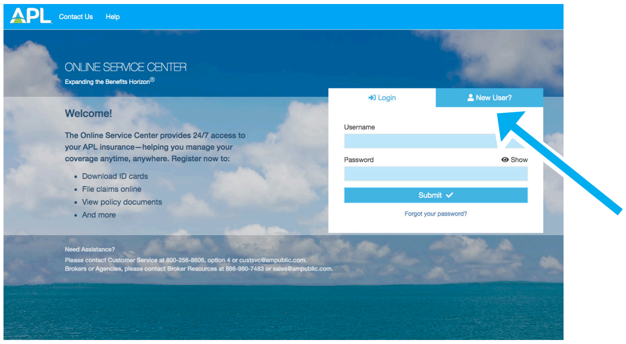
APL | ONLINE SERVICE CENTER

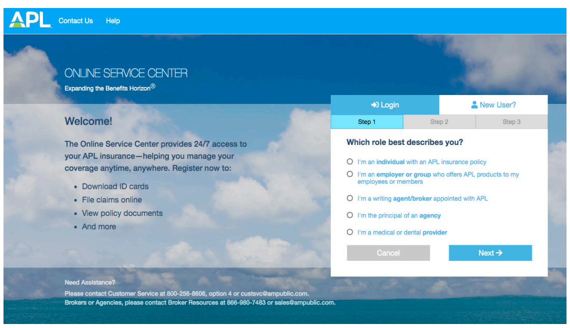
Contact Us 800-256-8606 custsvc@ampublic.com

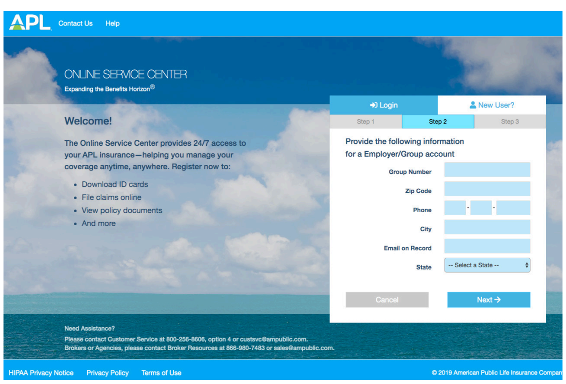


Overview for Employer/Group

APL's Online Service Center (OSC) is a secure portal where you have 24/7 access to information and tools specific to your insurance needs. Visit **secured.ampublic.com** and click the **New User** tab to start taking advantage of all the online features we have available for you!

Register New Accounts in 3 Easy Steps!





Step 1: From the **New User** tab select the statement which best describes your relationship with APL:

- I am an individual with an APL insurance policy
- **I am an employer or group who offers APL products to my employees or members**
- I am a writing agent/broker appointed with APL
- I am the principal of an agency
- I am a medical or dental provider

Step 2: Provide the required identifying information. Click **Next.**

Step 3: Enter your desired username, password, email and phone number. Click Next to create your account.

As an employer group, you now have access to:

- View and adjust bills
- Pay invoices online
- Add, Change and Delete employees
- View APL coverage details
- Download group detail report
- Download ID cards
- File claims for insureds online
- Manage Users allows you to add users to your OSC account to help manage your business
- View your broker's contact information

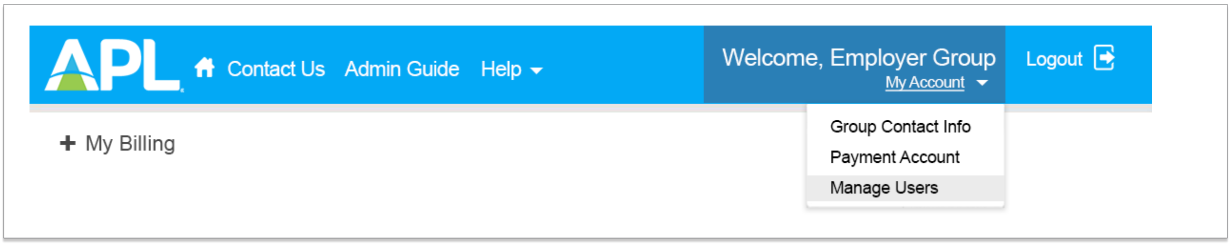
Using Your Dashboard

At the top of the Dashboard, you'll see links to:

- Contact Us
- Admin Guide
- Help
- My Account

My Account

There are three items under the **My Account** drop down; **Group Contact Info**, **Payment Account** and **Manage Users.** Group Contact Info displays the business address of your Group, which is the account your OSC is tied to. To edit this information, please contact APL.

