

# Premium Saver

## Claim Process & Client Portal Registration

### What is the Premium Saver Plan?

The Premium Saver is an employer sponsored group supplemental (secondary) insurance plan which is designed to help reduce the cost of group medical coverage.

### Who is Morgan White Group?

Morgan White Group is a TPA (third-party administrator) who administers billing, eligibility, and processes claims for your Premium Saver Plan.

## Our Claims Process is Simple!

The employee simply presents their primary and secondary insurance cards **every time** they see their provider. The provider and insurance carriers do all the work and the member pays the final bill.

**This is called the Two-Card System!**



Premium Saver clients can register and view or download their Explanation of Benefits by visiting:

<https://my.mwadmin.com/register/25960>

*The Client Portal only stores processed claims. If a member does not see a claim, they will need to follow up with their providers to verify that the secondary insurance is listed correctly in their system. Requests for claims can be submitted to our office.*

**Benefits, Eligibility, and Claims: 1-888-888-2519**



## THE GROUP PORTAL

The Group Portal can be accessed here: [groups.mwadmin.com](http://groups.mwadmin.com) (no www prior to the web address):

To register, click "Register" in the top right hand corner of the screen. You will be prompted to enter your group number. This can be found on your invoices next to your company name or you can call your billing specialist at 800.800.1397. The zero that will appear is a place holder only. Delete the zero, enter your group number, and then click "Continue".

The next screen will populate with an email address of the Group Administrator (or "Super User"). If this email address is not correct, please contact your billing specialist. They will send you a form to be signed and faxed back authorizing the change of the Group Administrator. When you log in and register after 12 to 24 hours of submitting the change form, the newly revised email address will appear. Click "Continue".

A screenshot of the "Request Portal Access" page on the Group Enrollment Portal. The page has a blue header with the logo and "Register Login" links. The main content area is white with a light blue box containing instructions. Below the instructions is a text input field for the "Group Number" containing "04695". A blue "Continue" button is below the field. A red arrow points from the "0" in the input field to a red-bordered box containing the text "Correct will be just the 4695 no zero place holder". Another red arrow points from the "Continue" button to the "Register" link in the top right corner of the header. The footer contains the copyright notice: "© 2013 Morgan White Group • Group Enrollment Portal".

Group Enrollment  
**PORTAL** by MWG

Register Login

### Request Portal Access

Registration for the MWG Group Portal is a three-step process. To get started, enter your group number below and click continue.

Group numbers can be found in the top left corner of monthly billing statements, beside your company name. If you have trouble locating the number, please contact your MWG Billing Specialist at P: 800-800-1397 (Option #5) or Email us at [groupbilling@morganwhite.com](mailto:groupbilling@morganwhite.com).

Group Number  
04695

Continue

Correct will be just the 4695 no zero place holder

© 2013 Morgan White Group • Group Enrollment Portal

A screenshot of the "Request Portal Access" page. The page has a blue header with the "Group Enrollment PORTAL by MWG" logo and a "Register" link in the top right corner. The main content area is white and contains the following text:

**Request Portal Access**

A secure email containing your group's unique registration code will be sent to the email address listed below.

**Group Administrator: *\*\*\*an.fitts@\*\*\*anwhite.com***

Once you click continue, an email containing an Access Code and Link will allow you to complete the registration process and access the MWG Group Portal.

\*If this email address does not belong to your Group Administrator or is out of date, please contact your Billing Specialist directly or email [groupbilling@morganwhite.com](mailto:groupbilling@morganwhite.com) to make the necessary changes.

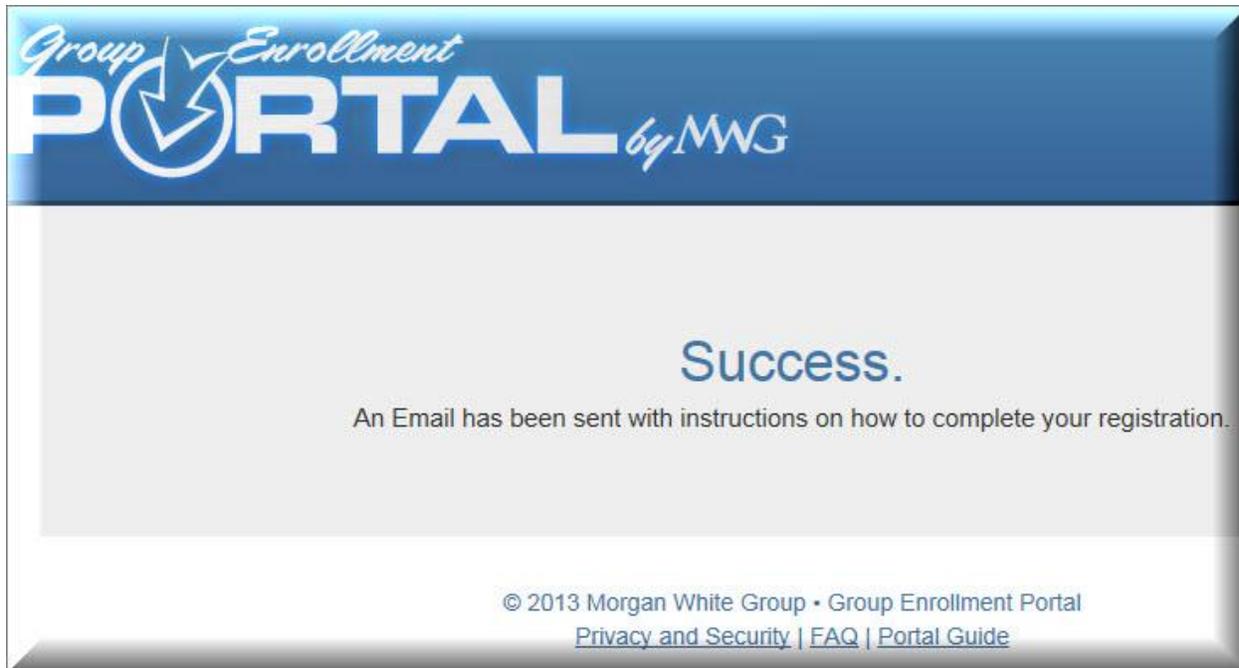
[Continue](#)

At the bottom of the page, there is a copyright notice: "© 2013 Morgan White Group • Group Enrollment Portal" and three links: "Privacy and Security", "FAQ", and "Portal Guide". The "FAQ" and "Portal Guide" links are highlighted in pink.

