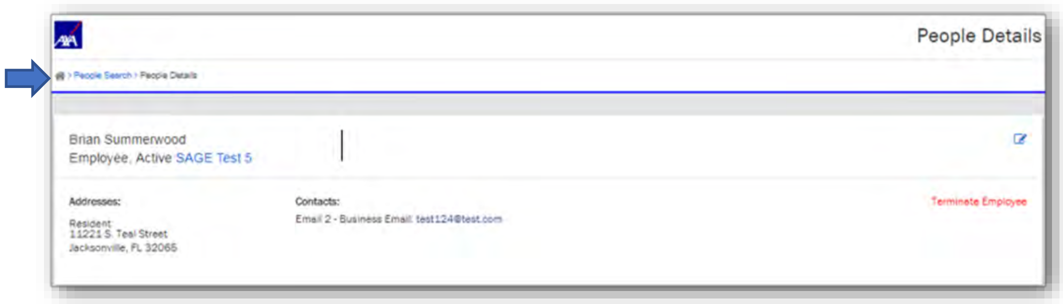
Displays the following:

- Your Coverages with BCNYS
- Rates and features for each product
- Generate benefit summaries for each employee from here



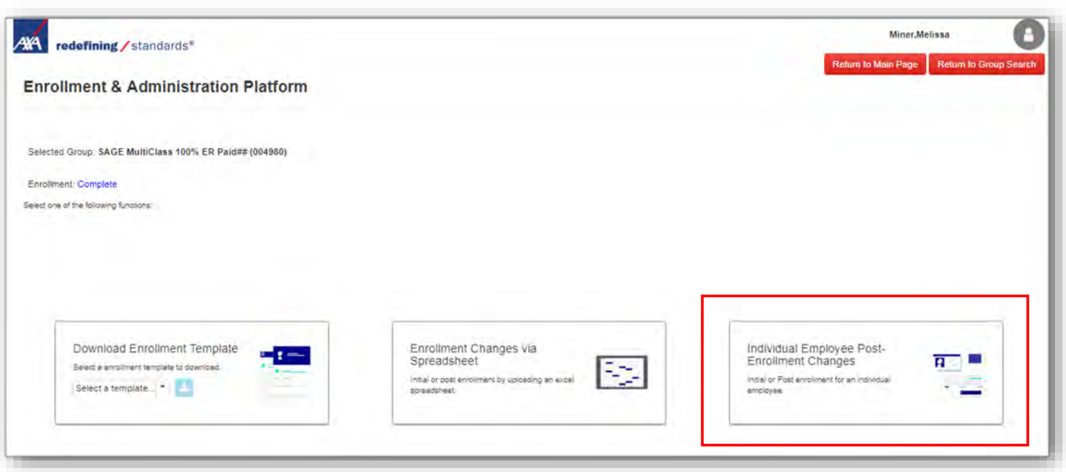
Enrollment Actions

Navigating the Enrollment Section: You can always navigate back to your group's landing page by simply clicking on the icon in the header.



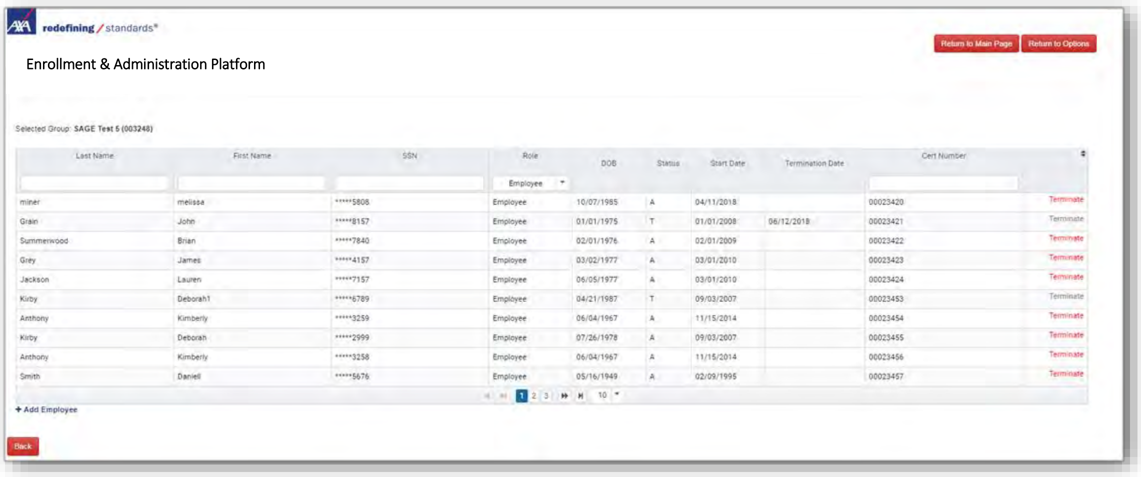
Individual Employee Post-Enrollment Changes

This function will allow you to make changes to active employees or dependents without uploading a new census file. Changes and additions can be completed on a per person basis.

