PRUDENTIAL'S GROUP INSURANCE

Online Roster Billing User Manual

Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

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Prudential Financial

WELCOME!

Thank you for selecting The Prudential Insurance Company of America, we hope that the online Roster Bill system helps simplify the billing process for your plan.

Our Online Roster Billing website simplifies the entire billing process for you. It enables you to update billing records and execute group insurance premium payments efficiently and accurately. It makes it easy to access, adjust, and submit billing information and provides instruction for executing payments via wire transfer, electronic funds transfer, or check.

This easy-to-read User Manual gives an overview of the Online Roster Billing process and shows how to take full advantage of our Online Roster Billing tool.

We look forward to making your billing experience as convenient and easy as possible.

Personal Assistance from Prudential

Prudential's Client Operations Service Center 888-598-5671

For Billing Questions

For Password Resets

Table of Contents

I. Understanding Online Roster Billing

Roster billing is a method of premium accounting in which the employer updates records of individual insured members. The insurance carrier then uses those individual records to produce a roster bill, and the employer then makes payment based on that roster bill.

Traditional Roster Billing

Traditionally, on a monthly basis, the employer received a paper report from Prudential listing all insured members. The employer then indicated updates on member coverage and/or employment status on this paper roster, calculated premium due, and returned the updated roster to Prudential along with payment. Prudential entered the updated information into our billing system and produced the next month's roster bill.

Online Roster Billing

With Prudential's Online Roster Billing, you have *direct access* to your current and past rosters. When using the Online Roster Billing method, you simply maintain the roster by making monthly updates whenever the census changes during the month or all at once at the end of the month—it's your choice. Each transaction is submitted via the Internet—and updates our billing system in real time. All census, coverage, and other changes are made on the web—never on paper.

Once a month, four business days prior to the bill due date, Prudential produces a bill based on the roster at that time. Changes made to the roster up until the day before a monthly bill is produced are reflected on that month's bill. Changes made to the roster the day of and the day after the monthly bill is produced will appear on the next month's bill.

You are notified each month via e-mail when the bill has been created. Then you simply access the site, print the bill generated by the system, and submit it along with your payment. You should include your Prudential policy number—control number—on your check or in the *Comments* field for wire transfer payments.

Bill Groups

If you have members in different areas, divisions, or units, it is often easier for you to administer the benefit plans separately through a bill group. A bill group is a pay point associated with a certain group of members.

Internet Billing Administrators

You can assign multiple Billing Administrators/Users to each bill group. This arrangement provides a backup for administrators who are out on vacation or leave unexpectedly.

In many instances, the person administering the bill is not the same person who releases the payment. If this is your case, you are encouraged to grant access to the bill payer as well as the administrator so that the person releasing payment will have direct access to the amount of premium due and the bill required for remittance.

Billing Administrators should be selected as soon as possible after you've selected Prudential's Online Roster Billing as your premium payment method. Information needed to establish the Billing Administrators/Users you've selected will be collected from you by Prudential. It is important to notify your Prudential Account Representative when Billing Administrators or e-mail addresses have changed.

II. Accessing Our Billing Site

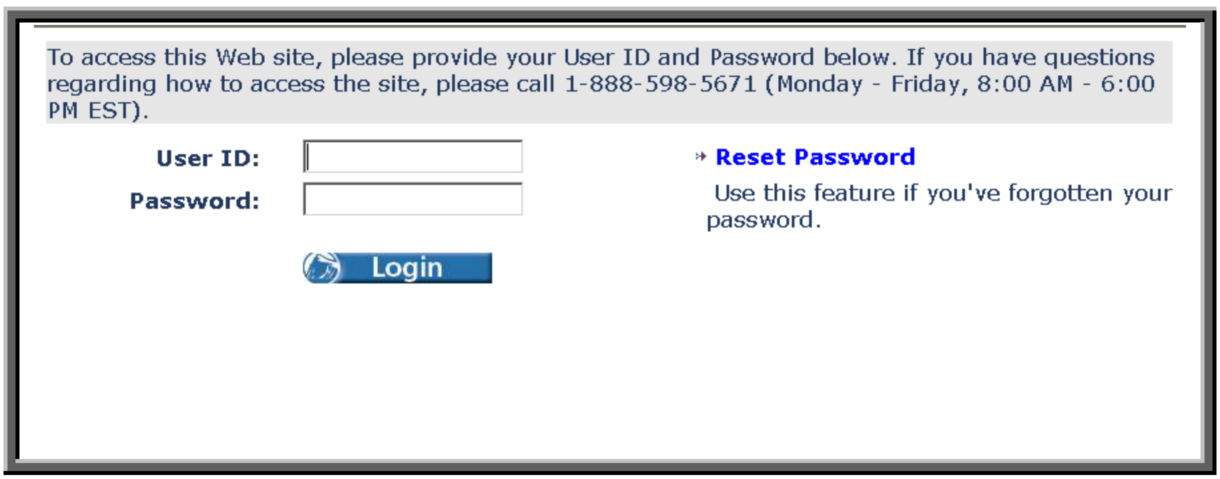
Your Billing Administrators will have convenient access to the billing site on a nearly 24/7 basis, 365 days a year. Due to routine systems maintenance and backup, the system is unavailable nightly from 8:00 p.m. to 8:45 p.m. (EST).

Simple Two-Step Access

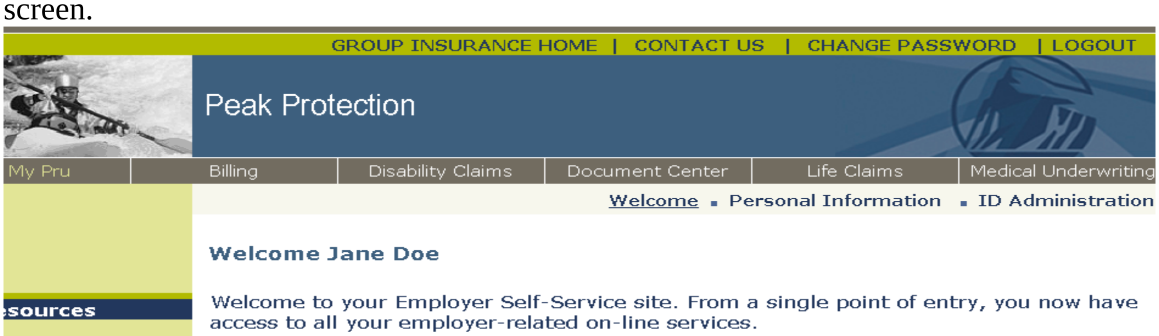
1. Enter URL into Web Browser Search Bar. Access the Online Roster Billing system directly through the Prudential's Group Insurance *Employer Access Home Page* by entering the following URL into the search bar on your web browser:

http://www.prudential.com/giemployeraccess.

2. Sign in with your User ID & Password. On the *Employer Access Home Page*, enter your Prudential-assigned, case-sensitive User ID and password. (Users are required to change their password and log in again upon their first visit to the site.) Then click the Login button.



Once logged in, select the Billing tab from the menu bar across the upper portion of the screen.



Easy Future Access

For fast access to the site, bookmark http://www.prudential.com/giemployeraccess on your computer. Also, initial welcome, reminder, and ongoing bill notification e-mails will contain a convenient link directly to the *Employer Access Home Page* with a login screen.

III. Managing User Access

You are ensured secure online access to your billing information. Access to your billing information is restricted through personal User IDs and passwords. You will receive notice from Prudential when User IDs and passwords have been established.

Password Resets

Upon initial log in, you are required to change your password to one known only to you. If you or someone else enters an invalid password several times when attempting to access the site, the password associated with your User ID will become *locked*.

If Prudential has all your identification information on file, you can reset your own password by clicking the *Password Reset* button on the login page and following instructions to verify your identity. Otherwise, you must contact Prudential's Client Operations Service Center at 1-888-598-5671 and request password reset assistance.

