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

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

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

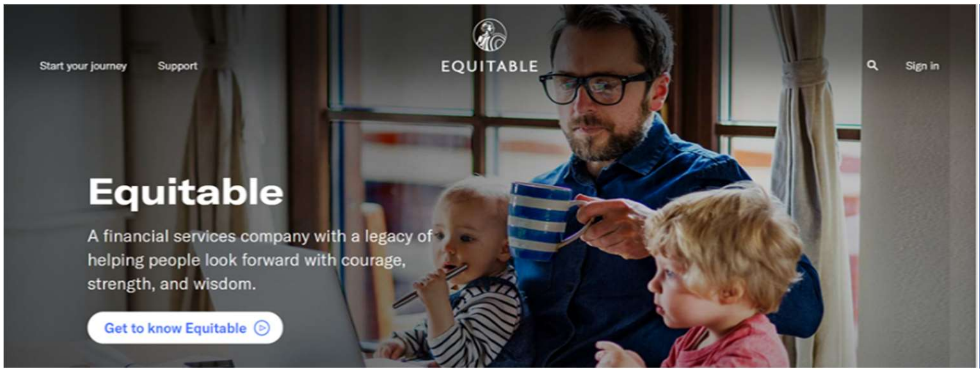
This guide will provide instructions for successfully managing your coverages: Life, Supplemental Life, Dependent Life, Short Term Disability (STD), Long Term Disability (LTD), NY DBL & PFL, as well as Dental and Vision.

