USER MANUAL

CLIENT PORTAL

POINT C (ASPIRANT)

Table of Contents

1. Introduction

Client Portal is used by clients (human resources, benefits, and wellness managers), brokers, and plan administrators. According to your implementation a variety of features are enabled.

2. Login to Client Portal

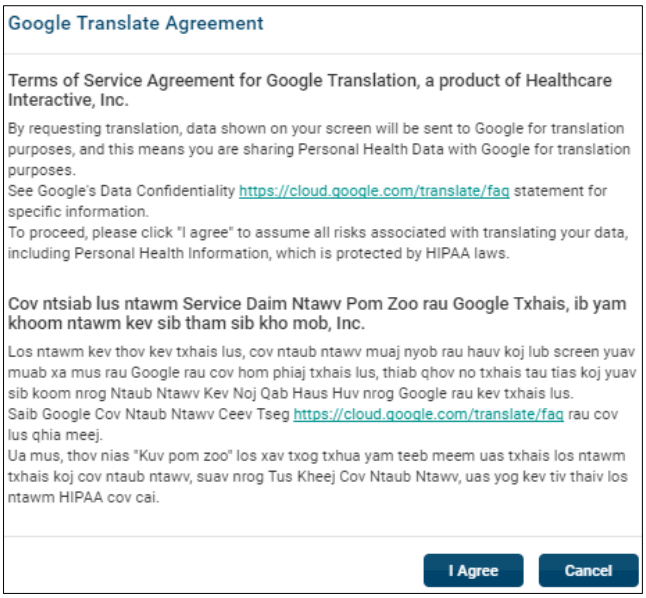
1. Go to: https://portal.aspirant.us
2. Enter **User Name** and **Password** and click the **Login** button to login to client portal.
3. Tabs and portal features will be displayed based on your eligibility and access.

4. Logout from Client Portal: From the **Home** Page, click the Logout link on the top right

2.1 Multilingual Translation

Multiple language translation is supported using Google Translate. If you need access in a language other than those shown, please alert your Account Manager.

After login, choose the desired language on the top right. By default, English is selected. When you choose any other language for the first time, you need to accept the Google Translation Agreement shown below:



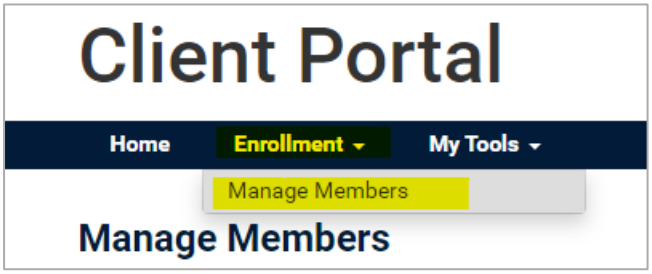
2.1 Help

You can click Help button 

on top right corner to download the Client Portal User Guide in PDF format.

3. Enrollment Menu: Manage Members

The HR representative of any organization can maintain, manage, add, and make corrections to employees and their dependent(s)' Enrollment-related information.



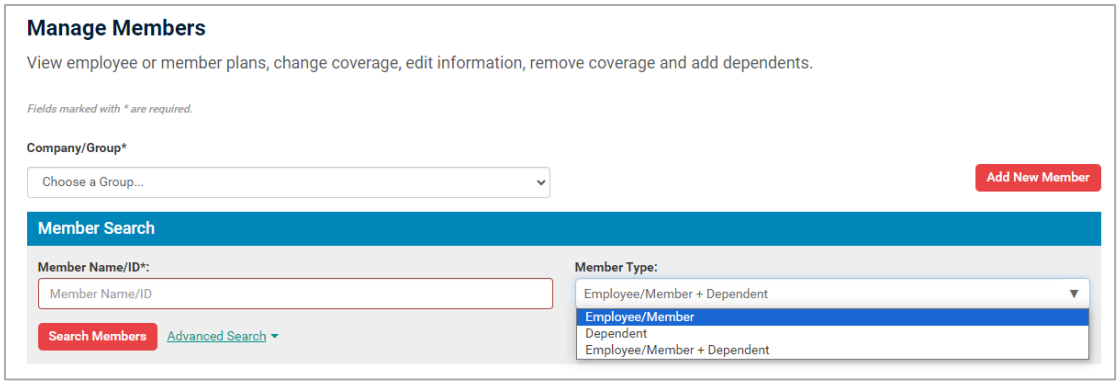
Users may select the Company / Group, then search and review members' enrollment, claims, and more.

You can also make changes to their selected plans and coverage based on submitted requests to add new dependents, edit information for existing dependents, and make changes to employees' profile.

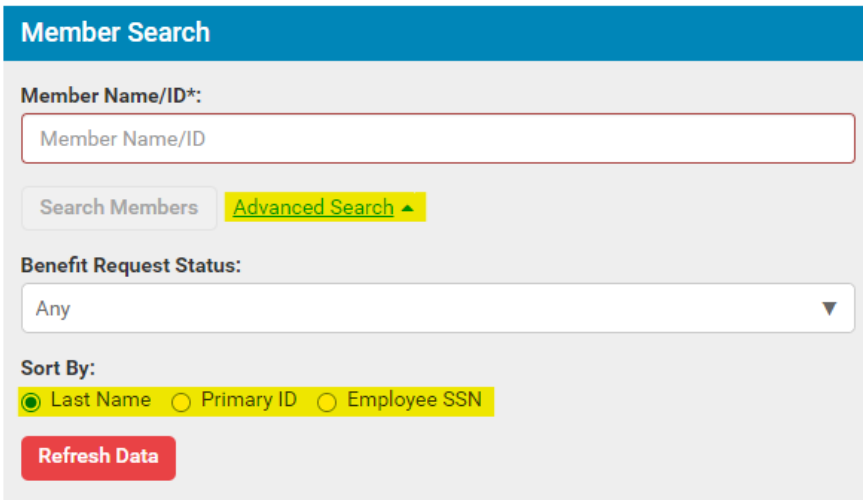
3.1. Search Member Details

You can search for members by adding required filter criteria:

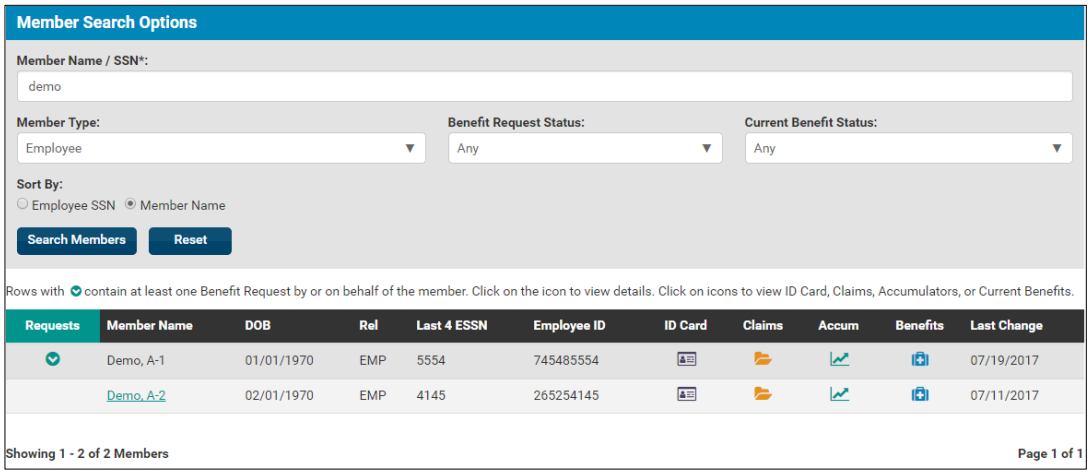
1. Select the **Company/Group** to search for members within that Company/Group.
2. Enter **Member Name** or **SSN**.
3. *Optional:* Choose **Member Type**, **Benefit Request Status** and **Current Benefit Status**.
    a. ***NOTE**: If you wish to search for Dependents / Spouses, you must change the Member Type to include these individuals.*



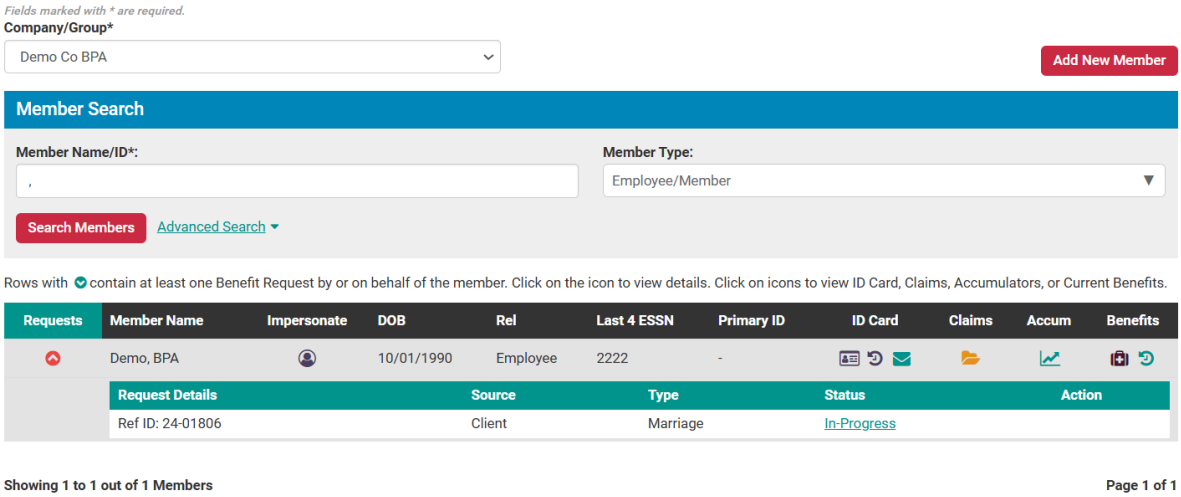
4. *Optional: In **Advanced Search**,* Choose **Sort By** option: Employee SSN/ Member Name.



5. Click the **Search Members** button and the result will be displayed as shown below. Click **Reset** button to remove the added filter criteria:

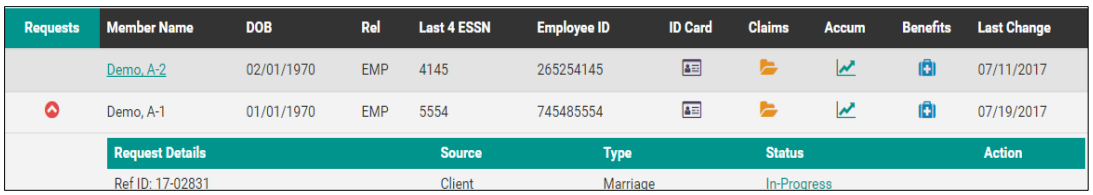


In **Search Result** grid:



- **Member Name** = A link to a) view member details and enrollments or, b) begin an enrollment request.
- **DOB** = Date of birth of the member.
- **Relation** = The relationship of member: EMP for Employee, SPO for Spouse, DEP for Dependent
- **Last 4 ESSN** = The last 4 digits of employee's SSN number.
- **Employee Id** = Another unique ID of employee.
- **ID Card** = Click icon to view the ID card of the member.
- **Claims** = Click folder to view the In Process claims, Medical claims and Pharmacy Claims of the member. Please refer section 2. Claim Status for more details.
- **Accum** = Click icon to view the accumulators related to current and past health plan enrollments. Please refer section 3.0 Accumulators for more details.
- **Benefits =** Click icon to view the current Benefit Summary of member. Please refer section 4.0 Benefits for more details.

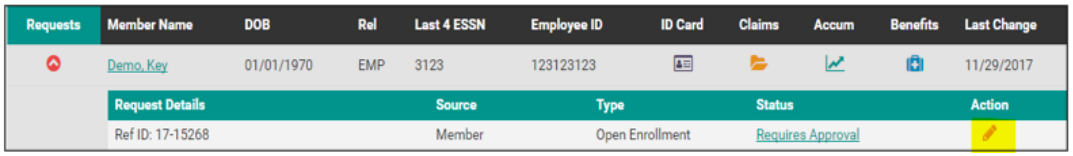
Click the **red down arrow** to view more details for the member. An arrow will be displayed next to members' names if a request exists.