Process for Establishing a New User

To add a new user for a bill group that is already established, simply complete the *Internet Services Sign-Up Form* linked below and return it to your Account Representative. Alternatively, your Account Representative can fax or e-mail you the *Internet Services Sign-Up Form*. They will notify you when your access to our Online Client/Self Billing is granted.

https://gi.prudential.com/groupinsurance/forms/producers/GL.2003.026.pdf

Process for Changing a User's Access

You may want to change an existing user's access to certain bill groups or change the user's e-mail address. To make those changes, inform your Account Representative who will notify you when the changes are complete.

Process for Removing a User's Access

To remove a user's access, please inform your Account Representative who will notify you when the change is complete. When removing a user's access, please be sure someone on your staff always has access.

IV. Navigating Our Billing Site

After successful login, you're first presented with one of three navigation options, based on your plan and access rights setup.

Navigation Options

1. Case Selection Screen (For users with multiple cases)
On this screen, you select the case you wish to work on. Users with access to one case having multiple bill groups will be brought directly to the *Bill Group Selection* screen.

> **Note: If you only have access to one case, the *Case Selection Screen* will not be displayed.**

2. Bill Group Selection Screen (For users with multiple bill groups)
On this screen, you choose the bill group you wish to work on.

> **Note: If you only have access to one bill group, the *Bill Group Selection Screen* will not be displayed.**

3. Roster Billing Screen (For users with one or more bill groups)
On this screen, you find links to all the functions available within the billing site. From this screen, you can view contact information, examine billing documentation/statements, and input/submit billing information.

Easy Navigation

The top tool bar on each screen makes it easy to move to any screen within the billing site, and if applicable, even switch cases or bill groups**.**

V. Using Our Billing Site

Viewing, creating, and editing billing information on our Online Roster Billing system is quick and easy. Refer to the following instructions to speed you through the process.

Browser Recommendations

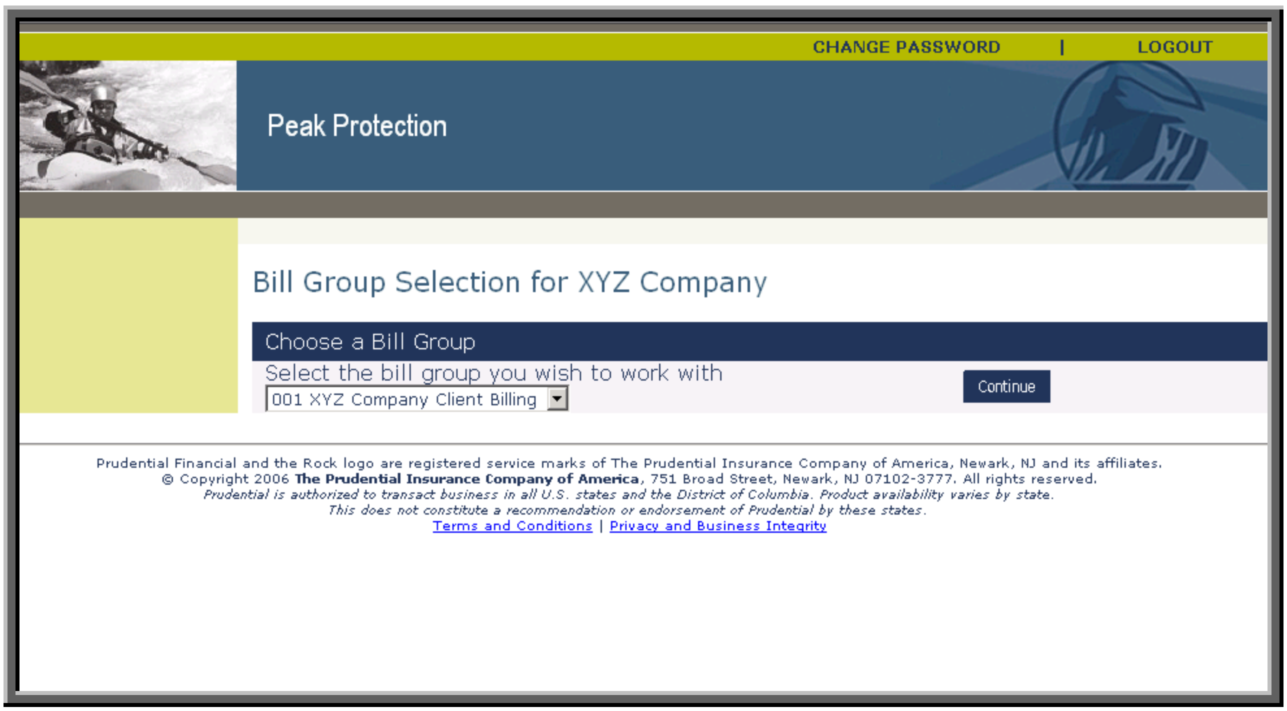
For maximum performance, please use the following browser versions:

Internet Explorer 6.0 or higher
Netscape Navigator 5.0 or higher

Bill Group Selection Screen

For users set up to view or maintain more than one bill group.

To select a bill group to view or modify, click on the bill group name in the *Choose a Bill Group* drop down box and then click the **Continue** button. This will take you to the *Roster Billing Main Screen.*



Roster Billing Screen

For users set up to view or maintain the roster for one or more bill groups.

VIEWING AND EDITING OPTIONS:

There are several menu options available on the *Roster Billing Main Screen.*

- ***Contact Information***—Displays the Client Operations Service Center phone number—and your Billing Caseworker.

- ***View Billing Statements***—Shows current and past bills—including any billing documentation you need to submit with payment. Also shows the roster associated with each bill.

- ***Add a New Member—***Allows you to add a member to your roster.

- ***Search for an Active Member***—Allows you to search your roster for members who are active on the date of the search.

- ***Search for All Members***—Allows you to confirm the status of members who are not active on the date of the search.

In the ***Update Member's*** Section of the left hand Navigation you have the ability to:

- Update one or multiple member's Salaries.
- Terminate one or multiple members from your roster.

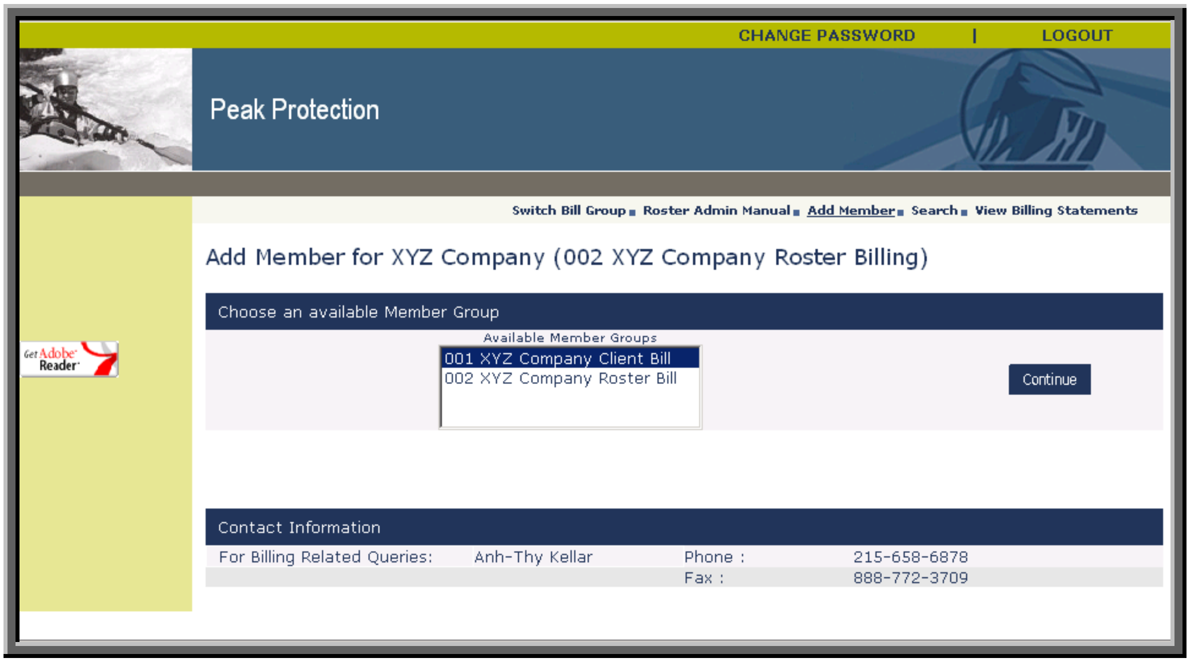
You can also access this User Guide from the link in the left hand navigation.

