Adding a Client in the HERO Underwriting System

Procedure: Below find instructions on how to enter a new Client in the HERO Underwriting System to go through Underwriting. After you add the client, you will be able to send them the Group Health Questionnaire (GHQ) and the Personal Health Questionnaire (PHQ) for them to complete online.

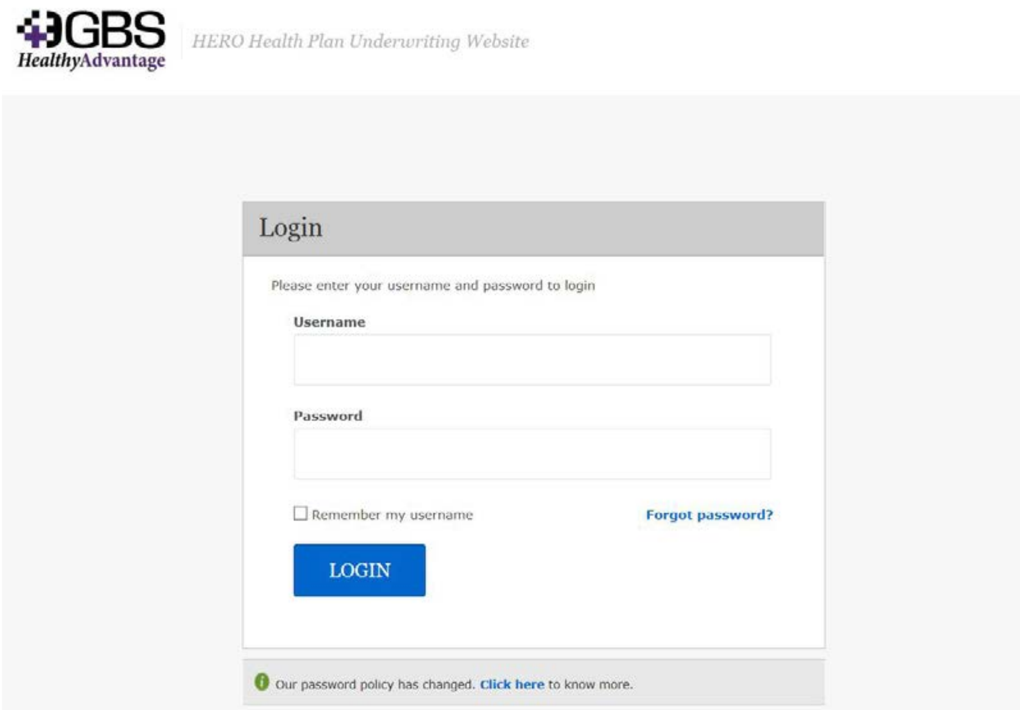
Adding a Client in the HERO System Table of Contents

Adding a Client

The HERO Underwriting system is used to enter new groups that are interested in going through individual underwriting for self funding.
Follow the steps below to add a new client.