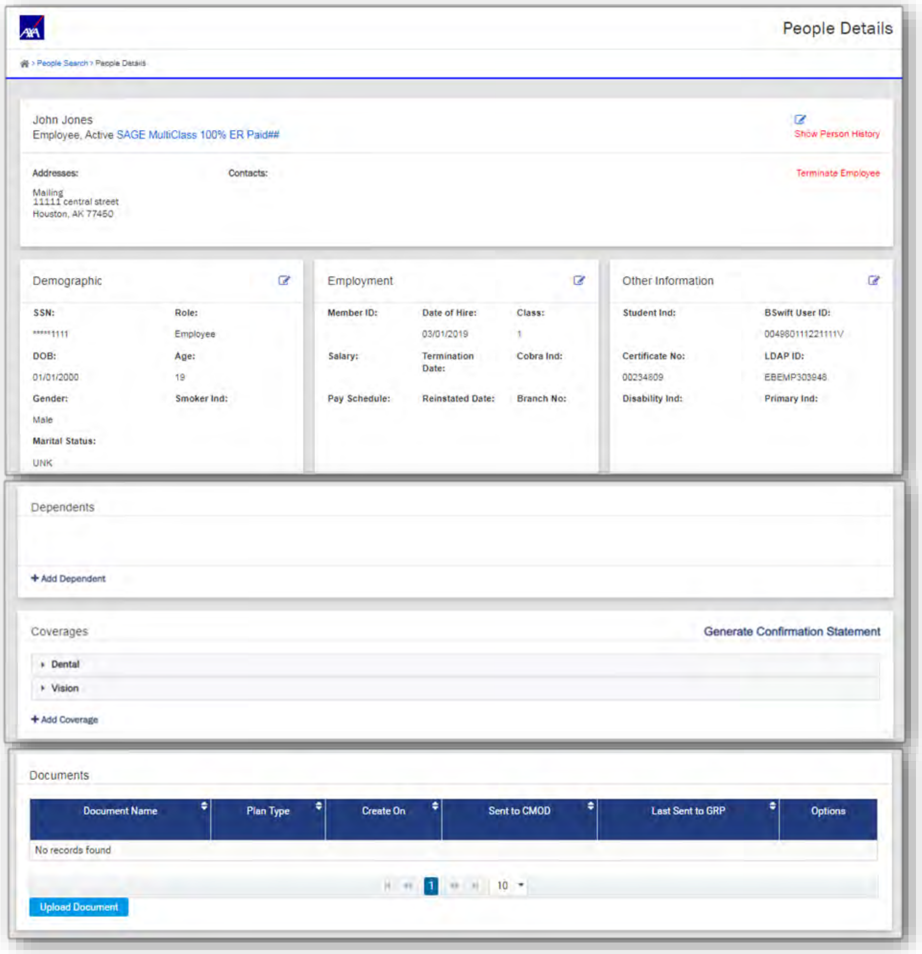


By selecting Individual Employee Post-Enrollment Changes and clicking next, you will see an employee listing for your group. Here you can search and update employee and dependent coverage. You can also add an entirely new employee and dependent coverage.

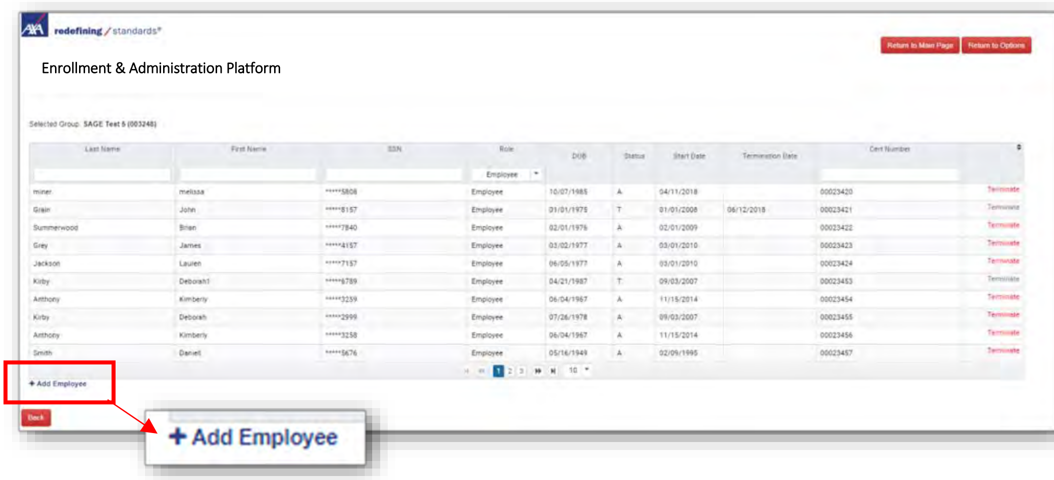
Option A: Updates to existing employees and dependents



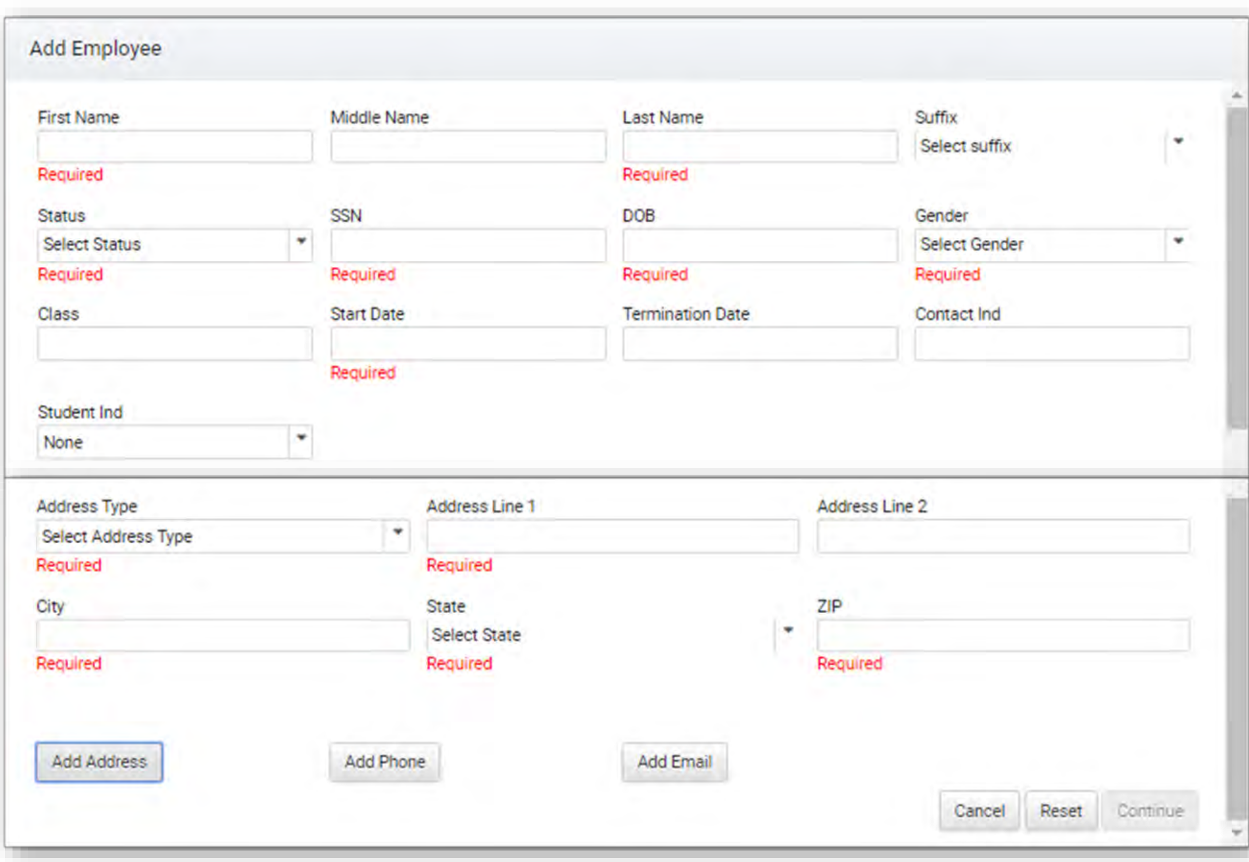
After clicking on the desired individual, you will be sent to that person's details page. Here you can view the current information and submit any changes.