In **Request Details** grid:

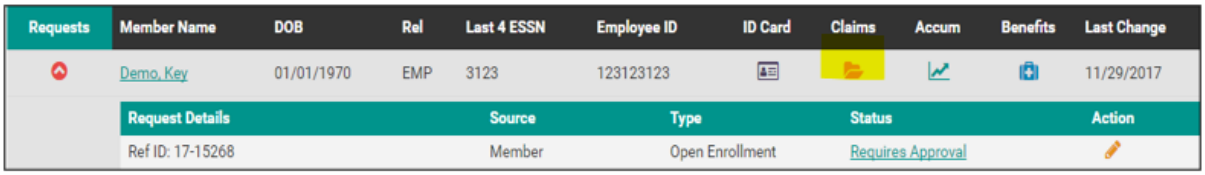
- **Request Details** = Project id.
- **Source** = Client or member from where request is submitted.
- **Type** = Event Type, such as- marriage, divorce, birth of child etc.
- **Status** = Status of enrollment process for the member

If enrollment request is submitted but not approved, then **Edit Enrollment** pencil icon will be displayed under **Action** as shown below:



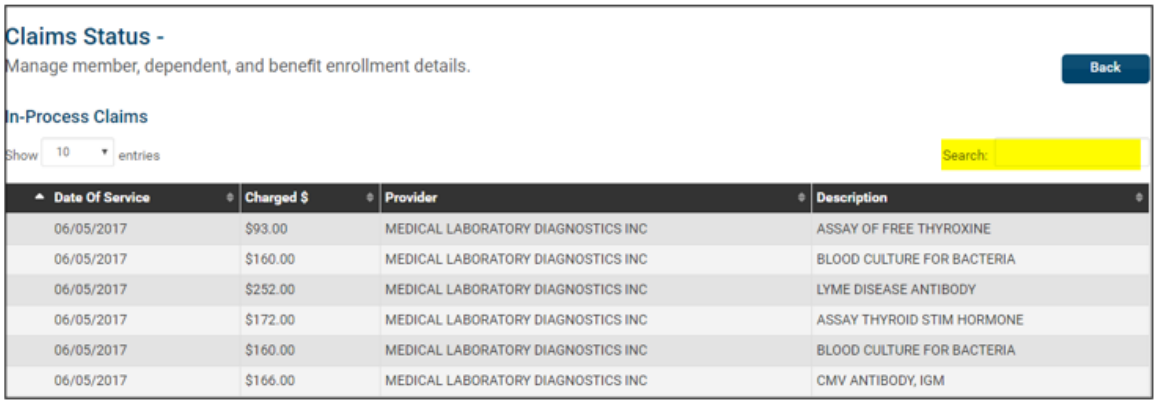
3.2 Claims Views

Claim Status window shows the In Process, Medical, Prescription etc. claims of the member. Click the **folder** icon under the **Claims** header.



3.2.1 In-Process Claims Views

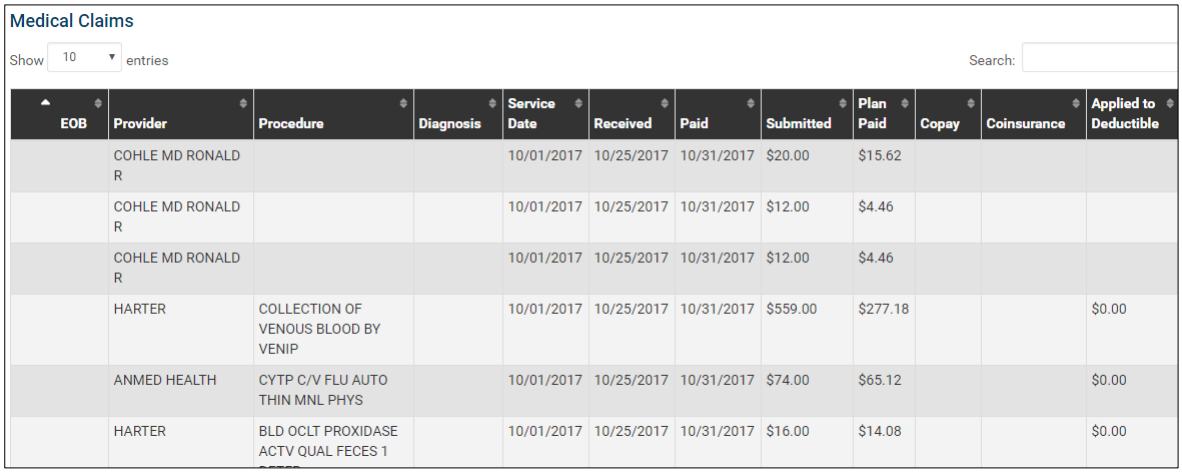
You can search for any claim by entering any details in **Search** box. Sorting can also be applied on columns by clicking arrows.



In above grid,

- **Date of Service** = Date on which claim was passed
- **Charged $** = Amount of claim charge
- **Provider** = Provider of the claim
- **Description** = Description of claim

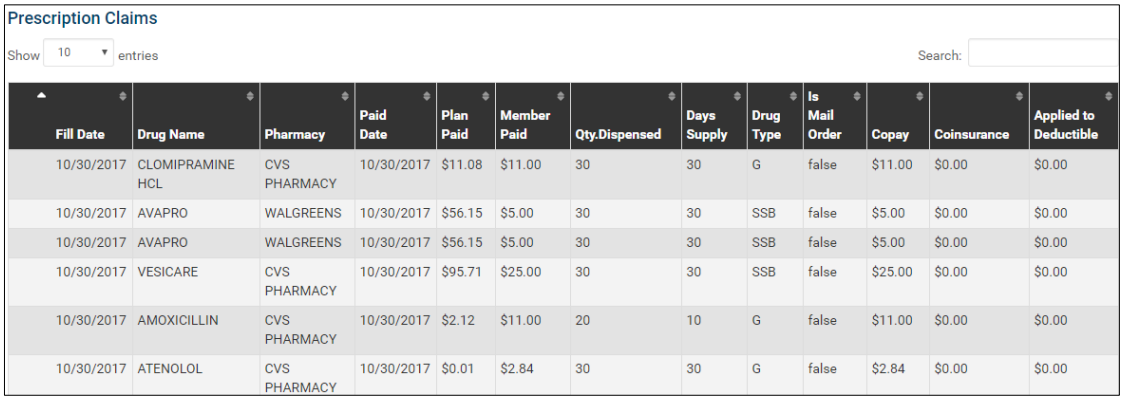
3.2.2 Medical Claims Views



In above grid,

- **EOB** = Explanation of Benefits sent to members, and will display as an icon in this column, where available
- **Provider** = The Provider of medical services who submitted the claim
- **Procedure** = Procedure listed on the claim
- **Diagnosis** = Disease for which claim was submitted
- **Service Date** = Date on which healthcare service was incurred
- **Received** = Received date of claim
- **Paid** = Date on which claim was paid
- **Submitted** = Amount of $ the provider requested on the claim
- **Plan Paid** = Amount paid for medical plan
- **Co-pay** = Co-payment paid by the member on the claim
- **Coinsurance** = Percentage of costs of a covered health care service, member pays after paying the deductible
- **Applied to Deductible** = Amount of the claim applied to the member's deductible, if applicable

3.2.3 Prescription Claims Views



Prescription Claims

Show 10 entries Search:

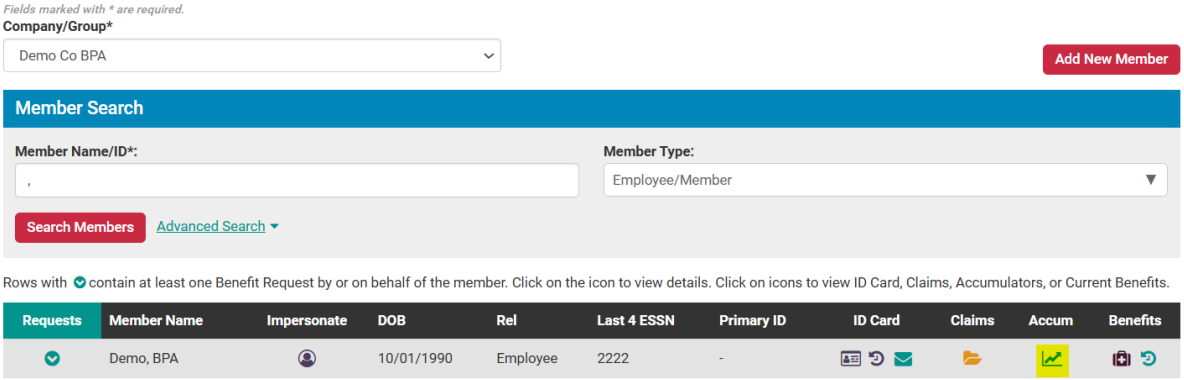
Fill Date	Drug Name	Pharmacy	Paid Date	Plan Paid	Member Paid	Qty.Dispensed	Days Supply	Drug Type	Is Mail Order	Copay	Coinsurance	Applied to Deductible
10/30/2017	CLOMIPRAMINE HCL	CVS PHARMACY	10/30/2017	$11.08	$11.00	30	30	G	false	$11.00	$0.00	$0.00
10/30/2017	AVAPRO	WALGREENS	10/30/2017	$56.15	$5.00	30	30	SSB	false	$5.00	$0.00	$0.00
10/30/2017	AVAPRO	WALGREENS	10/30/2017	$56.15	$5.00	30	30	SSB	false	$5.00	$0.00	$0.00
10/30/2017	VESICARE	CVS PHARMACY	10/30/2017	$95.71	$25.00	30	30	SSB	false	$25.00	$0.00	$0.00
10/30/2017	AMOXICILLIN	CVS PHARMACY	10/30/2017	$2.12	$11.00	20	10	G	false	$11.00	$0.00	$0.00
10/30/2017	ATENOLOL	CVS PHARMACY	10/30/2017	$0.01	$2.84	30	30	G	false	$2.84	$0.00	$0.00

In above grid,

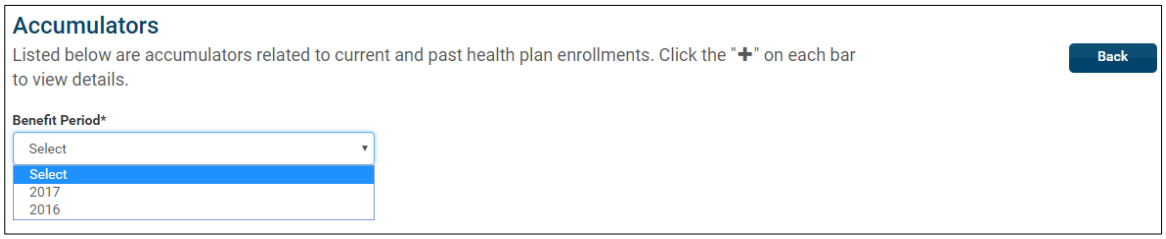
- **Fill Date** = Date the prescription was filled by the pharmacy
- **Drug Name** = Name of the drug
- **Pharmacy** = Name of pharmacy from which drugs were dispensed
- **Paid Date** = Date the claim was paid
- **Plan Paid** = Amount paid for the claim by the plan.
- **Member Paid** = Amount paid by member on the claim
- **Qty. Dispensed** = The dispensed quantity of drug
- **Days supply** = Number of days the drug fill/refill is prescribed for
- **Drug Type** = Type of drug
- **Is Mail Order** being a flag that shows whether the order of drug is given by mail or not. It has **True** or **False** values
- **Co-pay** = Co-payment paid by the member, if applicable
- **Coinsurance** = Percentage of costs paid by the member, after paying the deductible
- **Applied to Deductible** = Amount of the claim that applies to the deductible, if applicable