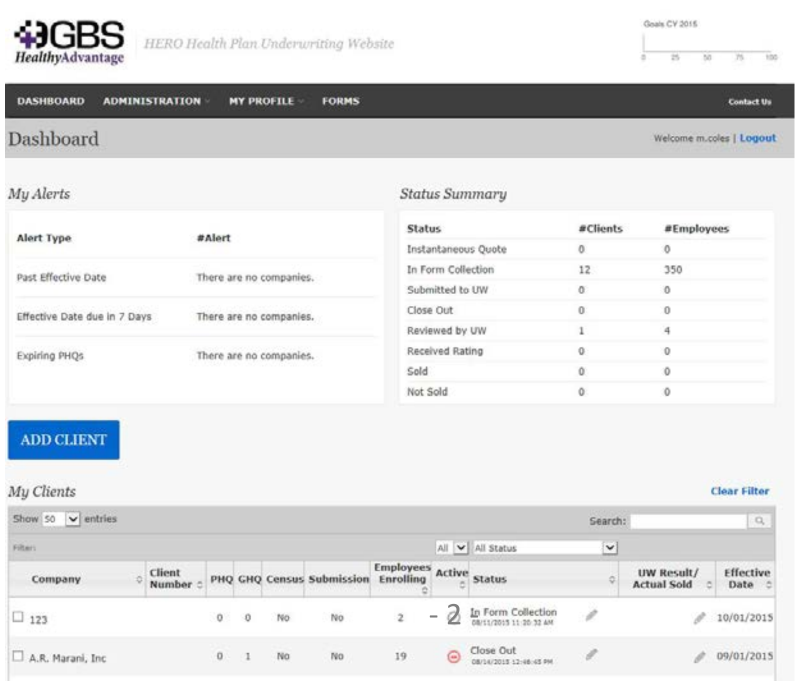
Logon

When you go to https://gbs.herouw.com, the first screen you see is the login screen. Enter your username and password and select Logon



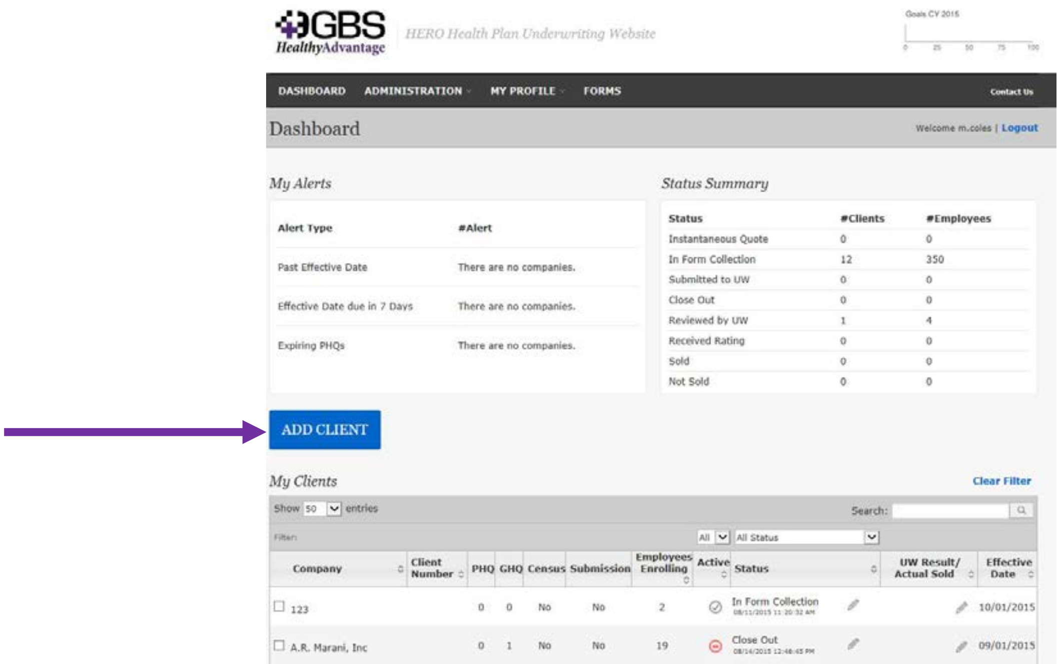
Dashboard

After you login, the next screen is your dashboard. This is where you can see all of the clients that you have entered in the HERO system.

