

## BenefitExpress Internet Enrollment

### What is Internet enrollment?

Internet enrollment replaces paper new-business applications. Instead of completing a paper form, your employees will log in to BenefitExpress and enter the information required for underwriting and enrollment as part of your new group application process.

The BenefitExpress system will guide your employees through their online application. Required questions will be marked with an asterisk (\*) and required formats will be noted. In addition, if an employee makes errors, they will be listed at the top of the screen, and if an employee skips a required field, it will be highlighted in yellow and noted.

### Why should I consider Internet enrollment?

In many instances, information that our underwriters need to finalize rates is unintentionally omitted from paper applications. Internet enrollment will save you time from having to collect missing information from your employees.

Furthermore, some employers allot time during the workday for employees to complete their health insurance applications. Internet enrollment enables your employees to complete their application after work hours, which saves you valuable time and money.

Typically, it takes between 7-10 business days from the time an employee is handed a paper application until the health insurance carrier receives your new business submission. Internet enrollment will not only cut this time in half, it also enables our underwriters to turn around your quote more quickly.

### What type of computer programs do my employees need to complete Internet enrollment?

BenefitExpress requires a Windows®-based PC with Internet Explorer® version 7.0 or higher or Firefox version 3.0 or higher as well as Adobe® Reader® 9.2 or higher (free download).

### How do we get started?

- Tell your Coventry account executive or your insurance agent that you wish to use Internet enrollment.
- You will receive an email detailing the Internet enrollment process with a link specific to your group. This link will be used to access BenefitExpress enrollment. A sample email is provided on page 2 of this flyer.

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## SAMPLE ENROLLMENT EMAIL

### ***Becky's Bagel Shop:***

Thank you for your interest in Coventry Health Care, Inc. Please forward this email, which includes instructions for system registration and account creation, to all employees who will be completing online enrollment.

### **Subscriber Enrollment Instructions:**

The following steps are necessary to register and complete online subscriber enrollment:

1. Click [here](#) to proceed to the “New Registration” screen:

*Note: If you are unable to proceed to the “New Registration” screen by clicking on the link, copy the following URL and paste it in the address field of your browser:*

**<http://be.cvty.com/expressweb/subscriberLogin.htm?ID=a3jecelabcdefjdimveef>**

2. On the “New Registration” screen, click the “Continue” button.
3. Please review the system usage Terms and Conditions Agreement. If you accept the system usage Terms and Conditions, select the “Agree” checkbox and click the “Continue” button on the screen.
4. On the “Personal Information” screen, please enter the applicable information. Required fields are denoted with an asterisk (\*). Once all required fields have been completed, click the “Continue” button on the screen. Please note: your email address is not required to complete registration. However, if it is not entered, you will not be able to use the self-service password reset functionality in our system.
5. On the “Create Login” screen, please enter a username and password. Then select and answer three secret questions. Once you have completed this screen, click the “Continue” button. You will be logged into the system, and you will be able to enter and complete enrollment.

*Note: If you have already registered but cannot log in, please use the password reset functionality or contact our Subscriber Service Desk at **888-274-5112**. If you have already registered successfully, please do not register again. Multiple registrations will impact the company information and rates.*

**Forward this email that contains the embedded link to your employees who are applying for health insurance coverage. They can complete their enrollment from any Windows-based PC.**

### **What do employees do once they open the link?**

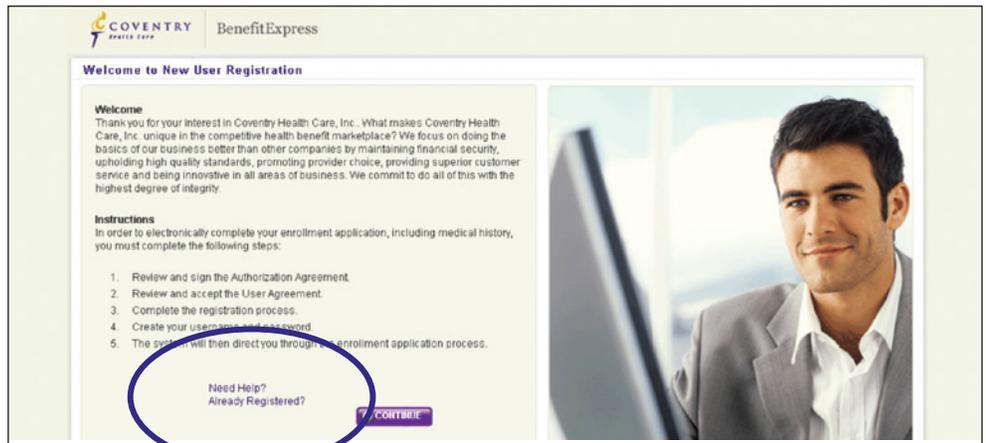
1. Employees will complete the new subscriber registration.
2. After registration is complete, they will be directed to the enrollment screens to enter demographic information about themselves and their dependents, if applicable.
3. The second part of the application requires information related to medical history, current medical conditions, prescriptions, etc.
4. The final part of this application process entails employees reviewing to confirm that all the information they entered is correct. If something is incorrect, they can make the necessary corrections in the system before confirming enrollment.
5. Once all information has been completed, your employees can print copies of the online enrollment forms for their records.