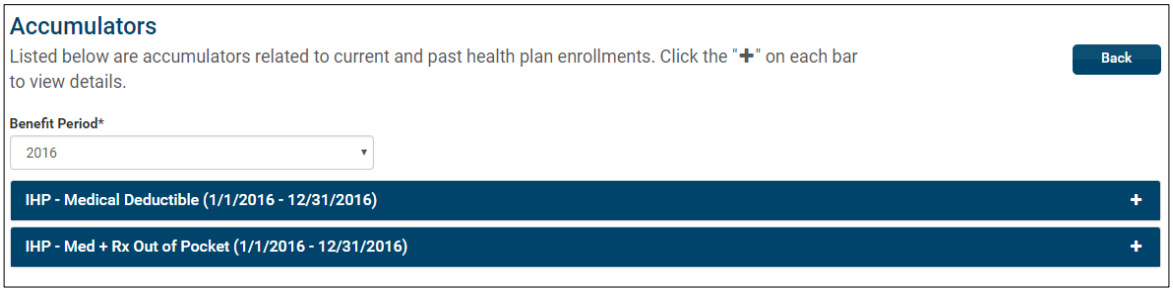
3.4 Accumulators Views

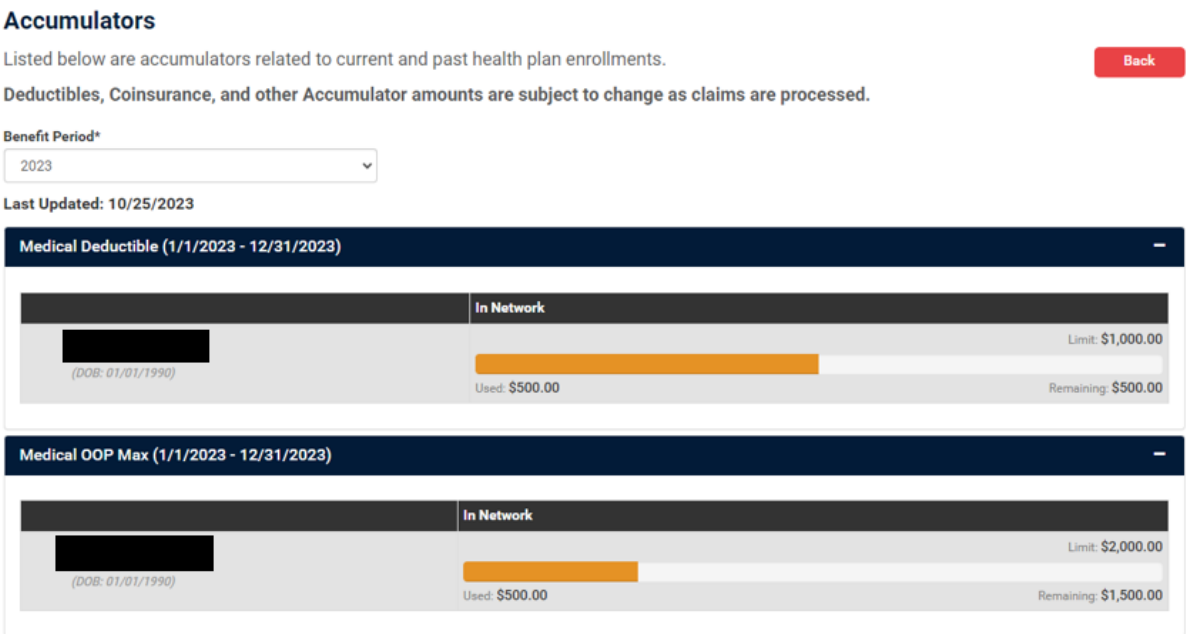
Accumulators window shows the accumulators related to current and past health plan enrollments. According to the plan and TPA configuration, this may include deductibles, co-insurance, OOP maximums, visit counts, etc. Click the **graph icon** under the **Accum** header.



You can choose the **Benefit Period** for which you want to view the accumulators. Expand the files to view the details. By clicking on the (+) plus sign.





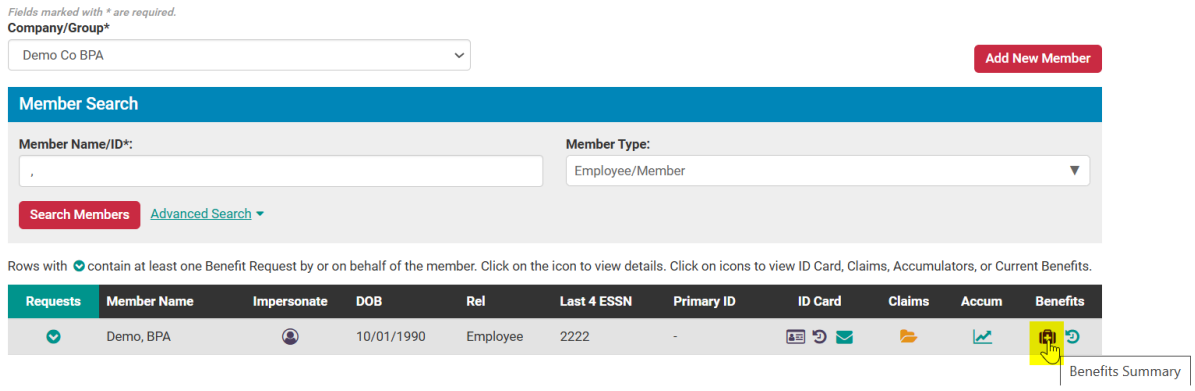


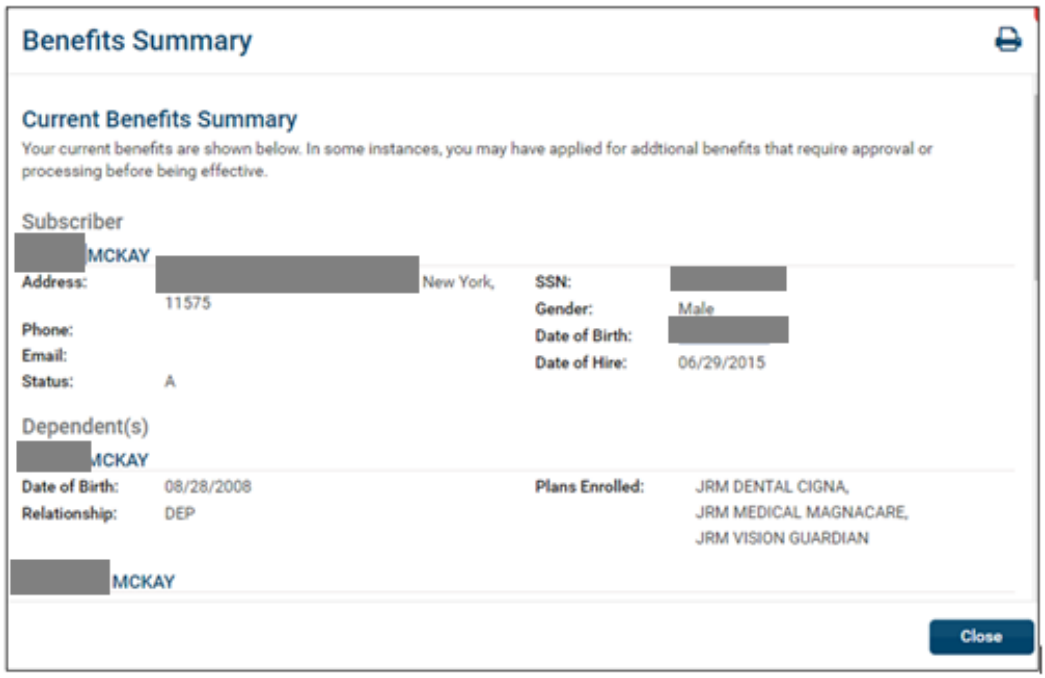
In above window,

- **In-Network** = A provider or facility that's contracted with your insurer to provide services at an agreed-upon rate
- **Out-of-Network** = A provider which has not contracted with your insurance company for reimbursement at a negotiated rate.
- If a member is enrolled with Dependents, a Family accumulator will likely display, showing how family members' claims are accumulating as per the plan design, but if the member is enrolled in the Employee Only tier, no "Family" accumulator is relevant or displayed.

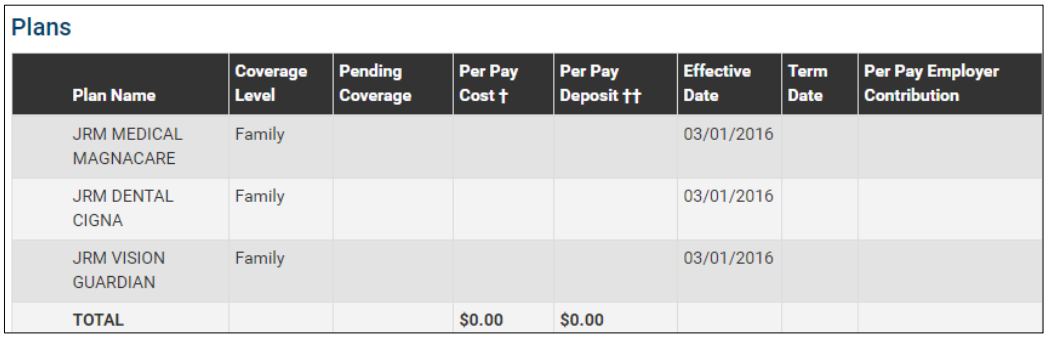
3.5 Benefits Views

The Benefits window shows the current benefit summary of the member, along with their dependent enrollments. Click the **suitcase** icon under **Benefits** header.





Plan details are displayed below.



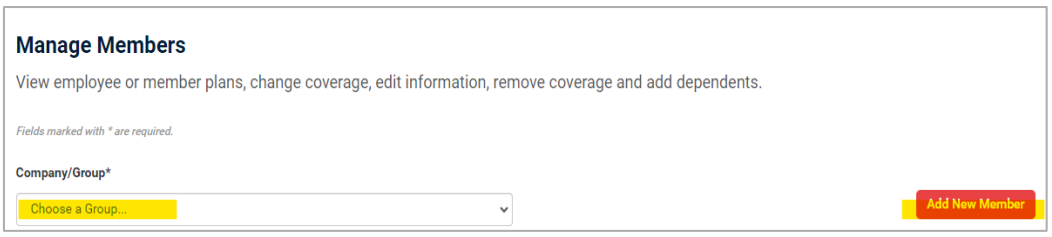
Plans

Plan Name	Coverage Level	Pending Coverage	Per Pay Cost †	Per Pay Deposit ††	Effective Date	Term Date	Per Pay Employer Contribution
JRM MEDICAL MAGNACARE	Family				03/01/2016		
JRM DENTAL CIGNA	Family				03/01/2016		
JRM VISION GUARDIAN	Family				03/01/2016		
TOTAL			$0.00	$0.00			

4. Adding New Members and Elections

4.1 Add the Member

Under **Manage Members**, Select the **Company/Group** of where to add the member. Click the **Add New Member** button on the top right. This will add a new member to the selected Company/Group.



4.2 Section 1 – Demographics

Enter member demographics details as shown below:

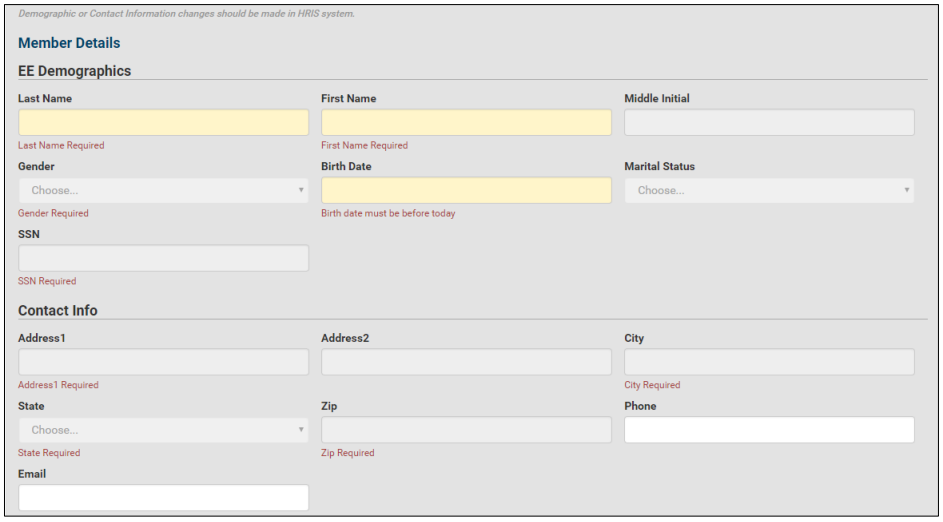
EE Demographics

- Last Name

- First Name
- Middle Initial
- Gender
- Birth Date
- Marital Status
- SSN

Contact Info

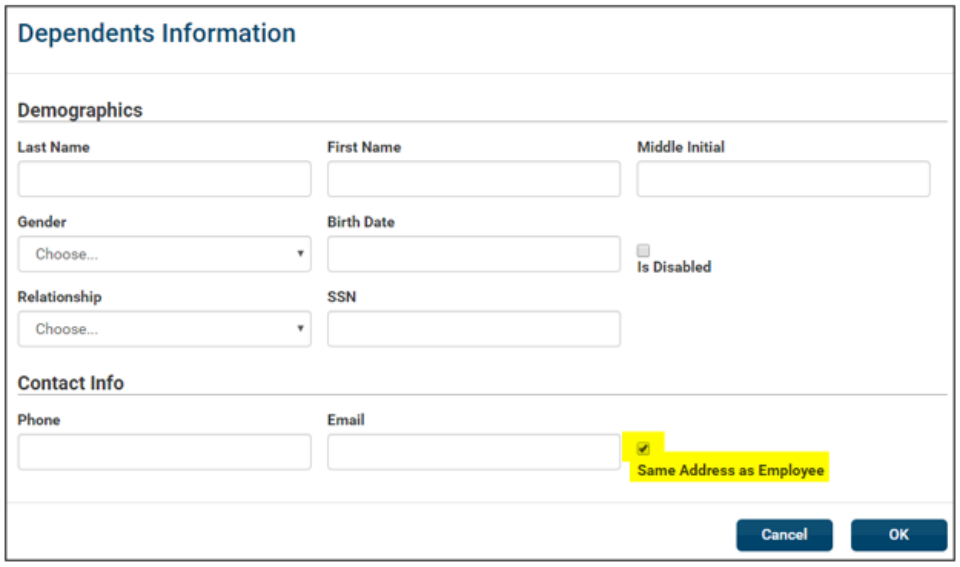
- Address1
- Address2
- City
- State
- Zip
- Phone
- Email



4.3 Add Dependents

Under the Primary Member **Dependents** section, click the **Add** button. You can add one or more dependents. Dependent Information is displayed as read-only if you don't have permission to edit it.

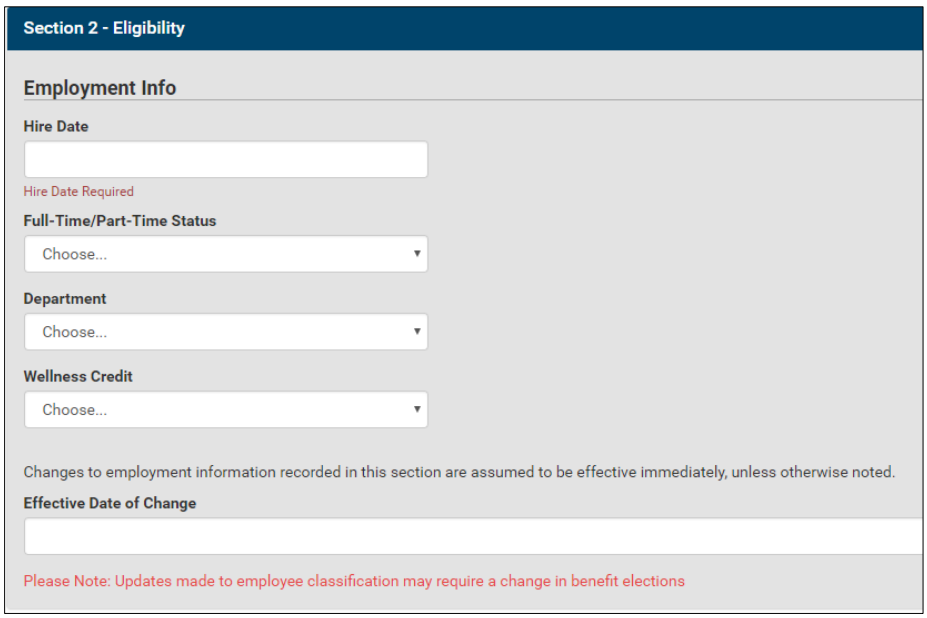
Enter member Dependent demographics details as shown below. Uncheck the box, 'Same Address as Employee,' to enter a dependent with a different address.



4.4 Section 2 – Eligibility

Enter Eligibility details like- Hire Date, Full-Time/ Part-Time Status, Department, Wellness Credits, and Effective Date of Change as shown below. Note that each Company/Group has a specific set of eligibility criteria which are configured.

The Eligibility fields will determine what benefits an employee is eligible for, and which plans display for selection below.

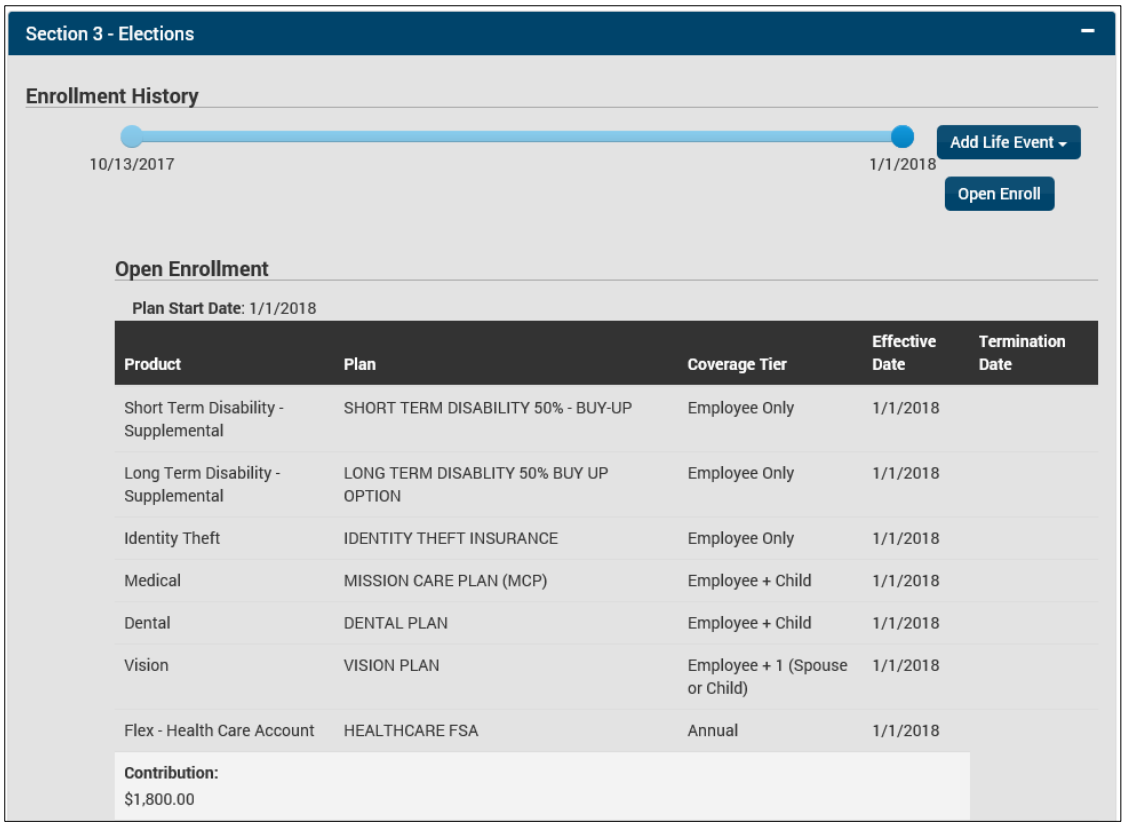


4.5 Section 3 - Benefit Elections

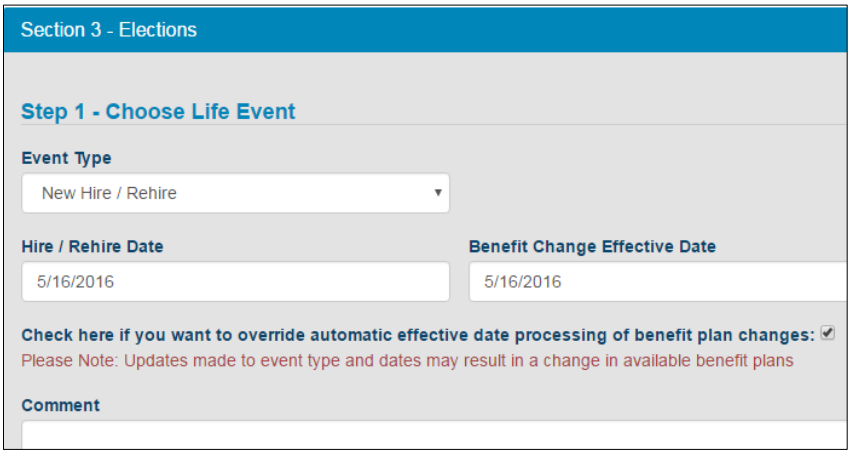
Elections is used to add Qualifying Life Events (QLE). Click on the dots along the timeline to view the event and date; the events and associated enrollments at that date of interest will display below the timeline.

4.5.1 Add a Qualifying Life Event or complete an Open Enrollment by clicking on the appropriate button. You will not be able to edit if you do not have permission to edit.

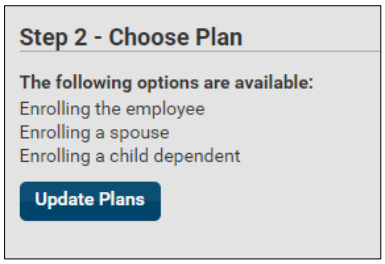
***Note**: Users with administrative override functionality have access to Open Enroll outside of the group's configured open enrollment time window.*



- **Step 1 - Choose Life Event** – review the selected Event Type (New Hire, Rehire, Marriage etc.), then choose the **Event Date** that is the date when the actual life event took place. An example is shown below. Enter **Comments,** if desired. You can override the defined date range if you have permission to do so.

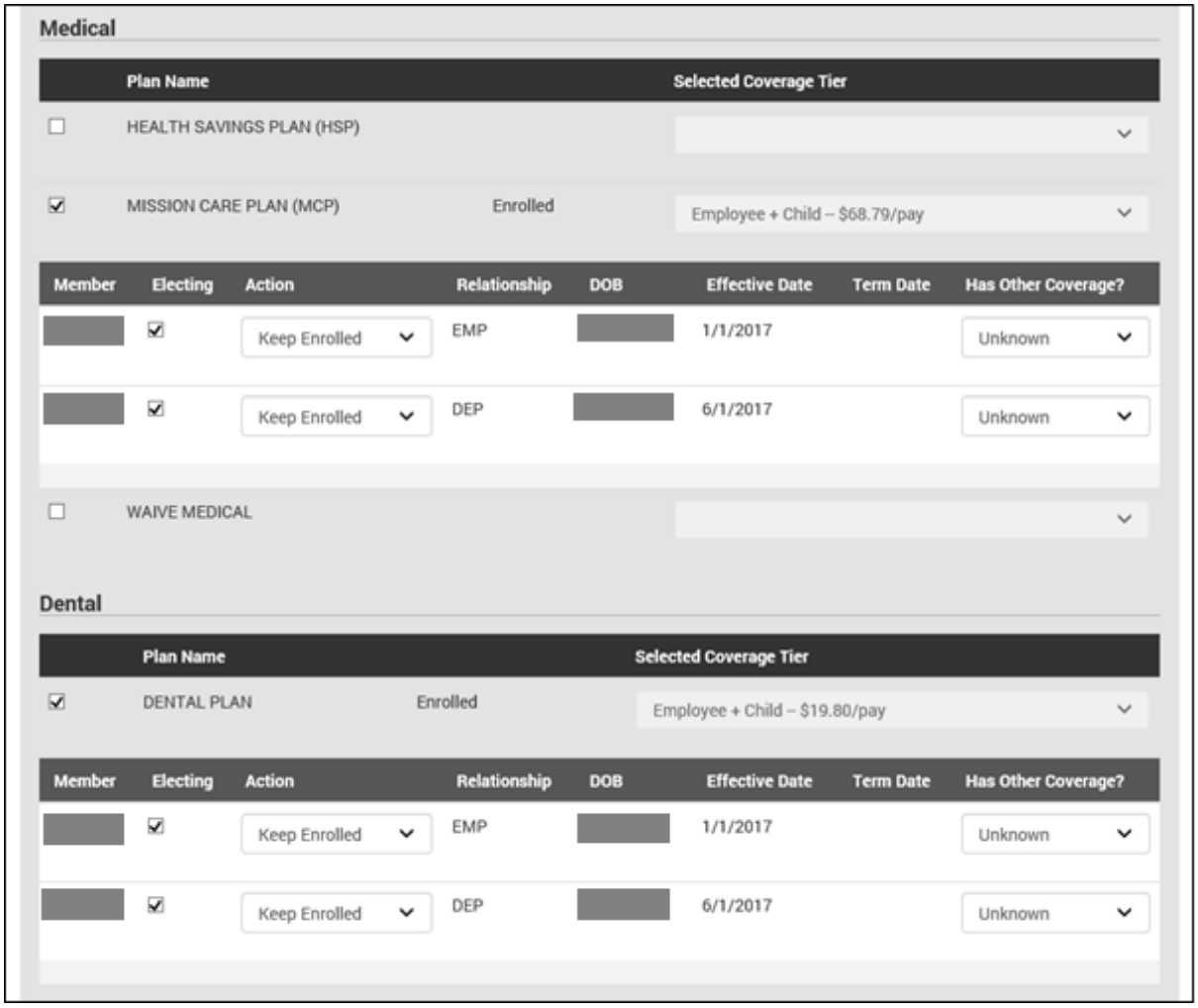


- **Step 2 - Choose Plan** - The options available for the selected Event Type & member eligibility are displayed. To refresh the plans, click **Update Plans**.