USING ROSTER ACTIVITY OPTIONS:

Adding a New Member

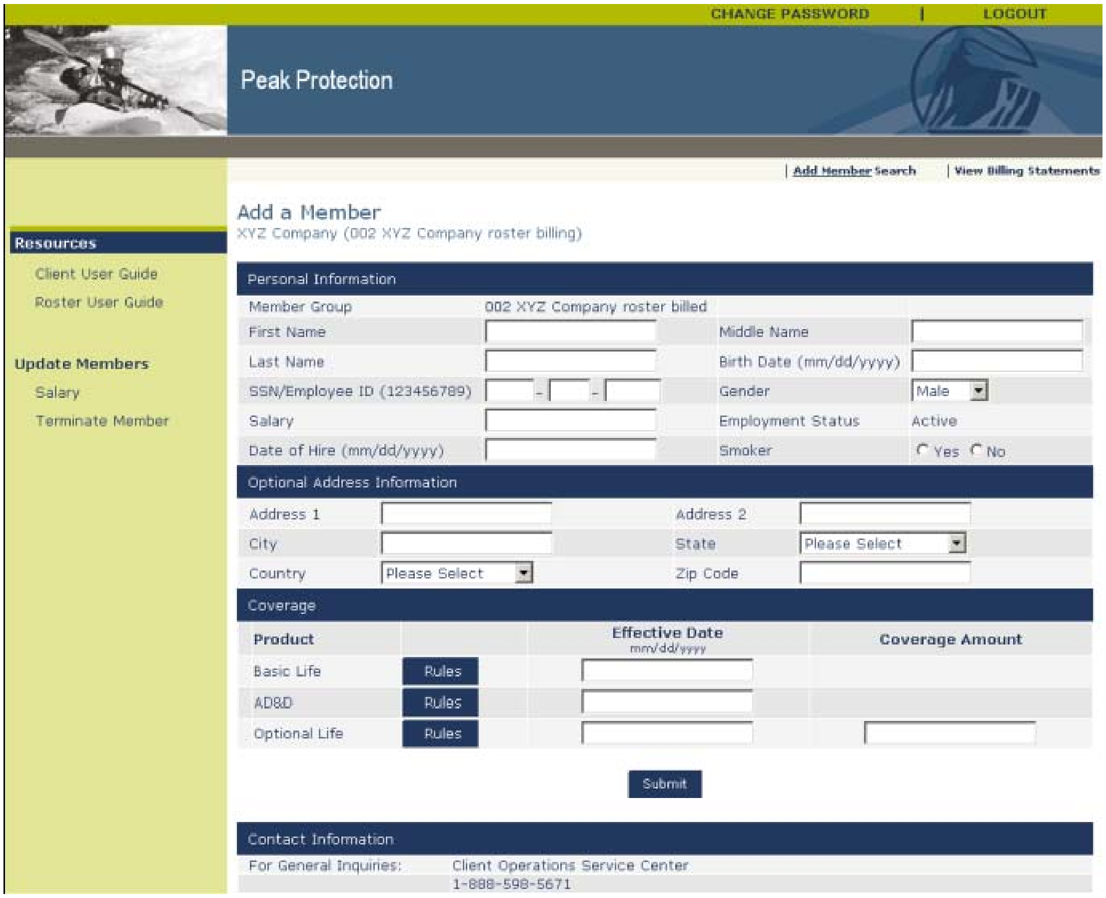
To add a new member to your roster click the **Continue** button in the *Add Member* section of the *Roster Billing Main Screen*.

The *Member Group* selection screen will be displayed.



Select the member group that you wish to add the new member to and click the **Continue** button. This will bring you to the Add a Member screen.

Add a Member Screen



In order to add a new member you will complete the following sections on the *Add a Member* screen:

Personal Information

Enter the new member's personal information in the *First Name*, *Middle Name*, *Last Name*, *Birth Date*, *SSN/Employee ID*, *Salary*, and *Date of Hire* fields. Select the new member's gender from the *Gender* drop down box. Select the new member's smoker/non smoker status if applicable to your plan.

Optional Address Information

Enter the new member's address in the *Address 1*, *Address 2*, *City*, and *Zip Code* fields. Select the new member's state and county from the *State* and *Country* drop down boxes.

Coverage

Enter the new member's effective date of coverage in the *Effective Date* field.

Note: Effective date rules are located in the *Guide for Effective Dates and Coverage* section of this User Manual.

For coverage rules click the **Rules** button. A page displaying the benefit amount rules for that coverage will be displayed.

Benefit Rules for Optional Life

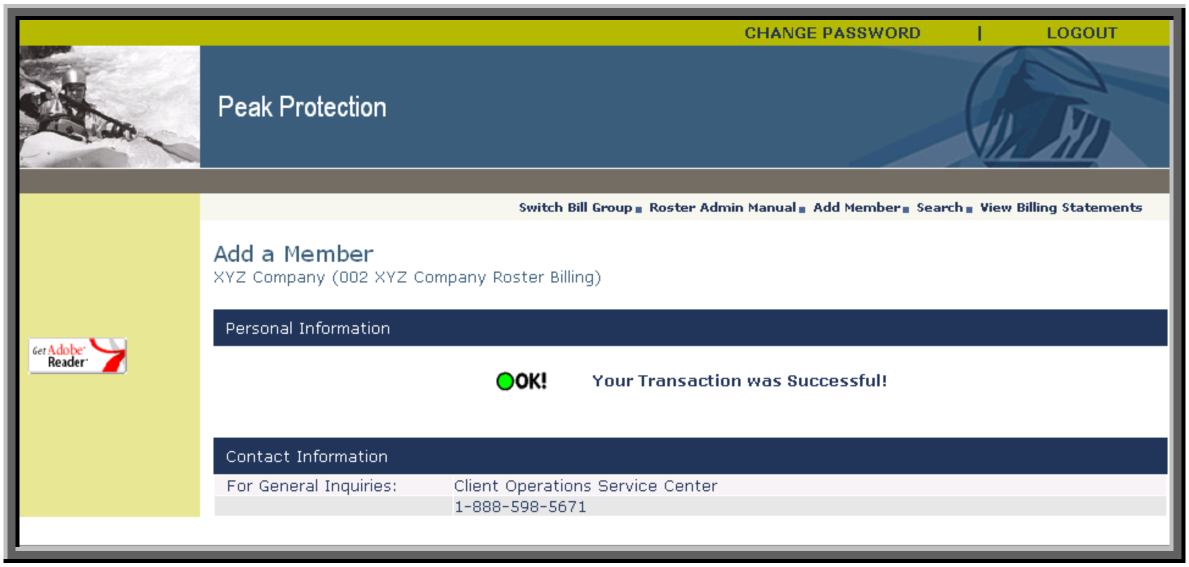
Optional Life	Plus	1.00	Times	Nominated Amount
	At least	10,000.00		
	No more than	500,000.00		
	No more than	5.00	Times	Earnings
Optional Life (65-69)	Plus	1.00	Times	Nominated Amount
	At least	10,000.00		
	No more than	500,000.00		
	No more than	5.00	Times	Earnings
	Times	0.65		
Optional Life (70-99)	Plus	1.00	Times	Nominated Amount
	At least	10,000.00		
	No more than	500,000.00		
	No more than	5.00	Times	Earnings
	Times	0.50		

To close page, click the **Close** button that will appear on the above page.

Once you have finished entering the new member's information, click the **Submit** button to save the information.