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

Topics

Accessing EB360®

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

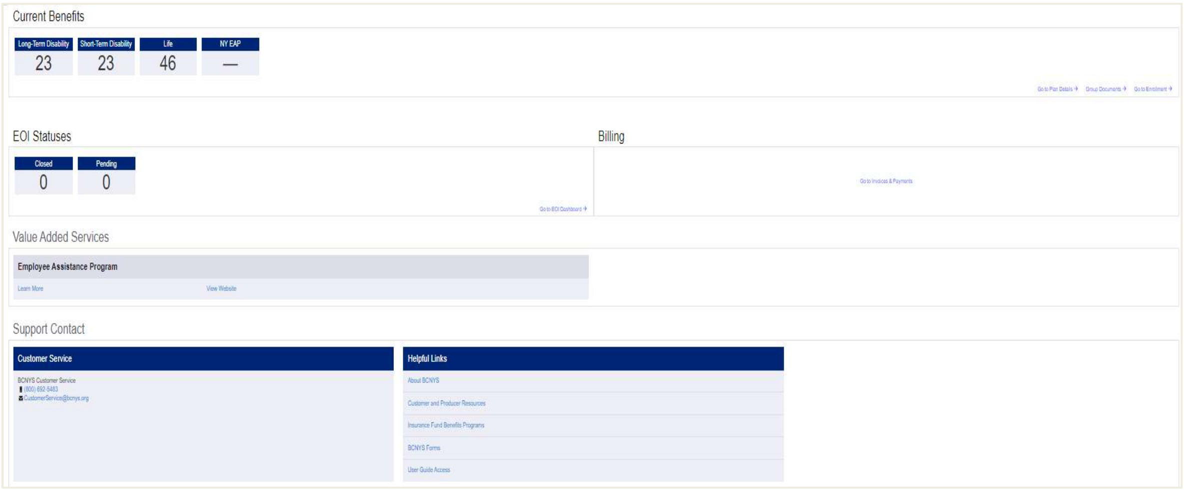


Navigating the Dashboard

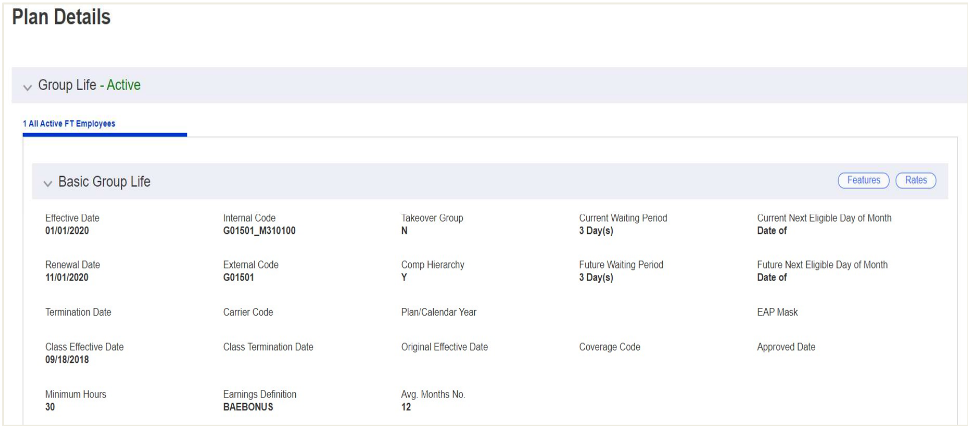
Your dashboard is broken down in 7 sections. The following functionality is available to you:

The quick view includes:

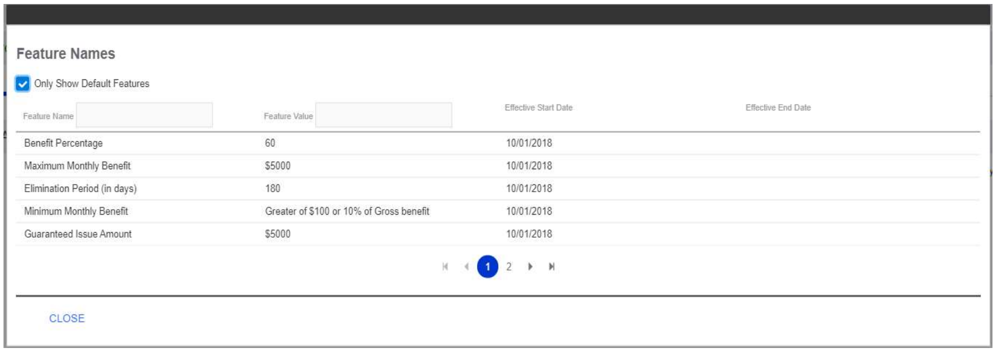
- **Current Benefits** - Number of employees per line of coverage based on latest premium statement
- Links to **Plan Details, Group Documents** and **Enrollment**
- Status of **Evidence of Insurability** Dashboard
- Links to **Billing**
- Links to **EAP services**, if applicable
- **Support Contact**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



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.



To view your current and historical rates, select the **Rates** button**.**

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 your group. A sampling of documents is shown below. Simply expand the document type row to see a list of documents available for that.

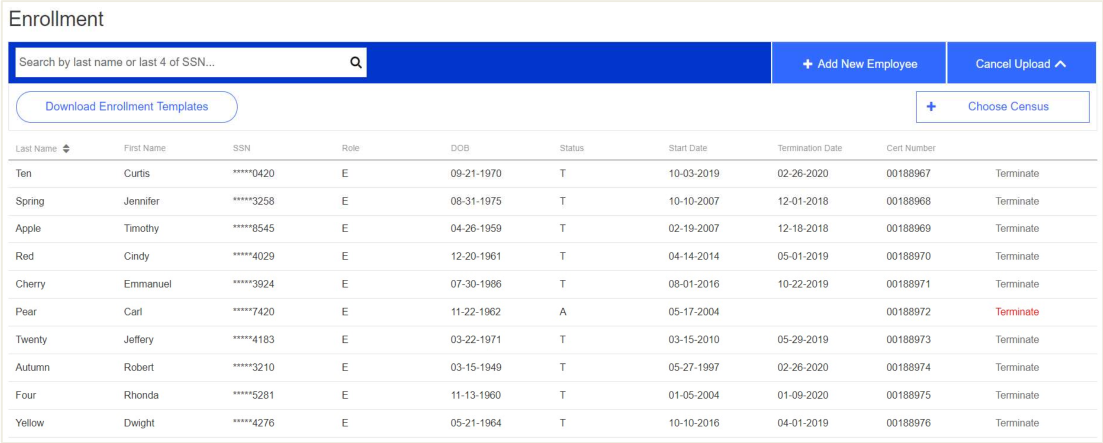
When clicking on a document, ensure that pop-up blockers are disabled, and a PDF reader is available on the device you wish to open the document on.