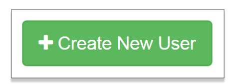


Edit/Manage Payment Account

The next item in the drop down, **Payment Account**, allows you to to **Add, Edit and Delete** the payment account associated with your Electronic Funds Transfer, allowing you to pay invoices online. Only one payment account can be saved to your profile. Note that changes to your payment account will impact any scheduled or pending payments. See more about **Online Payments** under **Billing Details**.

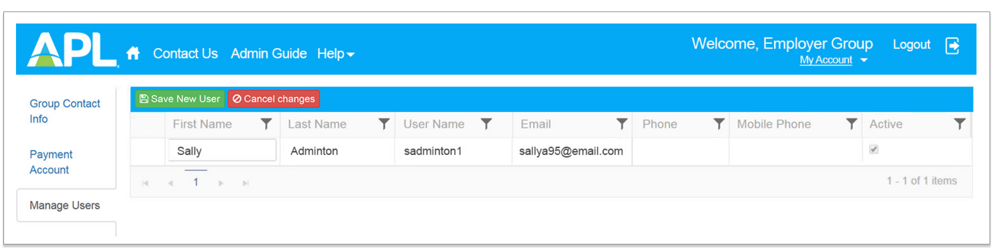
Manage Users

The last item in the drop down, **Manage Users**, lets you add users to your OSC account. This feature is ideal for office administrators, personnel managers - anyone you want to conduct business on your behalf.

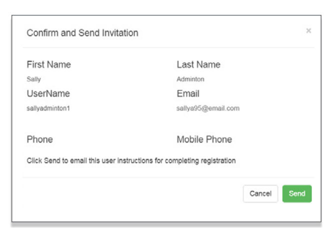


To add a user, from the Manage Users panel, click Create New User.

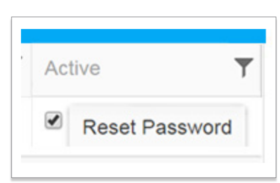
Enter the new user's Name, create his/her User Name (there is no criteria), enter his/her email address and optional phone number. When you're finished, click **Save New User** in the top left.



A pop up will appear for you to **confirm** User details. Click **Send** to email the New User his/her User Name, Temporary Password and instructions for completing set up for his/her new OSC account. Note: User Name and Temporary Password will be sent in separate emails.



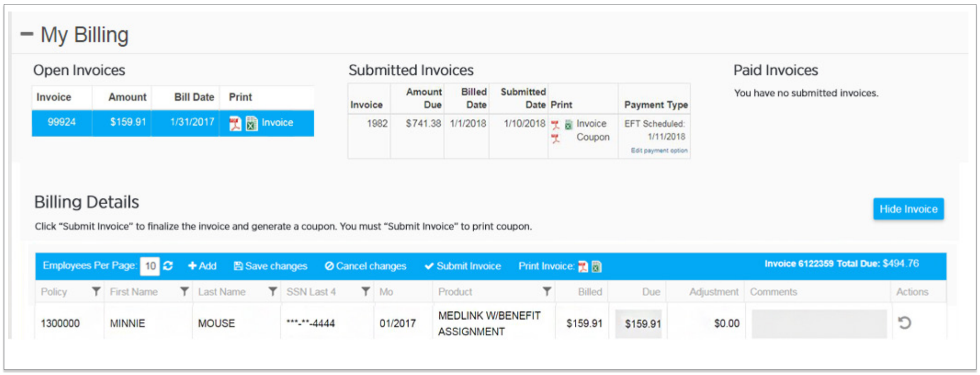
To resend a **new temporary password**, click **Reset Password** button. To **deactivate** a User, uncheck the box in the **Active** column. Recheck the box to reactivate the user.



