Overview for Individual Insured

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 on the **New User** tab to get started now!

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.

With an individual insured OSC Account, you're able to:

- View and print ID cards
- Opt In for text message notifications
- File claims online and track claims status
- Download policy documents
- Enroll in Direct Deposit
- View Explanation of Benefits (EOBs)
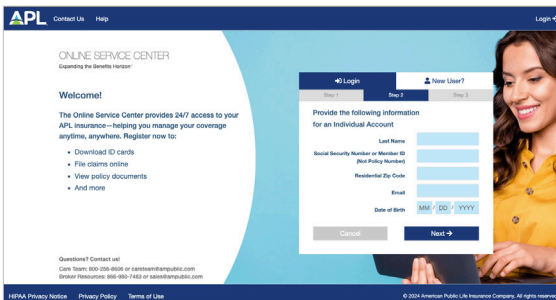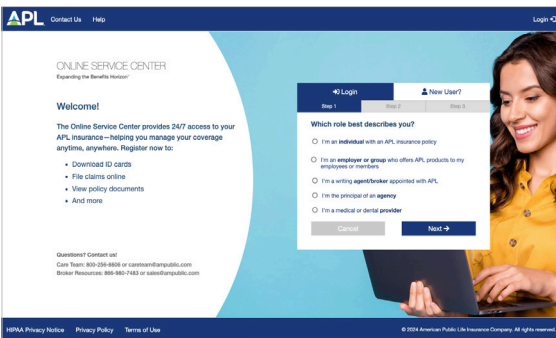
Using Your Dashboard

My Coverage

At the top of your Dashboard, you'll find **My Coverage**. Here, you have instant access to your APL insurance details, including:

- Policy documents
- Effective date(s) of coverage
- Covered dependents
- Status of coverage

My Coverage					
Product ▲	Policy Number	Effective Date	Covered Dependents	Relationship	Status
GROUP ACCIDENT	1294238	12/01/2016	MINNIE MOUSE MICKEY MOUSE	Applicant Spouse	Active
MEDLINK W/BENEFIT ASSIGNMENT	1300000	12/01/2016	MINNIE MOUSE MICKEY MOUSE	Applicant Spouse	Active

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My ID Cards

Next to My Coverage, you'll find **My ID Cards**. This section displays the availability of your ID Cards. You can download and print your **ID Cards** by clicking on the PDF icon (📄) next to the product name. **ID Cards** will download as a PDF document, if available.

Filing a Claim Online

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

To begin, register or log in at **secured.ampublic.com**.

From your dashboard, under My Claims, click "Upload Files" to begin the three easy steps for uploading documents and submitting your claim online.

For all <u>wellness benefits</u>, use the "File a Wellness Claim" button to launch the guided automated claims process.
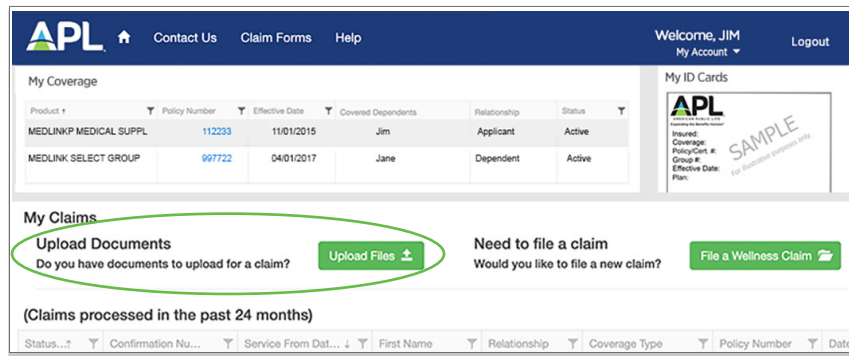
Select Claimant & Coverage

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.

Upload Claim Documents

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 "×" 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.

Track Claims Status

A confirmation page will appear when the claim documents are uploaded and submitted successfully. Click "Close" to return to your dashboard.

Your claims history is displayed under **My Claims** for 24 months. From here, you can track the status of your claim(s) and view the uploaded documents. Uploaded claim documents are accessible for 60 days from the Date Received.


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File Wellness Claims Online

Available only through the desktop version of the OSC. Mobile functionality is not yet supported.

This feature is available for all wellness benefits under APL Accident, Cancer, Critical Illness and Hospital Indemnity products.

From your dashboard, click "File a Wellness Claim" to begin. To submit a claim for benefits other than wellness, click "Upload Files"
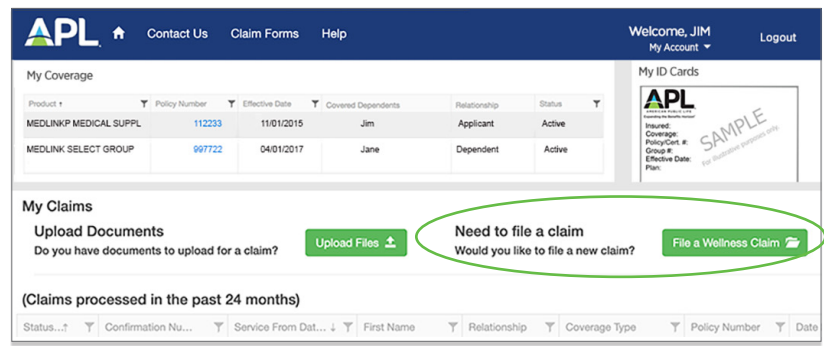
Select Claimant

From the Claimant drop down, select the name of the insured you're filing a claim for. Click "Next" to continue. To cancel, click "Close"

Answer Four Easy Questions

Provide the date of service, name of the facility or the physician's name, phone number, then select the wellness exam, screening or test from the drop down. If it's not in the drop down, select "Generally medically accepted screening or test not listed above" and enter the name of the test/procedure.

Click next to see details for enrolling in Direct Deposit. Then click next.

Sign & Submit

Confirm the claim details, read and check the Acknowledgment, then sign your name using your mouse and "Save" your signature.

Next, click "File my claim" to complete the submission.

A confirmation page will appear next. From here, you can download a PDF of the completed claim form, add another claim or click "close" to return to your dashboard.

Your wellness claim submission will appear in the "Claims Processed" table on your dashboard.

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