eServices User Guide

A guide to navigating HM Insurance Group's eServices platform

HM INSURANCE GROUP

Guarding Financial Health

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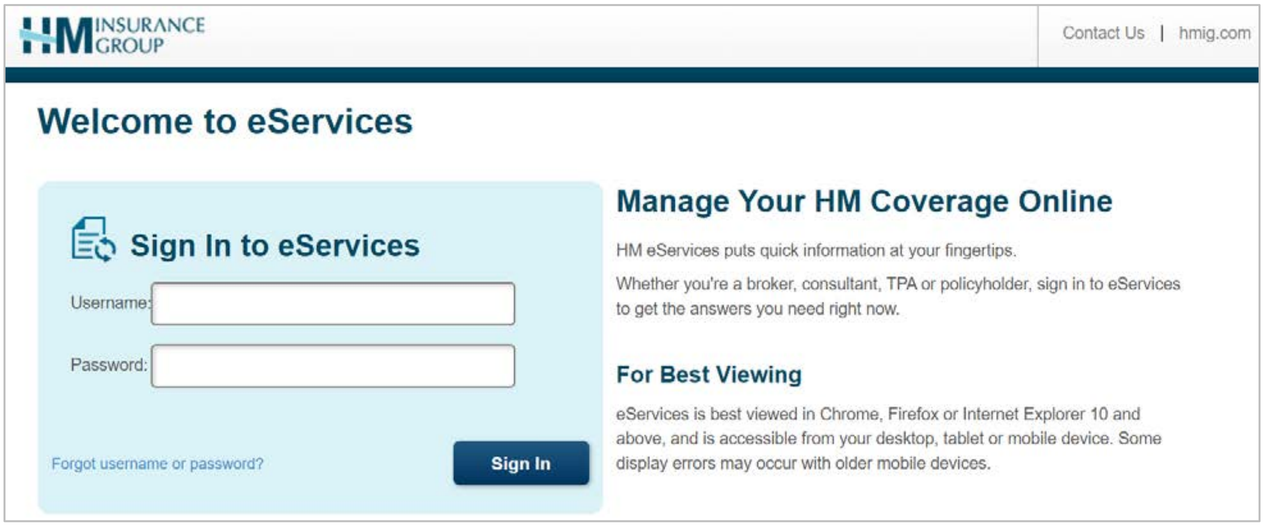
Sign-in to eServices

- Go to www.hmig.com/eservices
- Enter your Username and Password; select **Sign In**

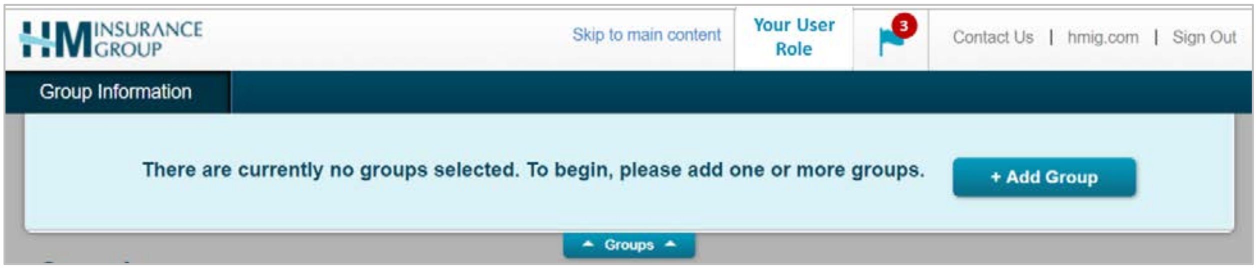


Tips:

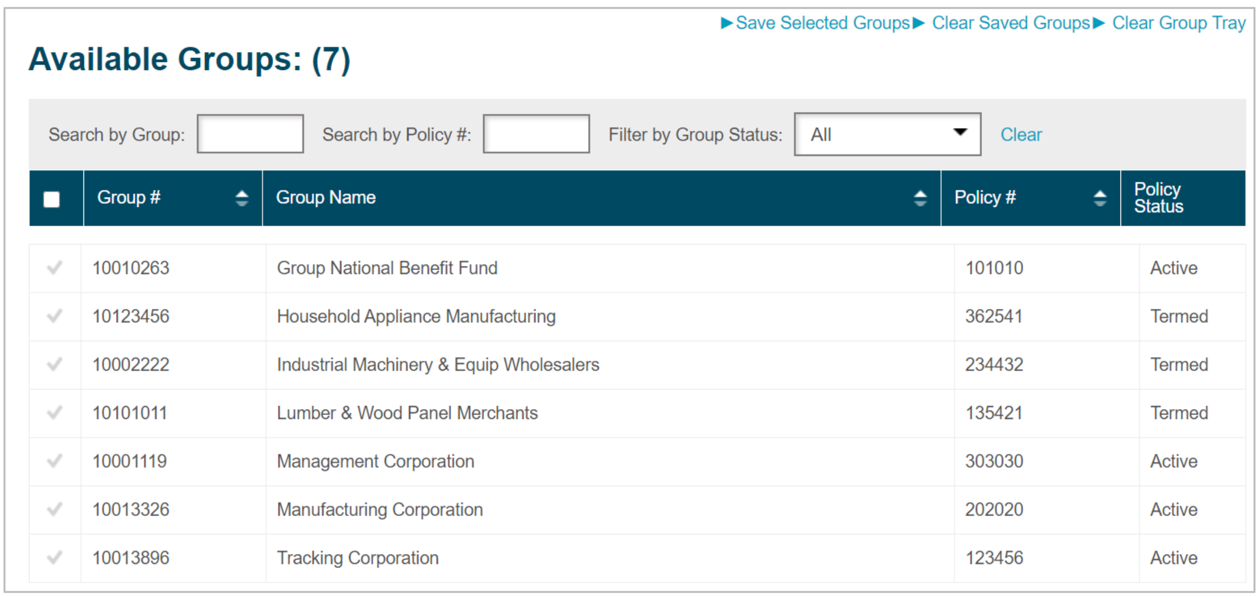
- eServices is available from your desktop, tablet, or mobile device using Chrome, Firefox, or Internet Explorer 10 or above; and Safari from mobile devices only. Some display errors may occur with older mobile devices.
- If you have forgotten your Username or Password, click the **Forgot Username or Password?** link and enter the required information.
- Click on the words underlined in blue throughout the entire site for additional definitions and information.

Add Groups

This screen will only appear for users who have access to more than one group in the eServices application



- Click **+Add Group** to access the Group Tray
- All groups that you have access to will display as available for selection
- You can also search for your desired group by entering the group's name in the **Search By Group** box, or by entering the policy number in the **Search by Policy #** box

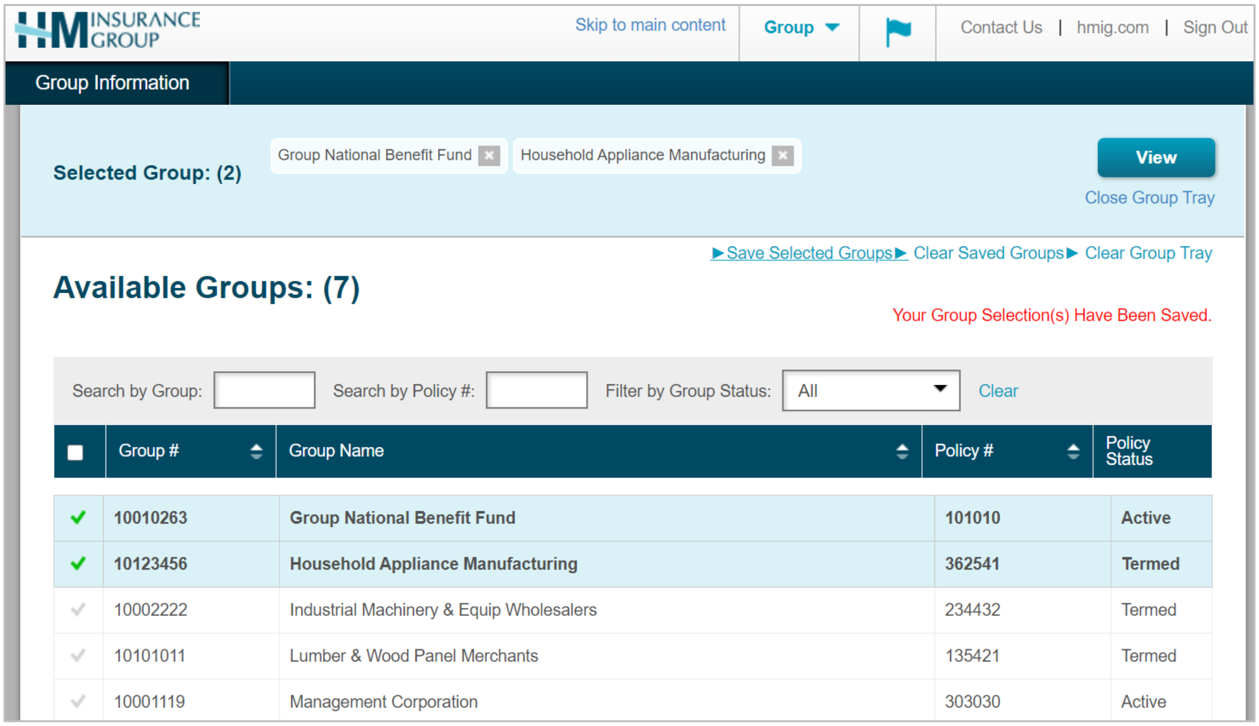


	Group #	Group Name	Policy #	Policy Status
✓	10010263	Group National Benefit Fund	101010	Active
✓	10123456	Household Appliance Manufacturing	362541	Termed
✓	10002222	Industrial Machinery & Equip Wholesalers	234432	Termed
✓	10101011	Lumber & Wood Panel Merchants	135421	Termed
✓	10001119	Management Corporation	303030	Active
✓	10013326	Manufacturing Corporation	202020	Active
✓	10013896	Tracking Corporation	123456	Active

- To select a group, click anywhere on the appropriate line of the group that you wish to view. You may also select multiple groups and view simultaneously (if applicable)
- Click the **box** to the left of 'Group #' in the header row **to select all available Groups** at once

If you have access to more than one group and would like to save a certain selection of groups to populate in the Group Tray each time you log in, follow the steps below:

- Click **+Add Group**
- Select the groups for the combination you would like to see each time you log in
- Click **Save Selected Groups**



If you have a saved selection, the Group Tray will automatically populate with that saved selection <u>every time you log into eServices</u>

- To view a different combination of Groups after logging in, click "Clear Group Tray" and then select the Groups you would like to view
- To return to your saved selection without logging out and logging back in, first clear the Group Tray and then click "Save Selected Groups". The "No Groups Selected" message will display, but your combination of saved Groups will populate in the Group Tray.