My Billing

Below the top navigation, you'll find two collapsible sections: **My Billing** and **My Employees**. Your dashboard defaults to My Billing. From here, you have instant access to your APL invoices, billing details and online payments. Through the **My Billing** portion of your dashboard, you can:

- View Open Invoices
- Adjust the Amount Due
- Pay Invoice Online
- Print Coupon and Pay by Mail



Open Invoices

To begin, simply click on an invoice number from the **Open Invoices** table. This will display the selected invoice in the **Billing Details** table directly below Open Invoices. From the **Billing Details** table, you can adjust the amount due, add an employee for *billing purposes only*, submit, pay and print your invoice. To print your invoice, click on the PDF ( ) or Excel ( ) icon in the **Print** column of your Open Invoices table or from the Billing Details navigation bar. This will download the selected file type in a new window for you to view, print or save.

Submitted Invoices

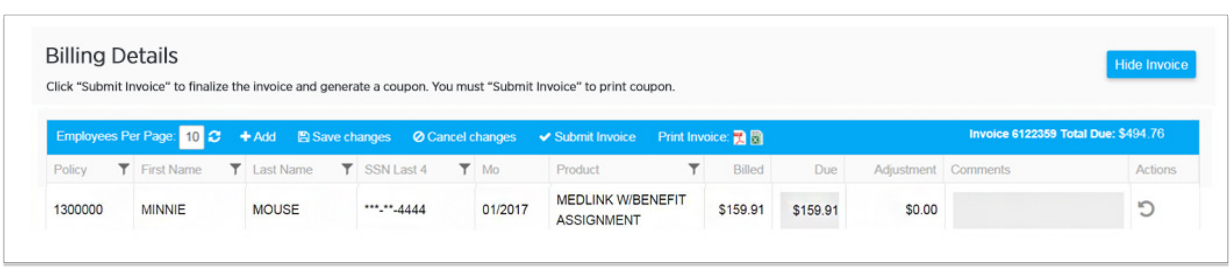
You can review your **submitted invoices** and **edit the payment type** of a submitted invoice from this table. Click on the invoice number to display the submitted invoice in the **Billing Details** table. To edit a scheduled online payment or **change your payment type**, click the **Edit Payment Option** link under Payment Type. To print your **coupon** for mailing your payment, click the PDF ( ) icon in the **Print** column of the **Submitted Invoices** table. This will download your **coupon** in a new window for you to print and submit with your payment. Remember, you must first submit your Invoice to schedule an online payment or print your coupon.

Paid Invoices

From the **Paid Invoices** table, you can click on an invoice number to display your paid invoice in the **Billing Details** table directly below. To print or reprint your **paid invoice**, click on the PDF ( ) or Excel ( ) icon in the **Print** column of your **Paid Invoices** table. This will download the selected file type in a new window for you to view, print or save. To print or reprint your **coupon**, click the PDF ( ) icon in the **Print** column of the **Submitted Invoices** table. This will download your **coupon** in a new window for you to view, print or save.

Billing Details

Below the Invoice tables, you'll find **Billing Details**. This section of your Dashboard displays the details for the Open, Submitted or Paid Invoice you selected.

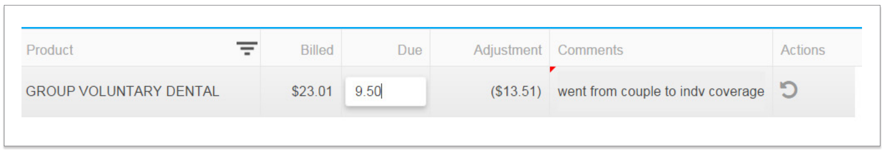


Add Entry 

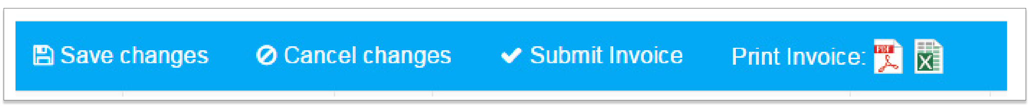
It's easy to add an employee to your current, open invoice (for billing purposes only). Click on the **Add** button in the **Billing Details** navigation bar, enter his/her policy number, first and last name, last four digits of his/her Social Security Number, choose the appropriate product type from the drop down, enter the premium amount you're submitting and add a comment for the entry, so we know why the bill was adjusted. Example: *employee was enrolled after bill was generated*. Don't forget to **Save** your changes or you may **Cancel** changes if you made an error. Both **Save** and **Cancel** buttons are in the Billing Details navigation bar.

