

1. How do I access the Underwriting Tool?

- ✓ Go to www.gbshealthcare.net and click on “Underwriting Tool”. Once you are on that page, select the “Login” button.

2. How do I obtain a username and password?

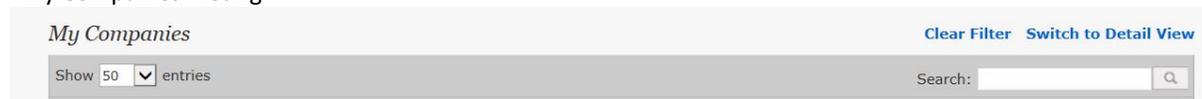
- ✓ Send an email to gbsunderwriting@gbsio.net and request a username and password.
- ✓ They will create a user account in the HERO system, upon approval by HERO, you will receive an email with a link to create your password.

3. What does the dashboard show?

- ✓ Your dashboard shows you a summary of the groups that you have put through the underwriting system.

4. How do I see more detailed information about my groups?

- ✓ You will want to switch from summary view to detailed view. You can do that by clicking “switch to Detail View” above the “My Companies” listing



5. How do I add a company?

- ✓ From the dashboard, click the blue “Add Company” button.

6. What information is required to add a company?

- ✓ Anything marked with a red * is required. It is general demographic information such as group name, address, effective date and number of enrollees.

7. What is the “Quote Receiving Contact” and how do I get past this section?

- ✓ This is an enhancement made by HERO.
- ✓ You would select your name and then select the icon on the right of your name

8. Who should be the primary contact?

- ✓ The HR person or the person at the group that wants to keep track of the employees that have completed their Personal Health Questionnaires (PHQ).
- ✓ You will want to click the radio button for “yes” on notify on submittal. In doing that, they will receive an email each time an employee completes a PHQ.
- ✓ The broker should be the second contact, unless you want an email every time an employee completes a PHQ, click “No” for notify on submittal.
- ✓ You can add additional contacts as well but it is not necessary

9. How do I send the group the link to the Group Health Questionnaire (GHQ) and the Personal Health Questionnaire (PHQ)

- ✓ On the left side of the client detail page you will see a bar of steps. To send the links, click GHQ and PHQ under step 2.
- ✓ This brings you to another screen. We suggest that you send the links to the employer and copy yourself. We have had instances where we have sent to employees and they deleted it because the email comes from HEROUW@HEROUW.com. We noticed a greater open rate when the email comes from the employer.

10. What does the employer say to the employees to get them to complete their PHQ?

- ✓ We have standard language we can send to you and then you can save that for future use.

11. How do I track the PHQs that have been completed?

- ✓ Your dashboard will give you an overview of how many have completed.
- ✓ When you click on the group name, you are taken to the client detail section. If you scroll to the bottom of the page, you will see a listing of the employees that completed or are in progress of completing their PHQ.
- ✓ If there is a completed date but not a date of birth, that person is waiving coverage.

12. What do I do when all of the employees have completed their PHQ?

- ✓ You will generate a census for the group. HERO uses this census to add an individual risk score next to each employee.
- ✓ To generate the census, go to the client detail page, under step 3 click generate census.
- ✓ The next page will show the list of people and you click the blue generate census button.
- ✓ The census is generated in an excel format

13. How do I submit to Underwriting

- ✓ Under the client detail page, click step 4 from the left side "To Underwriting". This brings up an email form that you want to complete and hit submit.

14. How long until I receive underwritten rates?

- ✓ It takes HERO 2-3 business days to return a risk factor to GBS Underwriting.
- ✓ GBS Underwriting reviews the factor, enters that into the initial quote and sends out an underwritten rate.
- ✓ This process can take up to 5 business days.

15. Why do brokers and the group have to sign the Milliman Services Agreement?

- ✓ The purpose of the Milliman Services Agreement is for the group to understand that Milliman will not share any of the group or individual information with the broker or outside party.
- ✓ It also acts a Business Associate Agreement between the Employer and Milliman.

16. Who is Milliman?

- ✓ Milliman is among the world's largest providers of actuarial and related products and services. They review Individual Personal Health Questionnaires (PHQ) and Group Health Questionnaires (GHQ) to evaluate the risk of a group and an individual in each group.