Saved Selections can easily be modified to add or delete Groups:

- Use the search options to adjust the list of Available Groups from which to select
- Select/deselect Groups to add to or delete from your saved selection
- Click **"Save Selected Groups"** to save your updated combination of Groups

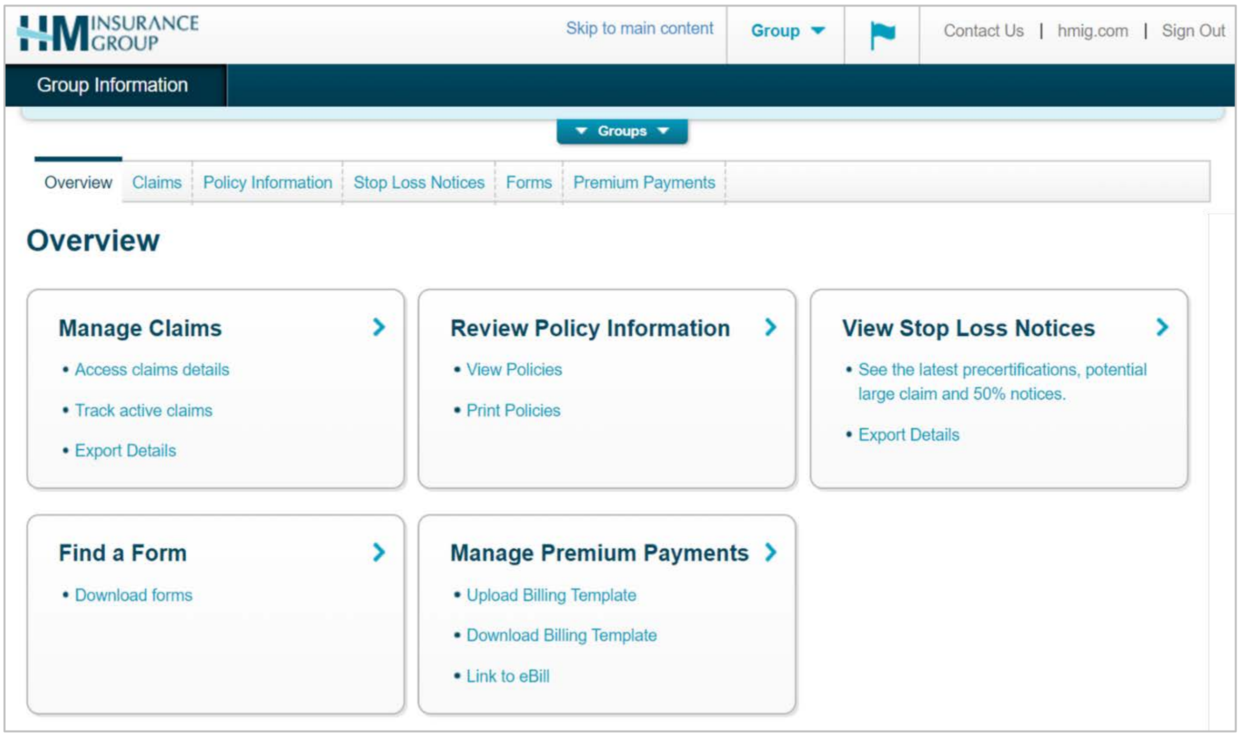
Click **View** or **Close Group Tray** in the upper right-hand corner to fully view the **Group Information Overview** page

Tips:

- To clear all selected groups from the **Group Tray**, click **View** to re-expand the full list of selectable groups, then click **Clear Group Tray**
- To clear one group, select the X next to the group's name in the **Group Tray**

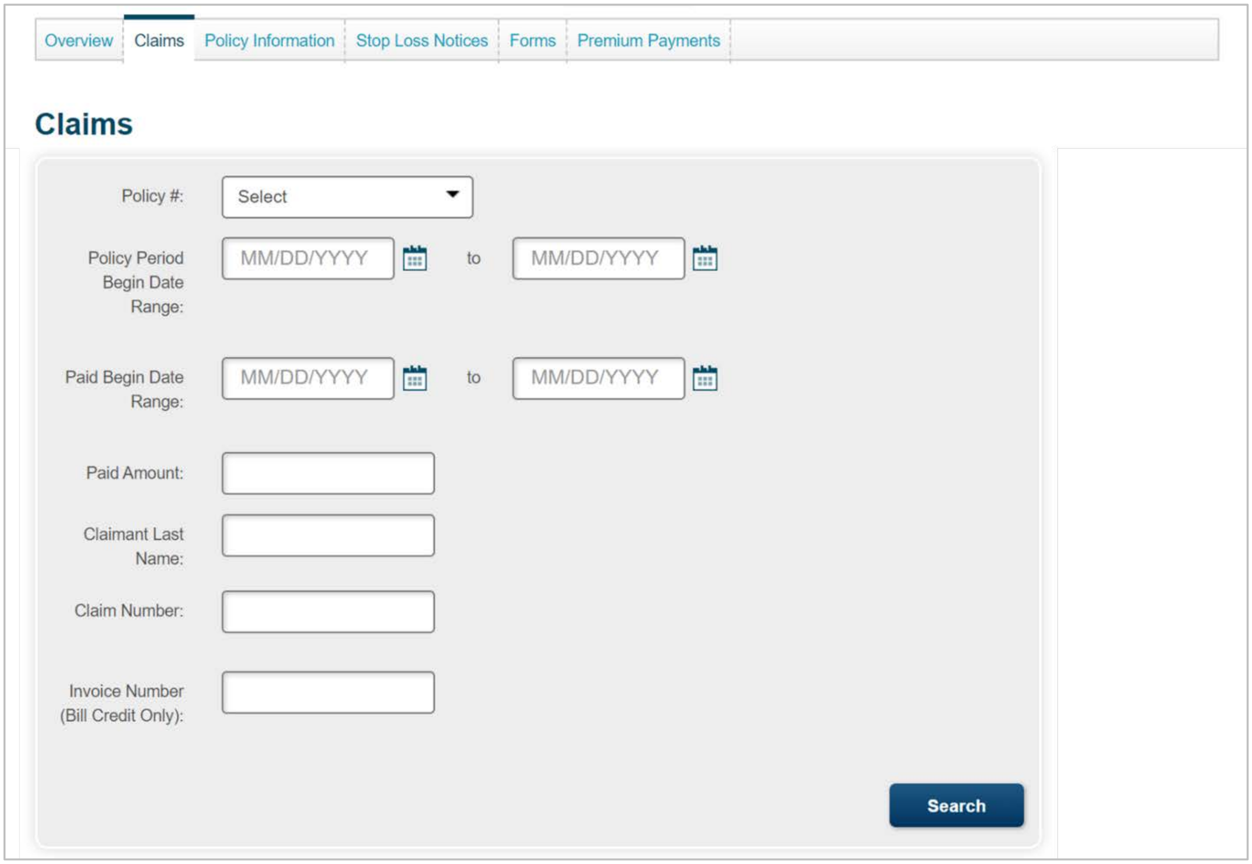
Group Information

The **Group Information Overview** page will display the options available to you. To make a selection, click on the appropriate panel or the tabs located at the top of the page. Note that while the tabs will remain available for selection as you navigate throughout the site; the panels are only available for selection on the **Group Information Overview** page.