If required information is left blank, you will receive a pop-up message indicating what information must be entered.

If all the required information has been entered a message will be returned indicating the transaction is complete.



Search For Active Members

You can edit an existing member’s coverage(s) or personal and employment information, including updating individual coverage amounts, adding new coverages to the member, terminating a member’s coverage, as well as updating the member’s salary, date of birth, and name.

In the *Search for Active Members* section of the *Roster Billing Main Screen* select and enter your search criteria.

- Click the radial button next to *Last Name* and enter the member’s last name to search by last name. Entering the first two letters of the employees last name will return a listing of all employees who’s last name begins with those first two letters.
- Click the radial button next to *SSN/Employee ID* and enter the member’s SSN/Employee ID in the text box to search by SSN/Employee ID.

Once you have entered your search criteria, click the **Search** button.

If no match is found an error message will be displayed.

If a match is found the *Member Information* screen will be displayed.

The following tabs are displayed on the *Member Information* screen:

To Update this Member's salary or terminate this member, use the options on the left hand navigation menu.

Note: You can broaden your member search by using only the first two letters of the employee/member's last name.

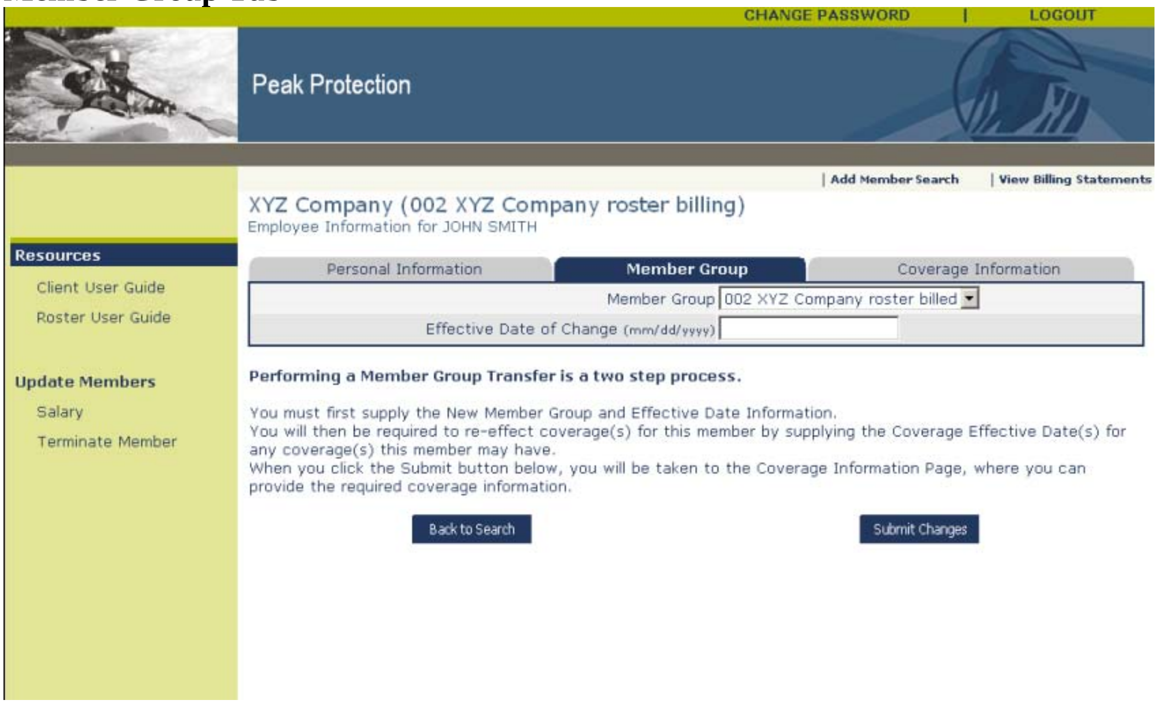
Updating Personal Information

Personal Information Tab

To edit information on this page, simply type the new information in the text box, enter the effective date of the change in the *Effective Date of Change* text box, and click the **Submit Changes** button.

Member Group Transfers

Member Group Tab



To change a member from one member class or group to another, select the new member class or group from the *Member Group* drop down, enter the effective date of the change in the *Effective Date of Change* text box, and click the **Submit Changes** button.

Note: When changing a member group of an employee you will be brought directly to the *Coverage Information* screen. You must then supply an effective date for the coverage the employee is enrolled in. The coverage effective date must equal the effective date of the member group transfer.

Coverage Updates or Terminations

Coverage Information Tab

This tab displays information on coverage(s) available to—or participated in by—the member. To add coverage to a member, enter the effective date of coverage in the *Effective Date* text box next to the selected coverage(s) and click the **Submit Changes** button. To terminate coverage enter the termination date in the *Termination Date* text box and click the **Submit Changes** button.

Note: You can start a new search on any of the Member Information screen tabs by clicking Back to Search

Note: Coverage amounts may need to be entered if the plan has Nominated Coverage Amounts. Remember to take employee-waiting periods into account when adding coverage(s).

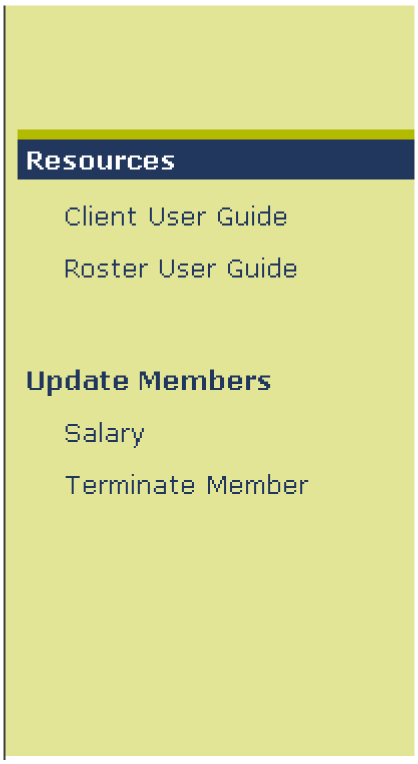
Left Hand Navigation Menu

From the left hand navigation menu you have the ability to:

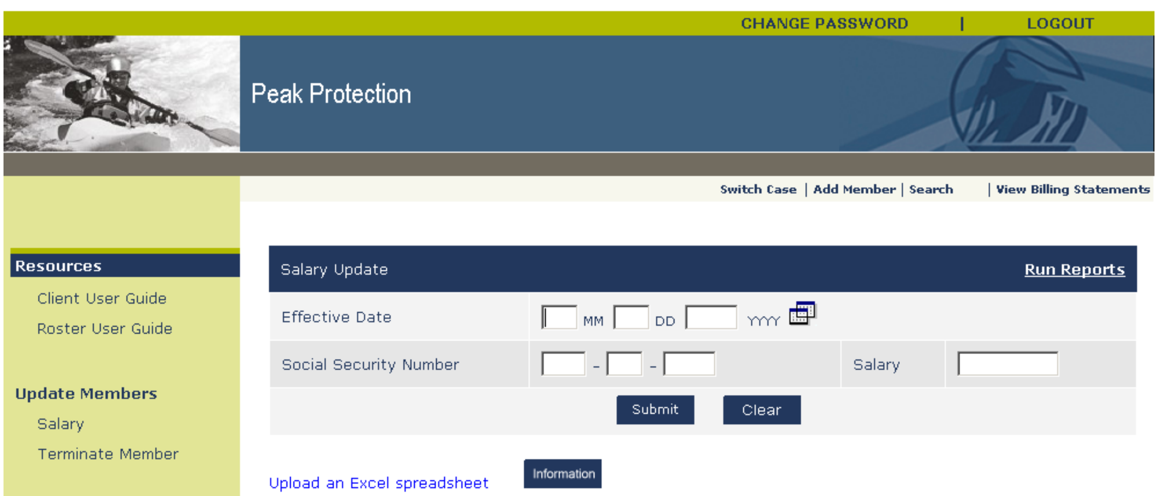
View the User Guide
Update a Salary or multiple Members' Salaries
Terminate a Member or multiple members

Updating Salaries

To Update a member's salary click the *Salary* link located in the *Update Members* sections of the left hand navigation. You have the ability to update salaries for multiple members through this feature.



