EQUITABLE

The Business Council

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

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

EB360®, our web-based benefits management platform, allows employers access to ongoing program administration, plan information, documents (including proposals, benefit summaries and certificates), claim forms and ID cards for dental and vision.

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

- Access plan information with your personalized dashboard
- Access Evidence of Insurability activities
- Manage your monthly premiums
- Oversee your Business Council plans by computer, mobile phone or tablet

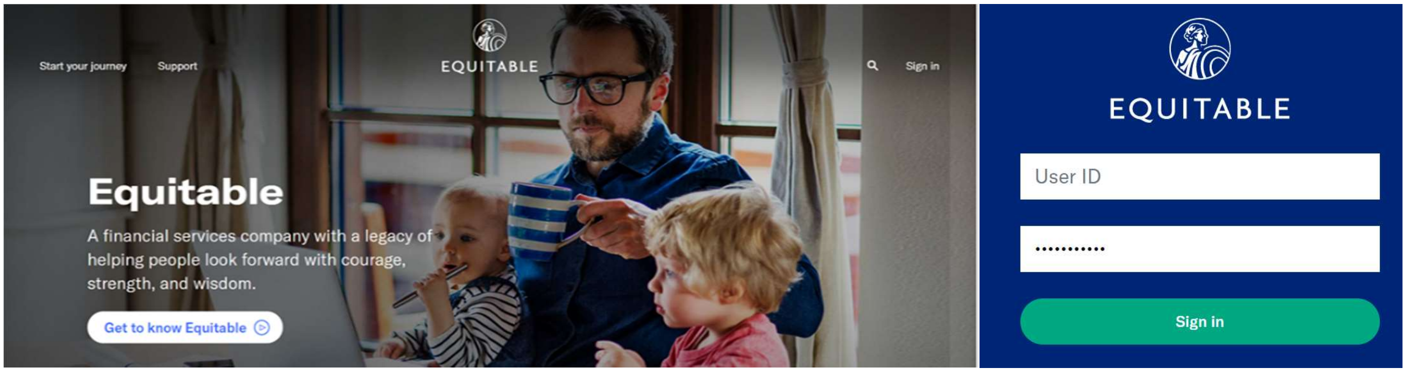
This guide will provide instructions for successfully managing your coverages: Life, Supplemental Life, Dependent Life, Short Term Disability (STD), Long Term Disability (LTD), NY DBL & PFL, as well as Dental and Vision.