Enrollment & Administration Platform

As a List Bill customer, you can manage employee records directly on the benefits management platform. Click **Go to Enrollment** from the Current Benefits section.

From the screen below, you can:

- Add new employees individually
- Modify an employee record by clicking the row for a specific Employee and modifying the coverages, employee profile or dependent information as needed.
- Terminate employee coverage, or for individual lines of coverage

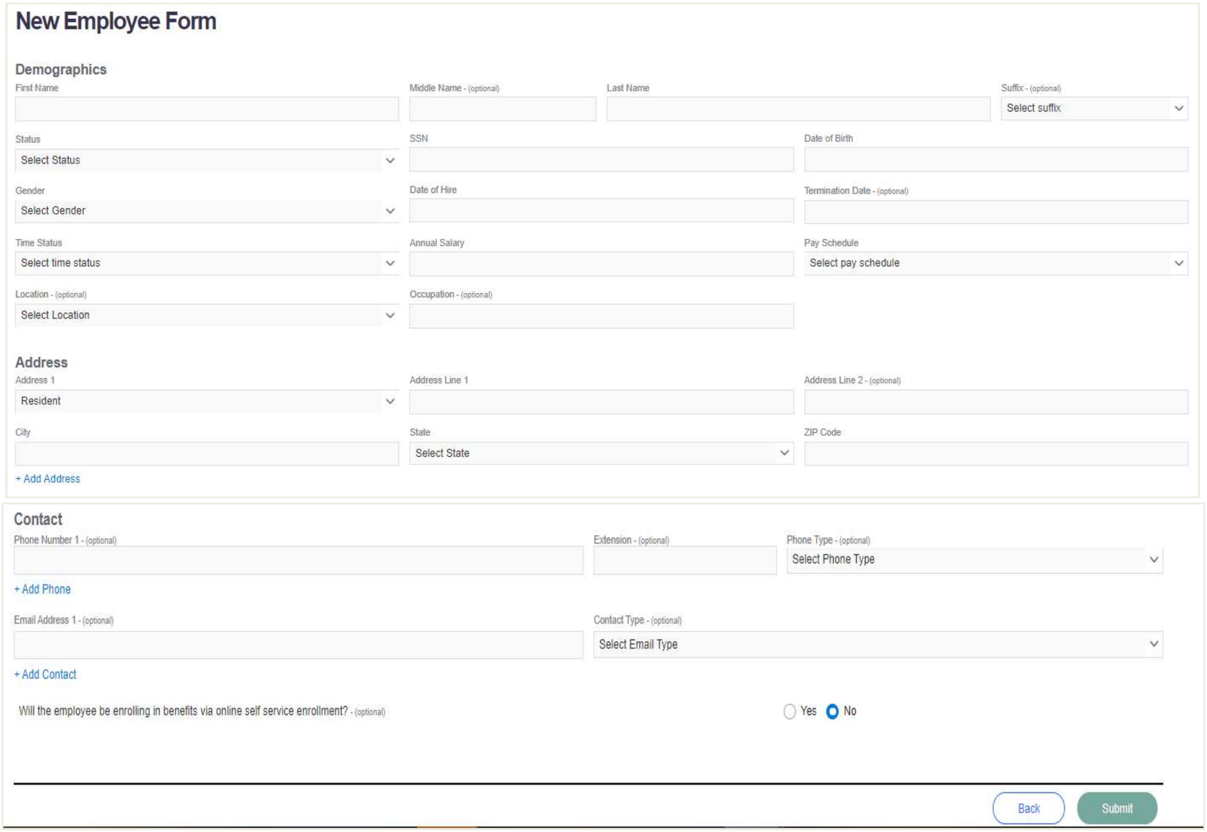


Last Name	First Name	SSN	Role	DOB	Status	Start Date	Termination Date	Cert Number	
Ten	Curtis	*****0420	E	09-21-1970	T	10-03-2019	02-26-2020	00188967	Terminate
Spring	Jennifer	*****3258	E	08-31-1975	T	10-10-2007	12-01-2018	00188968	Terminate
Apple	Timothy	*****8545	E	04-26-1959	T	02-19-2007	12-18-2018	00188969	Terminate
Red	Cindy	*****4029	E	12-20-1961	T	04-14-2014	05-01-2019	00188970	Terminate
Cherry	Emmanuel	*****3924	E	07-30-1986	T	08-01-2016	10-22-2019	00188971	Terminate
Pear	Carl	*****7420	E	11-22-1962	A	05-17-2004		00188972	Terminate
Twenty	Jeffery	*****4183	E	03-22-1971	T	03-15-2010	05-29-2019	00188973	Terminate
Autumn	Robert	*****3210	E	03-15-1949	T	05-27-1997	02-26-2020	00188974	Terminate