Once you have clicked the link, you will be presented with the *Salary Update* page.



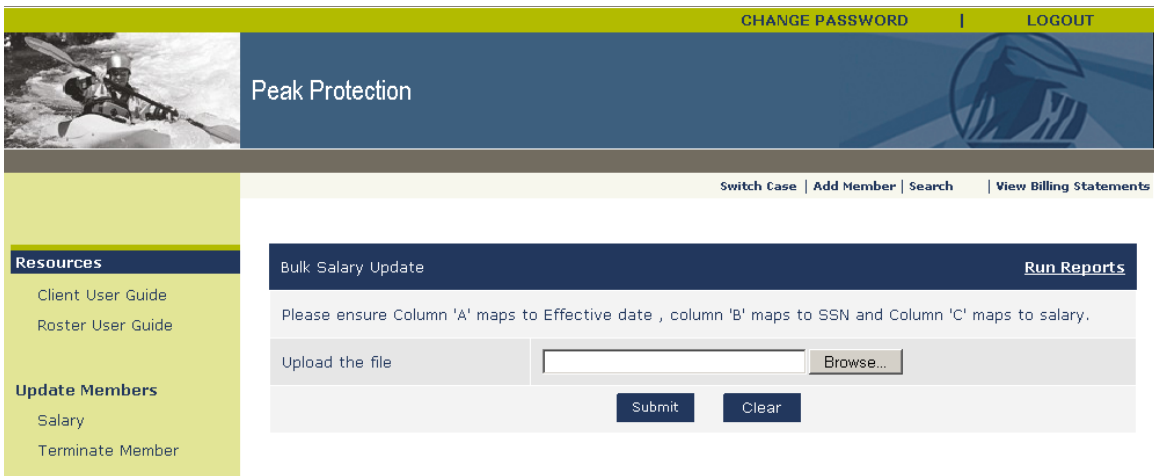
You can enter new salary information for one member, or upload an Excel spreadsheet for multiple salary changes.

To enter new salary information for a member:

Enter the effective date of the new salary in the *Effective Date* text boxes provided. Then enter the member's social security number in the *Social Security Number* text boxes and the new salary amount in the *Salary* text box. Once you have finished click Submit.

To enter new salary information for multiple members:

Select the *Upload and Excel Spreadsheet* link. You will be presented with the *Bulk Salary Update* screen.



Click *Browse* to located your excel spreadsheet.

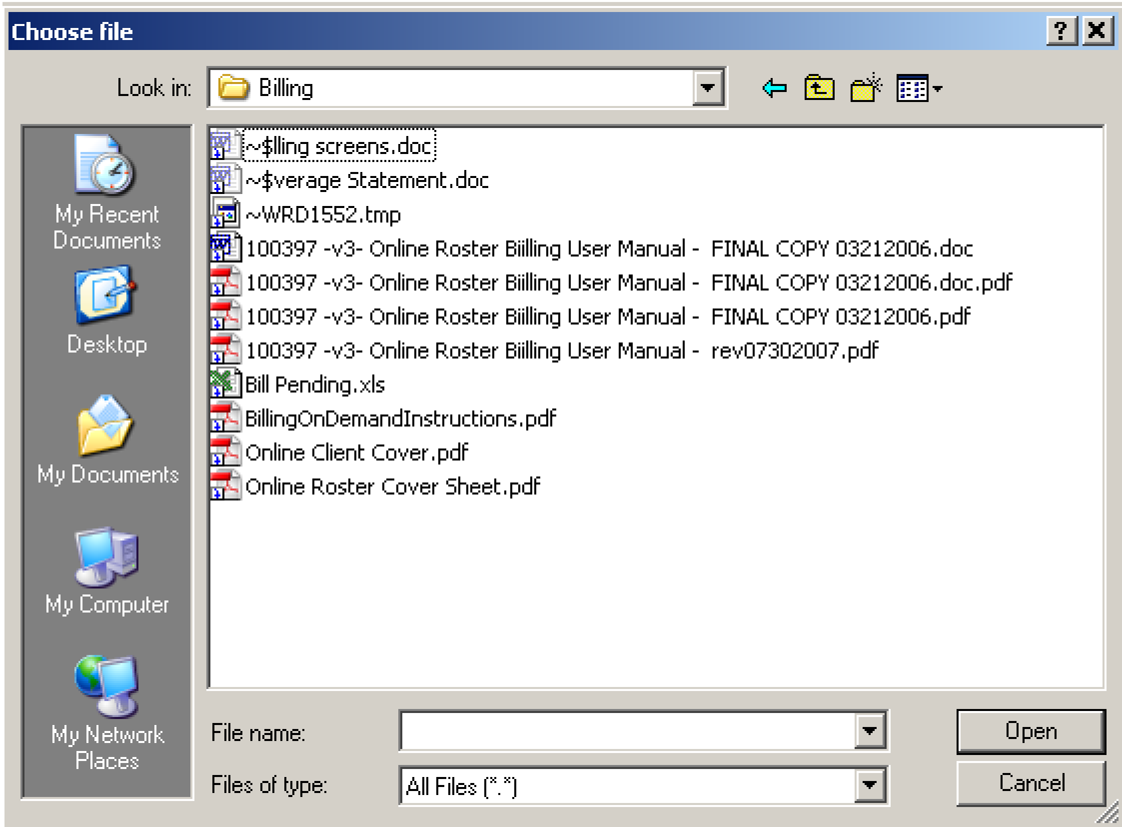
Note: The file must be saved as an Excel document. The file can not contain a header row and should be formatted as follows:

Column A: Should contain the effective date in MM/DD/YYYY or MM-DD-YYYY format.

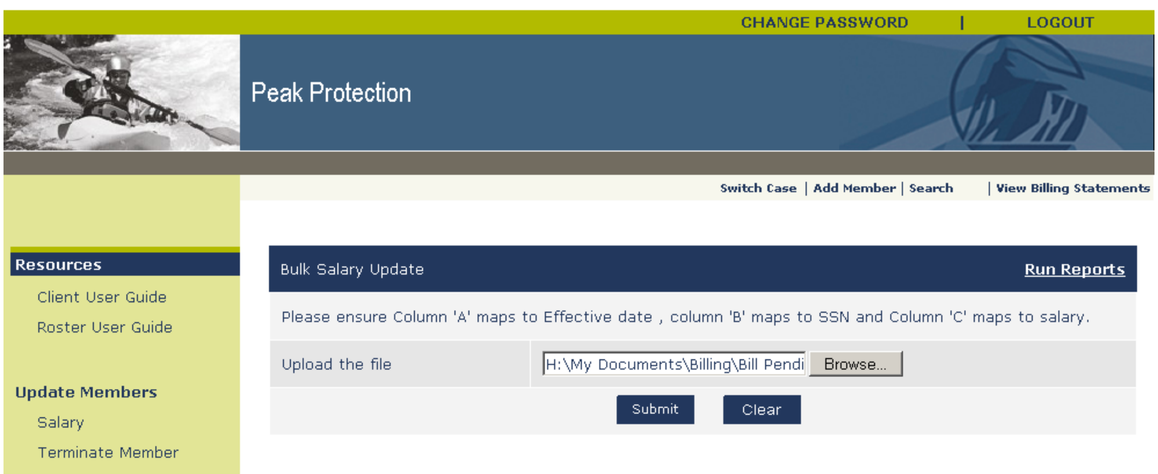
Column B: Should contain the member's social security number in 123-45-6789 or 123456789 format.

Column C: Should contain the salary amount in 00000 format or 00000.00 format if there is change.

Commas and Dollars signs must not be used in the spreadsheet.