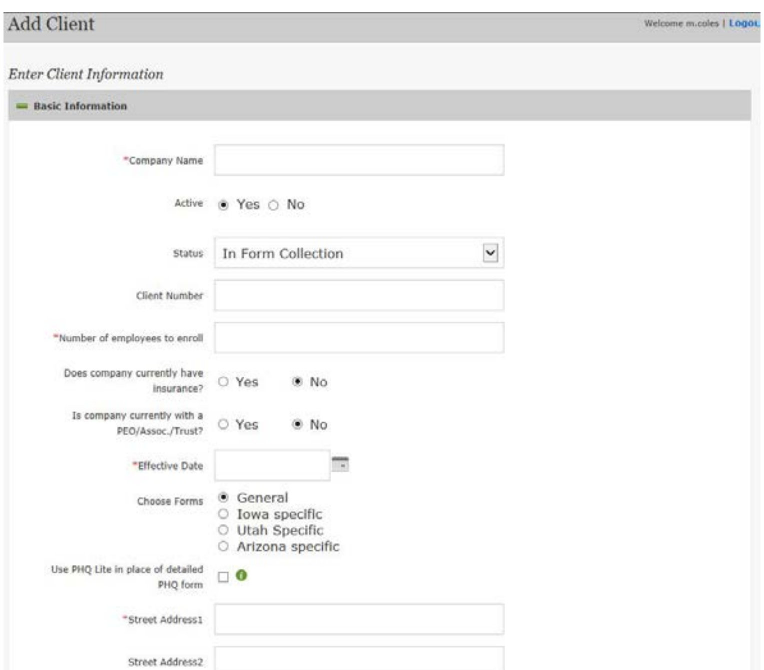


Adding a client

To enter a new Client, click the blue ADD CLIENT button on the dashboard.

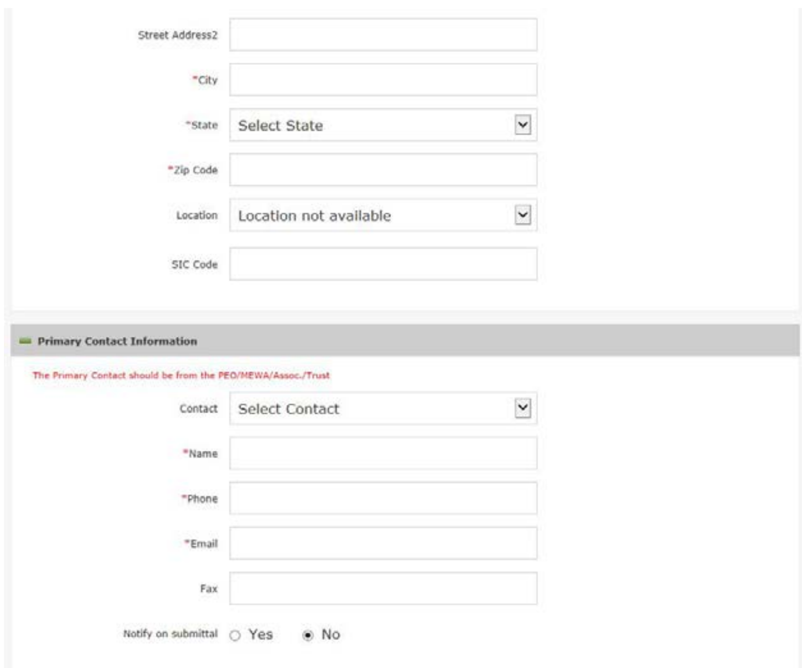


The next screens that come up are for entering all of the groups demographics. Not all of the information is required, but the more information you have, the better. The information that is required, is marked with a red *.