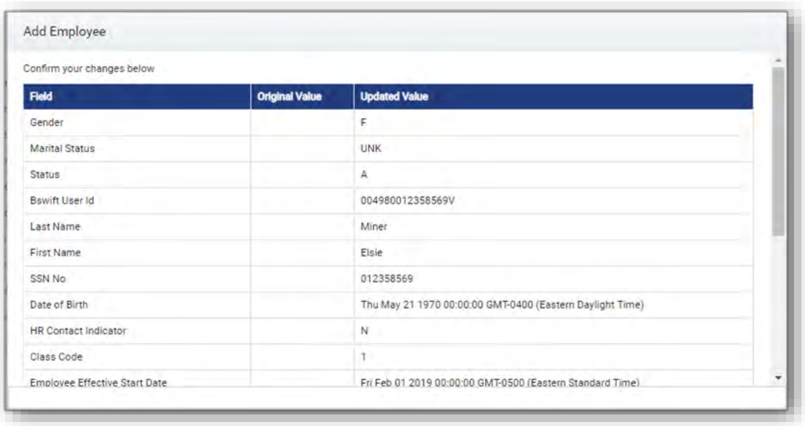
Option B: Add a new employee and coverage



After clicking the Add Employee link, a form will appear. Fill out all the Required fields and then press Continue.

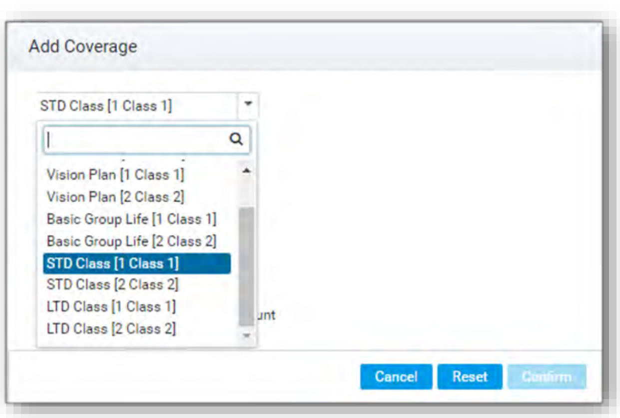


A confirmation screen will appear for you to review prior to submitting. Once reviewed, press Submit, and the new employee record will be created.

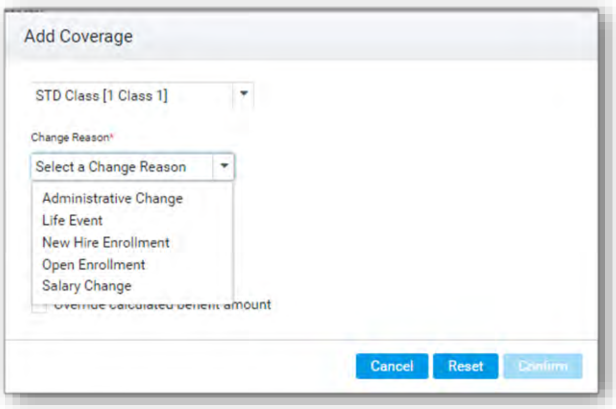


After submitting the new employee record, you will be asked if you want to add coverage to the employee. Pressing Yes will navigate you to the employee's page with the Add Coverage form opened.

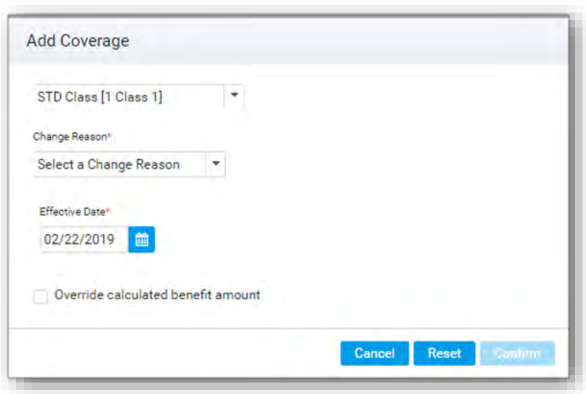
Once the screen appears, select the desired line of coverage. You will want to know ahead of time what class the employee falls under so the correct coverage can be selected.



Select the Change Reason; note that waiting periods, EOI rules and late entrant rules will apply based on the Change Reason selected.