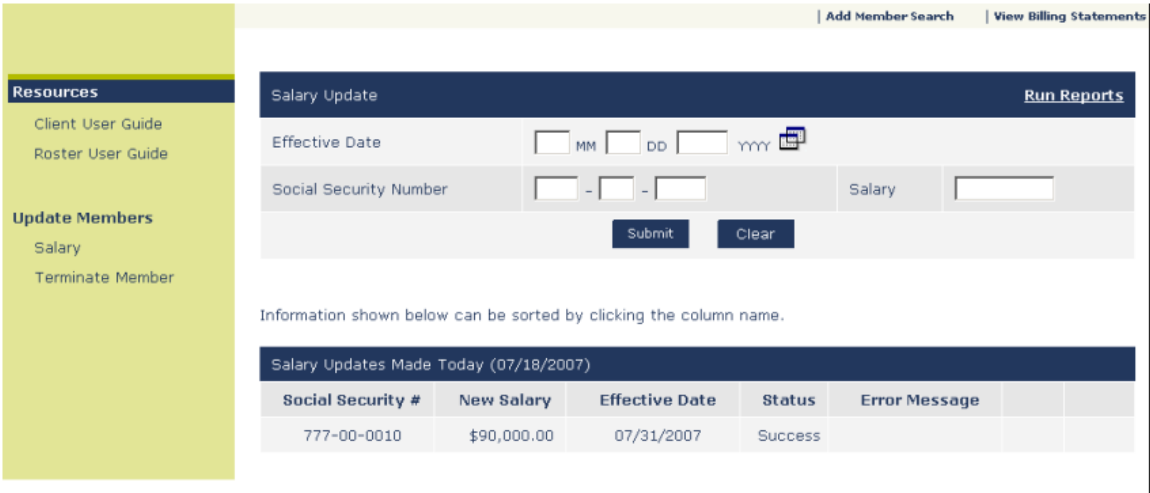


Select the file you want to upload and click *Open.*



The file name will be displayed in the *Upload the File* text box. Click Submit to upload the excel spreadsheet.

After you have clicked the Submit button the information will appear on the lower portion of the screen.



If for some reason the transaction were not successful you would be presented with an Error Message. Reasons for an error could include:

Member Not Found – perhaps the member was not yet input or the SSN entered was incorrect. Check your information and try again.

Invalid Effective Date – perhaps the effective date provided falls outside of allowable parameters. Please see the Guide for Effective Dates and Coverages section of this User Guide for acceptable Effective Date parameters.

If you have multiple member Salary Updates to perform, simply repeat this process until all updates have been completed.

The **Run Reports** option located in the upper right hand portion of the page allows you to view information on transaction you have performed through this feature. Clicking the link will present the below page.

On the Salary Report update Page you will define the report information you want. You can run a report on transaction Input Date or by transaction Effective Date.

Define your date parameters and select your transaction type then click the Run button.

These reports are helpful in verifying information that has been input.

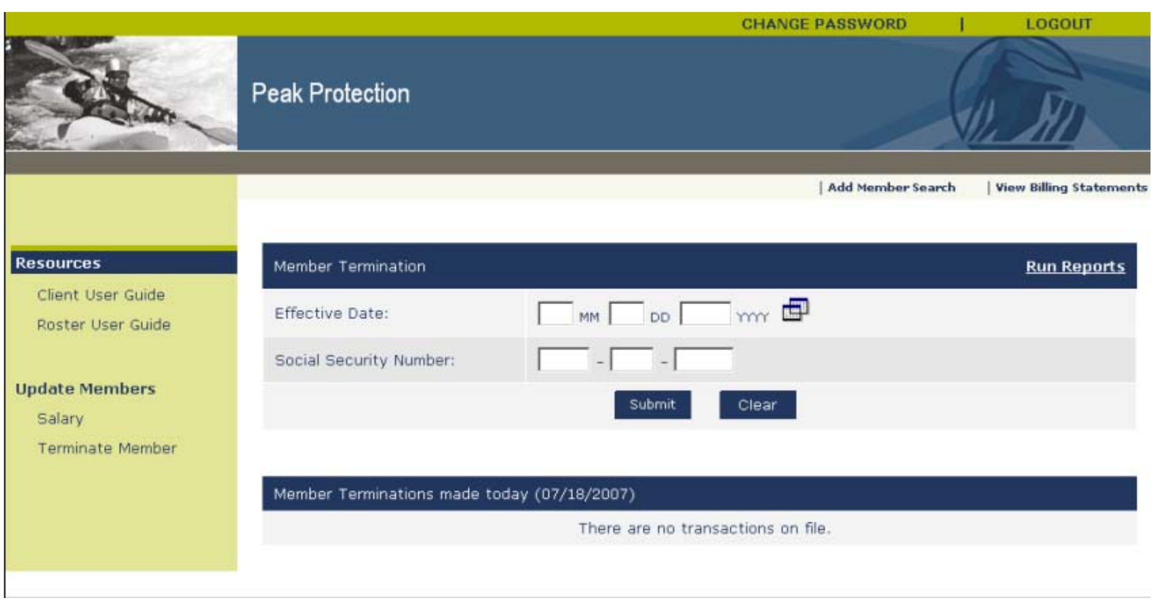
Reports run after that date transactions were input will only contain information on successful transactions. Any transactions that had an error on the input date and were not corrected will not be reflected in the reports.

Terminating Members

The Terminate Member feature allows you to terminate one or multiple members from you roster.

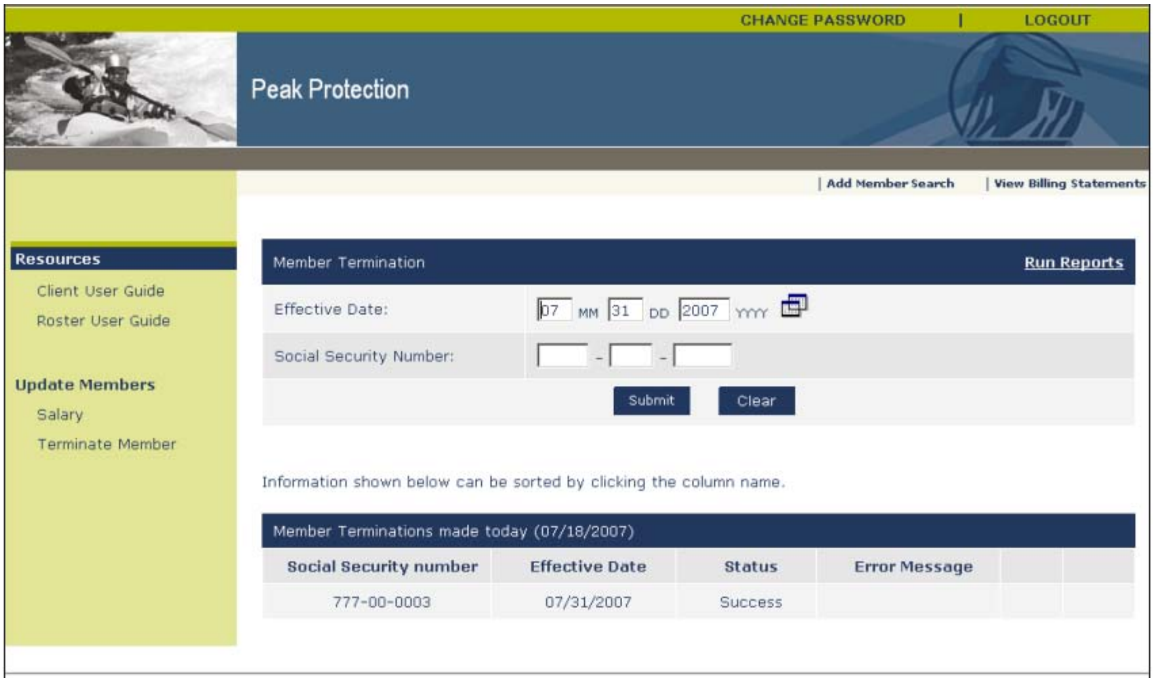
To Terminate a Member from your roster click the Terminate Member link. Once you have clicked the link you will be presented with **Member Termination** page.