Manage Claims

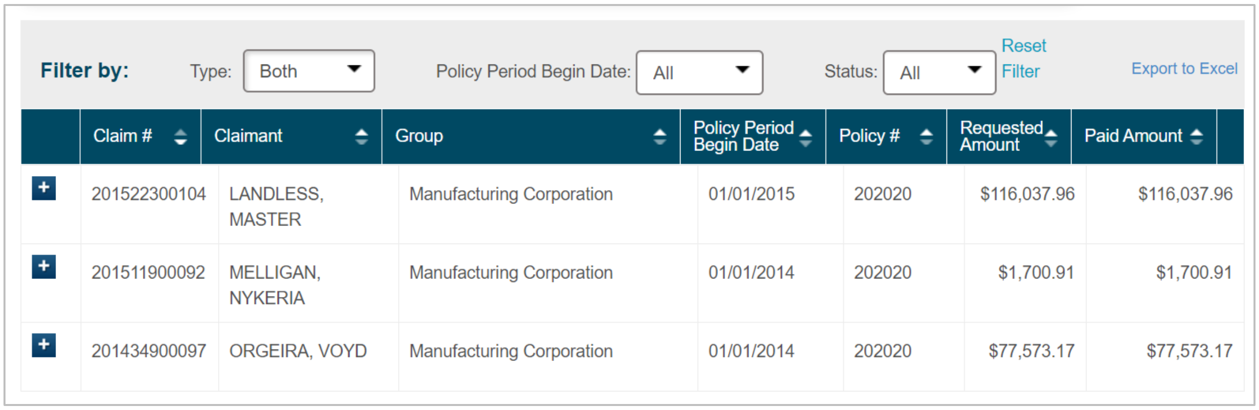
To access claim details, select **Manage Claims** panel or **Claims** tab



Users can either click **Search** at the bottom to bring back **all** claims for all selected groups, or search for certain claims using any of the following options:

- Policy Period
- Paid Date Range
- Paid Amount
- Claimant Last Name
- Claim Number
- Invoice Number (Bill Credit Groups Only)

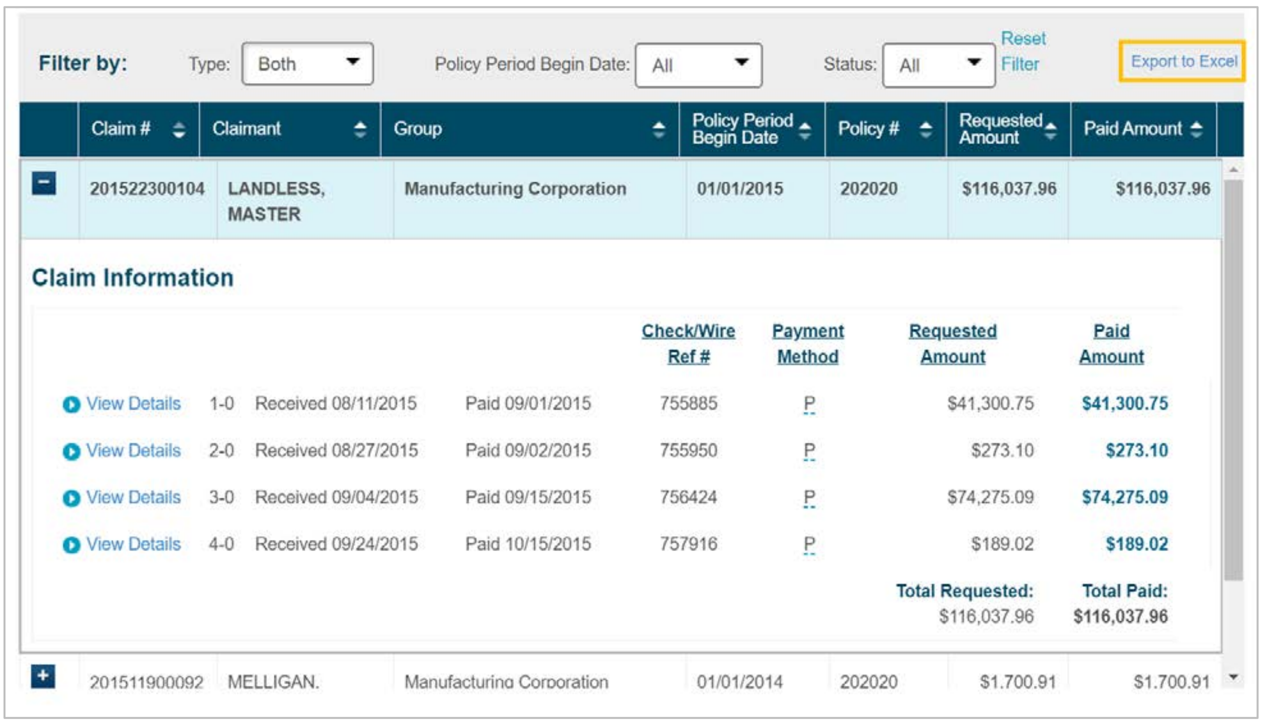
Populate the search option fields to refine the parameters and click **Search**



Filter by: Type: Both | Policy Period Begin Date: All | Status: All | Reset Filter | Export to Excel

	Claim #	Claimant	Group	Policy Period Begin Date	Policy #	Requested Amount	Paid Amount
+	201522300104	LANDLESS, MASTER	Manufacturing Corporation	01/01/2015	202020	$116,037.96	$116,037.96
+	201511900092	MELLIGAN, NYKERIA	Manufacturing Corporation	01/01/2014	202020	$1,700.91	$1,700.91
+	201434900097	ORGEIRA, VOYD	Manufacturing Corporation	01/01/2014	202020	$77,573.17	$77,573.17

For more information, click anywhere on the line of the claim that you want to view. Users can also export the entire claim listing to Excel by clicking on the **Export to Excel** link above the claim information listing, right-hand corner:



Filter by: Type: Both | Policy Period Begin Date: All | Status: All | Reset Filter | Export to Excel

	Claim #	Claimant	Group	Policy Period Begin Date	Policy #	Requested Amount	Paid Amount
−	201522300104	LANDLESS, MASTER	Manufacturing Corporation	01/01/2015	202020	$116,037.96	$116,037.96

Claim Information

				Check/Wire Ref #	Payment Method	Requested Amount	Paid Amount
View Details	1-0	Received 08/11/2015	Paid 09/01/2015	755885	P	$41,300.75	$41,300.75
View Details	2-0	Received 08/27/2015	Paid 09/02/2015	755950	P	$273.10	$273.10
View Details	3-0	Received 09/04/2015	Paid 09/15/2015	756424	P	$74,275.09	$74,275.09
View Details	4-0	Received 09/24/2015	Paid 10/15/2015	757916	P	$189.02	$189.02
						Total Requested: $116,037.96	Total Paid: $116,037.96

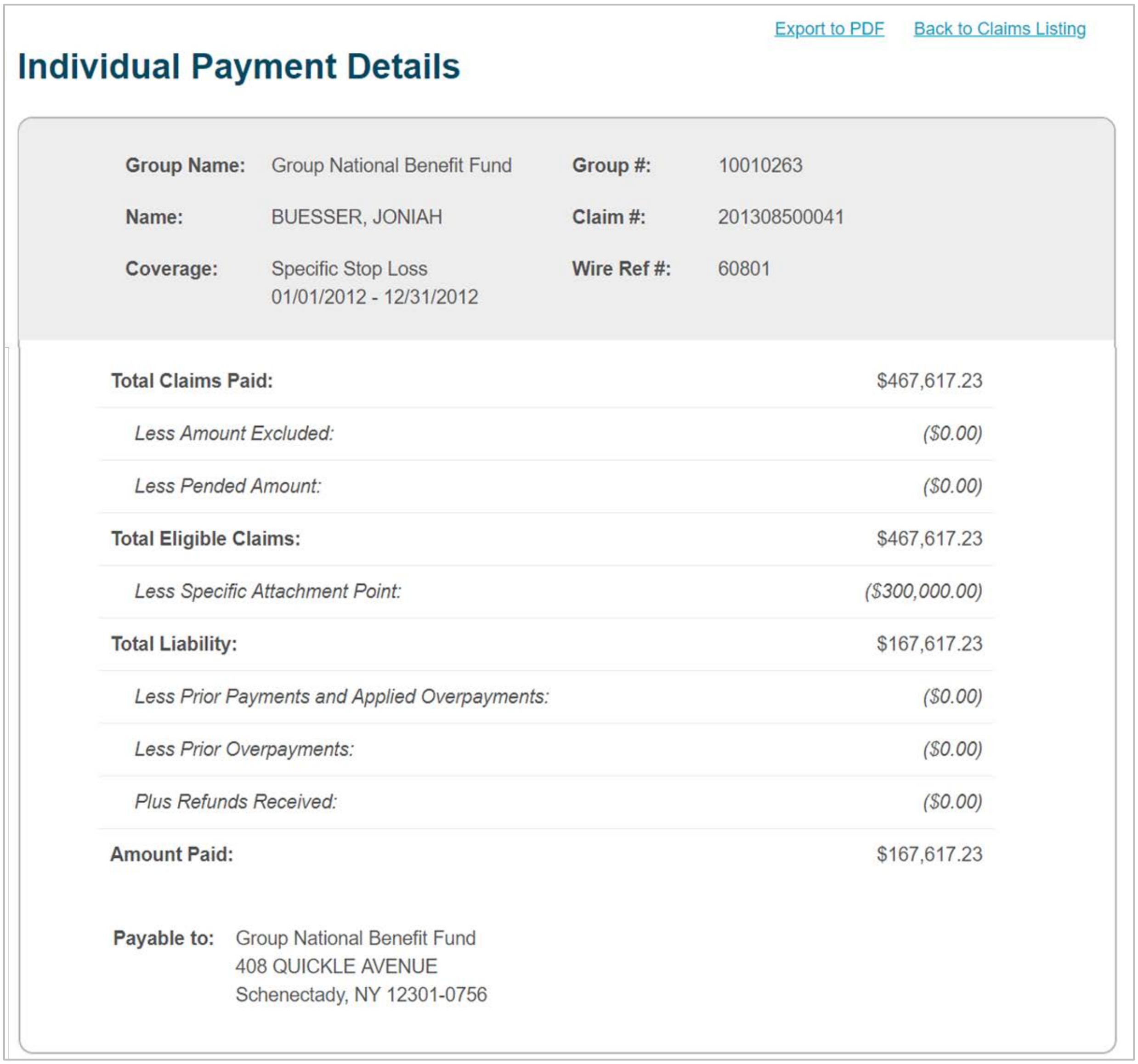
+	201511900092	MELLIGAN,	Manufacturing Corporation	01/01/2014	202020	$1,700.91	$1,700.91