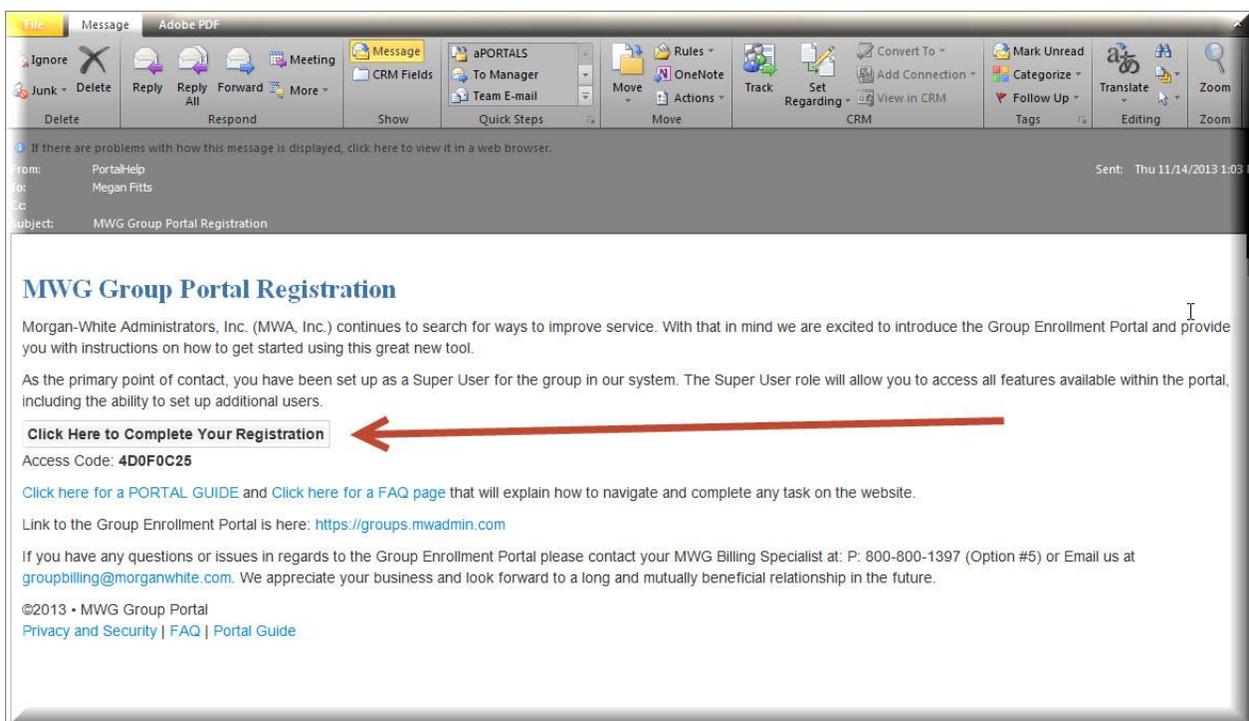
A red arrow points from the left side of the page to the "Group Administrator" email address.

\*Remember, at any time, the FAQ and Portal Guide can be accessed for help (shown in pink on bottom of image above).

Once you click "Continue", an email from [portalhelp@morganwhite.com](mailto:portalhelp@morganwhite.com) or [noreply@morganwhite.com](mailto:noreply@morganwhite.com) will be sent automatically to the address listed. Check your spam or junk folder if you don't receive it right away.



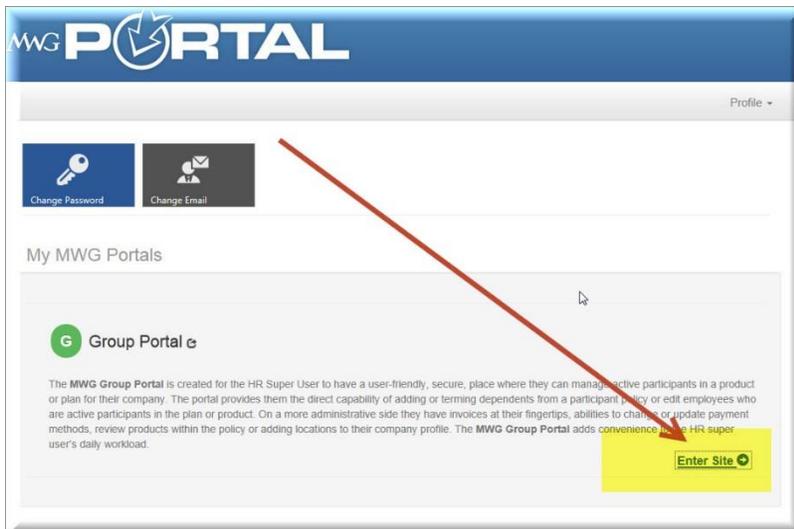
Within the email there will be links to the "User Guide" or "FAQ Guide". You will also see the wording "Click Here to Continue Registration" which will take you to the page to create your Group username and password.