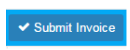
Adjust Your Bill

You can easily make changes to the amount billed on your invoice by clicking inside the **Due** box of the appropriate employee and entering the new amount. The adjusted amount will automatically calculate and display in the **Adjustment** column. You must add a comment for each entry you change, so we know why the bill was adjusted.



If you make a mistake, use the **Undo Changes** icon ( ) in the **Actions** column to cancel your edits. To **print** your invoice, click the PDF ( ) or Excel ( ) icon by the **Print Invoice** button in the Billing Details navigation bar. This downloads the selected file type in a new window to view, print or save. Don't forget to **Save Changes** when you're finished adjusting your bill.

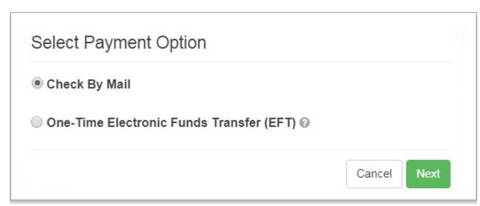


Submit Invoice and Pay Online 

Once you've selected your **Open Invoice**, made any adjustments to your **Billing Details** and saved your changes, you'll need to **Submit** your Invoice in order to schedule an online payment or generate a payment coupon. Click on the ✔ **Submit Invoice** link in the Billing Details navigation bar. A pop-up box will appear to **Select Payment Option**. Click Check by Mail or One-Time Electronic Funds Transfer (EFT).

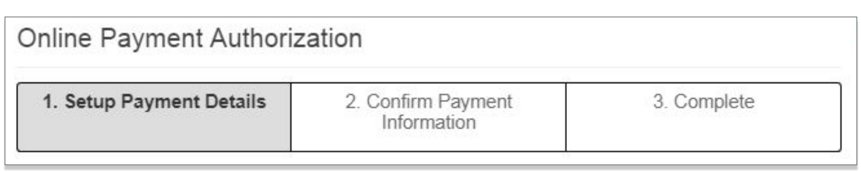
Check by Mail

Selecting **Check by Mail** will open a pop-up confirming you're ready to Submit. Click **Cancel** if you need to start over or click **Submit** to send your Invoice to APL. A confirmation message will appear when your invoice is successfully submitted. You can **print your invoice** using the print button in the pop-up window or you can simply return to your Dashboard to print your invoice or coupon from your **Submitted Invoices** table.



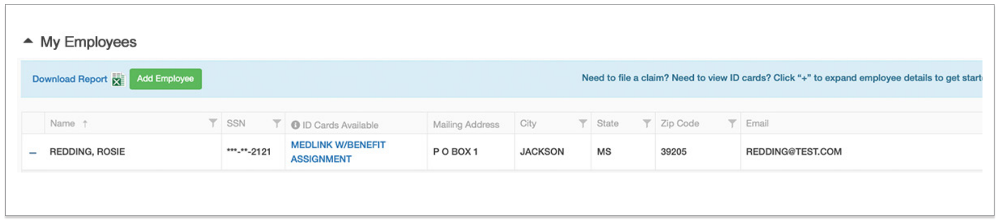
Pay Online

Selecting **One-Time Electronic Funds Transfer** will walk you through 3 easy steps for scheduling your online payment. A confirmation message will appear when your payment is successfully submitted. You can **print your invoice** using the print button in the pop-up window or you can simply return to your Dashboard to print your invoice or coupon from your **Submitted Invoices** table. To **edit** a scheduled online payment or **change your payment method**, click the **Edit Payment Option** link under Payment Type in the Submitted Invoices table. Online payments must be scheduled within 10 business days from the date the invoice is submitted and same-day payments cannot be scheduled.



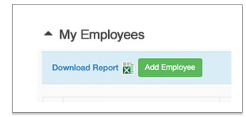
My Employees

The second section of your Dashboard is where you'll find information on your insured employees. Below My Billing is **My Employees**. Click the plus (**+**) to expand this section for access to employee profiles, products, coverage details, insured dependents, ID Cards and group detail report.



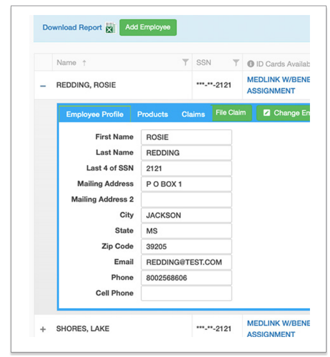
Group Detail Report

Click the plus (**+**) next to **My Employees** to expand the section and access the "Download Report" link. The report downloads as an excel file so you can sort, save and print.