Four	Rhonda	*****5281	E	11-13-1960	T	01-05-2004	01-09-2020	00188975	Terminate
Yellow	Dwight	*****4276	E	05-21-1964	T	10-10-2016	04-01-2019	00188976	Terminate

Note: Mass uploads of employee changes can be made from the templates; however, we recommend contacting your Customer Service Rep at the Business Council for help.

Adding a New Employee and Coverage

After clicking the Add Employee link, a **New Employee Form** will appear. Complete all sections.


New Employee Form

Demographics

First Name
Middle Name - (optional)
Last Name
Suffix - (optional)
Select suffix
Status
Select Status
SSN
Date of Birth
Gender
Select Gender
Date of Hire
Termination Date - (optional)
Time Status
Select time status
Annual Salary
Pay Schedule
Select pay schedule
Location - (optional)
Select Location
Occupation - (optional)

Address

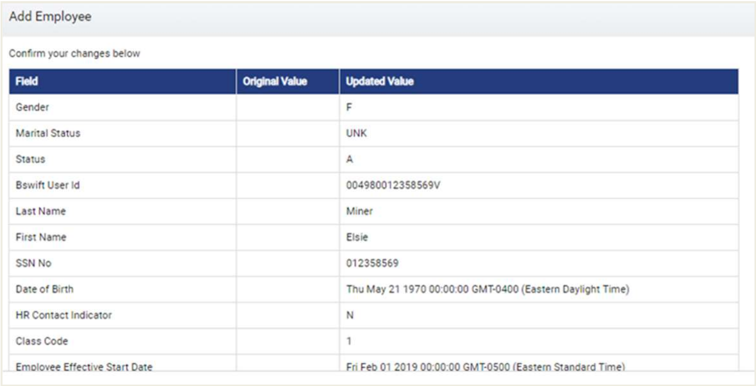
Address 1
Resident
Address Line 1
Address Line 2 - (optional)
City
State
Select State
ZIP Code
+ Add Address

Contact

Phone Number 1 - (optional)
Extension - (optional)
Phone Type - (optional)
Select Phone Type
+ Add Phone
Email Address 1 - (optional)
Contact Type - (optional)
Select Email Type
+ Add Contact
Will the employee be enrolling in benefits via online self service enrollment? - (optional)
Yes No
Back
Submit