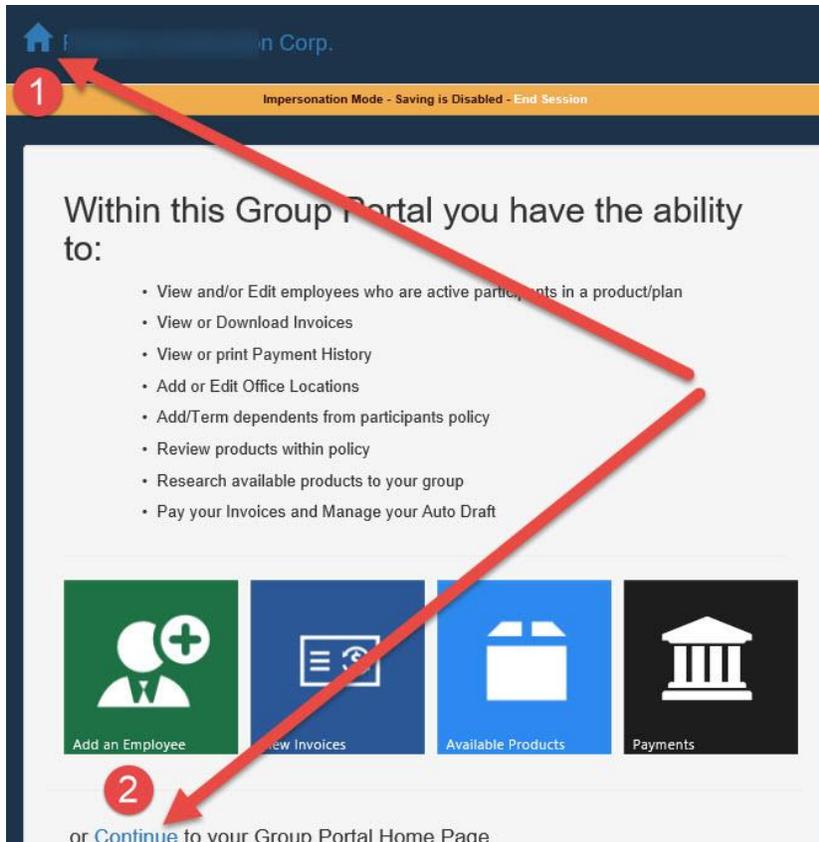
A screenshot of the "Register a New Account" form in the MWG Group Portal. The form is titled "Register a New Account" and "MWG Group Portal". It contains several input fields: "User Name", "Email" (with the example "megan.fitts@morganwhite.com"), "Password", "Confirm Password", and "Access Code" (with the example "4D0F0C25"). At the bottom, there is a blue "Register" button and a link "Have an existing login?".

As the Group Administrator, this is where you will create your username and password for your group. If you want others to access your portal, you will set them up as a Contact within the "Contact" tab.

**DO NOT share this username or password with ANYONE as it is tied to you specifically for tracking!**

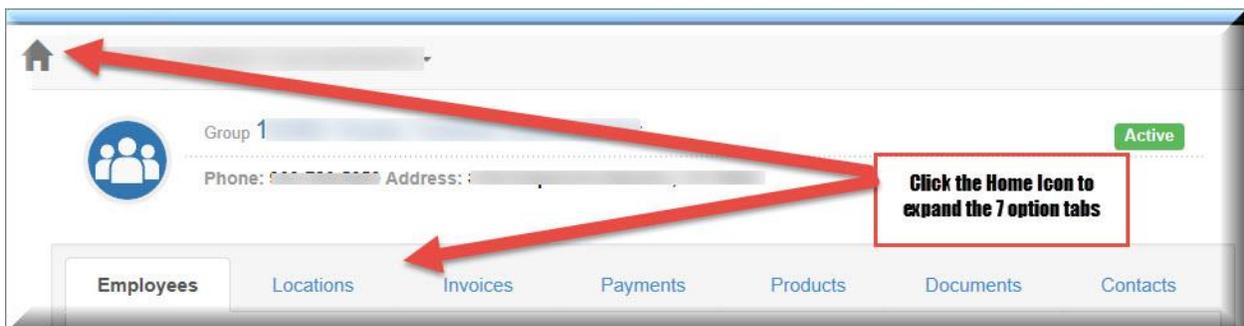


Now, you may log in with your new credentials. Please enter your username and password exactly as you created them, being mindful of capital and lower case letters and spaces. Once inside the portal, you will see the screen to the right. Click "Enter Site" on the bottom of the page to enter your portal.



This is your portal "Home" page. Access the toolbar by clicking either the "Home" icon or "Continue" shown in the picture to the right. You can also review several bullet points which highlight several features available within the portal.

If you click the "Home" icon or "Continue", you will see seven tabs in a toolbar display which include: **Employees, Locations, Invoices, Payments, Products, Documents and Contacts.**





## THE EMPLOYEES TAB

To add a new employee: click the Employees tab and the new participant button. If you do not see this blue button, you do not have the "role" necessary to add a participant. Contact your group HR person for administration rights for adds and terminations.

1

2

Employees Locations Invoices Payments Products Documents Contacts

List of Participants

25 records per page Search:

	SSN	Full Name	Phone	Birthdate	Gender	Status
Edit	***_**				Female	Active
Edit	***_**				Male	Active
Edit	***_* 2				Male	Active

New Participant

Click "Edit" next to an employee's name to make any changes. You will see the image to the right.

If you try to change an employee's zip code or state, a service ticket is issued to Customer Service so we can verify the product is still covered in that new area. You will be notified if there is an issue.