To filter claim results, enter/select the following:

- Type
  - Specific
  - Aggregate
  - Both (Specific and Aggregate)
- Policy Period Begin Date
- Status

Manage Claims – Specific Stop Loss

A **View Details** link will display in expanded view for payment requests in Paid status; click the link for more payment details shown on the Explanation of Reimbursement (EOR)



Export to PDF Back to Claims Listing

Individual Payment Details

Group Name:	Group National Benefit Fund	**Group #:**	10010263
Name:	BUESSER, JONIAH	**Claim #:**	201308500041
Coverage:	Specific Stop Loss 01/01/2012 - 12/31/2012	**Wire Ref #:**	60801

Total Claims Paid:	$467,617.23
Less Amount Excluded:	*($0.00)*
Less Pended Amount:	*($0.00)*
Total Eligible Claims:	$467,617.23
Less Specific Attachment Point:	*($300,000.00)*
Total Liability:	$167,617.23
Less Prior Payments and Applied Overpayments:	*($0.00)*
Less Prior Overpayments:	*($0.00)*
Plus Refunds Received:	*($0.00)*
Amount Paid:	$167,617.23

Payable to: Group National Benefit Fund
408 QUICKLE AVENUE
Schenectady, NY 12301-0756

You can export the **View Details** document to a PDF by clicking **Export to PDF**.

Claim Status Definitions:

- **Active:** The payment request is received but not yet finalized
- **Approved:** The payment request is finalized and payment is in the process of being issued
- **Awaiting Approval:** The payment request has completed one or more steps and requires higher level authorization/review
- **Canceled:** The payment request has been closed because the information previously requested was not received within 90 days
- **Complete:** The payment request is finalized and no payment is due
- **Denied:** The payment request has been denied
- **Paid:** The payment request is finalized and payment has been issued
- **Pending:** The payment request is on hold until sufficient data exists for a claim determination
- **Void:** The payment was voided
- **Stopped:** The payment was stopped

Tips:

- If claims do not exist or do not meet the search criteria, the screen will display “Nothing Found to Display”
- Users who added multiple Groups to the Group Tray can select the specific Group for which they would like to view claims in the **Policy #** field
- The up and down arrows included in each column heading allow users to sort the details displayed on the screen
- The **Requested Amount** for each claim is net the Specific deductible
- For Pended or Denied claims, hover mouse pointer on the blue underlined status to view the pend or denial reason(s); up to three (3)

Manage Claims – Aggregate Stop Loss

A **View Details** link will display in expanded view for payment requests in Paid status; click the link for more payment details shown on the Explanation of Reimbursement (EOR).

Aggregate Benefit Payment Details

Export to PDF

Group Name:	Group National Benefit Fund	**Status:**	Paid
Group #:	10010263	**Paid Amount:**	$108,751.62
Claim #:	20190000000000	**Check/Wire Ref #:**	9999999
Coverage Type:	Aggregate Stop Loss	**Payment Issue Date:**	09/12/2019
Policy Period:	01/01/2018 - 12/31/2018	**Payment Issued To:**	
Requested Amount:	$655,795.81		
Date Received:	09/10/2019		

Payment Summary	
Total Claims Paid	**$1,754,541.14**
Aggregate Deductions (detailed below)	- $163,574.80
Eligible Aggregate Claim Amount	**$1,590,966.34**
Aggregate Deductible	- $940,222.91
Previous Paid Due to Settlement Request	- $541,991.81
Prior Refunds	$0.00
Total Aggregate Payment Amount	**$108,751.62**

Aggregate Deductions - Details	
Amount Exceeding the Maximum Eligible Aggregate Claims Expense & Adjustments ▾	- $96,472.60
Amount Exceeding the Maximum Eligible Aggregate Claims Expense	- $96,445.74
Amount Exceeding the Maximum Eligible Aggregate Claims Expense - Adjustments	- $26.86
Ineligible Claims ▾	- $67,102.20
Other - RX Rebates	- $61,414.06
After Term Date	- $4,487.35
Voids/Refunds	- $635.76
Other - COB Refunds	- $565.03
Outstanding TPA Overpayments Requested	$0.00
Voids/Refunds Since End of Plan Year	$0.00
Recoveries from Subrogation Since End of Plan Year	$0.00
Other Amount	$0.00
Total Aggregate Deductions	**$163,574.80**

You can export the **View Details** document to a PDF by clicking **Export to PDF**.

Claim Status Definitions:

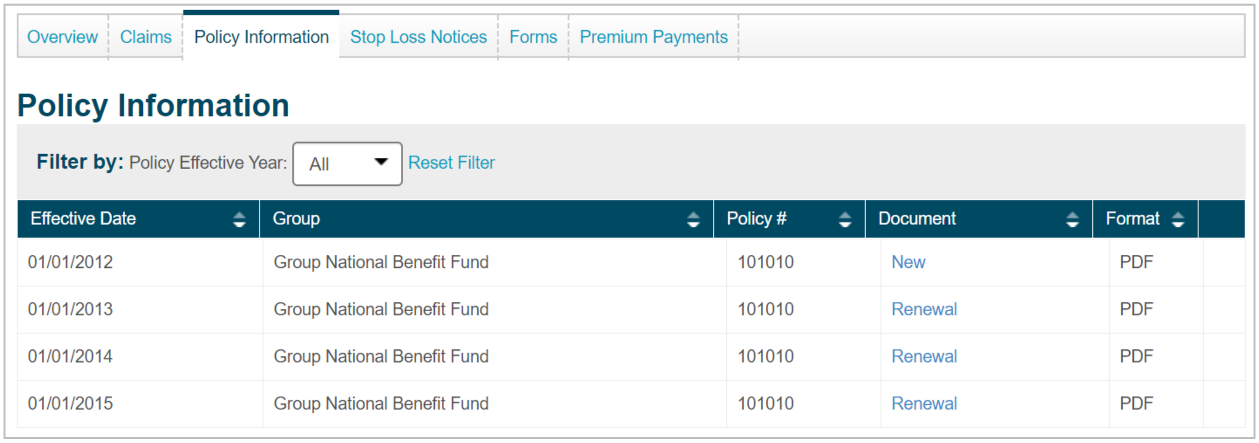
- Open: The payment request is received but not yet finalized
- Approved: The payment request is finalized and payment is in the process of being issued
- Awaiting Approval: The payment request has completed one or more steps and requires higher level authorization/review
- Cancelled: The payment request has been closed because the information previously requested was not received within 90 days
- Complete: The payment request is finalized and no payment is due
- Denied: The payment request has been denied
- Paid: The payment request is finalized and payment has been issued
- Pending: The payment request is on hold until sufficient data exists for a claim determination
- Void: The payment was voided
- Stopped: The payment was stopped

Tips:

- If claims do not exist or do not meet the search criteria, the screen will display “Nothing Found to Display”
- Users who added multiple Groups to the Group Tray can select the specific Group for which they would like to view claims in the Policy # field
- The up and down arrows included in each column heading allow users to sort the details displayed on the screen

Review Policy Information

To view Stop Loss policies, select the **Review Policy Information** panel or **Policy Information** tab

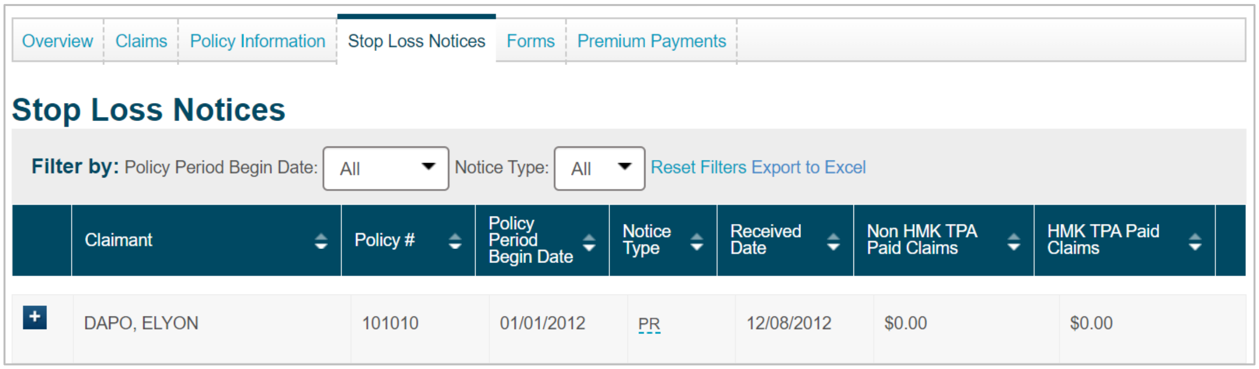


Effective Date	Group	Policy #	Document	Format
01/01/2012	Group National Benefit Fund	101010	New	PDF
01/01/2013	Group National Benefit Fund	101010	Renewal	PDF
01/01/2014	Group National Benefit Fund	101010	Renewal	PDF
01/01/2015	Group National Benefit Fund	101010	Renewal	PDF