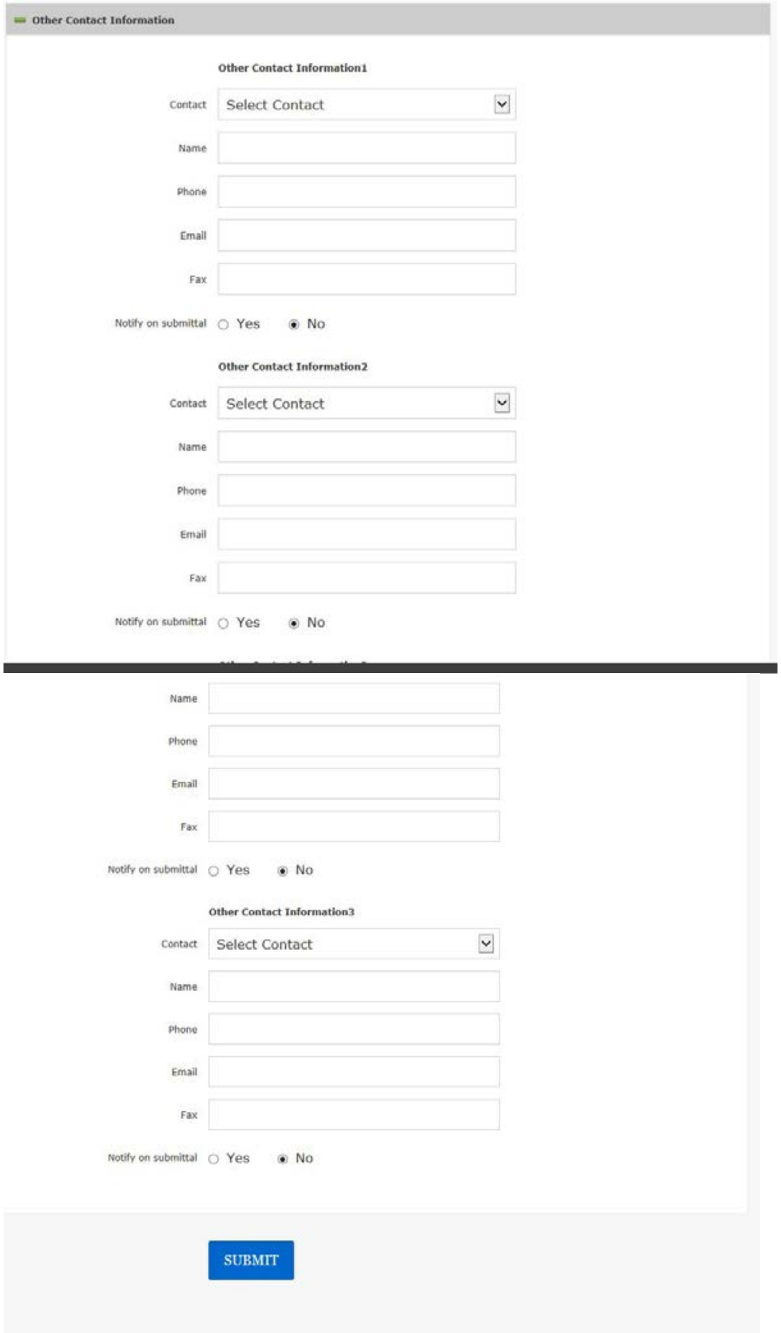
Adding a Client Enhancements:

Quote receiving contact(s): You may select as many contacts that would like receive an email notification when a quote is completed. It is now required to designate a "Primary Contact". To make a contact the "Primary Contact", simply select the icon on the right along with the checkbox and it will become green.



NOTE: Click *YES* if you want to be notified every time someone submits a PHQ and the group submits a GHQ.

You can enter up to 3 more contacts for a group.



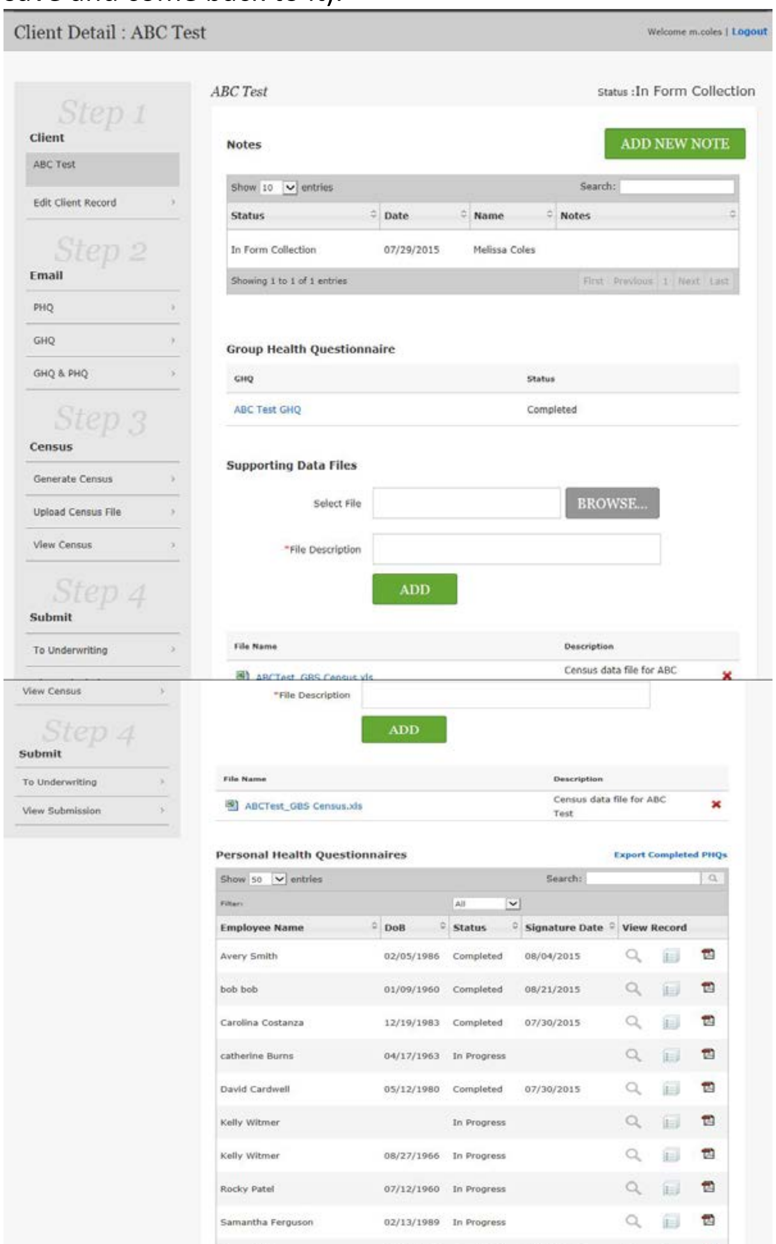
Once all of the information is added, click the blue SUBMIT button.
The next screen tells you that the group is set up correctly.
To go back to this group, go back to your dashboard and click on the name of the group.