### Update Employee Information

Social Security Number

Location

Name of Dependent

Generation

Address Line 1

Address Line 2

City

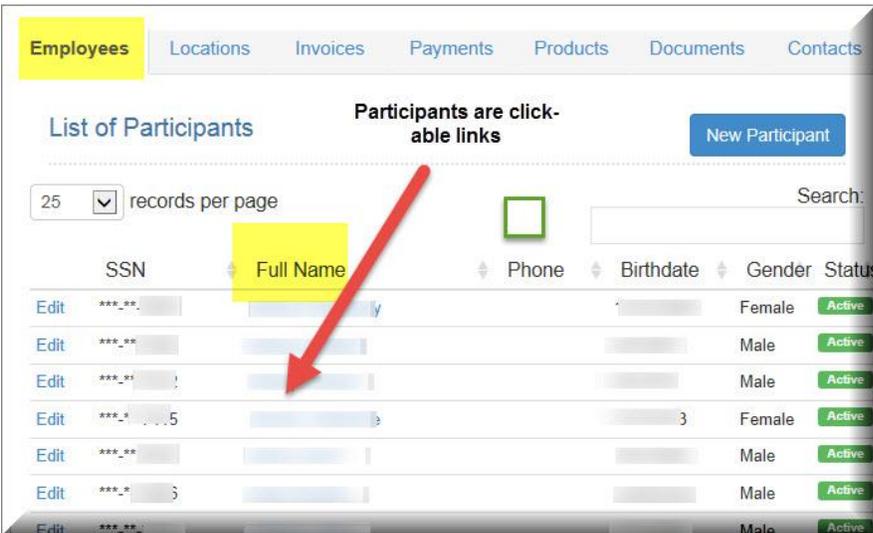
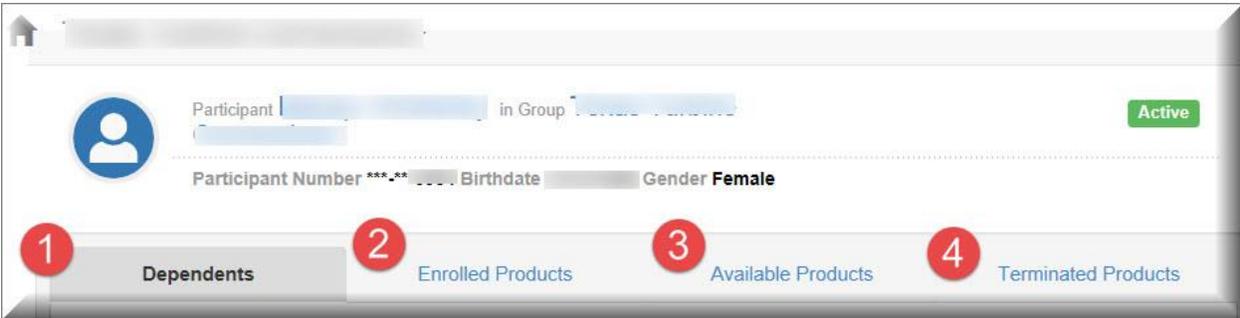


To add a new participant select "Employees" and click "Add New Participant". Enter the required information in the New Participant screen. Once submitted, new ID cards will be automatically issued.

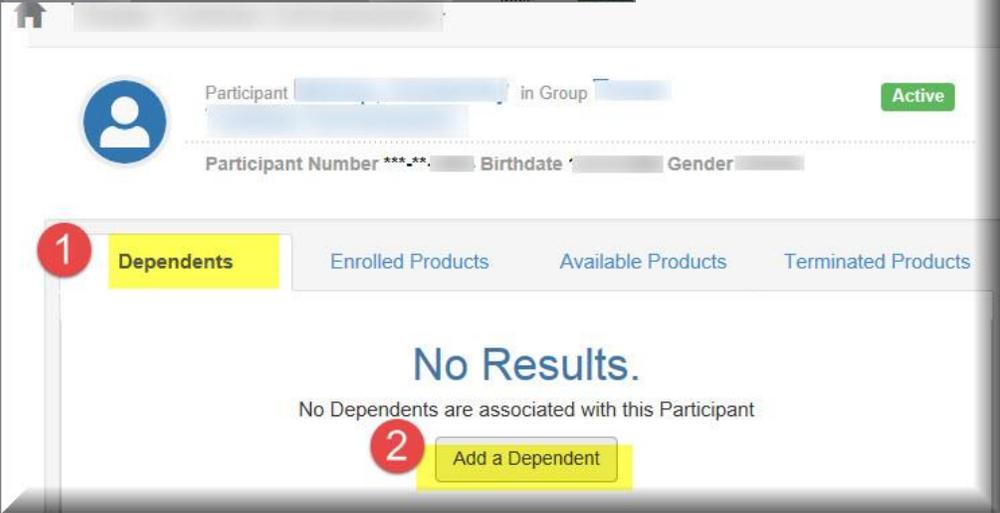
A screenshot of the "List of Participants" page in the Group Enrollment Portal. The "Employees" tab is highlighted in yellow. A red arrow points from the "Employees" tab to the "New Participant" button. The page includes a search bar, a dropdown menu for "records per page" (set to 25), and a table header with columns: SSN, Full Name, Phone, Birthdate, Gender, and Status.A screenshot of the "New Participant" form. The form is titled "New Participant" and contains several input fields: Social Security Number, First Name, Middle Initial, Last Name, Address, and Address 2.



On the "Employees" page, click a participant's name to display four options for that participant: 1) Dependents for that participant, 2) Enrolled products for that participant, 3) Available products for that participant 4) Termination history.



To add a dependent, under the "Employee" tab, click on a participant's name and select "Add a Dependent".