For your reference, we have listed some tips and frequently asked questions regarding Internet enrollment from the employee's perspective.

*Please be aware that the system has a 20-minute timeout. If you do not navigate off the screen you are working on or click the "Save" button, you will be automatically logged out of the system. Any information on that screen that wasn't saved will need to be re-entered once you log back into the system.*

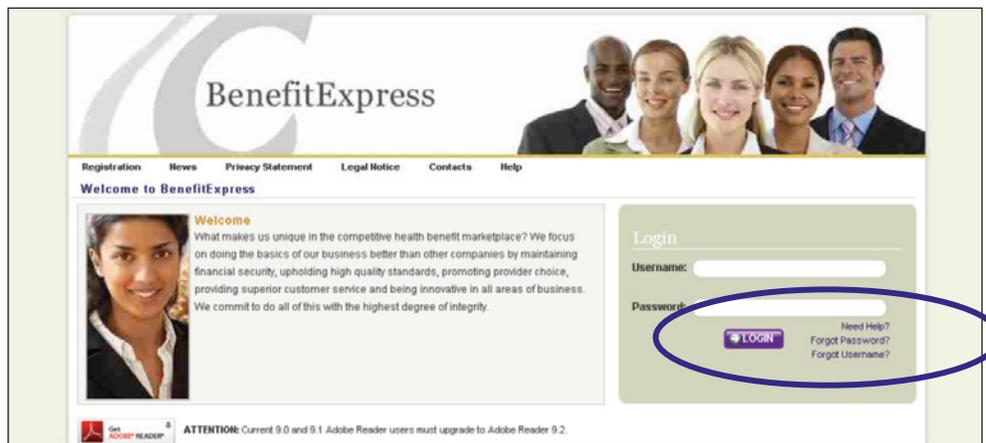
### **I already completed the new subscriber registration but did not complete my enrollment. How can I get back into the system?**

If you click the link provided by your employer, there is a selection to click "Already Registered?" This will take you to the login screen for existing users. The Web address is <https://be.cvty.com>. From this point, enter the username and password you selected during registration to access the system.



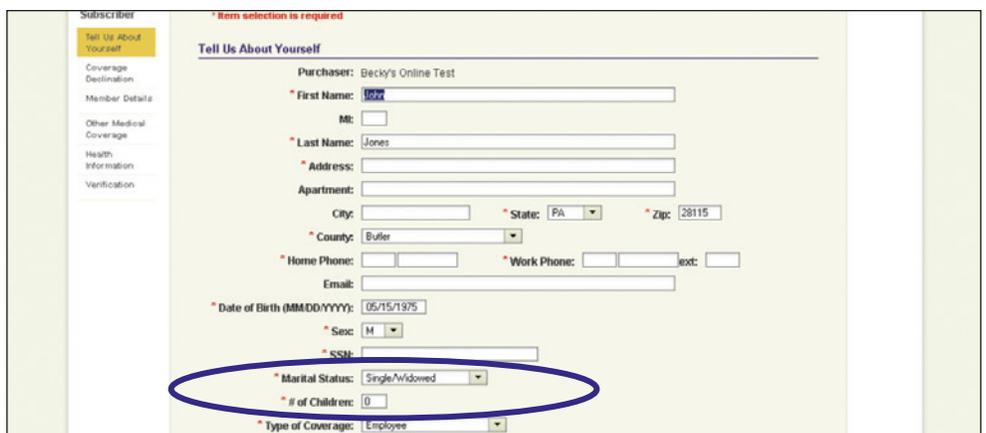
### **I forgot my username and/or password. How can I I log in?**

If you provided an email address during registration, you can use the links on the login screen (<https://be.cvty.com>) to reset your password or email your username to yourself. If you did not provide an email address or if you like to talk with a support person, call our Subscriber Support Team at 888-274-5112.



### **I'm married with children, but I need insurance coverage only for myself. How do I do this?**

BenefitExpress requires that the marital status and number of children match the coverage selection on screen. If you are married with children but only need to cover yourself, simply select "Single" for marital status and "0" for the number of children. This will allow you to select "Employee" for the coverage selection without error.



### **When I log in, why does it take me to the confirmation screen?**

Once enrollment is completed and verified, you cannot edit your information without the help of your employer's insurance agent or a Coventry account executive. However, you can log in and view or print the information you entered.

### **Oops! I made a mistake but didn't catch it on the confirmation screen. What do I do?**

Let your employer know immediately. Any changes that need to be made after enrollment is completed will be coordinated with your employer's insurance agent or a Coventry account executive. Depending on the nature of the change, they will guide you through resolving the issue.

**IF YOU HAVE QUESTIONS, CONTACT YOUR COVENTRY REPRESENTATIVE.**