Upon completion, select **Submit.**

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

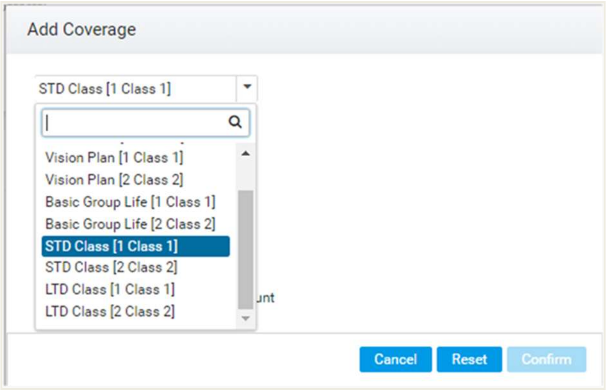

Add Employee

Confirm your changes below

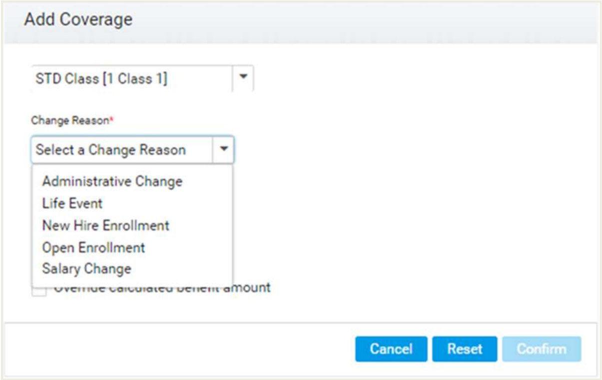
Field	Original Value	Updated Value
Gender		F
Marital Status		UNK
Status		A
Bswift User Id		004980012358569V
Last Name		Miner
First Name		Elsie
SSN No		012358569
Date of Birth		Thu May 21 1970 00:00:00 GMT-0400 (Eastern Daylight Time)
HR Contact Indicator		N
Class Code		1
Employee Effective Start Date		Fri Feb 01 2019 00:00:00 GMT-0500 (Eastern Standard Time)

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

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

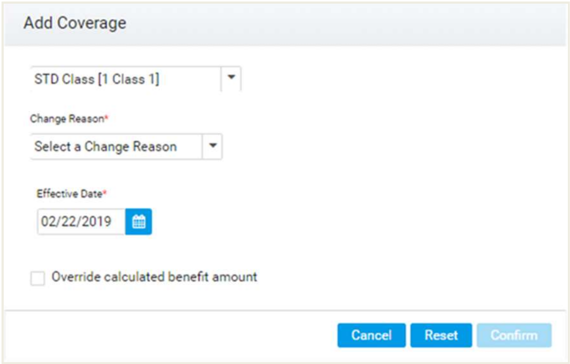


Select the **Change Reason**; note that waiting periods, EOI rules and late entrant rules will apply based on the Change Reason selected.



Input an **Effective Date**; note that the system will also determine the correct effective date for the coverage. It will alert you if it has calculated a different effective date than what you provided.

Effective date is not needed for new hires.



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

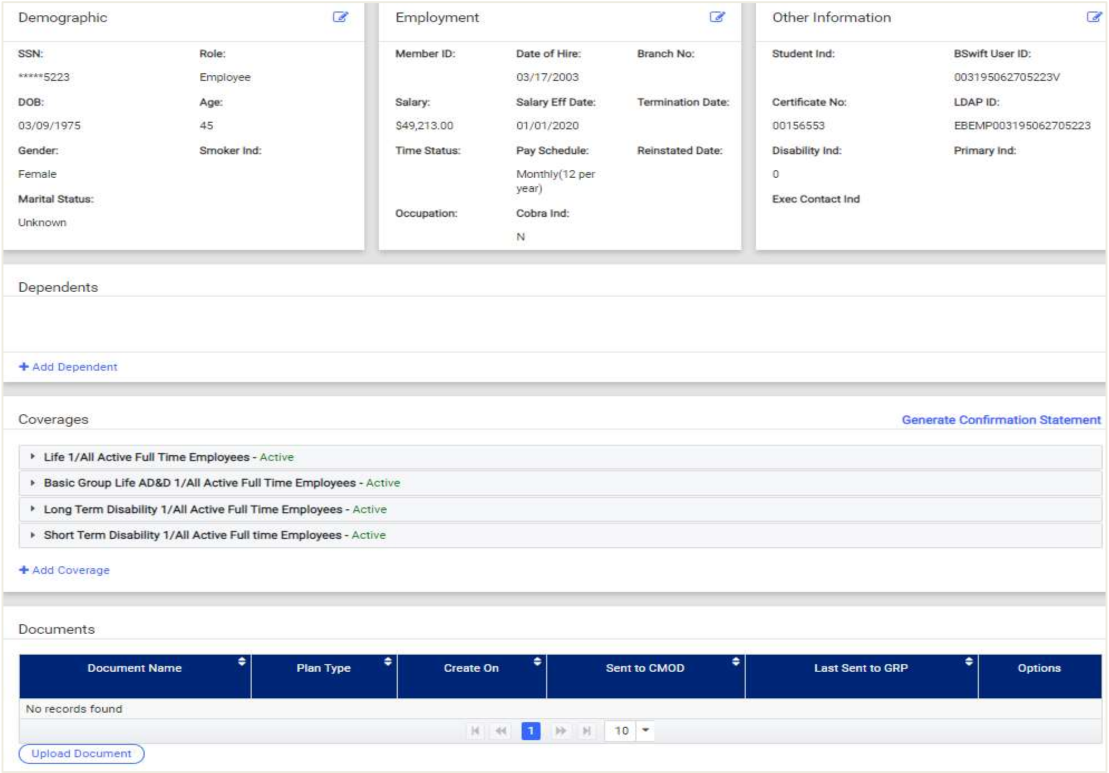
Modifying Employee Information Coverage

You can update existing employees and dependents records and coverages.