Complete and submit the required information. Refresh and return to the "Home" page. When you click on the employee's name, the dependent will be listed.

### Add a Dependent

Participant **Davis, Charmaine**

Social Security Number

Name of Dependent

First Name M Last Name

Gender

Unknown

Relationship

Spouse

Birth Date

Birthday

Student

Handicapped

Cancel Save Dependent

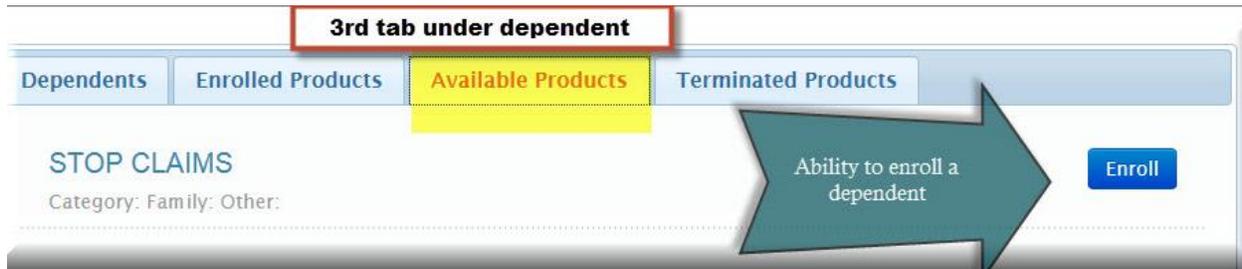
The 2<sup>nd</sup> tab under a dependent's name is the "Enrolled Products" tab. Click it to display the product(s) the dependent is enrolled.

If desired, you can also "Terminate" a dependent on this page.

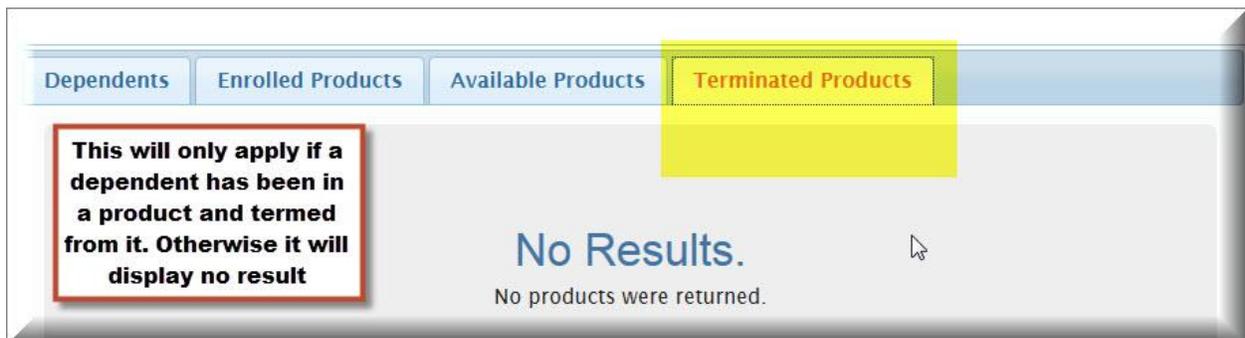
A screenshot of the "Enrolled Products" tab in the system. The tab is highlighted in yellow. Below the tab, the plan name "THE PREMIUM SAVER PLAN" is displayed. A red box with an arrow points to this name, labeled "Name of plan enrolled". Below the plan name, the category is "MEDICAL", family is "PREMIUM SAVER", and type is "SUPPLEMENTAL MEDICAL". To the right, the premium amount is "\$372.78". At the bottom, there is a green "Active" status, a calendar icon, and the effective date "12/01/2013". A red "Terminate" button is located at the bottom right. A red box with an arrow points to this button, labeled "Option to terminate".



The third tab is titled "Available Products". You can view available products in which the dependent can enroll. To enroll, click the "Enroll" button on the right.



The fourth tab under the dependent options is titled "Terminated Products". This screen displays the items which have been terminated to date (if applicable).



## THE LOCATIONS TAB

The "Locations" tab allows you to edit address information, if the group has multiple locations. If there is only one location "main", it will not allow editing because invoices are tied to the main address. If your edit involves a change in state or zip code, a ticket will be issued to Customer Service for follow up to ensure plans exist in those areas.



## THE INVOICES TAB

Click on the “Invoices” tab to view the invoices. A Super User can click a PDF icons to generate an invoice. If there is a long list of invoices, page numbers are displayed at the bottom right hand corner of the website for navigation. You can simply click the show more entries drop-down to display more. You can also sort by various columns by using the arrows in the tool bar to sort.

Employees Locations **Invoices** Payments Products Documents Contacts

10 records per page Filter By

PDF	Invoice #	Amount	Status	Pay Period	Due Date	Location	Invoice Created
			Complete	11/1/2013	11/1/2013	Main	10/15/2013
			Emailed	3/1/2014	3/1/2014	Main	2/17/2014
			Complete	2/1/2014	2/1/2014	Main	1/20/2014
			Complete	1/1/2014	1/1/2014	Main	12/16/2013
			Complete	12/1/2013	12/1/2013	Main	11/20/2013
		\$000.00	Complete	10/1/2013	10/1/2013	Main	10/7/2013

Showing 1 to 6 of 6 entries

1 Previous 1 Next



## THE PAYMENTS TAB

Click on the “Payments” tab to view payment history. You can view more with the drop-down option or, if applicable, page numbers will be displayed on the bottom of the right hand corner. These columns can also be sorted by clicking the tiny blue arrows next to each column name.