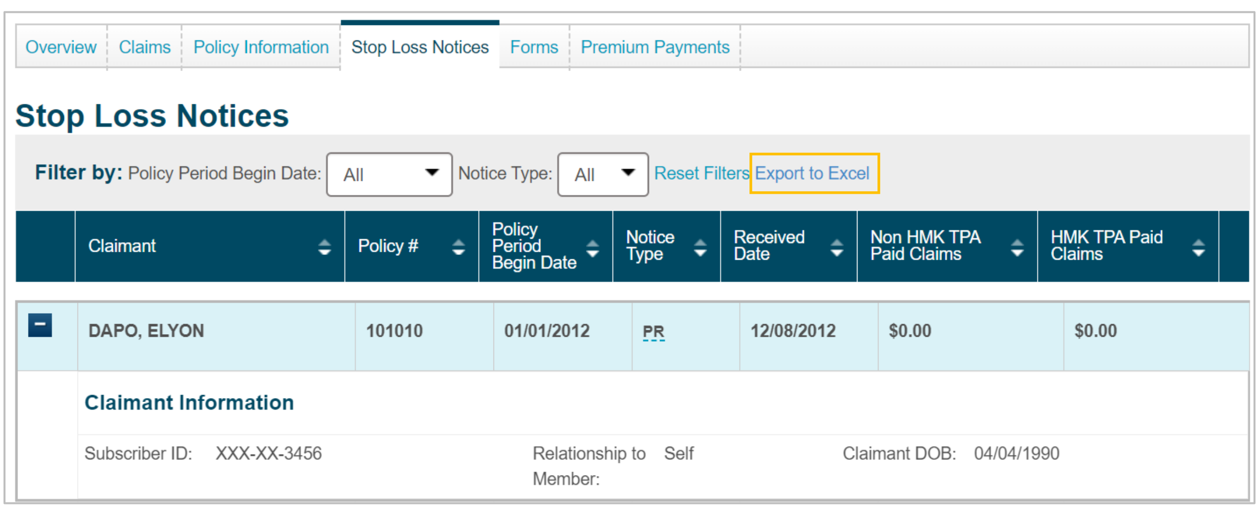
- Filter policies by effective date
- Click on the link under the **Document** column to view the policy

View Stop Loss Notices

To see the latest pre-certifications, potential large claim and 50% notices, select the **View Stop Loss Notices** panel or **Stop Loss Notices** tab



- Filter notices by Policy Period Begin Date or Notice Type
- Click on the blue box to the left of a notice to view the details
- Notice Type Definitions:
    - C **(Claim):** An initial notice with an actual claim
    - N **(50% Notice):** A notice that indicates paid and/or pended claim amounts that have reached 50% or more of the Specific deductible
    - P **(Potential Large Claim):** A notice containing a diagnosis code that typically generates high dollar claims
    - PR **(Pre-Certification)**: A notice indicating that a procedure or hospital admission was pre-certified and may reach 50% of the Specific Deductible

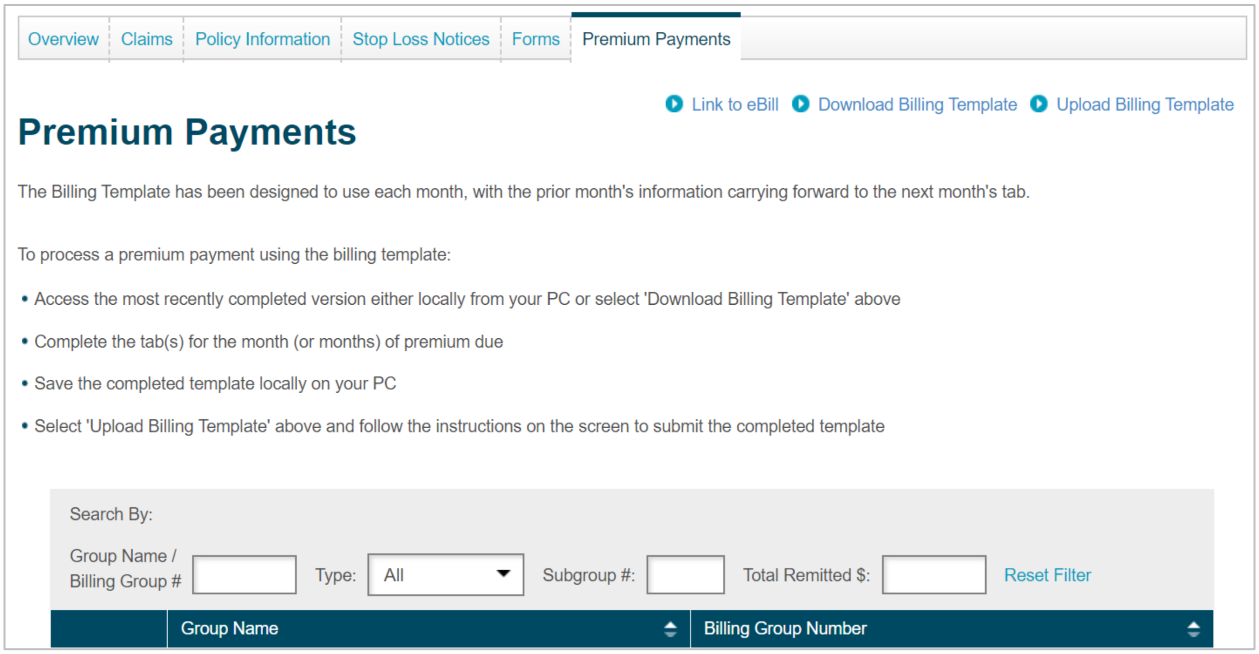


Users can export the entire notice listing to Excel by clicking on the **Export to Excel** link

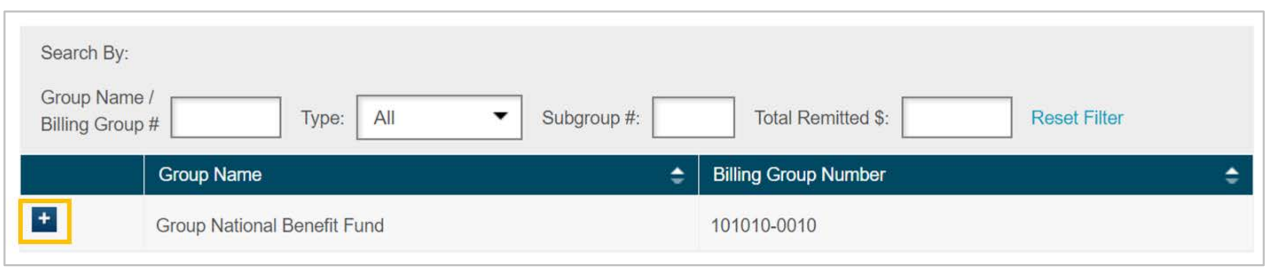
Manage Premium Payments

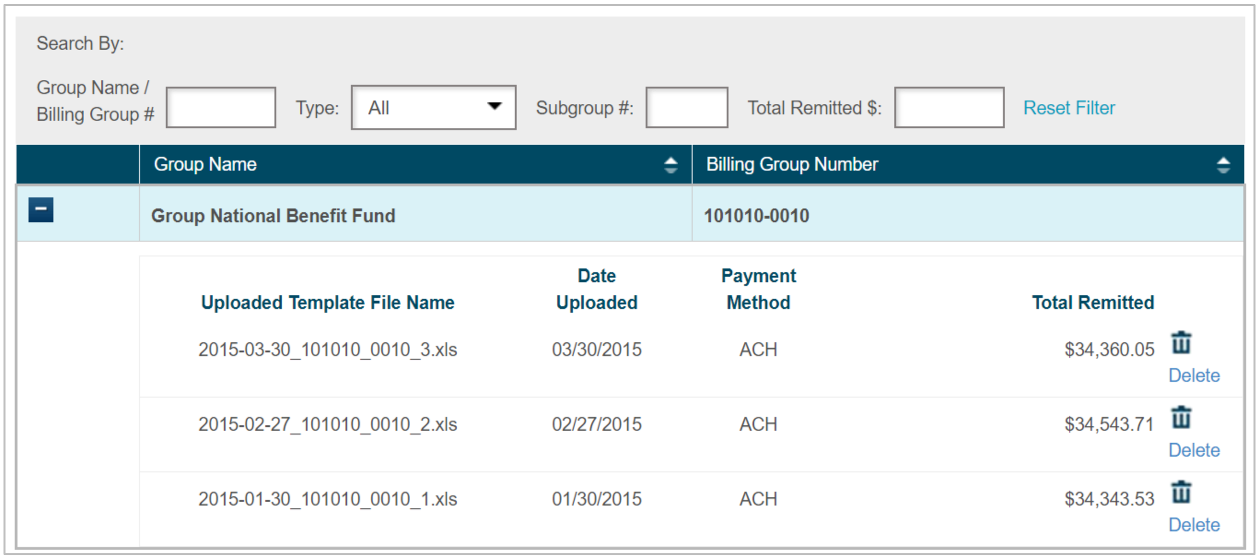
To download a billing template, upload a billing template and/or link to eBill, select the **Manage Premium Payments** panel or the **Premium Payments** tab

If you do not currently utilize HM's Billing Template to remit premium and you would like to, contact your HM Regional Sales Office to obtain a copy.