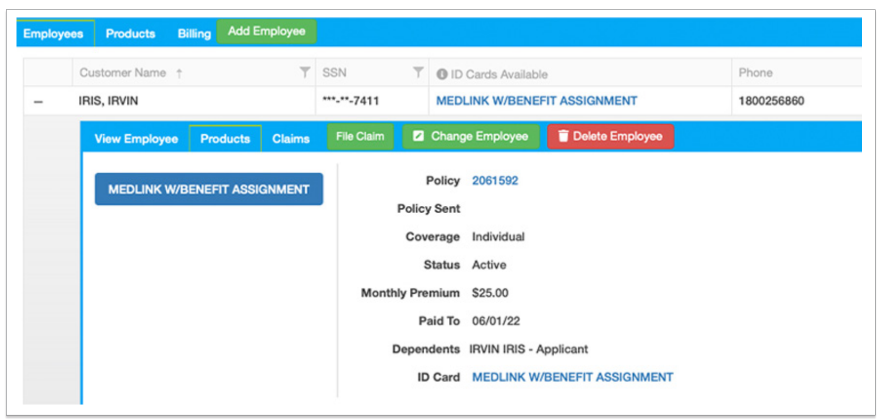
Employee Profile

My Employees is an alphabetical listing of your insured employees. Click on the plus (**+**) next to a name to expand the employee's information. You'll see the **Employee Profile** box open first. Here, you can view the insured employee's contact information. Click the plus sign again to collapse the information box.



Products

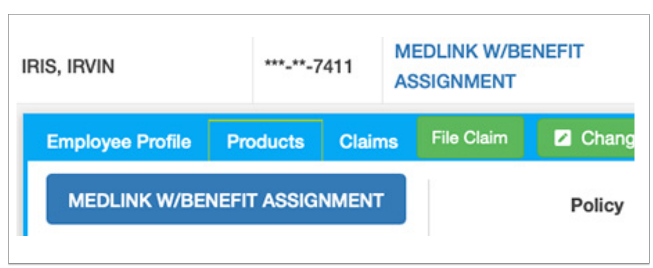
With the employee's name still expanded, click on **Products,** next to the Employee Profile tab. This will display the **product details** associated with that employee; coverage, status, monthly premium, dependent coverage and ID Card availability. Click on the next product name, if applicable, to display the employee's coverage and details for that product, and so forth with the remaining list of products. If an **ID Card** is available, a link to download the card will appear next to the ID Cards field. Simply click the link to **download** your ID Card.



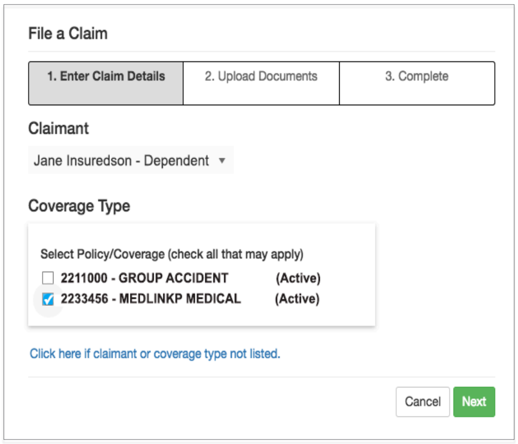
File a Claim

This feature is only available through the desktop version of the OSC. Mobile functionality is not yet supported.

It's easy to upload claim documents and submit a claim online for your insured employees. With the employee details still expanded, click the green "**File Claim**" button and follow the three easy steps to upload documents and submit the claim online.