SSN	Role	DOB	Status	Start Date	Termination Date	Cert Number	
*****9170	E	10-13-1987	T	04-24-2017	03-31-2019	00154704	Terminate
*****5223	E	03-09-1975	A	03-17-2003		00156553	Terminate
*****8729	E	07-26-1972	A	08-28-2017		00158207	Terminate
*****8394	E	06-25-1950	A	05-27-1997		00164588	Terminate
*****0059	E	06-05-1965	A	02-02-2000		00164874	Terminate
*****7972	E	07-18-1975	A	01-01-2007		00165035	Terminate
*****5858	E	07-12-1985	T	12-05-2016	11-01-2018	00166511	Terminate
*****4020	E	10-28-1980	T	04-16-2018	03-31-2019	00166694	Terminate
*****4860	E	06-17-1991	A	10-18-2017		00167910	Terminate
*****4531	E	10-07-1970	A	10-05-2005		00169216	Terminate

1 2 3 4

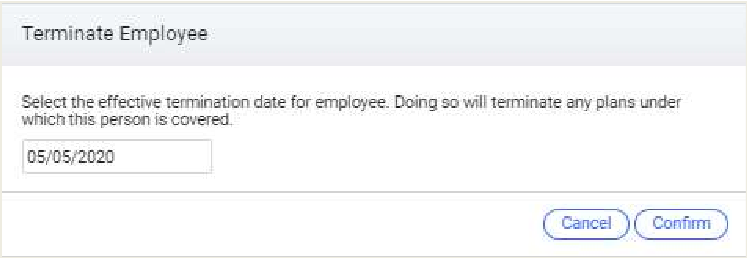
Click on the desired individual, you will be sent to that person's details page. Here you can view the current information and submit any changes to their demographical information, employment/salary changes, change/add dependent information and review/update their benefits selections.



You can also create a Confirmation Statement for the employee.

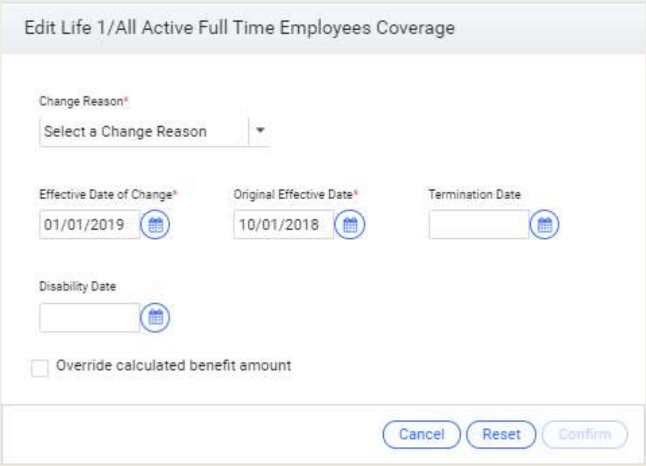
Terminating an Employee or their Coverage

To terminate the employee and all coverages, locate the **Terminate Employee** button at the top right of the employee page and select. You will be shown the following:



Insert the date of termination and click **Confirm.** The system will apply the termination rules of the plans.

To terminate a specific coverage for an employee, scroll down to Coverages and select the coverage you're looking to edit.



Select the reason for the termination and select the date of the coverage termination.
Click **Confirm**.

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 your 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**.


Welcome to your EOI Dashboard!