Group Overview

Group Name	Address	City, State Zip	Phone
XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXX, NY 10001	864-609-9100

Employees Locations Invoices **Payments** Products

Show 25 entries Filter By

Check #	Check Amount	Applied	Invoice #	Pay Period	Due Date	Invoice Date	Receipt Date
1234567	\$ 1000.00	1000.00	1234567	12/1/2012	12/1/2012	11/6/2012	12/18/2012
1234568	\$ 1000.00	1000.00	1234568	11/1/2012	11/1/2012	11/6/2012	11/6/2012
1234569	\$ 1000.00	1000.00	1234569	10/1/2012	10/1/2012	10/29/2012	11/6/2012

Showing 1 to 3 of 3 entries First Previous 1 Next Last

**PAYING AN INVOICE:** The “Products” tab also has a drop-down option titled “Bank Account”. Active groups can make a one-time payment on an open invoice or set your group up via bank account on auto draft for either the 1<sup>st</sup> or the 15<sup>th</sup> of the month. If the 1<sup>st</sup> or the 15<sup>th</sup> falls on a weekend or a holiday, the payment will be applied the next business day.

Group [REDACTED]

Phone: [REDACTED] Address: [REDACTED] T [REDACTED] 2 Active

Employees Locations Invo **1** Payments ▾ Products Documents

- Payment History
- 2** Bank Account



## THE PRODUCTS TAB

The "Products" tab lists products currently associated with and available to the Group. There is also an interactive numeric count as to how many participants are currently enrolled in each product listed. If the numeric number next to a product is clicked, a list will expand containing those participants enrolled specifically in that selected product.

A screenshot of the "Products" tab in the Group Enrollment Portal. The navigation bar includes "Employees", "Locations", "Invoices", "Payments", "Products" (highlighted in yellow), "Documents", and "Contacts". A product listing for "Standard Life And Accident Insurance Company" is shown with details: "Product Name THE PREMIUM SAVER PLAN", "Family PREMIUM SAVER", and "Type SUPPLEMENTAL MEDICAL". A "more information..." link is visible. A green box with a red arrow points to the "more information..." link, containing the text: "Click this more information button to expand a summary of benefits to distinguish product differences if more than one are listed for a group". Another green box with a red arrow points to a "11 Enrolled" button, containing the text: "This is an interactive feature. If you had multiple products, you can click this number to show you how many are actively enrolled in that product listed next to it". A green "Active" status indicator is also visible.

## THE DOCUMENTS TAB

The next tab is called the Documents Tab and if you have any documents from our company such as a lapse notice or rate increase letter or any other form of correspondence, you will find that document placed in this section.

A screenshot of the "Documents" tab in the Group Enrollment Portal. The navigation bar includes "Employees", "Invoices", "Payments", "Products", and "Documents" (highlighted in yellow). A document entry is shown: "Lapse Notice | Date Posted: 11/1/2013 | View Document". A green box with a red arrow points to the "View Document" button, containing the text: "Click here for a PDF version of the correspondence to open".



The HR Administrator is the only person capable of adding contacts to their group portal. The Administrator can also grant roles under the “Contacts” Tab. As the “Super User”, you can add as many users as you would like. It is important to know, adding a contact is a two-step process. First, add the contact. Once they appear in the drop-down under “Contacts”, you must click on the contact you just created and grant them a role. When you click “Send Invitation”, the invitation will be sent to them automatically via email. Below are the steps to create a new contact in your portal.

The screenshot shows the "Group Contact Details" form in a web portal. The form is divided into two main sections. The top section contains input fields for "First Name", "Middle", "Last Name", "Phone Number", and "Email Address". A green button labeled "Save Group Contact Details" is located below these fields. The bottom section contains a "Role of this User" dropdown menu and a list of roles with their descriptions. A blue button labeled "Send Invitation" is at the bottom left. Three numbered callouts (1, 2, and 3) are overlaid on the form, providing instructions for each step of the process.

**1** First: Create the contact's name and fill in their information. Once you've created them as a contact they will be listed on your contacts tab. GO BACK INTO THEIR NAME and proceed to step two.

**2** Second: Issue the role you would like them to have to your portal.

**3** Third: Send them an invitation to create their own Username/Password to your site and gain access

Finance/Accounting	Ability to view invoices, change or update payment methods or add accounts and View payment history
HR Administrator	Day to Day operations within the portal. Add/Change/Term Employee tab/locations tab/reports tab/products tab/ contacts tab Not access to: invoice/payment/accounts
Read Only	View everything, but have no abilities to edit or add/change/term anything

Send Invitation Upon clicking the create button, a notification email will be sent to the email address used above detailing instructions on how to change their password and log in to the MWG Group Portal.

## To create a contact follows these steps:

- 1) Click on the “Contacts” tab.
- 2) Click on “New Contact” and complete the required data.
- 3) Click the “Home” icon to exit. Click the “Contacts” tab and the new contact will be listed.
- 4) Click on the contact's name and assign a role. The list of role descriptions is located next to the role drop-down option box. There are only three roles available at this time.



- 5) Click "Send Invitation".
- 6) You cannot *DELETE* a contact, however, you may *REVOKE* the contact's portal usage which will instantly discontinue their username/password and access to your group portal.

**Q: How do I terminate an employee or a dependent from a product they are enrolled in with our group? What steps do I take for both scenarios?**

A: Here are the two scenarios and steps to terminate a person from a group product.

**On a participant level:**

- 1) Log into the portal. Click the "Home" icon by the company name and it will expand the toolbar options.
- 2) The "Employees" tab will list all employees in the company.
- 3) Click on the employee's name in which you want to terminate a product.
- 4) Once their screen opens, click "*Enrolled Products*" to view the active products. It will display also display a green "Active" button and a red "Terminate" button.
- 5) Click the red "Terminate" button. You will see a calendar which will allow you to choose the 1<sup>st</sup> of the current billing month, the 1<sup>st</sup> of the following month or the 1<sup>st</sup> of the next month.