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

Table of Contents

Accessing EB360®

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

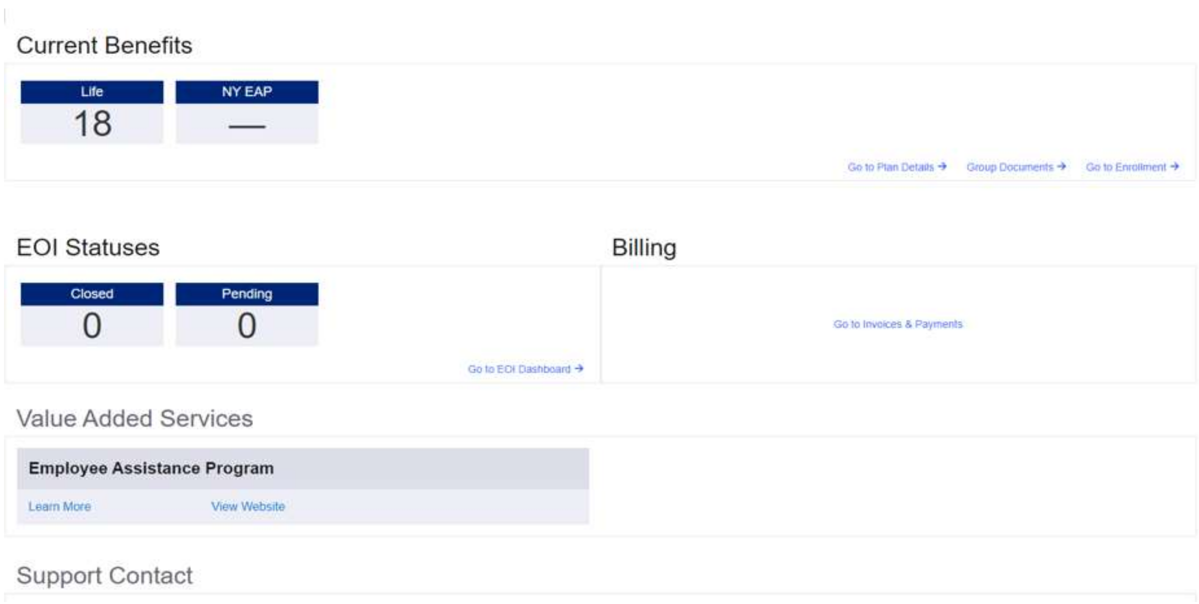


Navigating the Dashboard

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

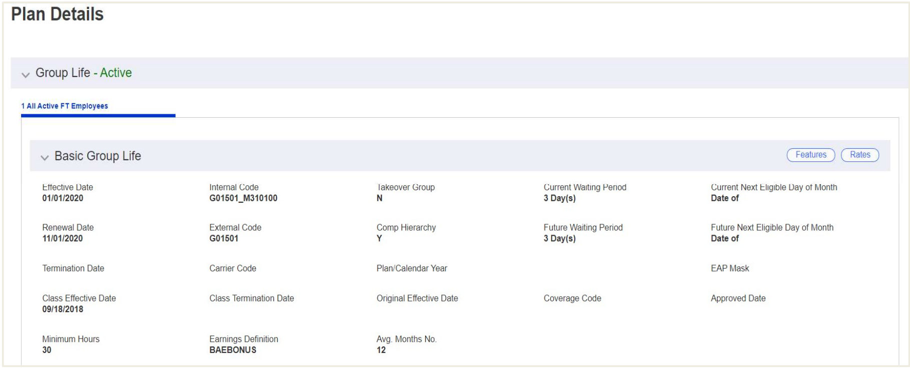
The quick view includes:

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

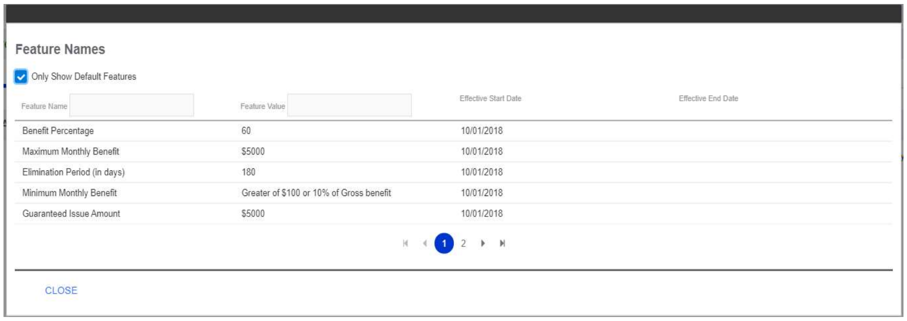


For a deeper view into your plans, you can click into the additional sections:

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



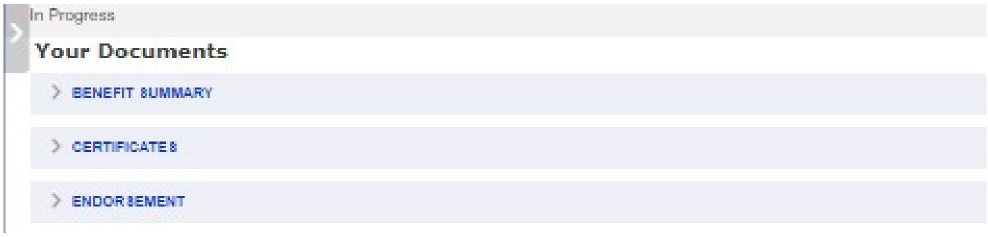
To see your plan details, click **Features** box. By clicking on the box that says **Only Show Default Features**, you will be shown the high level provisions of your plan.



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

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

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



EOI Application Status Dashboard

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

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

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

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

If an Employee wants to submit an EOI application, the EOI Forms are available as well on the BCNYS.org website.

Helpful BCNYS Links

Claim Forms: All important forms to manage your plan are included in this section.

You can also find BCNY Claim Forms in the **Helpful BCNY Links** section on your landing page.

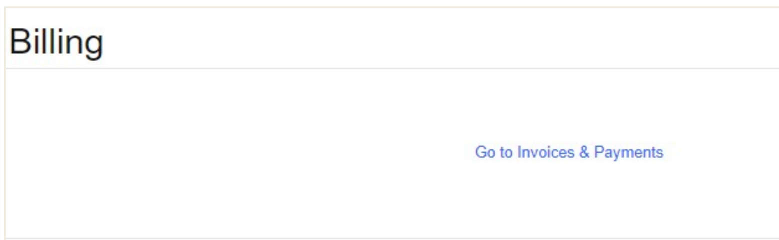
Billing (Self-Administered Billing)

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

Once navigated into the billing tool, Employer/Admins can view invoices, see payment history.