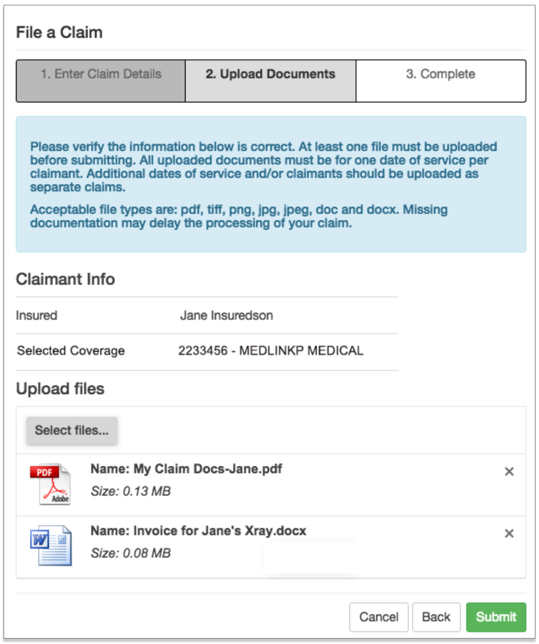
Upload Documents and Submit Claims Online



1. From the Claimant dropdown, select the name of the insured you're filing a claim for. Then select the Coverage Type you're filing the claim on.

   Click "Next" to continue.

   Note: Lapsed policies will appear under Coverage Type for 90 days after the policy lapses. If the insured's name and/or coverage type isn't listed, simply click the link to launch the alternative upload option.

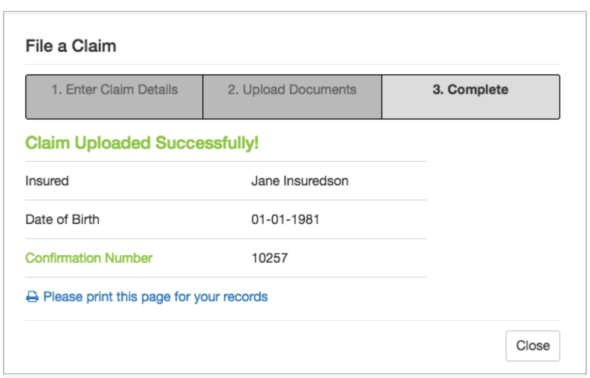


2. Once you verify the Claimant and Policy details are correct, click "Select files" to choose the document(s) to upload. To select multiple documents at one time, hold down Ctrl (Windows) or Command (Mac) and click on the file names.

   Click "Open" once you've located your file(s).

   Confirm the files you selected are correct and click "Submit."

   Note: Click "X" next to the file name to remove the file. To add another file, click "Select Files." To return to the previous screen, click "Back" or click "Cancel" to return to your dashboard. Supported file types include: pdf, tiff, png, jpg, jpeg, doc and docx. The total combined file size cannot exceed 20 MB (5 MB if using Internet Explorer).

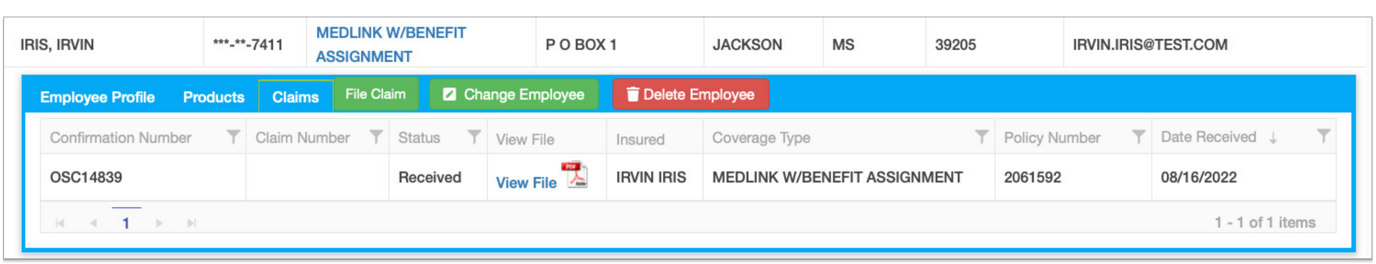


3. A confirmation page will appear when the claim documents are uploaded and submitted successfully.

   Click "Close" to return to the employee's details on your dashboard.

   Your claim submission history is displayed under the Claims tab of the employee's details. Access the uploaded claim documents by clicking "View File(s)". Claim documents and details are viewable for 60 days from the Date Received.

Note: Your dashboard will only display details for claims you have submitted on behalf of the employee. All other claims information is accessible only to the employee.