Sending a Client the GHQ and the PHQ

Once the group is set up, you can now send them the GHQ and PHQ to complete for online Underwriting. The next steps show you how to send them the links.

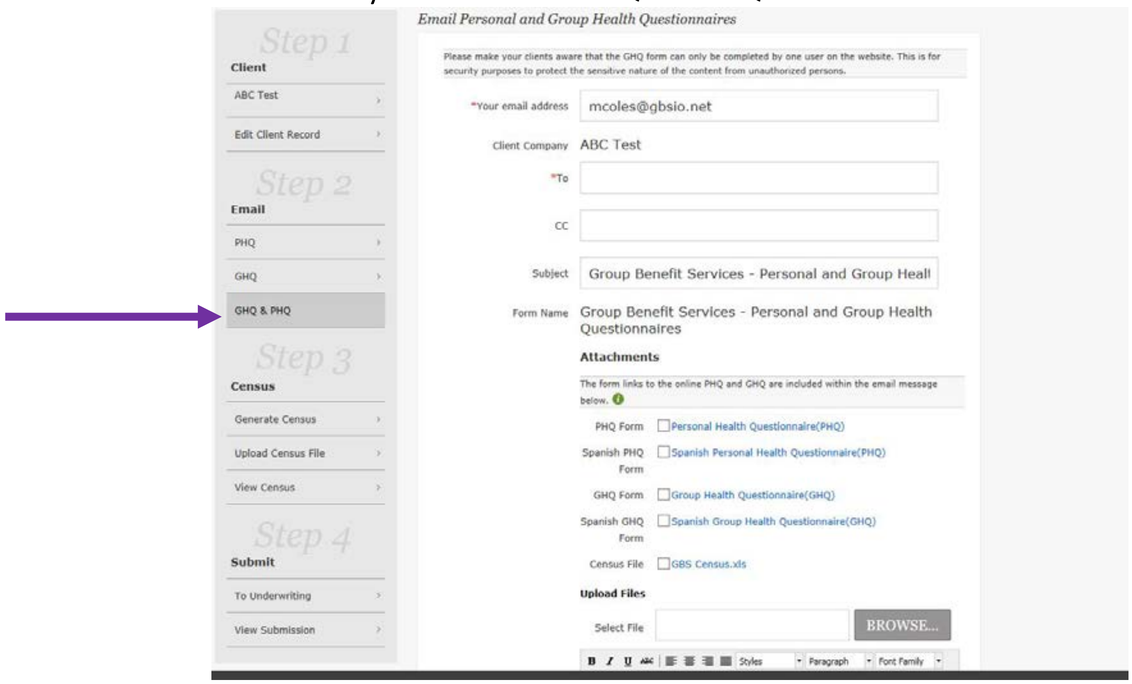
Group Data

On the left side bar you will see a series of 4 steps. The first step lets you review the client details and make any corrections such as group size, contact information, etc. It is there that you can also see the names of the people that have submitted their PHQs. NOTE: As the broker, you cannot see the PHQ for each employee, just the names of those that have completed it, but you can see the GHQ. You can also see how many out of the total number of employees have completed their PHQ (ex. 3 out of 5). You will also notice the status of each employee and the progress (ex. Someone might have started filling it out, but forgot the name of an Rx and had to save and come back to it).