Note: If a member is terminated after your current month bill has generated the member will appear on your roster with a charge for the current month, on the next bill that runs, the member will appear with a credit for the prior month. The following month the member will no longer appear on the roster.



Enter the Effective Date of the Termination and the Member's Social Security Number and click the Submit button.

After you have clicked the Submit button the information will appear on the lower portion of the screen.



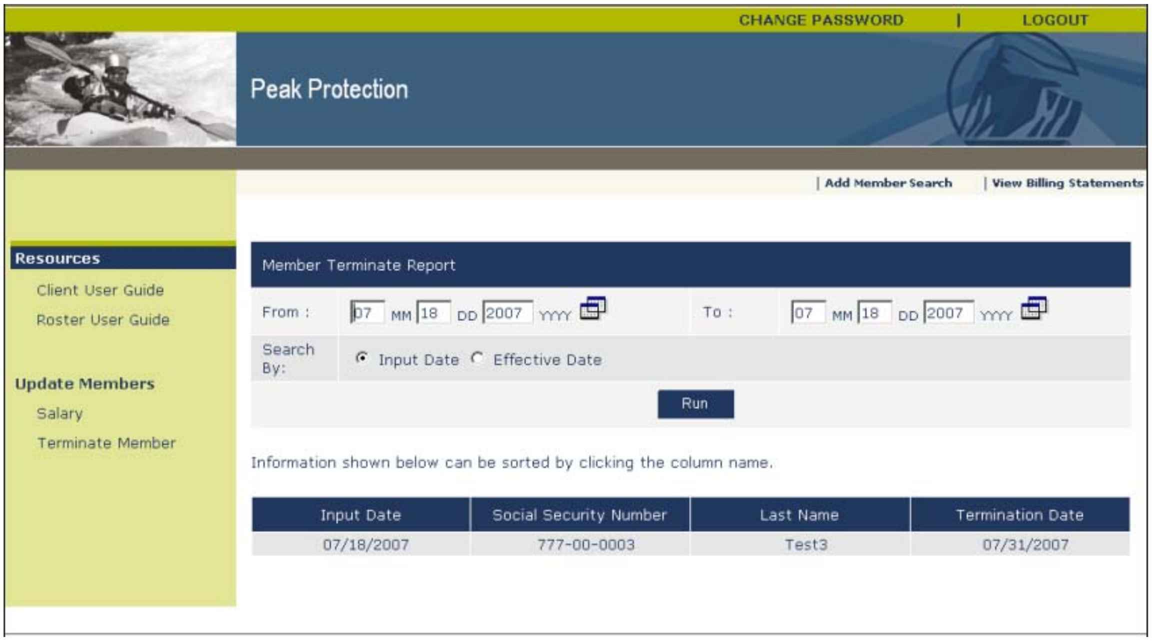
If you have multiple members to terminate, simply repeat the process until all transactions are complete.

If for some reason the transaction is not successful you will be notified via the Error Message on the lower right hand portion of the page. Reasons for an error could include:

Member Not Found – perhaps the member was not yet input or the SSN entered was incorrect. Check your information and try again.

Invalid Effective Date – perhaps the effective date provided falls outside of allowable parameters. Please see the Guide for Effective Dates and Coverages section of this User Guide for acceptable Effective Date parameters.

The **Run Reports** option located in the upper right hand portion of the page allows you to view information on transaction you have performed through this feature. Clicking the link will present the below page.



On the Terminate Member Report page you will define the report information you want. You can run a report on transaction Input Date or by transaction Effective Date.

Define your date parameters and select your transaction type then click the Run button.

These reports are helpful in verifying information that has been input.

Reports run after that date transactions were input will only contain information on successful transactions. Any transactions that had an error on the input date and were not corrected will not be reflected in the reports.

Search All Members

The Search All Member's feature allows you to view information on member's who are not *active* (coverage is no longer in effect or they have been terminated, or their coverage has not yet become effective).

You can view these member's SSN/Employee ID, date of birth, member status, and effective date.

In the *Search for All Members* section of the *Roster Billing Main Screen* select and enter your search criteria.

- Click the radial button next to *Last Name* and enter the member's last name to search by last name.
- Click the radial button next to *SSN/Employee ID* and enter the member's SSN/Employee ID in the text box to search by SSN/Employee ID.

Once you have entered your search criteria, click the **Search** button.

If no match is found, an error message will be displayed.

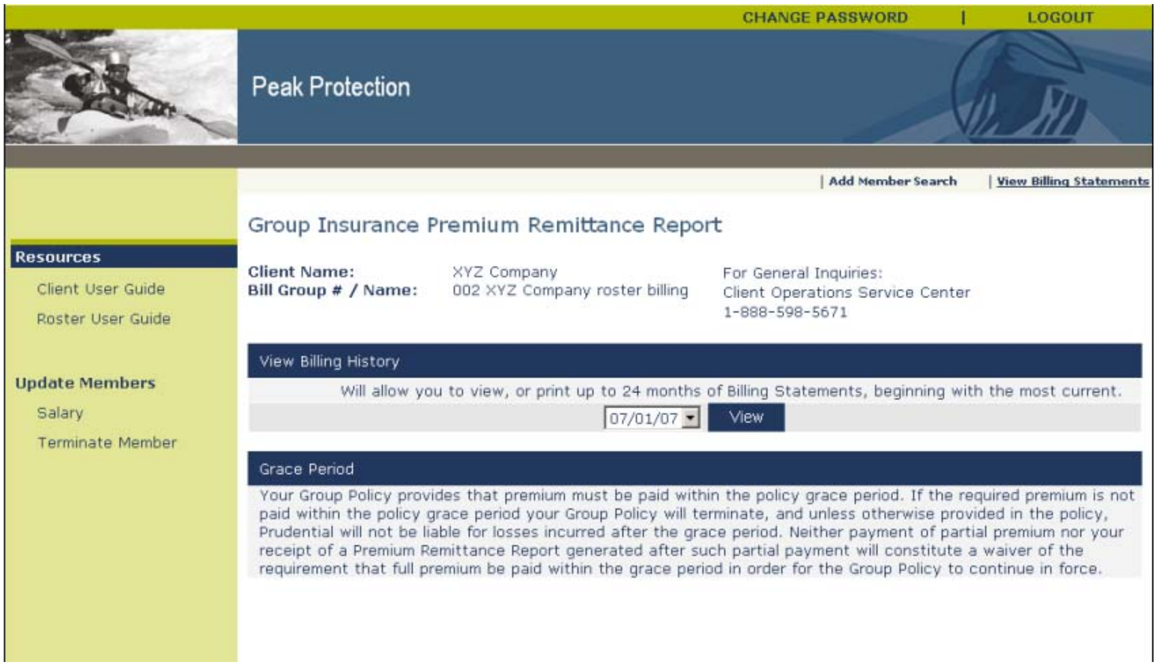
If a match is found, the *Member Status* screen will be displayed.

To return to the *Roster Billing Main Screen*, click the **Return** Button.