EOI Status Report as of 4/5/20

Go to: EOI Forms / Online Submission

Search Export

Generate Report By:

Applications Received Within: All

First Name Last Name

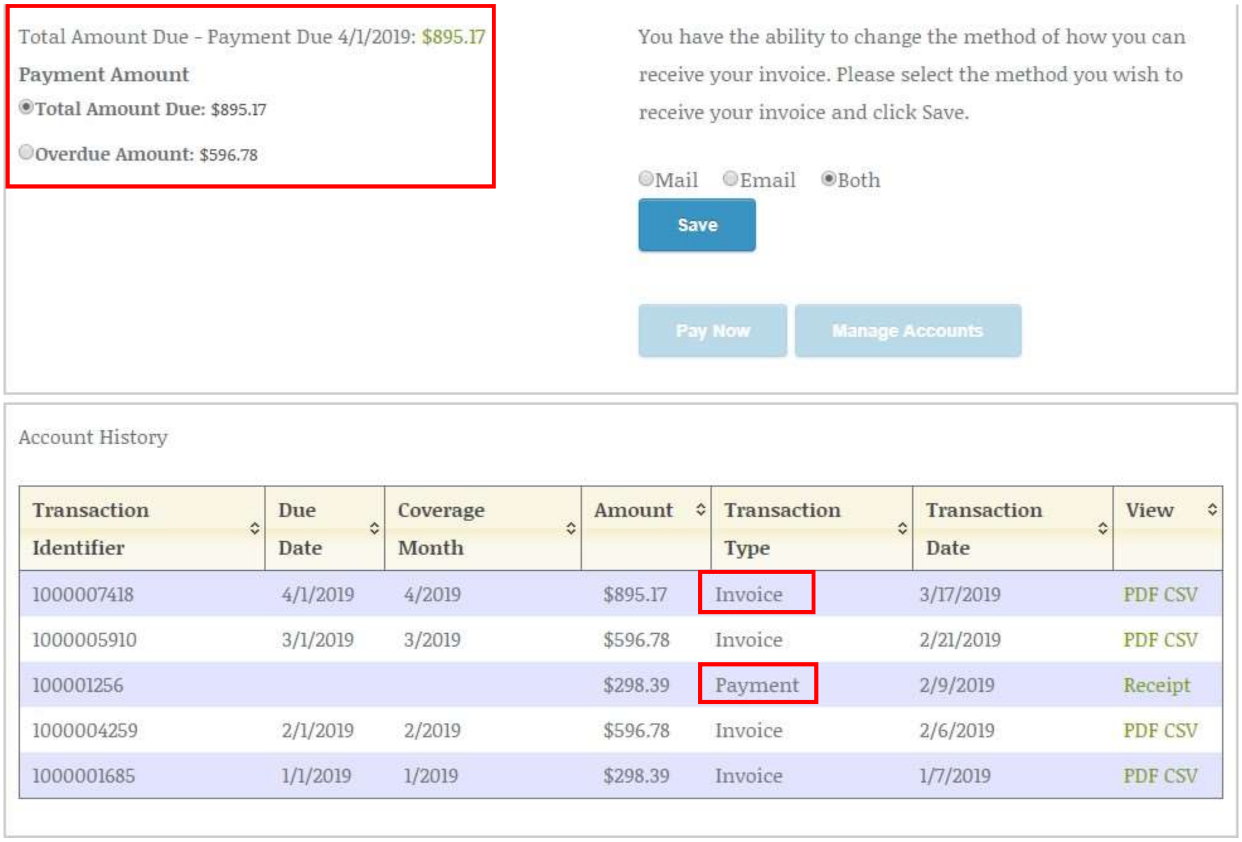
Group Number	Group Name	Employee Last Name	Employee First Name	Plan Type	Requested Amount	GI Amount	Status	Received Date	Status Date	Track Status	Received Method	UW Decisior
004397	SD Enrollment Testing ##	Ten	Curtis	Basic Group Life	$55,000	$50,000	EOI Not Needed	2/21/20	3/25/20	SFCNN	Email	NN
004397	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.