Sending the GHQ & PHQ Links

On the left side bar, you will see Step 2. Click on send GHQ and PHQ. You have the ability to send each one separate, but since you are sending the links to the employer to distribute, you should always click on Send GHQ and PHQ.



Your email address auto populates based on your login. The client name also auto populates. The *To:* field should be the employer's email address. You can also enter your email address in the Cc: column. It is also a good idea to enter the GBS Underwriting department's email addresses in the Cc: column so they receive a copy of the email links so they know what is coming. Their email addresses are lchenworth@gbsio.net; efigler@gbsio.net. You separate email addresses with a semicolon.

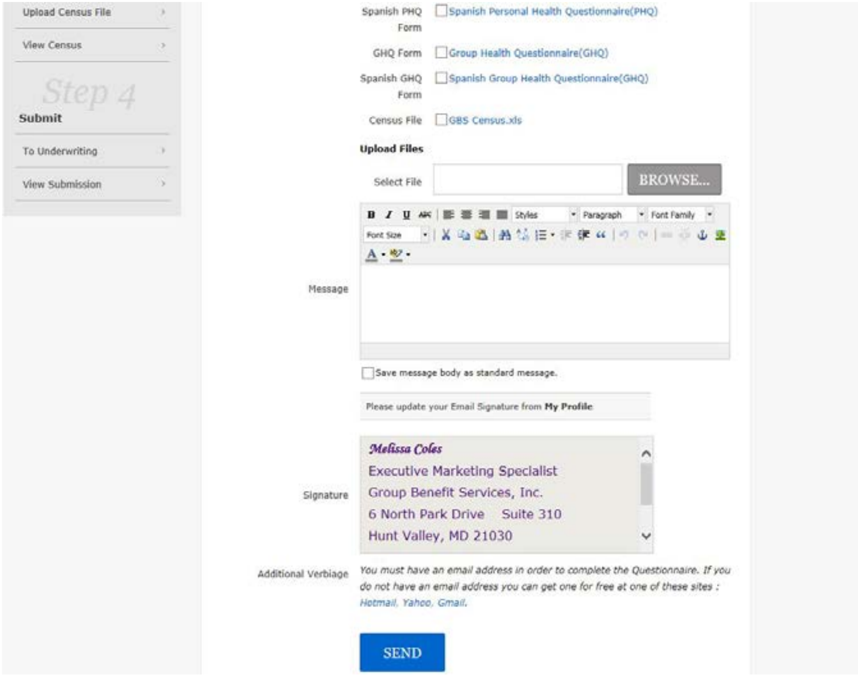
The subject will be The Group Name, followed by Group Benefit Services – Personal (PHQ) and Group (GHQ) Health Questionnaire. Please adjust so it follows that format. (ABC Company – Group Benefit Services – Personal (PHQ) and Group (GHQ) Health Questionnaires.

The form name is constant.

Attachments – Only click on one of the attachments if you have a Spanish speaking person. They will have to complete a PDF and scan in the document as this system is not set up for Spanish online Underwriting.

If you want to upload files, such as claims experience, aggregate reports, etc. you will add them using the BROWSE button and find them on your computer.

The next box is where you will put the message that you want to send with the links. We at GBS have created standard language that will explain why the employer and employee are receiving this email.



The standard language that we have created is below:

Dear Employer,
Please find the link to the Group Health Questionnaire (GHQ) to be completed by you, as well as the Personal Health Questionnaire (PHQ) to be completed by your employees.