Example: If the date you log in is October 24<sup>th</sup> and you click the term button, it will show October 1<sup>st</sup>, November 1<sup>st</sup> and December 1<sup>st</sup> as your only options to term. It will ask you to *confirm this termination*. If you click "Terminate" in error, you must call Customer Service at **888.859.3795**. Due to possible carrier restrictions Retro Terms are not allowed to be made on the group portal. You will need to reach out to [groupaddsandchanges@morganwhite.com](mailto:groupaddsandchanges@morganwhite.com) for consideration of a retro term.

**The same termination process applies to the dependent level:**

- 1) Log into the portal. Click the "Home" icon by the company name and it will expand the toolbar options.
- 2) Click on the "Employee" tab
- 3) Find the employee which has the dependent you are looking to terminate and click their name
- 4) Click on the "Dependents" tab
- 5) Click on the name of the dependent to terminate
- 6) Click "*Enrolled products*"



- 7) Click the **red** "Terminate" button. You will see a calendar which will allow you to choose the 1<sup>st</sup> of the current billing month, the 1<sup>st</sup> of the following month or the 1<sup>st</sup> of the next month.

Example: If the date you log in is October 24<sup>th</sup> and you click the **red** term button, it will show October 1<sup>st</sup>, November 1<sup>st</sup> and December 1<sup>st</sup> as your only options to term. It will ask you to *confirm this termination*. If you click "Terminate" in error, you must call Customer Service at **888.859.3795**. Due to possible carrier restrictions Retro Terms are not allowed to be made on the group portal. You will need to reach out to [groupaddsandchanges@morganwhite.com](mailto:groupaddsandchanges@morganwhite.com) for consideration of a retro term.

**Reinstate:** You can re-enroll someone, however, an allowable time frame is built into the enrollment option based on carrier restrictions for terming/enrolling. This "Enroll" button will only become active after the allotted time frame required by the carrier is satisfied. There is a 60-day from termination window on this procedure in the portal.

We appreciate your feedback. Any comments or technical issues which may arise can be emailed to [portalhelp@morganwhite.com](mailto:portalhelp@morganwhite.com).

## FAQ's

**Q: What is the Group Enrollment Portal Web Address/URL?**

A: [groups.mwadmin.com](https://groups.mwadmin.com) (no www prior to the address)

**Q: How do I register for the Group Portal?**

A: Go to [groups.mwadmin.com](https://groups.mwadmin.com) and enter your group number. The group number is located on your invoice next to your company name or by calling a Morgan White Group (MWG) Billing Specialist at 800-800-1397. Delete the "0" place holder and enter your group number. You will be prompted to confirm the email address of the group administrator. If the email address is not correct, contact a MWG Billing Specialist. If the email address is correct, click "Continue". A confirmation email will go to the group administrator's email address. The administrator must click the registration code within the email to complete registration by creating a username and password.

**Q: I registered my group, but I don't remember my username/password. What do I do?**

A: Log into [groups.mwadmin.com](https://groups.mwadmin.com) and select "Forgot Password". In order to receive a "reset password" link, you will be asked to enter the email address tied to the username. You can also call a MWG Billing Specialist at 800-800-1397. They can provide you with the username and send you a "reset password" link from our system.

**Q: Do you store usernames or passwords?**

A: For your security, MWG only stores usernames. We **do not** store passwords. If you forget your password, contact a MWG Billing Specialist at 800-800-1397 in order to receive a link to reset your password.

**Q: Am I required to change my password after a certain amount of time?**

A: No. Once your password is set, it can be used indefinitely.

**Q: Only one person (the Group Administrator/Billing Specialist on file) can access the portal with Super User role abilities. What if we have multiple people we want to grant access to make changes?**

A: Yes, for security purposes, only the group administrator may register within the group portal and have super user abilities. Once the administrator is registered, they can add and grant access to as many contacts as they would like. Adding a contact is a two-step process. First, under the "Contact" tab, add the new contact. Next, click on the newly created contact and send an email invitation with the assigned role you wish to grant them. MWG does not store information for contacts. Any calls we receive regarding questions about contacts will be redirected to the group administrator who created the contact. Although a contact **cannot be deleted**, their portal access may be **revoked** at any time.

**Q: When a user logs into the Group Portal and makes changes/revisions/updates, how long does it take to reflect the changes in MWG's system?**

A: The change is reflected instantly.

**Q: When a user logs into the Group Portal and makes changes/revisions/updates, how long does it take to show in the carriers system (Delta Dental, MWG Dental, AmFirst Dental, Standard Life Dental, Renaissance, EHealth, All vision carriers)?**

A: At the end of each week, a file is sent to the carriers with updated information. Member eligibility is reflected the following week. We recommend any additions, changes, or terminations for these carriers be completed **before Thursday at 10 am** each week. This may change due to Holidays.

**Q: Why does the "Employee" tab have more employees listed than what is currently active on the plan?**

A: The "Employee" tab lists every employee (*active or terminated*) ever enrolled. To view only those currently enrolled in the plan and considered active members, click on the "Products" tab and click on the interactive # enrolled for the plan you wish to view. All members must be entered in the portal in order for the "Reporting" tab to be accurate as you filter through the *active/termed* featured reports.

**Q: How do I add users to my contacts list in order for them to utilize features in our portal? How many can I add?**

A: As a Super User, you have full access to your portal's functions. You are also the only one who can add an unlimited amount of users who can utilize the various roles you assign. Your portal will auto-populate with contacts already in our system. To add users:

- 1) Go to the "Contacts" tab and click "Add New Contact". Complete the required information.
- 2) Under the "Contacts" tab, locate the contact you created, and assign them a role.
- 3) Click the "Send Invitation" button.