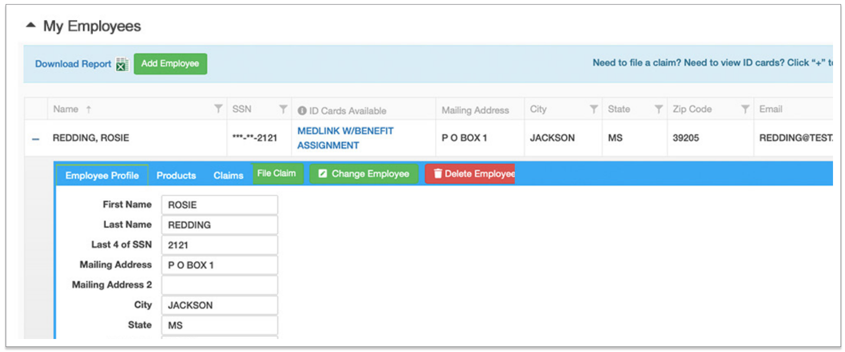
ADD, CHANGE & DELETE FOR GROUPS

OSC Help Center | **secured.ampublic.com** Contact Us 800-256-8606 custsvc@ampublic.com

If a platform was used to enroll the group, please make your adds, changes and deletes through the platform.

ADD AN EMPLOYEE

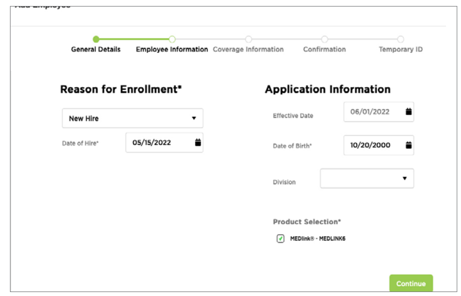
Use for new hires, annual open enrollment and employees who are not currently covered but experience a qualifying event



From your Online Service Center (OSC) dashboard, under **My Employees,** click the green "**Add Employee**" button.

Follow the prompts to enter the details for the new employee.

*Note: At any time, you may click **Back** to return to the previous screen or **Close** to cancel the process.*



Select the Reason for Enrollment from the drop-down menu.
Enter the application information:

- Employee's effective date of coverage
- Employee's Date of Birth
- Division, if applicable

Select the Product the employee is enrolling in and click Continue

Continue entering the employee's information:

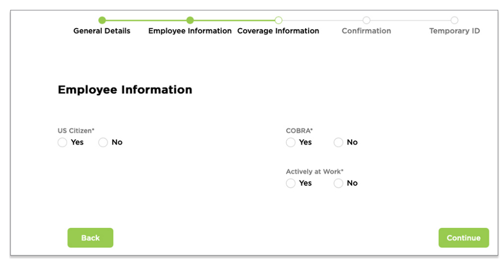
- Name, Social Security Number and Gender

Click Continue

Enter the employee's contact information:

- Complete Address, Phone and Email Address

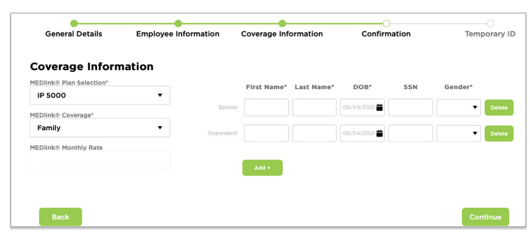
Click Continue



Enter the additional employee information:

- Select Yes or No for U.S. Citizen
- Select Yes or No for COBRA
- Select Yes or No for Actively at Work

Click Continue

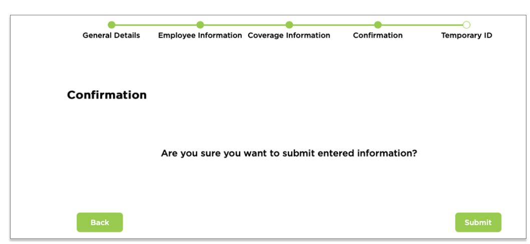


Enter the coverage information for the employee:

- Select the plan from the drop down for each product
- Select the coverage tier, enter any spouse or dependent information, if applicable

Click Continue

Lastly, click the "**Back**" button to make changes or "**Submit**" to complete the process.



The employee's ID card(s) (for applicable products) and full certificate will be available in the OSC on the next business day. Once available, the employee, group or broker can access, view and download a copy of their ID card(s) and/or policy certificate(s).