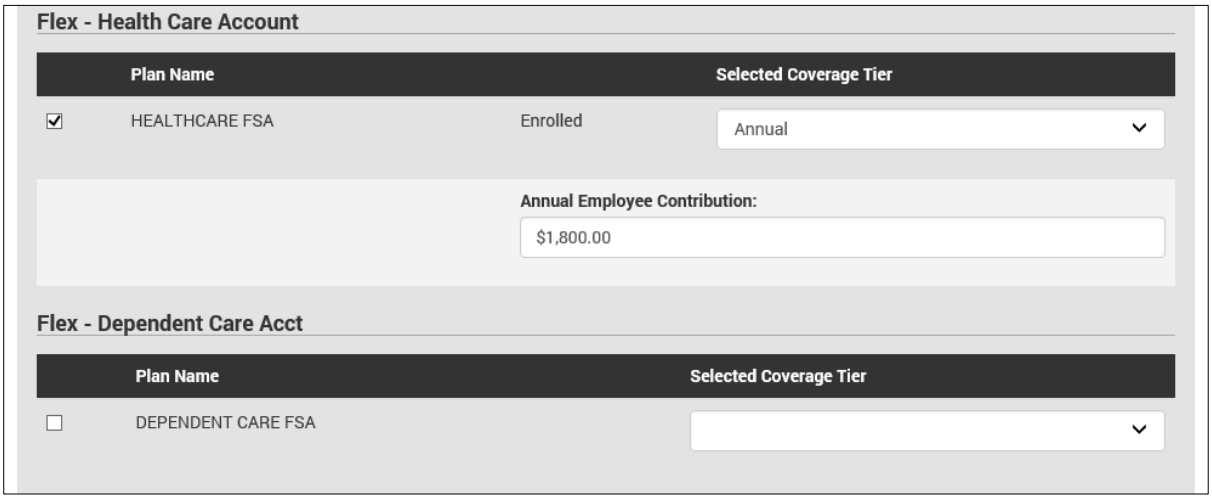
A list of plans available for enrollment now display. Plans will only show for which the current employee is eligible. Plans that are pre-checked means the member is currently enrolled in them, or, they may be required plans for a first-time enrollment.

a. Enroll in a plan by checking the box next to the plan name. In the example below for Medical, Mission Care Plan (MCP) is checked. Now check the names of family members to enrol in the plan. The Tier will be auto-calculated.
    i. For Medical, if you wish to **Waive Medical** coverage, please check the box next to Waive Medical. This is for ACA reporting purposes.
    ii. Other benefits are shown as you scroll down.

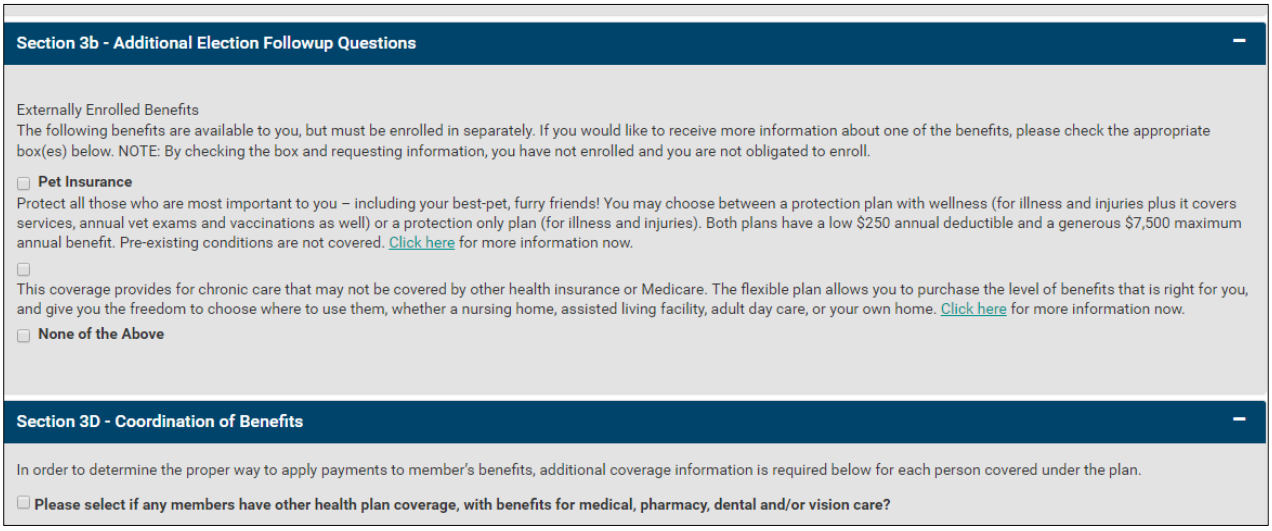


Not all plans are configured to have members enroll in tiers. For example, Flexible Spending Accounts require an annual deposit amount.

iii. To enroll in a plan where a deposit amount is required, again, check the box next to the plan, then type in a deposit or contribution amount.



iv. Worksheets (pre- and post-benefit selection) and coordination of benefits might display depending on the Client rules and configurations.

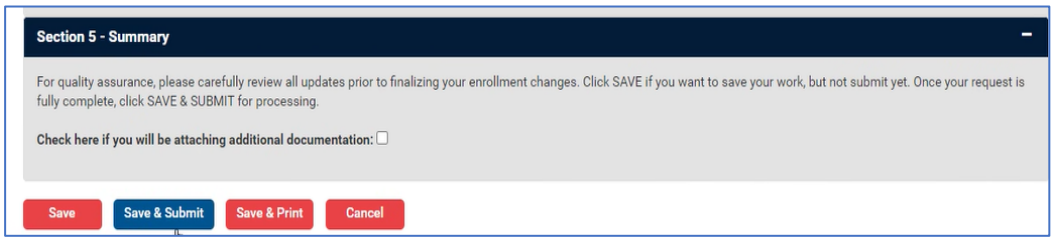


4.6 Section 4 - Summary

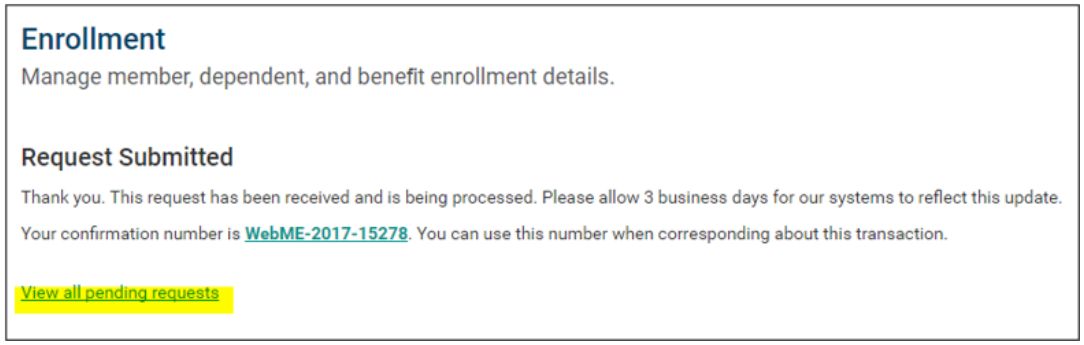
Displays information regarding finishing the request. Review your Member, Dependent, and Benefit Elections.

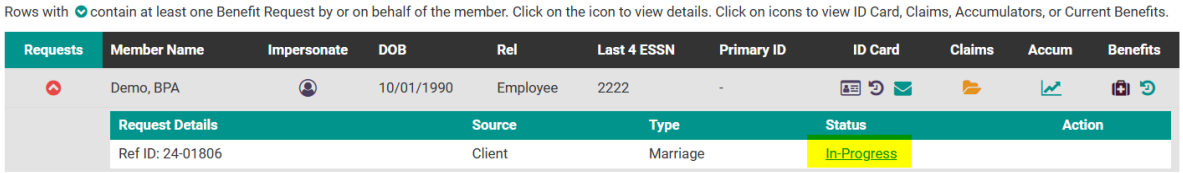
- Click the **Check here if you will be attaching additional documentation** checkbox if you are attaching additional documents.
- *For some Event Types*: Click on the **Create Member Letter** box if you wish to produce a form letter with the new member's RegistrationID (Optional).
    a. The member can use this letter to register for access to the member portal.
    b. The letter can be found under **My Tools** -> **Activities**.
    c. Please note, it may take several minutes before the letter appears in Activities.
- Click the **Save & Submit** for processing.
- Click the **Save** if you do not want to process at this point – you can come back later and complete the task.

- Click **Save & Print** to print the plan details after saving it.
- Click **Cancel** to cancel the updates and NOT save an enrollment project



- If you choose to **Save & Submit**, you will be navigated to the following page:
  Click the **View all pending request** link to view the pending request in the Activities tab. The newly added member will be displayed in Manage Members grid as shown below:



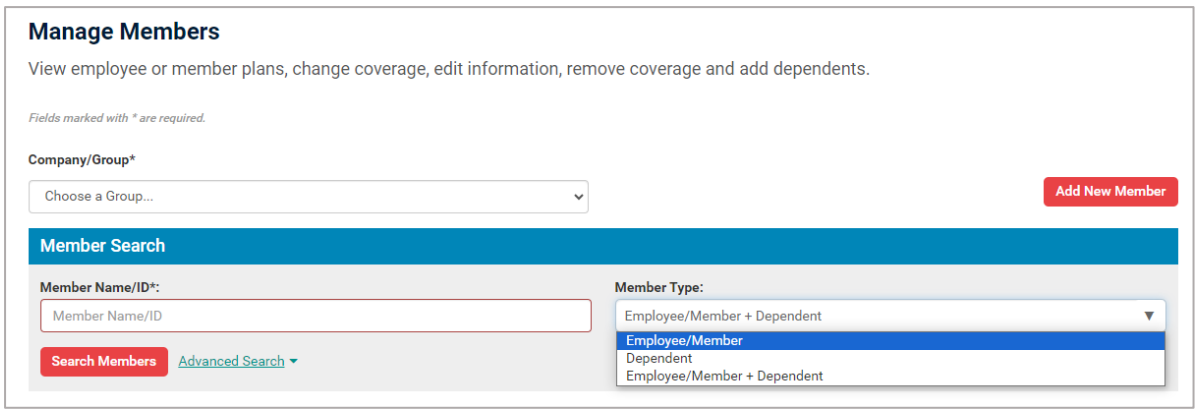


5. Make Changes to Member details

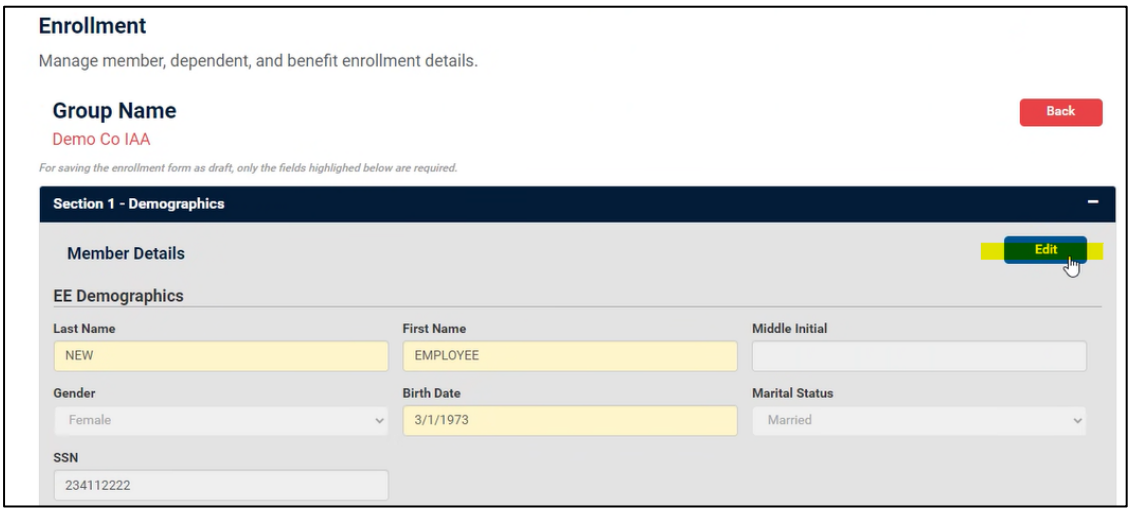
To edit details of any added members and events which include: demographic changes, qualifying life event changes, open enrollments, new hire / newly benefit eligible, terminations, corrections.