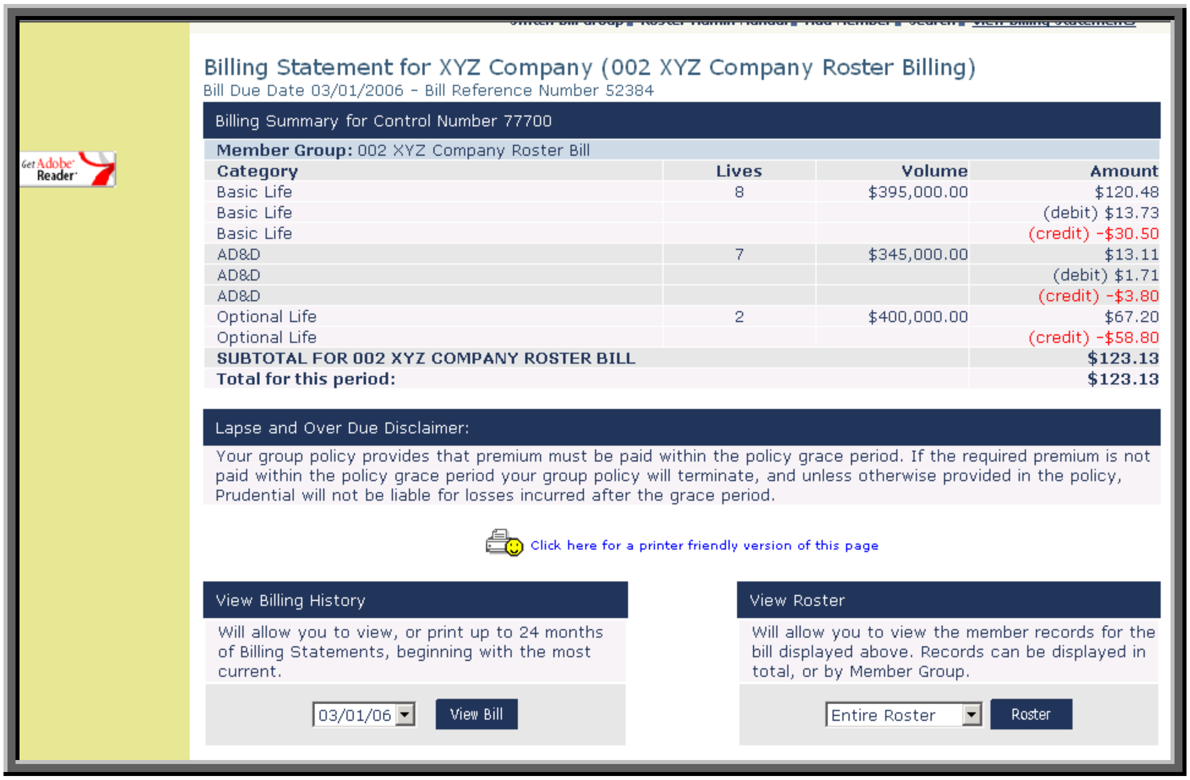
Viewing a Bill

You can view a bill by clicking the Continue button in the View Billing Statements frame or you can select View Billing Statements from the top tool bar on any screen throughout the entire Roster Billing site.

Select the bill date of the bill you are looking for from the drop down box and click the **View Bill** button to view the billing documentation for the date selected.



Note: The system holds a rolling 24 months of Billing Documentation/Statements.


Billing Statement for XYZ Company (002 XYZ Company Roster Billing)
Bill Due Date 03/01/2006 - Bill Reference Number 52384

Billing Summary for Control Number 77700

Member Group: 002 XYZ Company Roster Bill

Category	Lives	Volume	Amount
Basic Life	8	$395,000.00	$120.48
Basic Life			(debit) $13.73
Basic Life			(credit) -$30.50
AD&D	7	$345,000.00	$13.11
AD&D			(debit) $1.71
AD&D			(credit) -$3.80
Optional Life	2	$400,000.00	$67.20
Optional Life			(credit) -$58.80
SUBTOTAL FOR 002 XYZ COMPANY ROSTER BILL			**$123.13**
Total for this period:			**$123.13**

Lapse and Over Due Disclaimer:

Your group policy provides that premium must be paid within the policy grace period. If the required premium is not paid within the policy grace period your group policy will terminate, and unless otherwise provided in the policy, Prudential will not be liable for losses incurred after the grace period.

Click here for a printer friendly version of this page

View Billing History

Will allow you to view, or print up to 24 months of Billing Statements, beginning with the most current.

03/01/06 View Bill

View Roster

Will allow you to view the member records for the bill displayed above. Records can be displayed in total, or by Member Group.

Entire Roster Roster

To view a bill statement for different bill due date select the bill due date from the drop down in the *View Bill History* section and click the **View Bill** button. The billing statement for the bill due date selected will be returned.

This page must be printed using the Click here for a printer friendly version of this page icon located on the page. **A copy of the printer friendly version of this page must be mailed along with your payment.** The mailing address for payments is indicated on the page. If paying by wire transfer, follow the instructions provided on the page. Indicate your Control/Client Number on your check, which is sent to Prudential, or in the *Comments* field on your wire transfer.

View the Roster

From the *Billing Statement Screen*, you can also view the roster of members for the billing statement on screen. Select the roster you wish to view from the drop down box in the *View Roster* section of the *Billing Statement Screen* and click the **Roster** button.

The Billing Roster screen will be returned.

You can obtain a printer friendly version of this screen by clicking the Click here for a printer friendly version of this page icon located on the page.

You can also obtain an Excel-formatted version of the roster by clicking the **By Last Name** button, which sorts the roster by member last name, or the **By Member Group** button, which sorts the roster by the member group name, in the *Download in MS Excel* section of this screen.

To view a different roster, select the roster you wish to view from the drop down box in the *View Roster* section of the screen above and click **Roster** button.

View Retroactive Coverage on the Roster

Illustration of How Retroactive Coverage Appears on Your Roster
Coverages that are added retroactively appear on your roster as a duplicate bill line for the affected member. Each duplicate bill line will be tagged with the date of the Bill Period that corresponds with the charge. For example, if Long Term Disability Insurance coverage was added retroactively back one bill period for a member, the details would appear on your roster as follows:

Roster for Bill Period: 02/01/2002

001-00-0004 Geer, Diane	**001 BP0001**		**Amount**
AD&D		$28,000	$1.68
Basic Life		$28,000	$3.36
LTD		$2,334	$9.34
LTD (01/01/2002)		**$2,334**	**$9.34**
Optional Life		$28,000	$8.12

Retroactive terminations of coverage will display the same way, but with a negative premium amount—i.e., a credit.

VI. Receiving Bill Notification and Making Payments

Billing Administrators receive prompt, accurate, electronic notification of bills due.

Bill Notification
You are notified via e-mail when the current bill has been calculated and is ready for review and payment submission. Separate e-mails are sent for each bill group established. The e-mail bill notification contains a link directly to your login page.

Bill Review and Payment
Once you have accessed our Online Roster Billing site, simply review the documentation and roster, **print the bill**, and mail it along with your premium payment.

It is important to notify your Prudential Account Representative when Billing Administrators or e-mail addresses change.

VII. Guide for Effective Dates and Coverage

Effective Dates—Enter effective dates when adding a member

Employee Waiting Periods
When adding members to your roster, coverages can only be entered with effective dates after the employee waiting period has ended.

Retroactive Effective Dates
We normally allow effective dates to be entered up to 60 days in the past to allow users to retroactively update information. To update coverage more than 60 days retroactively, contact your billing caseworker. You can get your billing caseworker's phone number by referring to the *Personal Assistance from Prudential* section on page 2 of this User Manual or by clicking on the *View Contact Information* bar on the *Roster Billing Main Menu*.

Earliest Effective Date
Normally when adding a new member, the earliest effective date entered and submitted will become the earliest possible effective date for any coverage for this member. If you find you have to add an additional coverage with an earlier effective date than the effective date of the initial coverages that were input, please call your billing caseworker.

Effective Coverage—Enter effective coverage amounts when adding a member.

Flat Amount Plans
For these plans, you are required to enter the effective date, but not coverage amounts on the *Add Member* screen.

Multiple of Salary Plans
For these plans, you are required to enter the salary multiple and effective date in the *Nominated Amount* column of the *Add Member Coverage* frame.

Incremental Coverage Plans
For these plans, you are required to enter the effective date and the coverage amount the member elected in the *Nominated Amount* column of the *Add Member* coverage frame.

Guarantee Issue and Coverage Amounts Requiring Medical Evidence
Members may apply for an amount of life insurance above the non-medical maximum or guaranteed issue coverage amount by submitting medical evidence of insurability satisfactory to Prudential.

Group coverages are issued by The Prudential Insurance Company of America, Newark, NJ. Please refer to the Booklet Certificate for all plan details, including exclusions, limitations, and restrictions that may apply.

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