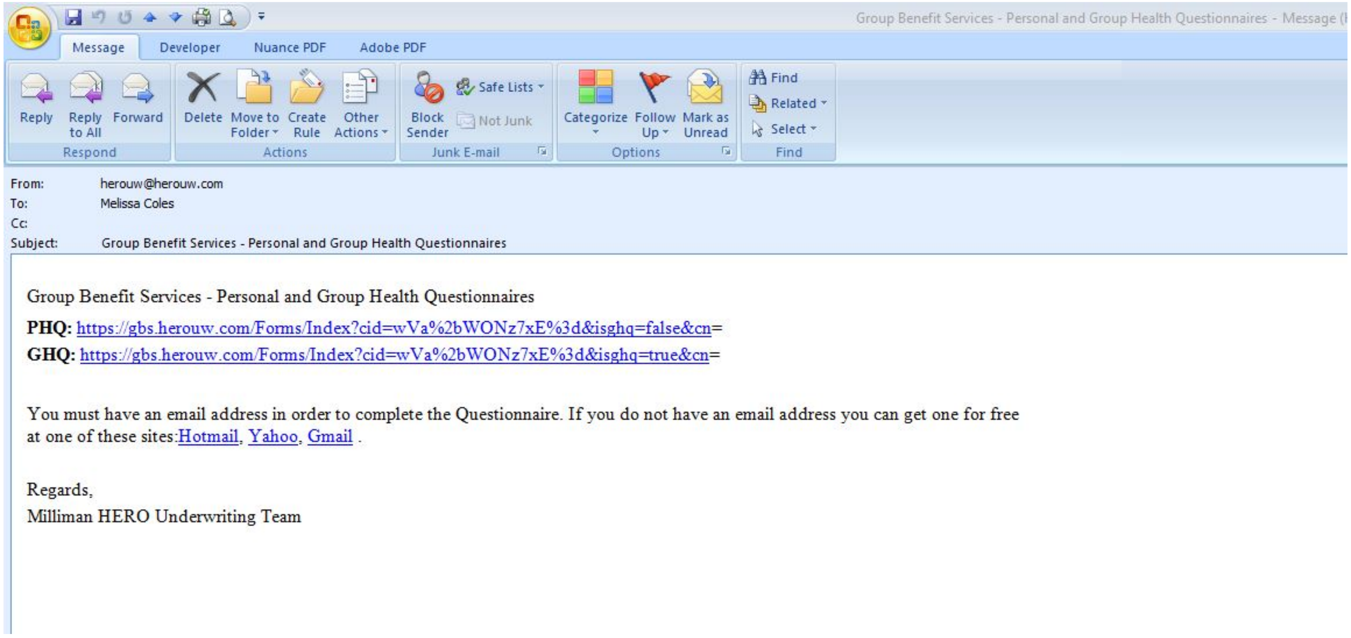
Please forward the link to the PHQ to your employees with the following message:

Thank you for choosing to complete the following health insurance questionnaire.
Your response is completely private and secure and it will help you and your employer obtain group health coverage through Group Benefit Services Health Plans.

Please make sure you have the following information available for you and your family, including:
✔Details about past and present health conditions, including diagnoses and outcome.
✔Names and dosages of all current prescriptions.
✔Height, weight, birth date and knowledge of tobacco usage.

☒ Save message body as standard message. (Check this box after you enter this in for your first group. Then it will automatically come up when you send any GHQ and PHQ in the future.

Since you have already created your signature in the My Profile section, that will automatically come up at the bottom.
Review your information for accuracy and click the blue SEND button.
Since you copied yourself, you will receive an email with the links. NOTE: If you have not received the email, please check your SPAM folder. If it is in your SPAM folder, have herouw@herouw.com added to your safe list. If your client has not received the email, please also have them check their SPAM and add the email address above to their safe list.



Group Benefit Services - Personal and Group Health Questionnaires - Message

From: herouw@herouw.com
To: Melissa Coles
Cc:
Subject: Group Benefit Services - Personal and Group Health Questionnaires

Group Benefit Services - Personal and Group Health Questionnaires

PHQ: https://gbs.herouw.com/Forms/Index?cid=wVa%2bWONz7xE%3d&isghq=false&cn=
GHQ: https://gbs.herouw.com/Forms/Index?cid=wVa%2bWONz7xE%3d&isghq=true&cn=

You must have an email address in order to complete the Questionnaire. If you do not have an email address you can get one for free at one of these sites:Hotmail, Yahoo, Gmail .

Regards,
Milliman HERO Underwriting Team