5.1 Search for the Member.

In **Manage Members**, Select the **Company/Group**, and enter part of the Employee's name and click the **Search Members** box.



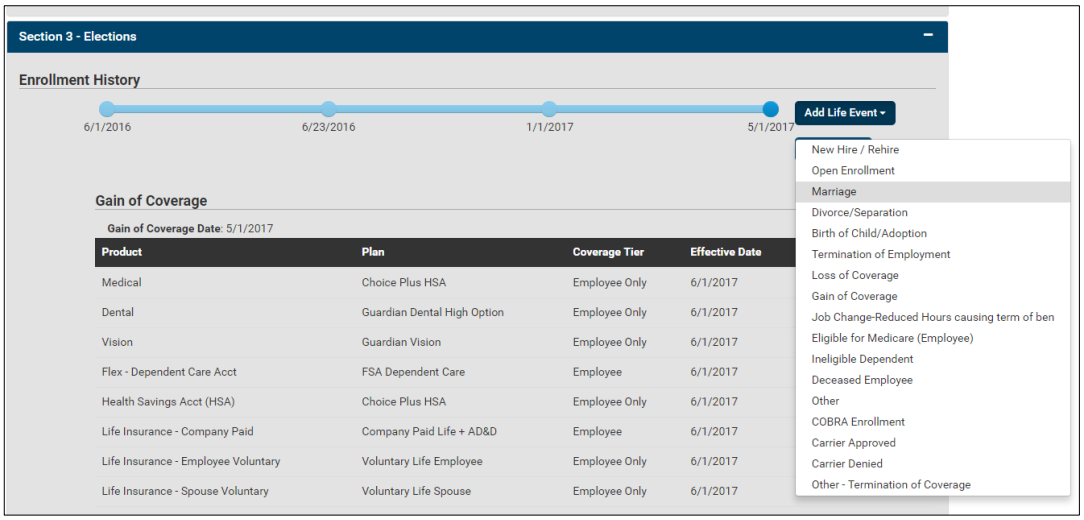
1. Click on the employee name in the results section.
2. Click **Edit** to edit the field details.
3. To add dependents, click the **Add** in the **Dependents** section. To edit dependent, click on the dependent's name and edit the required details.

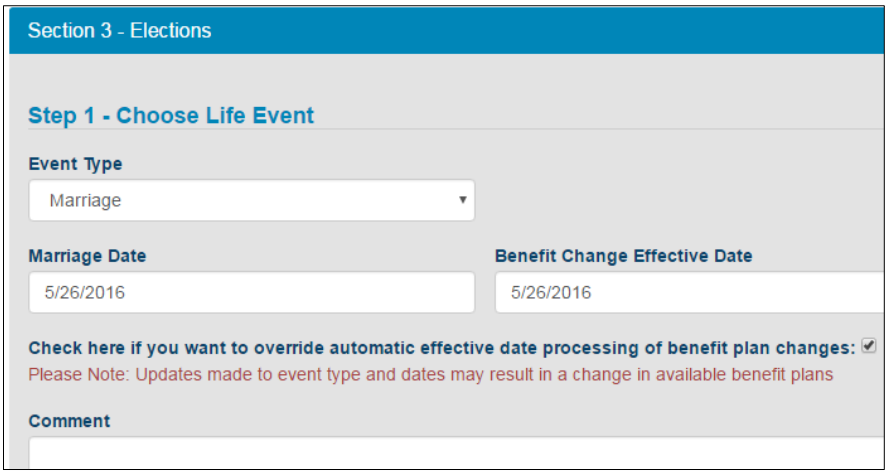


4. Scroll to bottom of the page and click the **Save & Submit** button. You will get a pop up that indicates you have not made any enrollment changes to the plan. Click **OK**.

5.2 Add or make QLE changes for any added member

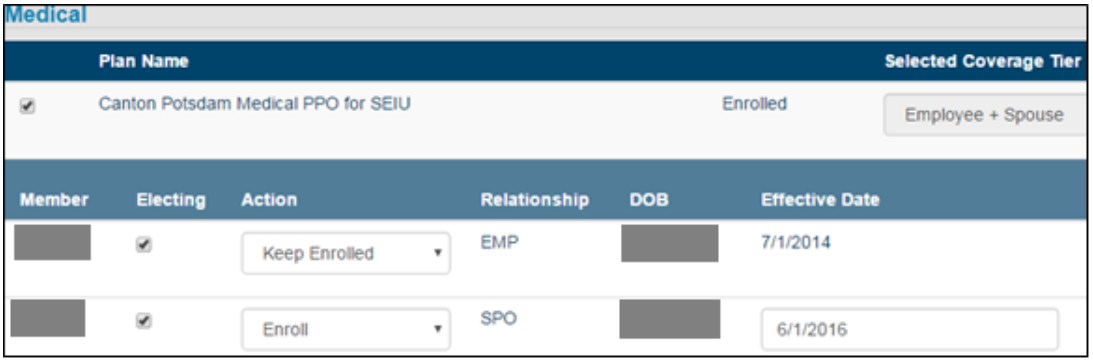
1. Add/ Edit dependents if needed.
2. Change **Eligibility** fields if needed. If you change eligibility fields you will need to click on **Update Plans** to display the correct plans based on the new eligibility.
3. In Section 3 – **Elections**, click the **Add Life Event** button.



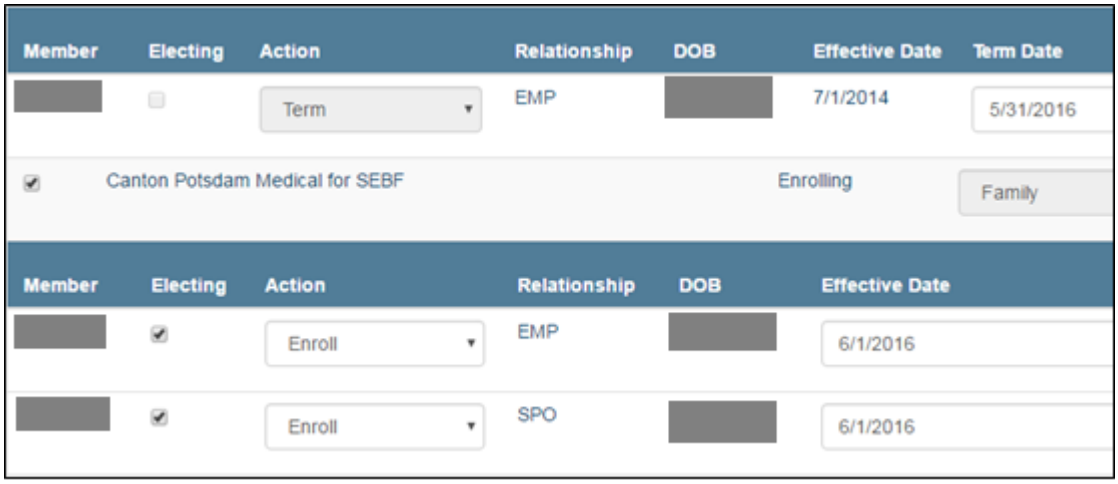


- Enter **Event Date**.
- Enter **Benefit Change Effective Date** (this date will be applied as the Effective Date to all benefits; this date will auto populate based on the system rules).
- If you need to override the automatic effective dates check the box.
- Enter **comments/notes** if needed.

4. Select the plan you want to enroll the member/dependent into:
   - If adding to existing plan, the box next to the plan will already be checked.
     a. To add a dependent, check the box next to the dependents' name to enroll them.
   - The "Action" field will now indicate Enroll and the Coverage Tier will auto adjust.



   - If adding both member and dependents into a new plan:
     a. Check the box next to the new benefit you are enrolling them in.
     b. Check the box next to the dependent name to enroll them in the plan.
   - The prior plan will terminate



a. Change **Effective Date** and **Term Date** if you wish to override it.
b. Repeat steps for each benefit you are enrolling member/dependent into.

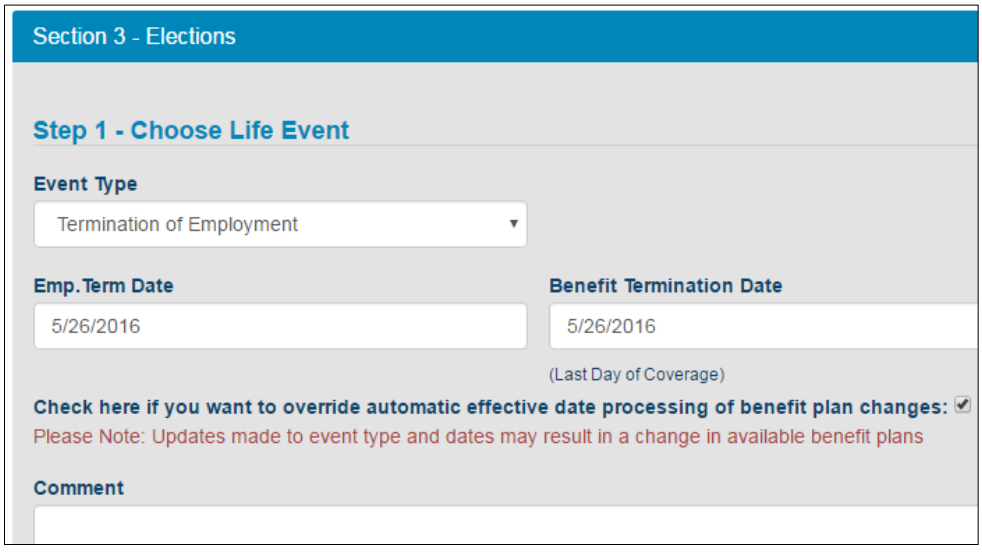
- Click the **Save & Submit** for processing.
- Click the **Save** if you do not want to process at this point – you can come back later and complete the task.