After choosing a group to view, the history of prior uploaded billing templates will appear for review by clicking the + sign on the left:

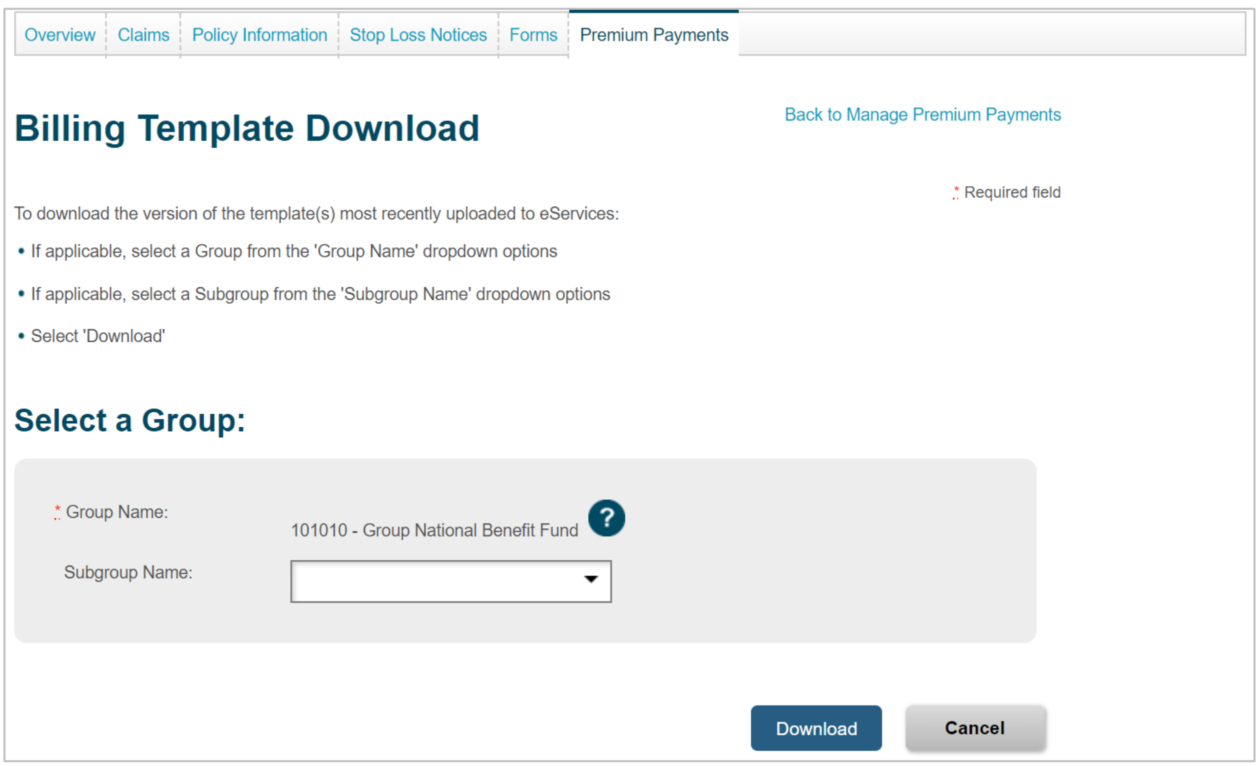




Download Billing Template

To download the version of the template(s) most recently uploaded to eServices:

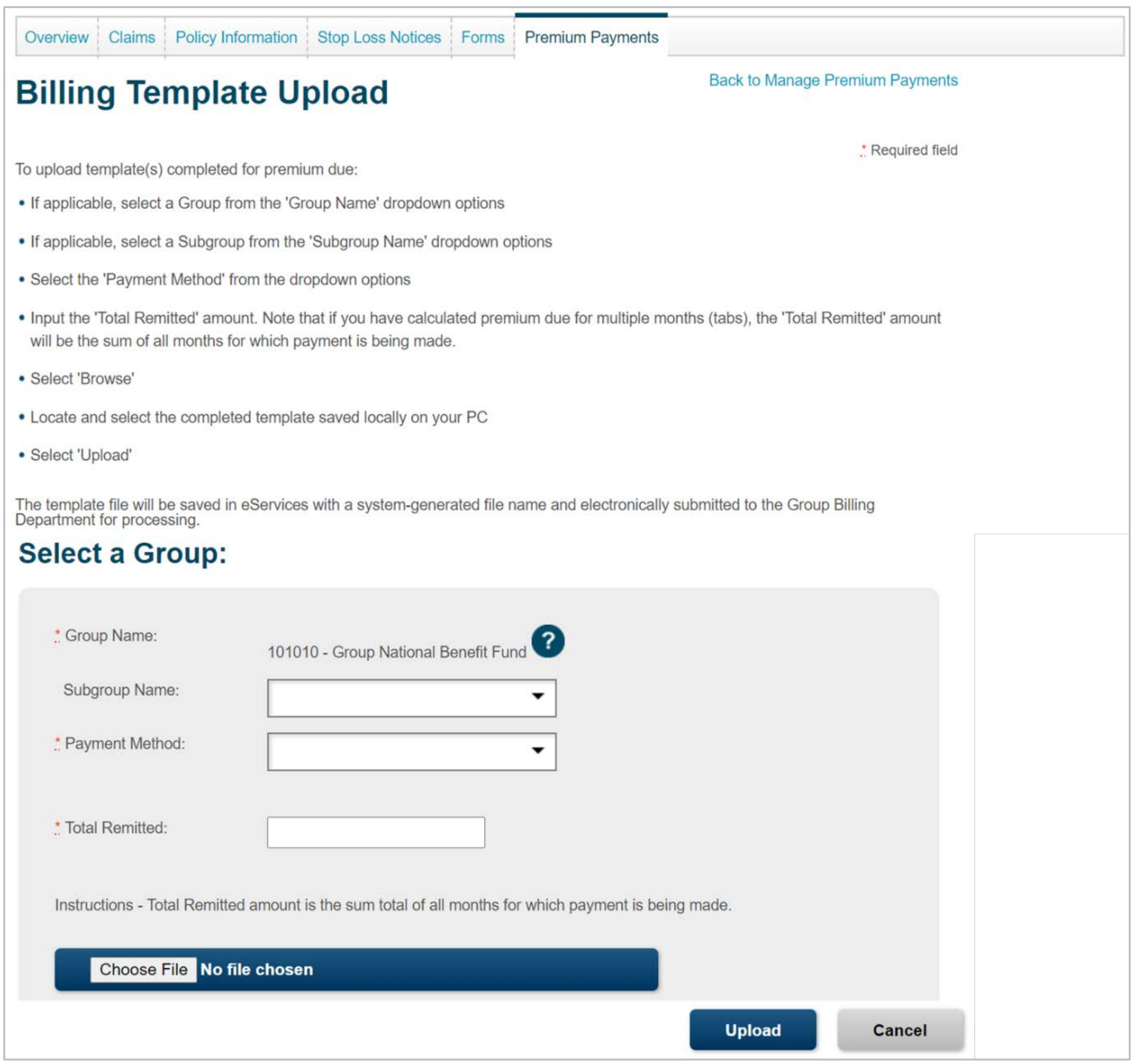
- Click **Download Billing Template** on the **Premium Payments** screen
- If applicable, select a Group from the **Group Name** drop-down options
- If applicable, select a Subgroup from the **Subgroup Name** drop-down options
- Select **Download**



Upload Billing Template

To upload template(s) completed for premium due:

- Click **Upload Billing Template** on the **Premium Payment** screen
- If applicable, select a Group from the **Group Name** drop-down options
- If applicable, select a Subgroup from the **Subgroup Name** drop-down options
- Select the **Payment Method** from the dropdown options
- Input the **Total Remitted** amount. Note that if you have calculated premium due for multiple months (tabs), the Total Remitted amount will be the sum of all months for which payment is being made
- Select **Browse**
- Locate and select the completed template saved locally on your PC
- Select **Upload**


Overview | Claims | Policy Information | Stop Loss Notices | Forms | Premium Payments

Billing Template Upload

Back to Manage Premium Payments

* Required field

To upload template(s) completed for premium due:

- If applicable, select a Group from the 'Group Name' dropdown options
- If applicable, select a Subgroup from the 'Subgroup Name' dropdown options
- Select the 'Payment Method' from the dropdown options
- Input the 'Total Remitted' amount. Note that if you have calculated premium due for multiple months (tabs), the 'Total Remitted' amount will be the sum of all months for which payment is being made.
- Select 'Browse'
- Locate and select the completed template saved locally on your PC
- Select 'Upload'

The template file will be saved in eServices with a system-generated file name and electronically submitted to the Group Billing Department for processing.

Select a Group:

* Group Name: 101010 - Group National Benefit Fund ?