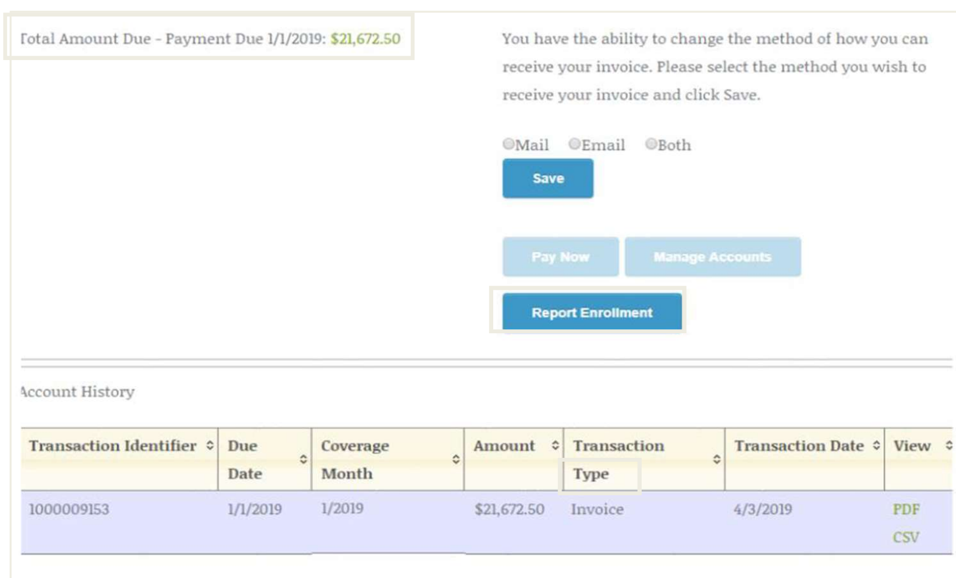
Groups that have opted for self-administrated billing will also be able to submit headcounts and volumes within the tool so that an invoice can be generated.

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

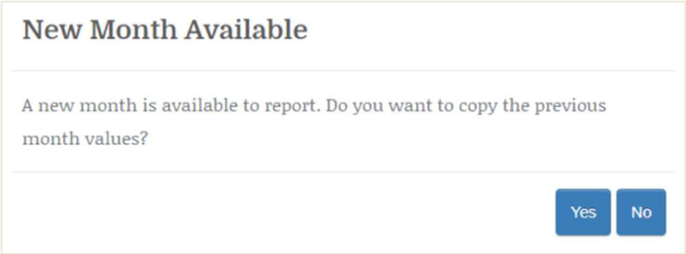


Click on **Invoices & Payments** or on the icon. This will bring you to transactions and includes:

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



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



Your invoice is now ready for input and finalization:

Choose Month: 2/2019

search

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

Save & Submit Save & Close Cancel

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

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

You can now save your work:

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

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

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

To remit payment to BCNYS, please note:

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

BENEFITS ACCOUNT STATEMENT

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

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

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

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

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

Amount Included: **$**

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

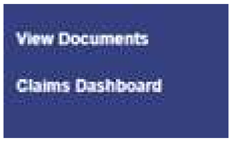
Navigating Your “Arrow” Button

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

- Access to Claim Dashboard for reports and claim forms

Claims Dashboard & Claim Forms

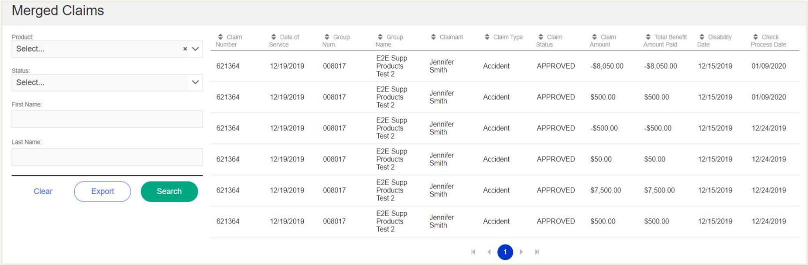
All group admins will have access to Claims Dashboards.



To access Claims Dashboard, expand the left-hand navigation menu and click **Claims Dashboard** in which a new tab will open.

The Claims Dashboard can be filtered by Product, Status or Claimant First/Last Name—click **Search** to update the claims dashboard after filter criteria is applied. Apply sorting on any of the columns if desired to further search/enhance the dashboard for viewing needs.

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



Claim Number	Date of Service	Group Num.	Group Name	Claimant	Claim Type	Claim Status	Claim Amount	Total Benefit Amount Paid	Disability Date	Check Process Date
621364	12/19/2019	008017	E2E Supp Products Test 2	Jennifer Smith	Accident	APPROVED	-$8,050.00	-$8,050.00	12/15/2019	01/09/2020
621364	12/19/2019	008017	E2E Supp Products Test 2	Jennifer Smith	Accident	APPROVED	$500.00	$500.00	12/15/2019	01/09/2020
621364	12/19/2019	008017	E2E Supp Products Test 2	Jennifer Smith	Accident	APPROVED	-$500.00	-$500.00	12/15/2019	12/24/2019
621364	12/19/2019	008017	E2E Supp Products Test 2	Jennifer Smith	Accident	APPROVED	$50.00	$50.00	12/15/2019	12/24/2019
621364	12/19/2019	008017	E2E Supp Products Test 2	Jennifer Smith	Accident	APPROVED	$7,500.00	$7,500.00	12/15/2019	12/24/2019
621364	12/19/2019	008017	E2E Supp Products Test 2	Jennifer Smith	Accident	APPROVED	$500.00	$500.00	12/15/2019	12/24/2019

Helpful BCNYS Links

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