6. Termination of Employment

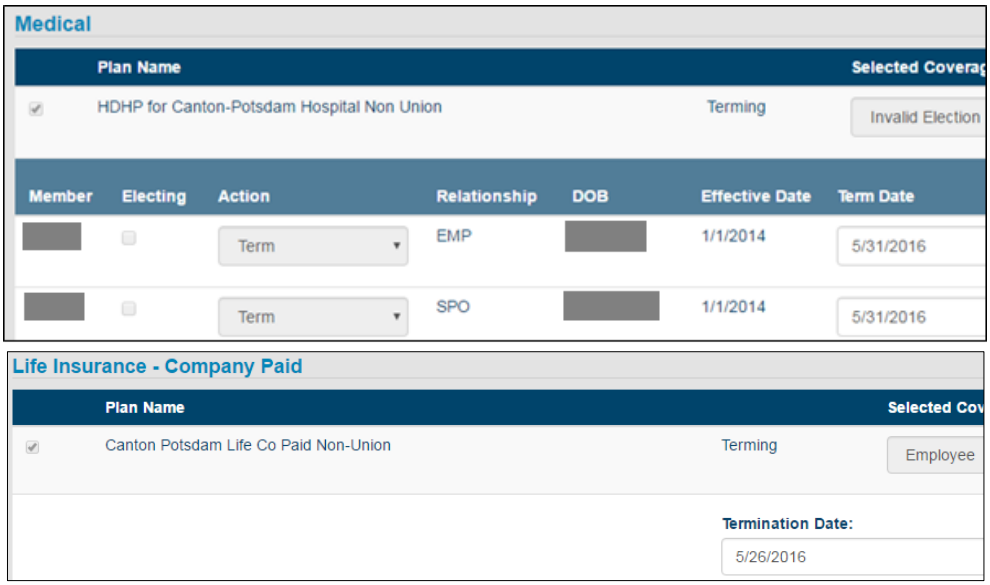
When any member resigns or is terminated from the organization, you need to delete the member details from the portal. It will remove the member details and benefits from selected date.

Follow below steps to terminate the employment of any member:

1. Search for the Member under the correct Company/Group
2. Go to **Section 3 - Elections**, click the **Add Life Event** button.
    - **Event Type** = Termination of Employment.
    - Enter **Emp Term Date.**
    - Enter **Benefit Termination Date** (the system will apply the correct termination date to each benefit based on Plan Termination Rules).
    - If you need to override the automatic effective dates check the box.
    - Enter **Comments/ notes**, if needed.
    - Choose **Plan**. All plans will be terminated.



3. Change **Term Date** if you wish to override it.



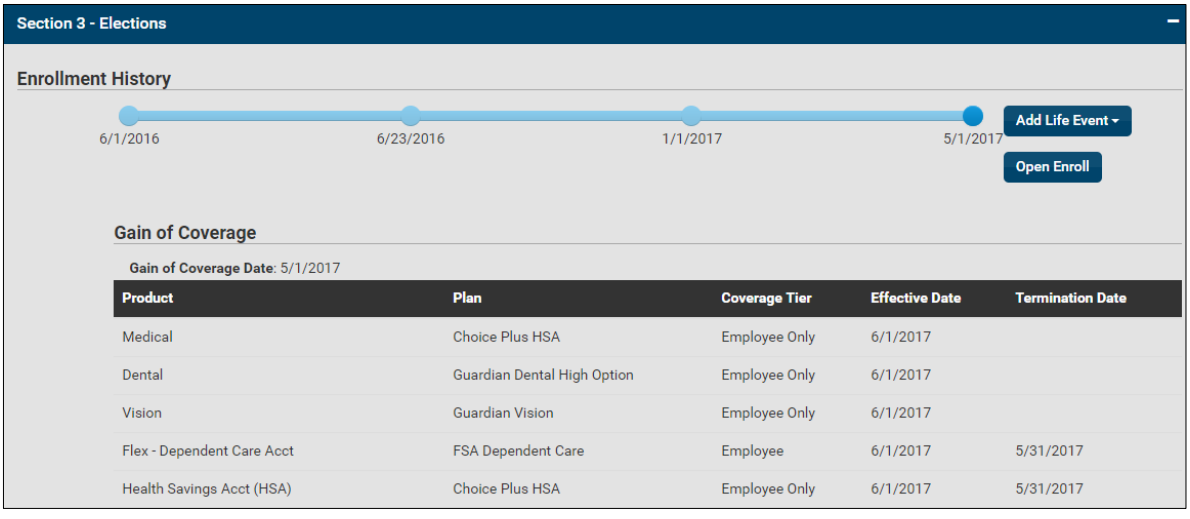
4. Click **Save & Submit** for processing.
5. Click **Save** if you do not want to process at this point. You can come back later and complete the task.

7. Revert or Undo an Event

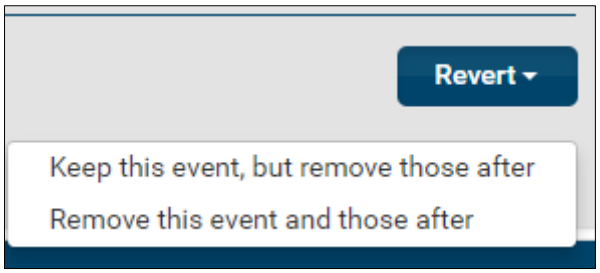
If you have edited any event, but later you want to undo the changes, then this functionality is useful.

Follow below steps to revert or undo the event of any member:

1. In **Section 3 - Elections**, use the slider to view enrollment history and events.



2. Hover your mouse above a slider bar button to see the event for the given date.
3. Hover on the dot above date to see the enrollment changes for that date.
4. If you wish to Revert history (this is a security enabled feature), select the correct date on the slider bar and click the **Revert** button and choose the appropriate action.



5. Enter a reason in **Comment** section. Click **Save & Submit**.

8. My Tools

My Tools section contains a variety of tools where users can view reports view and manage reports, activities and documents related to logged in user.

It has following sub tabs:

- Activities
- My Documents
- Publish Documents
- My Web Links
- Active Reporting

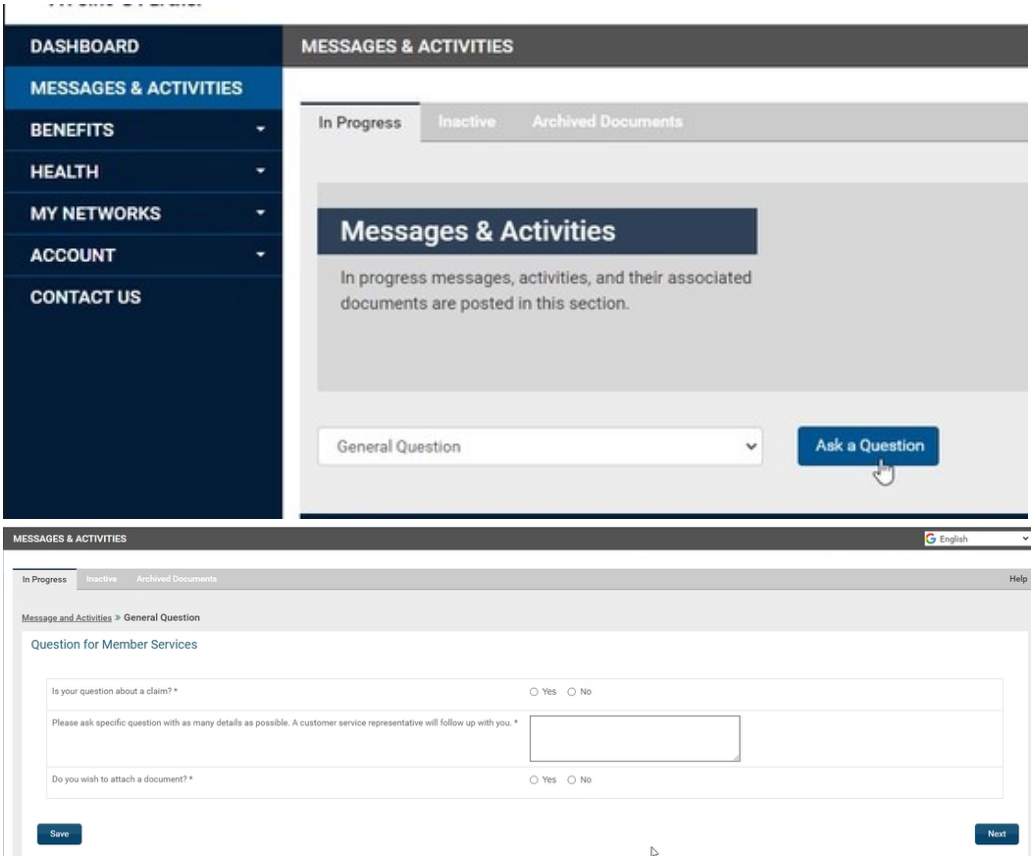
8.1 Activities

Where users may start and complete tasks in workflows. Topics differ according to your implementation and product needs.

- Activities tab allows the logged in user to view and manage the tasks assigned to them in various stages. The Activities are categorized into three sections: In Progress, In Progress with another collaborator and Completed.
- You can apply the filter with **Activity Name**, **Created Date**, and **Person/ Group** fields to search for particular activity. Click the **Clear Filter** button to clear any applied filter.

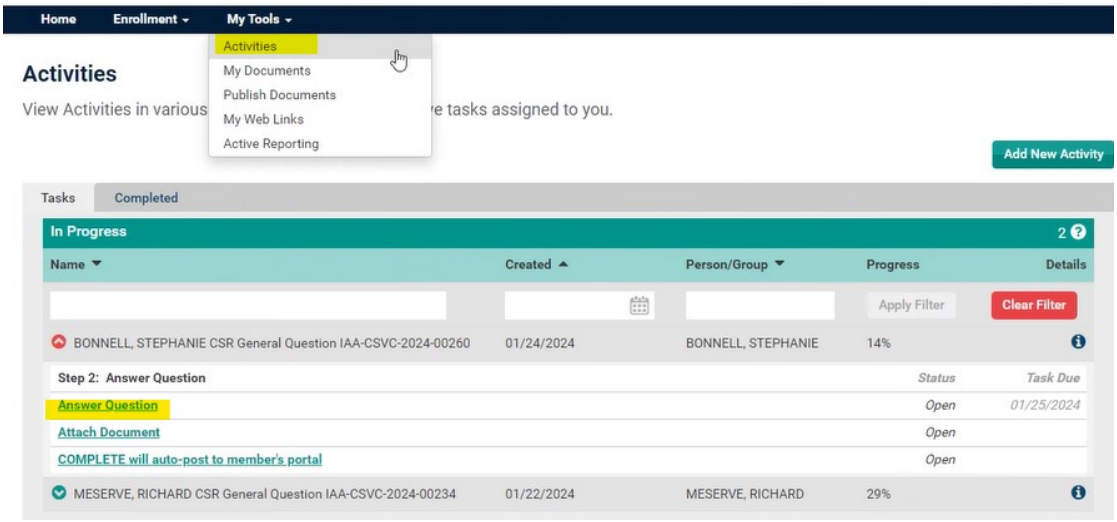
8.1.1 How a Member asks a Question.

1. The member must login to their **Member Portal**.
2. Go to **Messages & Activites**
3. Click the **Ask a Question** box.
4. Follow the prompts to ask a question.



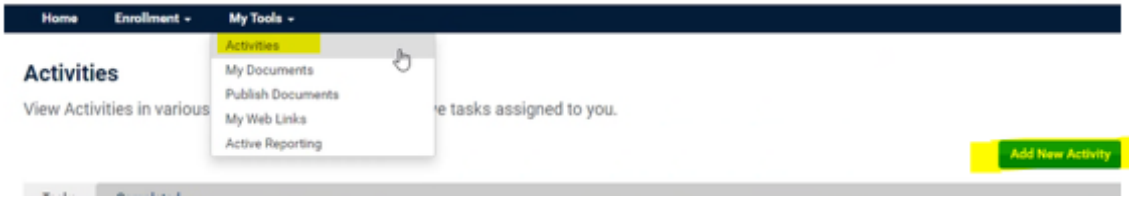
8.1.2 How to View and Reply to a Member Question.

1. HR or Customer Service Representative must login to **Client Portal**
2. Go to **My Tools**
3. Select **Activities** in the dropdown. There may be a list of several question projects by different members. Click the **Down arrow** next to a project to follow the steps.
4. Click **Answer Question**. You may attach a document to it as well.
5. When complete, click **COMPLETE**. A notification will go to the member saying an answer has been posted to their Member Portal.



8.1 Add New Activity

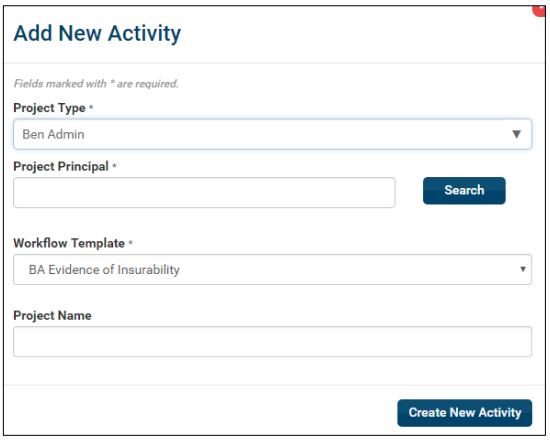
1. Click **Add New Activity** button.