A history of Recent Activity will appear below the My Groups section on your dashboard. After you have completed an Add, Change or Delete, refresh your screen to view the updated activity in the "Recent Activity" grid. To narrow down your search criteria, use the filter at the top right of each column and change the criteria to "contains" and enter the data you wish to search.

Recent Activity

Group Name	Employee Name	Activity	Entry Date	Status
STAR DUST FURNITURE	IRVIN IRIS	Initiated	08/23/2022	Policy Issue
STAR DUST FURNITURE	IRVIN IRIS	Initiated	08/23/2022	Policy Change

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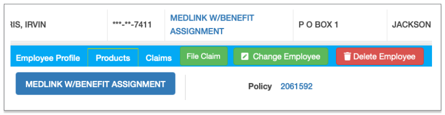
CHANGE AN EMPLOYEE

Use for employees who currently have coverage but experience a qualifying event or need to make benefit adjustments during open enrollment

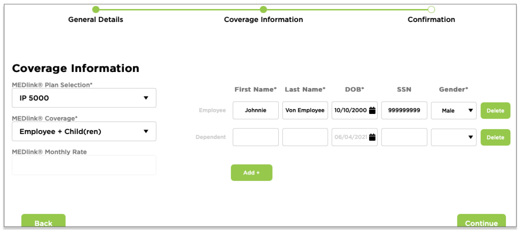
From your dashboard, under **My Employees,** locate the employee to change, click (**+**) to expand the employee's details and select the green "**Change Employee**" button from the navigation bar.



Follow the prompts to enter the details for the change.

- Choose the Qualifying Event from the drop-down menu
- Enter the Qualifying Event Date
- Update general personal information, if necessary
- Select Yes or No for Cobra
- Select the division the employee is in, if applicable
- Select the product(s)

Click Continue



Continue editing the coverage information page by following the prompts and drop-down menus. When complete click Continue.

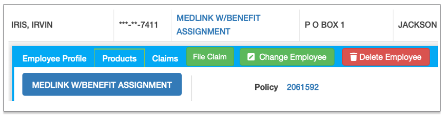
Click green "**Back**" button to make changes or the green "**Submit**" to complete the process and receive confirmation.

Note: Changes may take up to 48 hours to reflect in the OSC, however, a history of Recent Activity will appear below the My Groups section on your dashboard. After you have completed an Add, Change or Delete, refresh your screen to view the updated activity in the "Recent Activity" grid. To narrow down your search criteria, use the filter at the top right of each column and change the criteria to "contains" and enter the data you wish to search.

DELETE AN EMPLOYEE

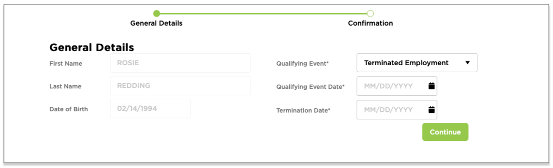
Use to terminate/lapse an employee's coverage

From your dashboard, under **My Employees,** locate the employee that needs to be deleted, click (**+**) to expand the employee's details and select the red "**Delete Employee**" button from the navigation bar.

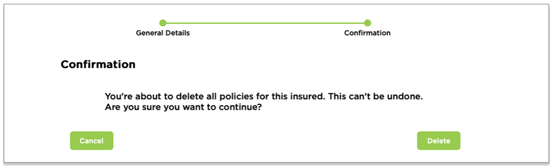


Follow the prompts to delete the employee.

- Choose the Qualifying Event from the drop-down menu
- Enter the Qualifying Event Date and Termination Date
- Click Continue to receive the Confirmation Page



Click green "**Cancel**" button to make changes or the "**Delete**" button to permanently remove the employee and receive a final confirmation.



Note: Changes may take up to 48 hours to reflect in the OSC, however, a history of Recent Activity will appear below the My Groups section on your dashboard.

After you have completed an Add, Change or Delete, refresh your screen to view the updated activity in the "Recent Activity" grid. To narrow down your search criteria, use the filter at the top right of each column and change the criteria to "contains" and enter the data you wish to search.

Recent Activity

Group Name	Employee Name	Activity	Entry Date	Status
STAR DUST FURNITURE	IRVIN IRIS	Initiated	08/23/2022	Policy Issue
STAR DUST FURNITURE	IRVIN IRIS	Initiated	08/23/2022	Policy Change

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