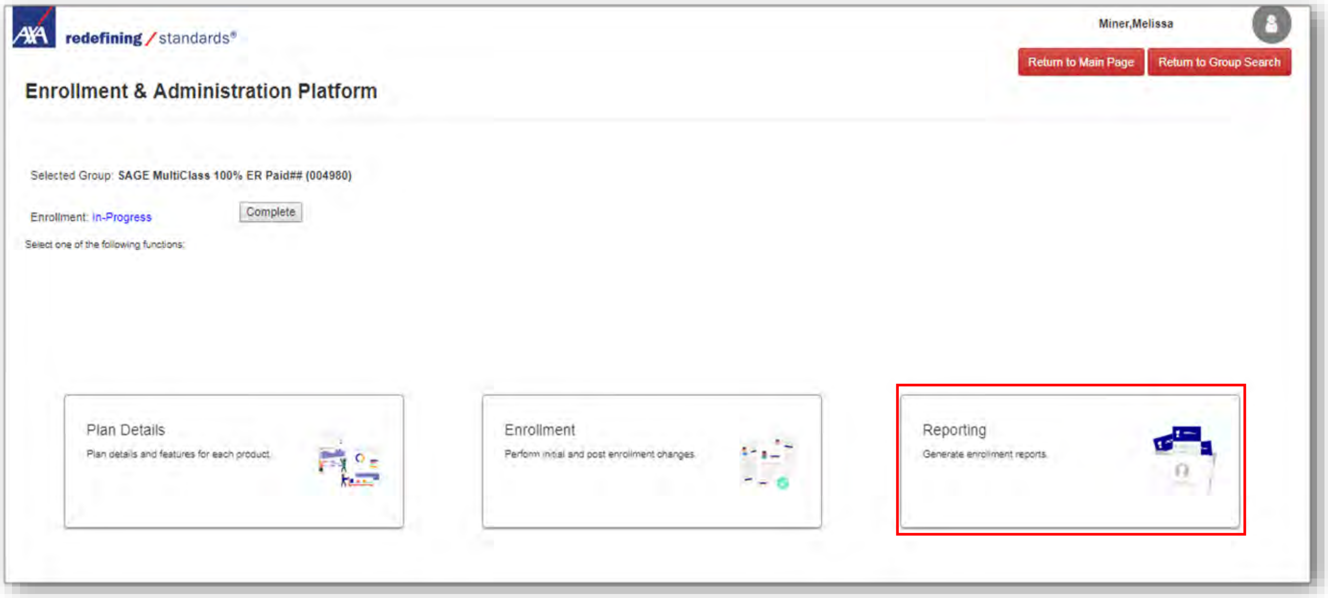
Input an Effective Date; note that the system will also determine the correct effective date for the coverage. It will alert you if it has calculated a different effective date than what you provided. Effective date is not needed for new hires.



*Override calculated benefit amount is only available for some user types.

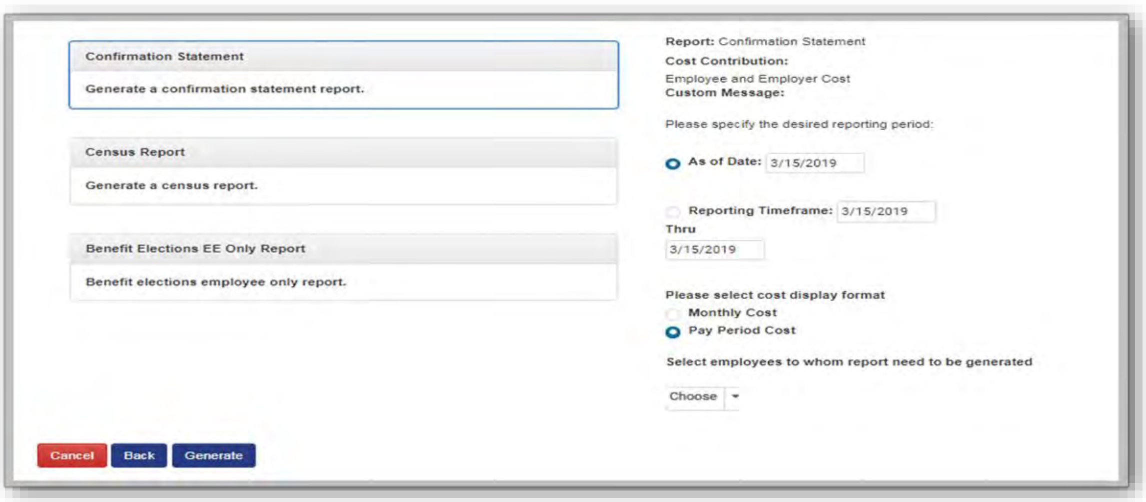
Initial Census Uploading will be performed by The Business Council Customer Service team; if you require the upload capabilities, please contact us and we will provide instructions and training for that function.

Reporting



1. To access the reporting tool, you will need to select the Reporting box and then click on the desired report. Within the reporting tool, you will have the ability to generate three different reports:
    - Confirmation Statement
    - Census EE Only Report
    - Benefit Elections EE Report

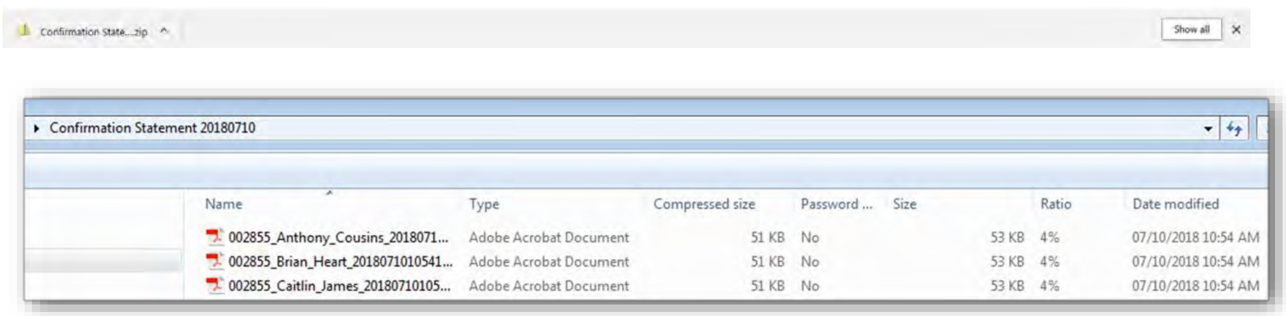
2. After the report type has been selected, you will be provided with the following report options
    - As of Date – This option allows you to set a specific date and generate any report based on the information from that date; or,
    - Reporting Timeframe – This option allows you to run the report for a set period.
    - Select employee for report- All of Specific



3. Once the reporting period has been selected, clicking on the Generate button will trigger the generation of the report. Once the generation is complete, you will receive a notification. Click on the report name, and it will download the document to your computer.