Subgroup Name:

* Payment Method:

* Total Remitted:

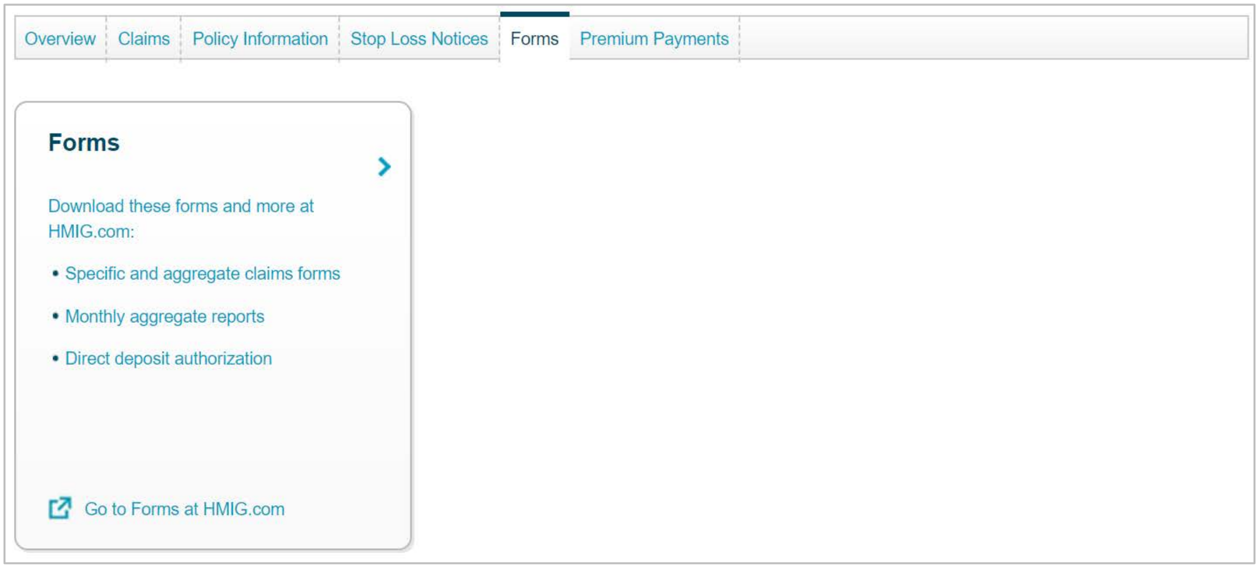
Instructions - Total Remitted amount is the sum total of all months for which payment is being made.

Choose File No file chosen

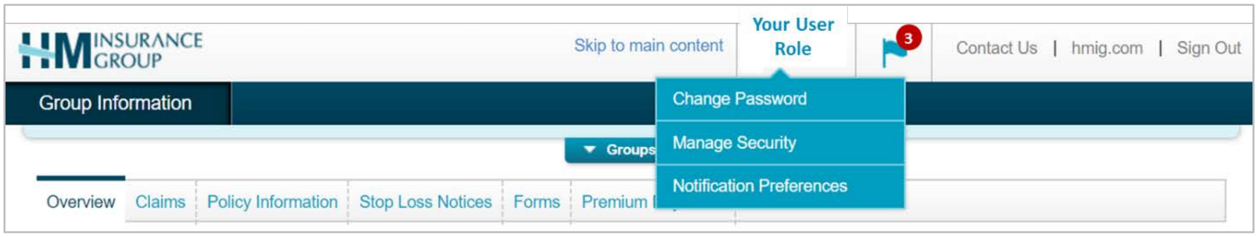
Upload Cancel

Find a Form

- Choose **Stop Loss** from the **Select Category** drop-down menu
- Select desired form from the **Select Form** drop-down menu
- Click **Find Forms**



Manage Personal Settings



Change Password

- Select Change Password
- Enter the required information and click Change Password

Manage Security

- Create a unique security question and answer that will be used if you forget your username or password
- Enter the required information and click Update Security

Notification Preferences

Activate notifications by group for Stop Loss Notice, Stop Loss Claims and ACH Claim Payment actions by moving the bar from Off to the On position

The screen will expand with additional options for that specific notification type. Set the delivery frequency for that specific notification type to one of the following:

- When it happens: Notification will be generated immediately when the requested action occurs in our claim system and will be provided using the delivery method selected

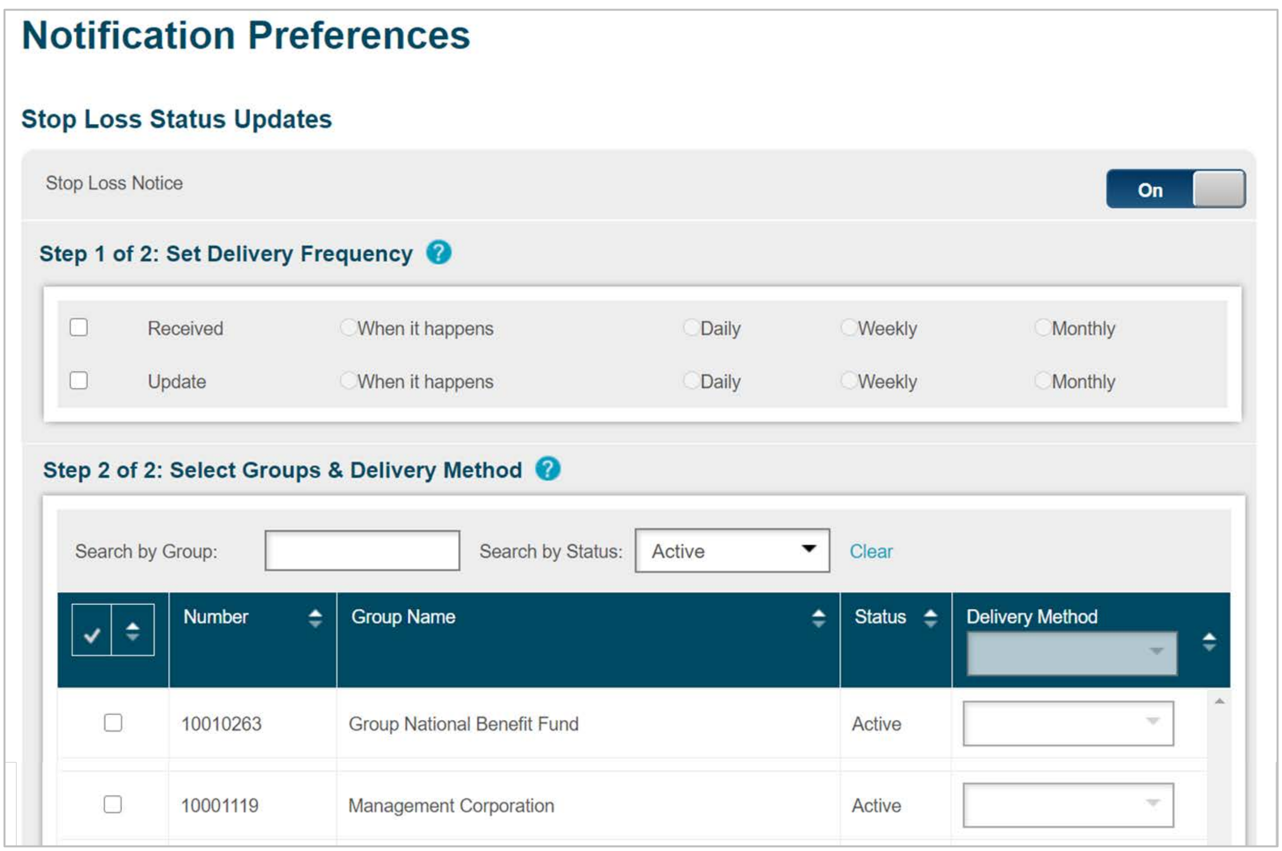
- **Daily:** Notifications will be generated at the end of the day and will be provided using the delivery method selected
- **Weekly:** Notifications will be generated at the end of the week and will be provided using the delivery method selected
- **Monthly:** Notifications will be generated at the end of the month and will be provided using the delivery method selected

There are two delivery methods available:

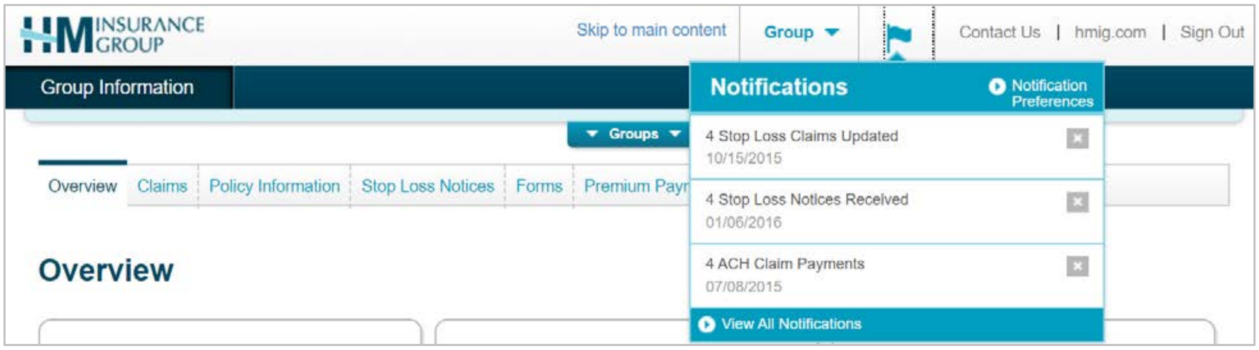
- **On Screen Only:** Notifications will only appear at the top of the page when you log into eServices
- **Email and On Screen:** Users will receive an email prompting them to log into eServices to view notifications

To choose a delivery method(s):