Billing (List Bill)

On your dashboard, click on **Invoices & Payments**. This will bring you to transactions and includes:

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



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

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

To remit payment to BCNYS, please note:

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

BENEFITS ACCOUNT STATEMENT

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

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

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

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

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

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

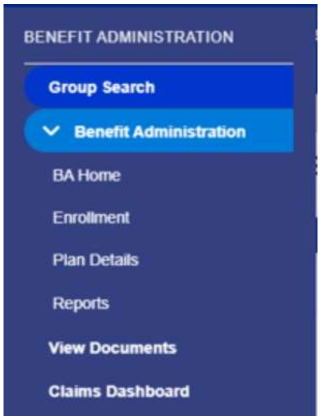
Amount Included: $

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

Navigating Your "Arrow" Button

On the left-hand side of your dashboard is an arrow (>) which provides additional functionality:

- Reports
- Claims Dashboard

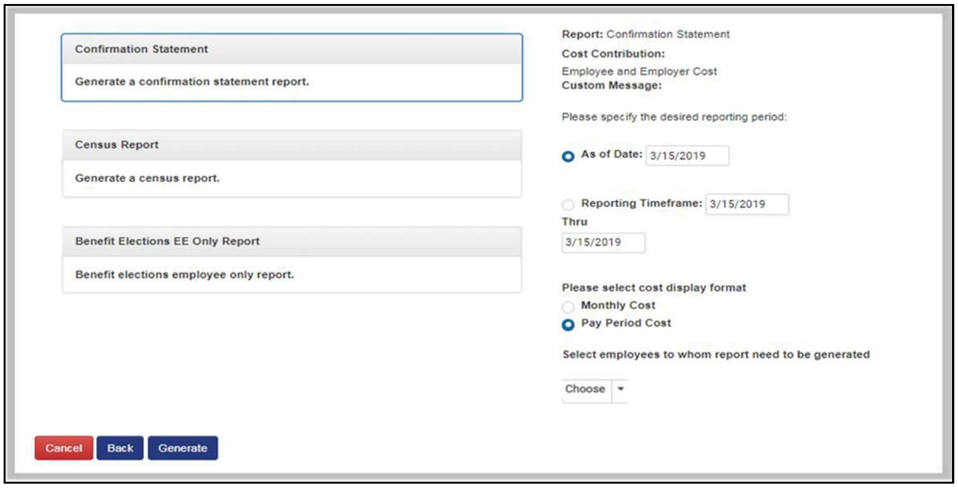


Reports: Within the reporting tool, you will have the ability to generate several different reports:

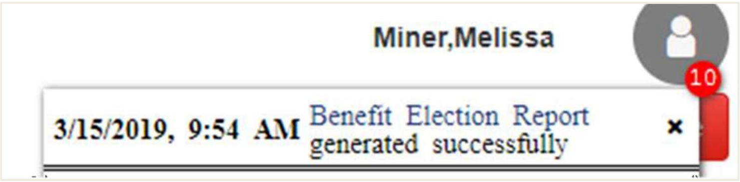
- Confirmation Statement
- Census EE Only Report
- Benefit Elections EE Report

After the report type has been selected, you will be provided with the following report options

- As of Date – This option allows you to set a specific date and generate any report based on the information from that date; or,
- Reporting Timeframe – This option allows you to run the report for a set period.
- Select employee for report- All of Specific



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



Report Types

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

Confirmation State....zip   Show all

Confirmation Statement 20180710

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

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

Census EE Only Rep......   Show all

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

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

Benefit Election EE ....xls   Show all

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

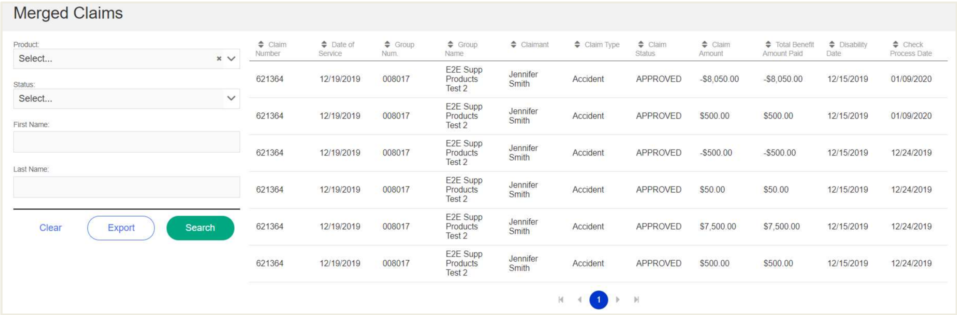
Claims and Claim Forms

All group admins will have access to Claims Dashboards and Claim Forms.

To access Claims Dashboard, expand the left-hand navigation menu and click **Claims Dashboard**. 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.



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.