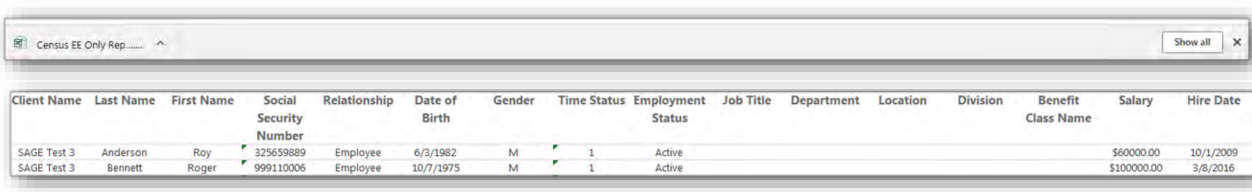
Report Types

Confirmation Statements - This report will create a zip file, which contains PDF statements for each employee based on the period selected.



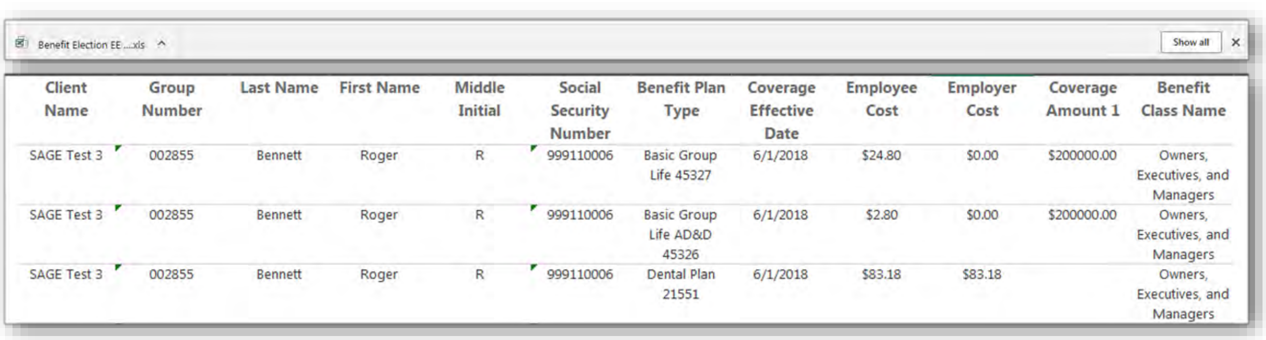
Name	Type	Compressed size	Password ...	Size	Ratio	Date modified
002855_Anthony_Cousins_2018071...	Adobe Acrobat Document	51 KB	No	53 KB	4%	07/10/2018 10:54 AM
002855_Brian_Heart_2018071010541...	Adobe Acrobat Document	51 KB	No	53 KB	4%	07/10/2018 10:54 AM
002855_Caitlin_James_20180710105...	Adobe Acrobat Document	51 KB	No	53 KB	4%	07/10/2018 10:54 AM

Census EE Only Report – This report will create an excel file, which shows the census data for employees based on the period selected.



Client Name	Last Name	First Name	Social Security Number	Relationship	Date of Birth	Gender	Time Status	Employment Status	Job Title	Department	Location	Division	Benefit Class Name	Salary	Hire Date
SAGE Test 3	Anderson	Roy	325659889	Employee	6/3/1982	M	1	Active						$60000.00	10/1/2009
SAGE Test 3	Bennett	Roger	999110006	Employee	10/7/1975	M	1	Active						$100000.00	3/8/2016

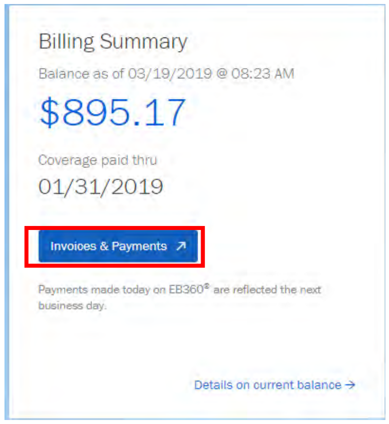
Benefit Elections EE Only Report – This report will create an excel file, which shows all coverages for employees based on the period selected.



Client Name	Group Number	Last Name	First Name	Middle Initial	Social Security Number	Benefit Plan Type	Coverage Effective Date	Employee Cost	Employer Cost	Coverage Amount 1	Benefit Class Name
SAGE Test 3	002855	Bennett	Roger	R	999110006	Basic Group Life 45327	6/1/2018	$24.80	$0.00	$200000.00	Owners, Executives, and Managers
SAGE Test 3	002855	Bennett	Roger	R	999110006	Basic Group Life AD&D 45326	6/1/2018	$2.80	$0.00	$200000.00	Owners, Executives, and Managers
SAGE Test 3	002855	Bennett	Roger	R	999110006	Dental Plan 21551	6/1/2018	$83.18	$83.18		Owners, Executives, and Managers