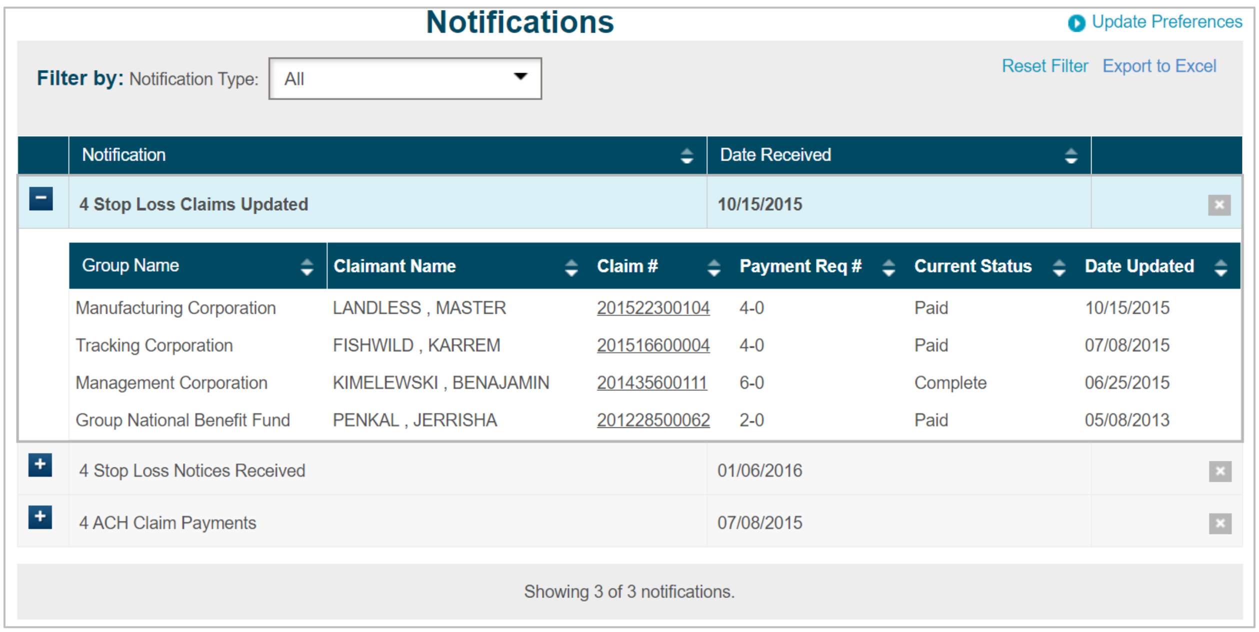
- For an individual group, check the checkbox to the left of the 'Number' column and then select the appropriate delivery method from the drop-down menu on the right
- For all groups, click the checkmark in the blue header row and then select the appropriate delivery method from the drop-down menu on the right
- Click **Submit**



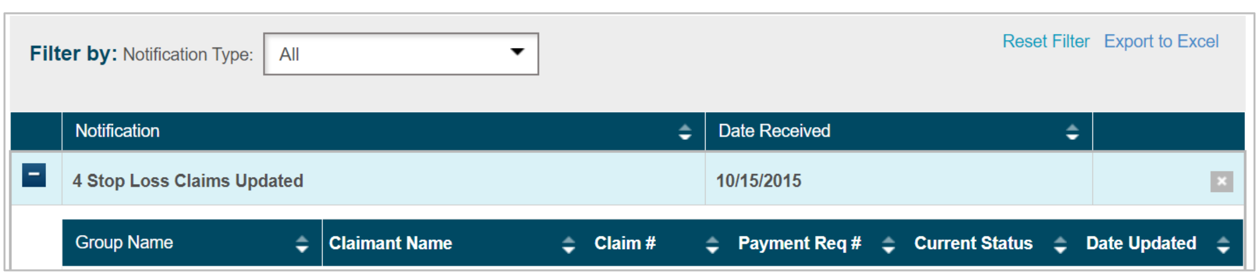
If you have selected to receive notifications within eServices, the number of new notifications will be displayed next to the blue flag at the top of the Home page. Click the blue flag to review summaries of your notifications



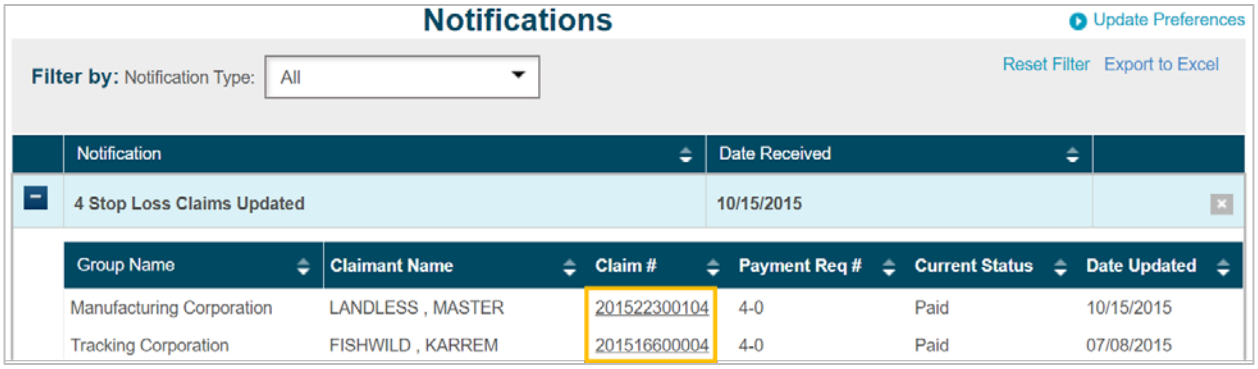
Click **View All Notifications** in the bottom blue bar to see summaries by category for all notifications received:



Users can sort the notification summaries by clicking on the different column headers:



Users can view additional information relative to the updated claim, notice received and/or ACH claim payment, by selecting the claim number or claimant name link:



Notifications

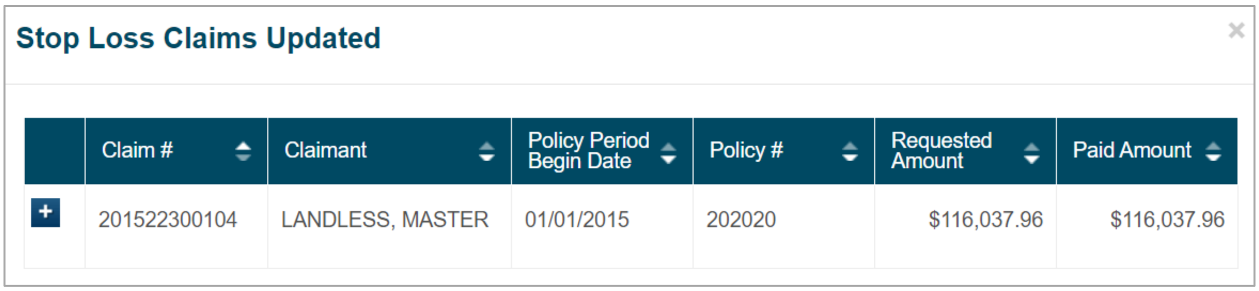
Update Preferences

Filter by: Notification Type: All

Reset Filter Export to Excel

	Notification	Date Received	
−	4 Stop Loss Claims Updated	10/15/2015	×

Group Name	Claimant Name	Claim #	Payment Req #	Current Status	Date Updated
Manufacturing Corporation	LANDLESS , MASTER	201522300104	4-0	Paid	10/15/2015
Tracking Corporation	FISHWILD , KARREM	201516600004	4-0	Paid	07/08/2015

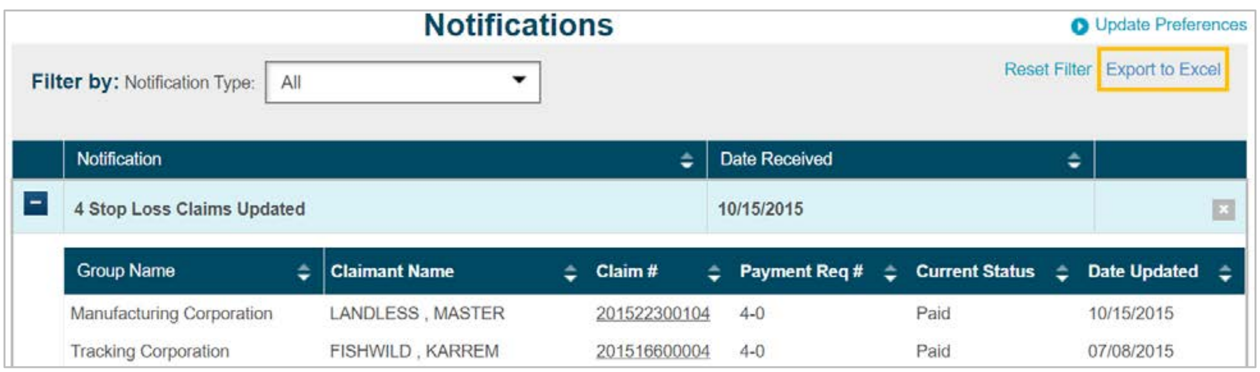


Stop Loss Claims Updated

	Claim #	Claimant	Policy Period Begin Date	Policy #	Requested Amount	Paid Amount
+	201522300104	LANDLESS, MASTER	01/01/2015	202020	$116,037.96	$116,037.96

In addition, users can elect to receive a reminder in advance of the premium due date. This reminder is sent out on the 20th of each month.

Users can also export the entire notification listing to Excel by clicking on the **Export to Excel** button in the right-hand corner:



Notifications

Update Preferences

Filter by: Notification Type: All

Reset Filter Export to Excel

	Notification	Date Received	
−	4 Stop Loss Claims Updated	10/15/2015	×

Group Name	Claimant Name	Claim #	Payment Req #	Current Status	Date Updated
Manufacturing Corporation	LANDLESS , MASTER	201522300104	4-0	Paid	10/15/2015
Tracking Corporation	FISHWILD , KARREM	201516600004	4-0	Paid	07/08/2015

Questions?

Contact your HM Regional Sales Office or call 800-328-5433.
Calls are received Monday through Friday, 8:00 a.m. to 5:00 p.m., ET.