**To delete a user: *A contact cannot be deleted.*** However, you can revoke their access to the portal at any time.

**Q: How do I view invoices?**

A: On the home page, select the "Invoices" tab. Invoices can be sorted by invoice number, amount, and status, pay period, due date, location, or invoice created. Or you can type in the "Filter By" box to locate the invoice you are looking for. The invoices are in PDF format. To the far left, in the PDF column, click on the icon next to the invoice to view. Only the past two years of available invoices can be pulled into the portal at this time. If you need an invoice prior to December 2010, contact your MWG Billing Specialist. If you've created a user and they can't view an invoice PDF, go to the "Contacts" page, click on "Manage Portal Access" next to that contact's name, and confirm you've given them permission to view invoices.

**Q: How do I edit a group location?**

A: On the home page, the “Locations” tab allows you to edit all locations except the “O Main” location. Currently, you are not able to add a location without calling MWG customer service. Soon, groups with one or more existing locations will be able to add an additional location and associate members to that location.

**Q: How do I add or change a member’s location?**

A: Click the member’s name and the associated demographics will be displayed. The location menu is located at the top. Select the correct location and click “Review Changes”. On the next screen, the change will be highlighted in bold lettering as confirmation. If correct, click “Save Changes”. Once you’ve confirmed the accuracy of the change, a confirmation statement will appear.

**Q: How do I add an employee?**

A: On the “Employees” tab, click the blue “Add Participant” button on the right side of the page. Once you complete the required information the employee will be added. Click the employee name once it is added to the list. You may need to refresh the page to view. Now, you must ENROLL them in a product. To do this, click on their name, click “Available Products”, and click the blue “Enroll” button. Refresh the page and click their name again. Finally, click “Enrolled Products” to see the employee’s name listed.

**Q: We have products for our group which require underwriting for enrollment. Are we still able to utilize the group portal?**

A: Yes. The portal has valuable features such as *invoices* and *enrollment totals* which will be beneficial to you as the administrator. You can also term groups in the portal. However, enrollment will not be allowed for these specified products due to the underwriting process. That button is disabled with a pop-up notifying you to submit the paper application by email displayed for the enrollment process to begin.

**Q: I terminated an employee in error. How do I reactivate the member?**

A: You cannot reactivate an employee within the portal. To reactivate a member, email [groupaddsandchanges@morganwhite.com](mailto:groupaddsandchanges@morganwhite.com). In the email, ask to reactivate the member with no break in coverage.

**Q: How do I terminate an employee or a dependent from a product they are enrolled in within our group? What steps do I take for both scenarios?**

A: Here are the two scenarios and steps to take to term a person from a group product.

**On a Participant level:**

- 1) Log into the portal. Click the *Home* icon by the company name and it will expand the toolbar options.

- 2) The “*Employees*” tab will list all employees within the company.
- 3) Click on the person’s name for whom you want to terminate a product.
- 4) Once their screen opens, click on “*Enrolled Products*”. It will display the enrolled product for that participant. It will also display a green “*Active*” button and a red “*Terminate*” button.
- 5) Once you click the red “*Terminate*” button, a calendar will pop up and allow you to choose the 1<sup>st</sup> of the current billing month, the 1<sup>st</sup> of the following month or the 1<sup>st</sup> of the next month.

Example: If the date you log in is October 24<sup>th</sup> and you click the “*Term*” button, it will show October 1<sup>st</sup>, November 1<sup>st</sup> and December 1<sup>st</sup> as your only options to term. You will be asked to “*Confirm this Termination*” by clicking “*Confirm*”. If it is in error, call customer service at **888-859-3795**. Due to possible carrier restrictions retro terms are not allowed within the group portal.

- 6) Reinstatement: Although you can re-enroll or reinstate someone, it is important to note there is an allowable time frame built into the enrollment option based on Carrier restrictions for terming and enrolling. This “*Enroll*” button will only become active after the allotted time frame is satisfied required by the Carrier. After termination, there is a 60-day window to complete this procedure in the portal.

#### On the Dependent level:

- 1) Log into the portal and click on the “*Employee*” tab.
- 2) Find the employee with the dependent you are looking to terminate and click their name.
- 3) Click on the “*Dependents*” tab then click on the name of the dependent to terminate.
- 4) Click on “*Enrolled products*”. Here you will see the product in which they are enrolled with a green “*Active*” button and a red “*Terminate*” button option. When you click the red “*Terminate*” button, a calendar will pop up which allows you to choose the 1<sup>st</sup> of the current billing month, the 1<sup>st</sup> of the following month or the 1<sup>st</sup> of the next month as your term options.

Examples: If the date you log in is October 24<sup>th</sup> and you click the “*Term*” button, it will show October 1<sup>st</sup>, November 1<sup>st</sup> and December 1<sup>st</sup> as your only options to term. You will be asked to “*Confirm this Termination*” by clicking “*Confirm*”. If it is in error, call customer service at **888-859-3795**. No retro terms are allowed in the group portal.

- 5) It will ask you to *confirm this termination* and they can click *confirm*. If it is in error, you must call in to customer service **888-859-3795**. Due to possible carrier restrictions retro terms are not allowed within the group portal.
- 6) Reinstatement: Although you can re-enroll or reinstate someone, it is important to note there is an allowable time frame built into the enrollment option based on Carrier restrictions for terming and enrolling. This “*Enroll*” button will only become active after the allotted time frame is satisfied required by the Carrier. After termination, there is a 60-day window to complete this procedure in the portal.