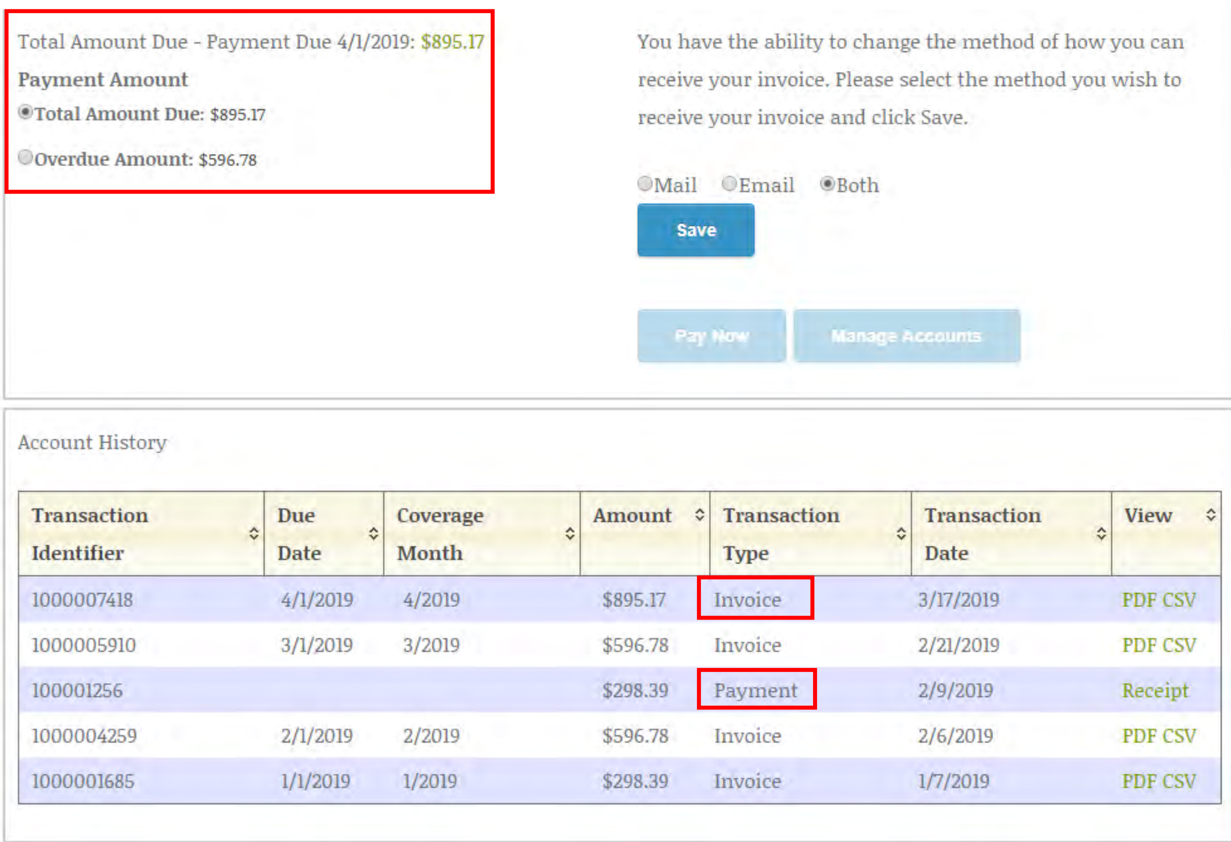
Billing (List Bill)

On your dashboard, you will find Billing Summary.



Click on Invoices & Payments. This will bring you to transactions and includes:

- Summary of Amount Due broken down by Total Due and Overdue Amount
- In the Account History:
    - Invoices are the billing statements
    - Receipts are payments made and applied to your account



Total Amount Due - Payment Due 4/1/2019: $895.17

Payment Amount

Total Amount Due: $895.17

Overdue Amount: $596.78

You have the ability to change the method of how you can receive your invoice. Please select the method you wish to receive your invoice and click Save.

Mail Email Both

Save

Pay Now Manage Accounts

Account History

Transaction Identifier	Due Date	Coverage Month	Amount	Transaction Type	Transaction Date	View
1000007418	4/1/2019	4/2019	$895.17	Invoice	3/17/2019	PDF CSV
1000005910	3/1/2019	3/2019	$596.78	Invoice	2/21/2019	PDF CSV
100001256			$298.39	Payment	2/9/2019	Receipt
1000004259	2/1/2019	2/2019	$596.78	Invoice	2/6/2019	PDF CSV
1000001685	1/1/2019	1/2019	$298.39	Invoice	1/7/2019	PDF CSV

Each of your bills can be viewed as CSV (Excel) files or PDF.

To remit payment to BCNYS, please note:

- Print the PDF file, detach the coupon and mail it with your payment.
- Pay as billed only. Any adjustments will be reflected in the next month's bill.

BENEFITS ACCOUNT STATEMENT

Previous Balance	$596.78
Payments	$0.00
Current Period Premium Charges	$298.39
Current Period Fee Charges	$0.00
Prior Period Premium Adjustments	$0.00
Prior Period Fee Adjustments	$0.00
Total Amount Due	**$895.17**

The above charges include a $0.39 per-employee-per-month fee for the Employee Assistance Program (EAP).

Your payment is due by the date shown above. The grace period is thirty (30) days past the due date.
If payment is not received at that time, coverage may be terminated.
Please pay in full as billed. Changes will be reflected on your next invoice.
For enquiries, call 1-800-692-5483.

NOTICE: When you provide a check as payment, you authorize the use of information from your check for a one-time electronic fund transfer. Funds may be withdrawn on the same day that the check is received and you will not receive your check back from your financial institution.

Please detach and include with payment, keep top portion for your records.

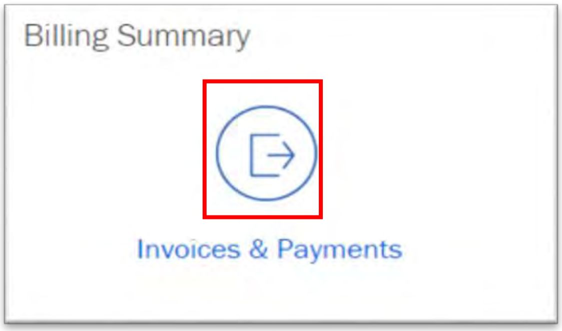
Account #:	20000000011905
Invoice #:	1000007418
Due Date:	04/01/2019
Total Amount Due:	**$895.17**

Amount Included: $

Please make checks payable to:
THE BUSINESS COUNCIL OF NYS, INC. INSURANCE FUND
P.O. Box 21749
New York, NY 10087-1749