2. Following window will be displayed, where you need to choose **Project Type**.

Based on that, search **Project Principal**, **Workflow Template** and enter **Project Name**.

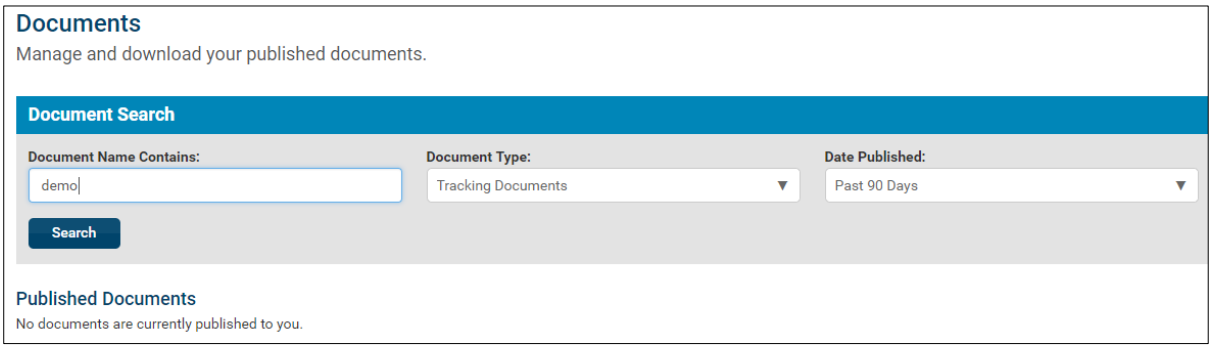
3. Click **Create New Activity** button



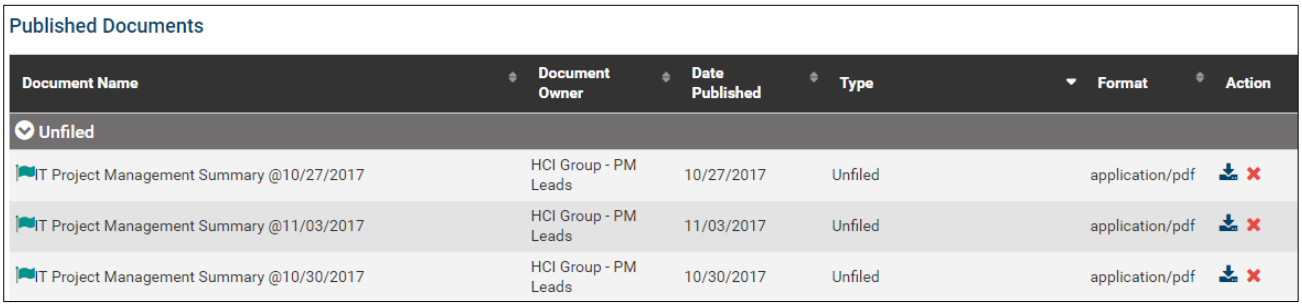
10. Documents

My Documents tab helps you manage and download your published documents and reports scheduled from P2Padmin application. You can also search the documents using **Document Name**, **Document Type** and **Date Published** filters.

10.1 Search Documents



Filtered documents will be displayed as shown below:



My Documents grid contains the documents which are:

- Monthly Reports and Monthly Billing statements loaded at the group level. These are sorted by the month that the reports were run.
- Directly uploaded and published to Client Portal of logged in user's Documents section from P2Padmin application.

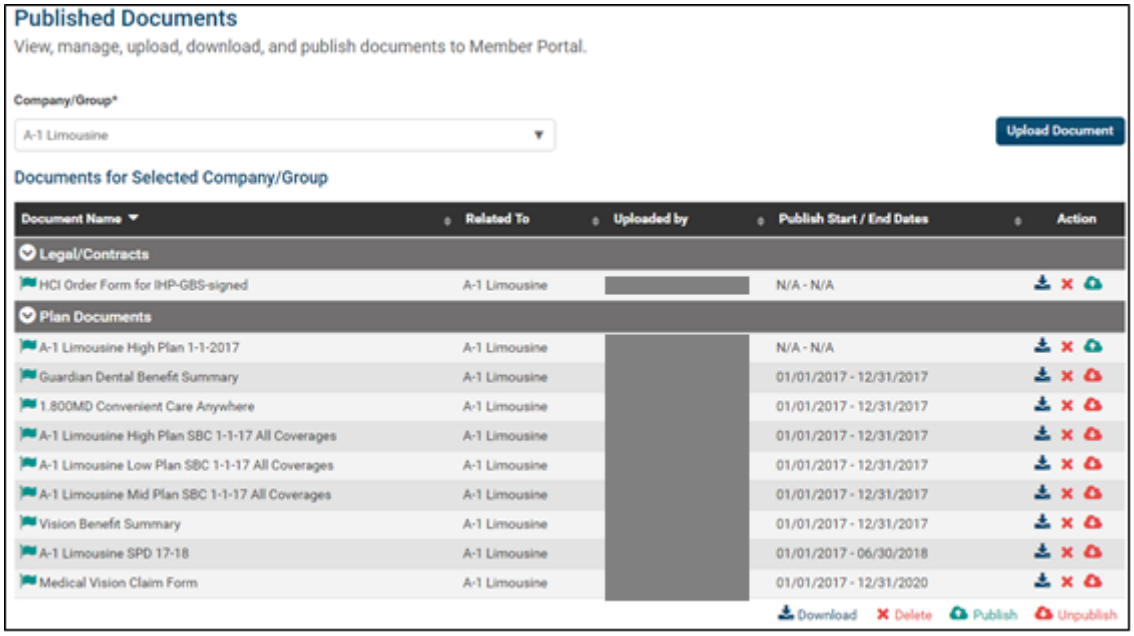
In grid, documents are grouped by **Document Types**. You can expand or collapse the group by clicking on a group name. Click on arrow to apply the sorting on document list.

- **Document Name** is a name of the document.
- **Document Owner** shows the owner of the document.
- **Date Published** shows the published date of the document.
- **Type** shows the document type.
- **Format** shows the format (excel, word, pdf) of a document.
- Click the **Download** icon to download the document.
- Click the **Delete** icon to delete the document.

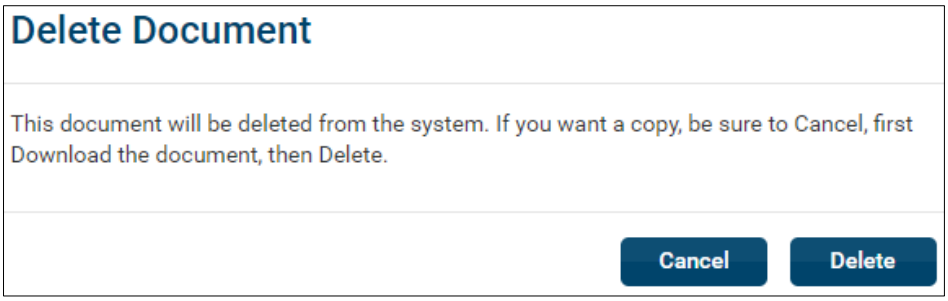
10.2 Published Documents

Published Document tab will only be displayed to the members having **ClientPortal.ToolKit.PublishedDocuments** security feature. This tab contains all the documents uploaded and/or published to the Member Portal by the members related to the group by 'Client/Authorized Requestor' relationship.

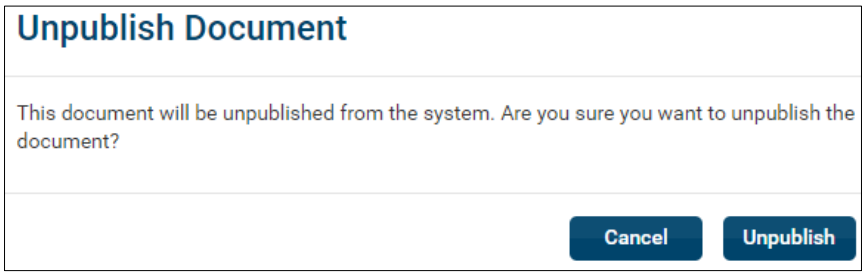
Choose the **Company** from the drop-down list to view the published/uploaded documents as shown below:



- You can apply the sorting on grid by clicking the column name.
- **Document Name** shows the name of a published document.
- **Related to** shows the name of a company with which the document is related to.
- **Uploaded by** Shows the user who has uploaded the document.
- **Publish Start/ End Dates** shows the document publish start and end dates.
- **Action** shows the actions you can apply on the document like- download, delete, publish/ unpublish the document.
    - Click **Download** icon to download the document.
    - Click **Delete** icon to delete the document. It will ask for the confirmation as below:

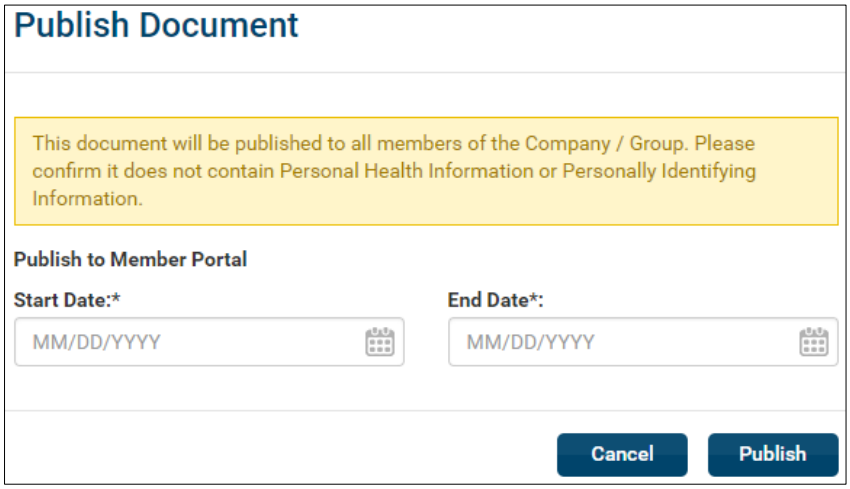


- Published document will have  icon. Click on that to unpublish the document. It will ask for confirmation as shown below:



Click the **Unpublish** button to confirm unpublishing the document.

- Unpublished document will have  icon. Click on that to publish the document to member portal. Following window will be displayed while publishing the document:

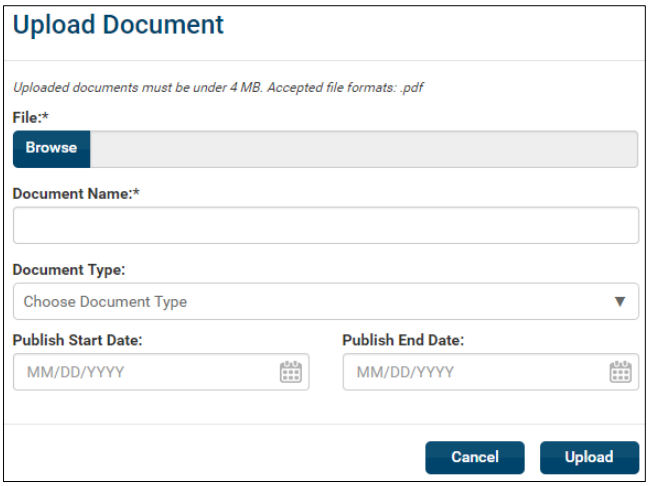


It will show the pop-up notification as below:
This document will be published to all members of the Company/ Group. Please confirm it does not contain Personal Health Information or Personally Identifying Information.

Enter **Start Date** and **End Date** of publishing the document and click **Publish** button to publish the document.

10.3 Upload Document

After choosing the company, click **Upload Document** button to upload a new document in s elected company. Following window will be displayed:



1. Click **Browse** to browse the location and select the document.
2. Enter the name of document in **Document Name** textbox.
3. Choose **Document Type** from drop-down menu.
4. Choose **Publish Start** and **End Date**, if you want to publish the document to the member portal. If you do not enter it, then document will be uploaded but not published. You can publish it later.
5. Click **Upload** to upload the document.

Uploaded document can also be viewed from the **Documents** tab of the company from P2P Admin.

***Note**: You can only upload a PDF document with maximum file size of 4 MB.*