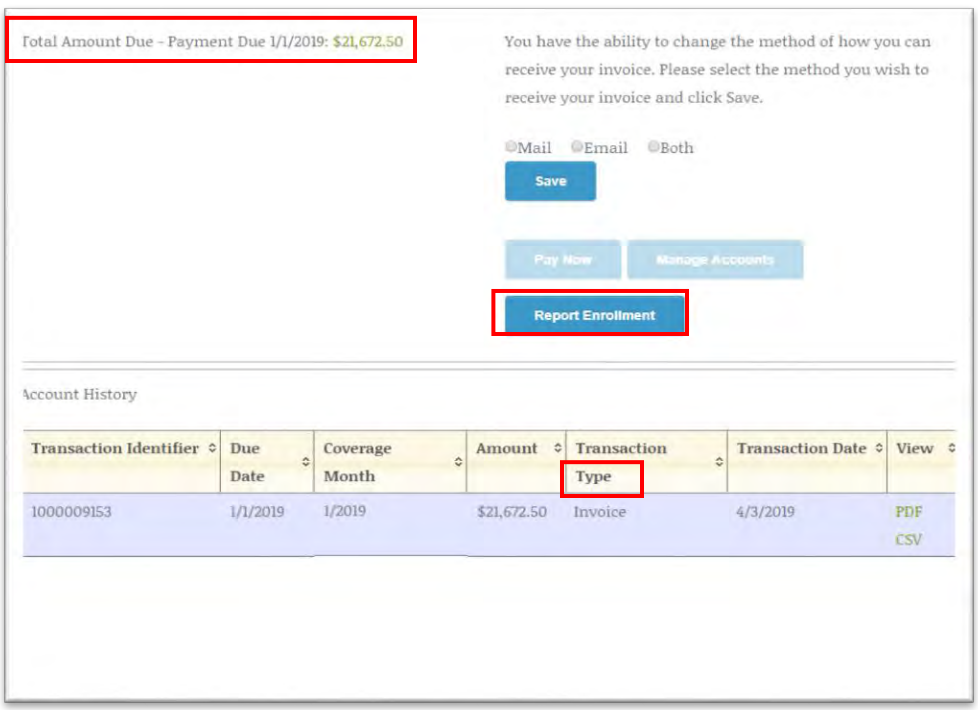
Billing (Self-Administered Billing)

On your dashboard, you will find Billing Summary.

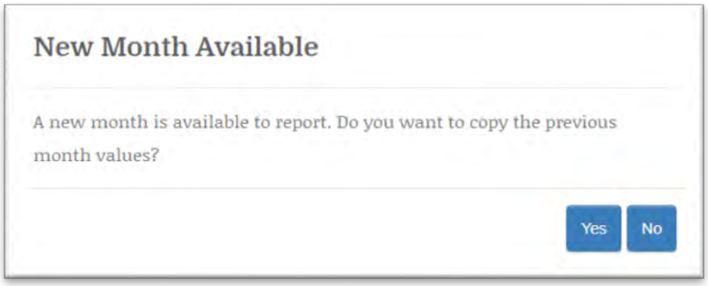


Click on Invoices & Payments or on the icon. This will bring you to transactions and includes:

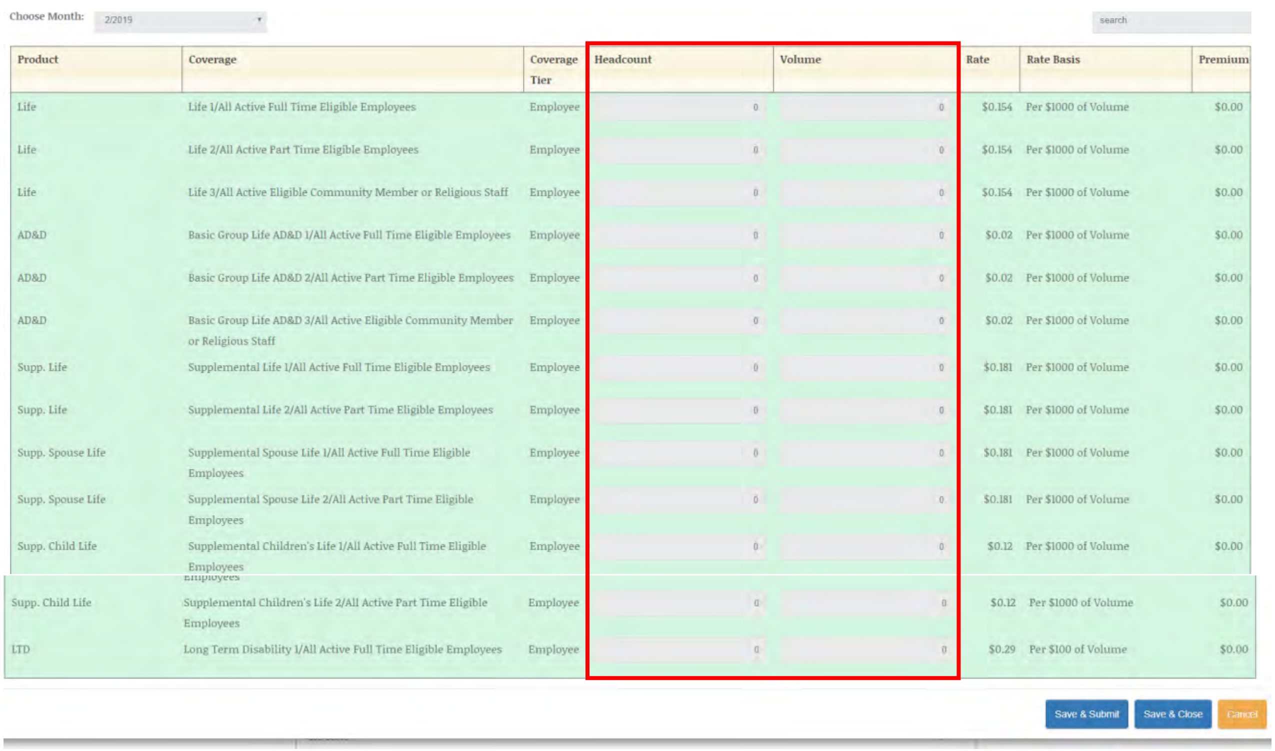
- Summary of Amount Due broken down by Total Due and any Overdue Amount
- In the Account History:
    - Invoices are the billing statements
    - Receipts are payments made and applied to your account



To create your new billing statement, click on Report Enrollment**.** You will be asked if you want to copy the totals from the previous month's report.



Your invoice is now ready for input and finalization:



Choose Month: 2/2019

search

Product	Coverage	Coverage Tier	Headcount	Volume	Rate	Rate Basis	Premium
Life	Life 1/All Active Full Time Eligible Employees	Employee	0	0	$0.154	Per $1000 of Volume	$0.00
Life	Life 2/All Active Part Time Eligible Employees	Employee	0	0	$0.154	Per $1000 of Volume	$0.00
Life	Life 3/All Active Eligible Community Member or Religious Staff	Employee	0	0	$0.154	Per $1000 of Volume	$0.00
AD&D	Basic Group Life AD&D 1/All Active Full Time Eligible Employees	Employee	0	0	$0.02	Per $1000 of Volume	$0.00
AD&D	Basic Group Life AD&D 2/All Active Part Time Eligible Employees	Employee	0	0	$0.02	Per $1000 of Volume	$0.00
AD&D	Basic Group Life AD&D 3/All Active Eligible Community Member or Religious Staff	Employee	0	0	$0.02	Per $1000 of Volume	$0.00
Supp. Life	Supplemental Life 1/All Active Full Time Eligible Employees	Employee	0	0	$0.181	Per $1000 of Volume	$0.00
Supp. Life	Supplemental Life 2/All Active Part Time Eligible Employees	Employee	0	0	$0.181	Per $1000 of Volume	$0.00
Supp. Spouse Life	Supplemental Spouse Life 1/All Active Full Time Eligible Employees	Employee	0	0	$0.181	Per $1000 of Volume	$0.00
Supp. Spouse Life	Supplemental Spouse Life 2/All Active Part Time Eligible Employees	Employee	0	0	$0.181	Per $1000 of Volume	$0.00
Supp. Child Life	Supplemental Children's Life 1/All Active Full Time Eligible Employees	Employee	0	0	$0.12	Per $1000 of Volume	$0.00
Supp. Child Life	Supplemental Children's Life 2/All Active Part Time Eligible Employees	Employee	0	0	$0.12	Per $1000 of Volume	$0.00
LTD	Long Term Disability 1/All Active Full Time Eligible Employees	Employee	0	0	$0.29	Per $100 of Volume	$0.00

Save & Submit Save & Close Cancel

You have two options for reporting the headcount and volume totals:

- Option A (preferred) - provide the numbers by billing class
- Option B - if the rates for each line of coverage are the same, you can "aggregate" lives and volume into one line for each coverage

You can now save your work:

- Save and Close - keeps the statement open to review later
- Save and Submit - locks you bill and becomes a final billing statement

- You will now be asked to confirm enrollment. This will lock/save your bill.
- Refresh the page.
- Your bill is now ready.

Each of your bills can be viewed as CSV (Excel) files or PDF.

To remit payment to BCNYS, please note:

- Print the PDF file, detach the coupon and mail with your payment.
- Pay as billed only. Any adjustments will be reflected in the next month's bill.

BENEFITS ACCOUNT STATEMENT

Previous Balance	$0.00
Payments	$0.00
Current Period Premium Charges	$21,672.50
Current Period Fee Charges	$0.00
Prior Period Premium Adjustments	$0.00
Prior Period Fee Adjustments	$0.00
Total Amount Due	**$21,672.50**

Your payment is due by the date shown above. The grace period is thirty (30) days past the due date.
If payment is not received at that time, coverage may be terminated.
Please pay in full as billed. Changes will be reflected on your next invoice.
For enquiries, call 1-800-692-5483.

NOTICE: When you provide a check as payment, you authorize the use of information from your check for a one-time electronic fund transfer. Funds may be withdrawn on the same day that the check is received and you will not receive your check back from your financial institution.

Please detach and include with payment, keep top portion for your records.

Account #:	20000000013019
Invoice #:	1000009153
Due Date:	01/01/2019
Total Amount Due:	**$21,672.50**

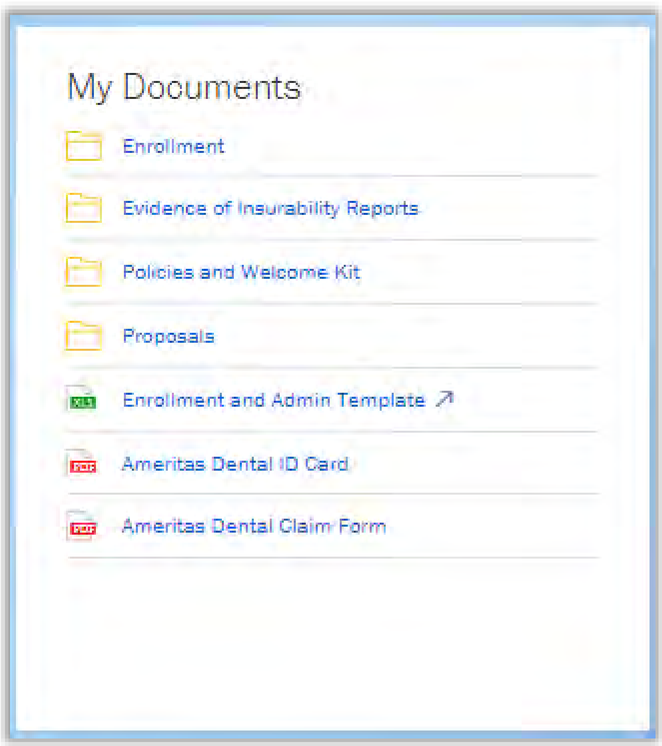
Amount Included: $

Please make checks payable to:
THE BUSINESS COUNCIL OF NYS, INC. INSURANCE FUND
P.O. Box 21749
New York, NY 10087-1749

Documents

Your important program management documents are included and maintained in the My Documents folder on your dashboard as follows:

- Enrollment contains the latest Benefit Summaries for all of your AXA Life and Disability coverages as well as you Benefit Highlight sheets for Ameritas Dental and Vision plans
- Evidence Reports will display a report of EOI status
- Policies and Welcome Kit contains Certificates for all of your benefits plans
- Proposals display all SOLD proposals
- Enrollment and Admin Template can be used for mass employee/enrollment uploads
- Claim Forms from AXA and Ameritas for their coverages
- ID Cards for Ameritas Dental and Vision plans



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