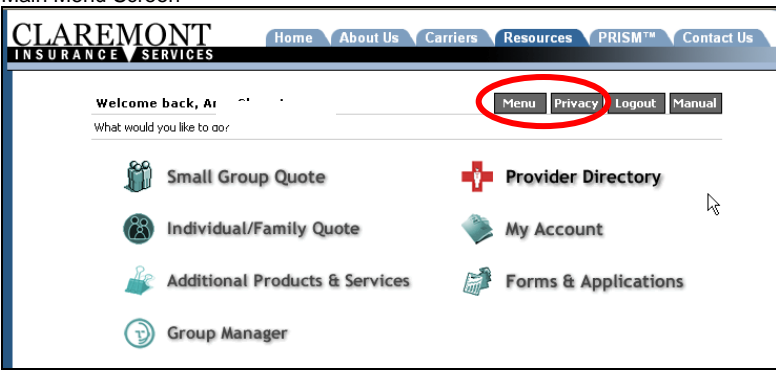
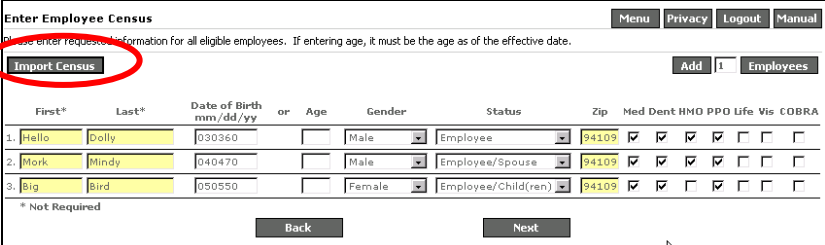
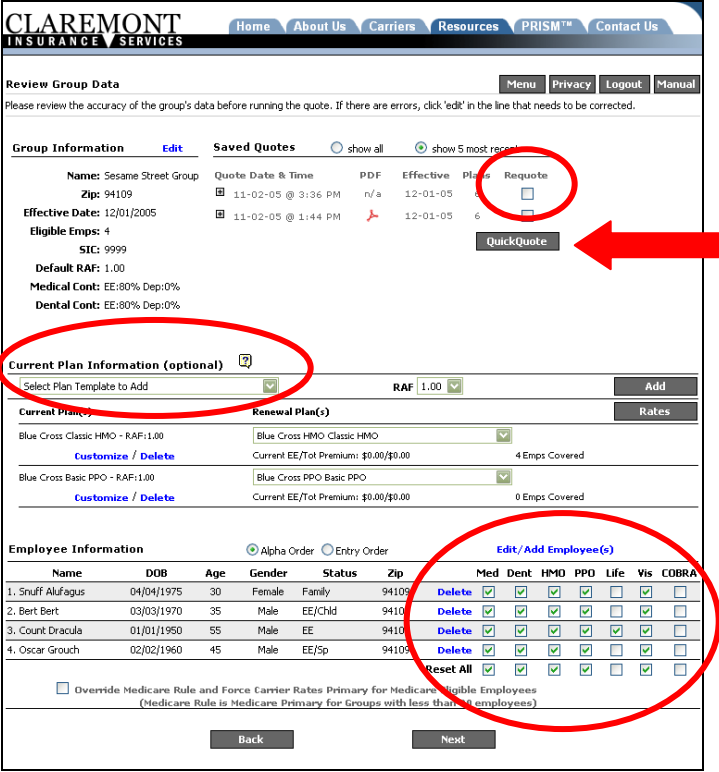


CLAREMONT'S PRISM UPGRADE QUICK REFERENCE GUIDE

<p>LOGIN</p> <ol style="list-style-type: none"> Log into PRISM through the Claremont website www.claremontcompanies.com. Enter your current User ID and Password. Click LOGIN. <p>MAIN MENU</p> <ol style="list-style-type: none"> On the Main Menu, click icons to access: <ul style="list-style-type: none"> Small Group Quote – create medical and dental proposals Individual/Family Quote – run quotes Provider Directory – do a doctor search and provider counts My Account – edit your profile Forms & Applications – access carrier forms in PDF 	<p>Main Menu Screen</p>  <p><i>Tip: Click the MENU button to return to the Main Menu screen if you get lost.</i></p>
<p>SMALL GROUP QUOTE Run Quotes</p> <p>Group & Census Information</p> <ol style="list-style-type: none"> From the Main Menu, click the SMALL GROUP QUOTE Icon. When you click on Small Group Quote, you will have the following options: <ul style="list-style-type: none"> QUOTE NEW GROUP RECALL SAVED GROUP If quoting a new group, enter the Group Name, Zip Code, Total Number of Employees, Effective Date, RAF, and Employer Contribution, click NEXT. Then, enter the Census Information by inputting subscriber personal and current plan information. <p>Or click IMPORT CENSUS on the top left hand corner. You will be asked to upload your census. *DOWNLOAD our special census template and enter census data into our template and save it. Then, BROWSE for the saved file and click UPLOAD.</p> <ol style="list-style-type: none"> If recalling a saved group, select the group from the drop down menu and click NEXT. You also have an option to requote saved quotes. Put a check in the REQUOTE BOX, and click NEXT. <p>Current/Renew Rates For Comparison</p> <p><i>Tip: Enter Current Plan rate information in order to run reports with comparison rates and percentage changes based on current vs. renewal vs. proposed plan rate changes.</i></p> <ol style="list-style-type: none"> Add a current plan: Select the client's current plan in the "Select Plan Template" drop down box, choose an RAF in the RAF drop down box, click ADD to save. Enter current rates: Click the RATES button, enter employee rates in the first column and total rates (Employee + dependent rates) in the second column, click NEXT. If you have multiple current plans, assign different plans to employees. Customize current plan: Click CUSTOMIZE to change the carrier/plan name and benefit information, useful when the current plan does not exist in the system. Click NEXT. 	<p>Enter Employee Census</p>  <p><i>Tip: The IMPORT CENSUS button will download a pre-formatted excel template. Input the data and save the excel template. Then, upload the file.</i></p> <p>Review Group Data</p>  <p><i>Tip: Entering Renewal rates is optional. When you leave Renewal rate fields blank, the system will automatically pull the rates based on the group effective date.</i></p>

CLAREMONT'S PRISM UPGRADE QUICK REFERENCE GUIDE

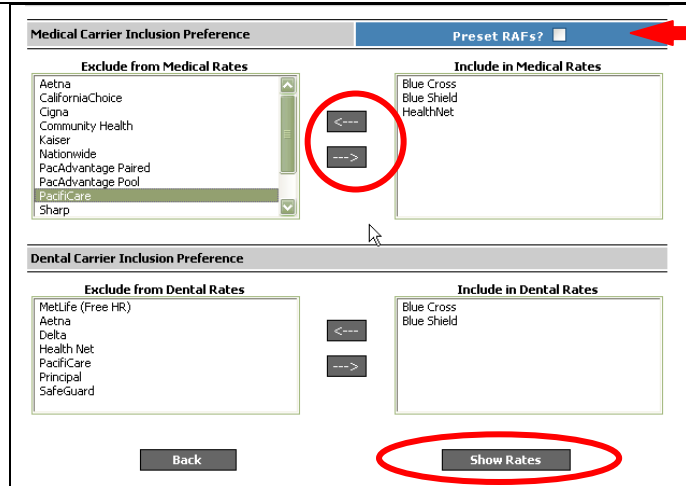
Select Carriers & Plans

Generate a proposal with the following steps:

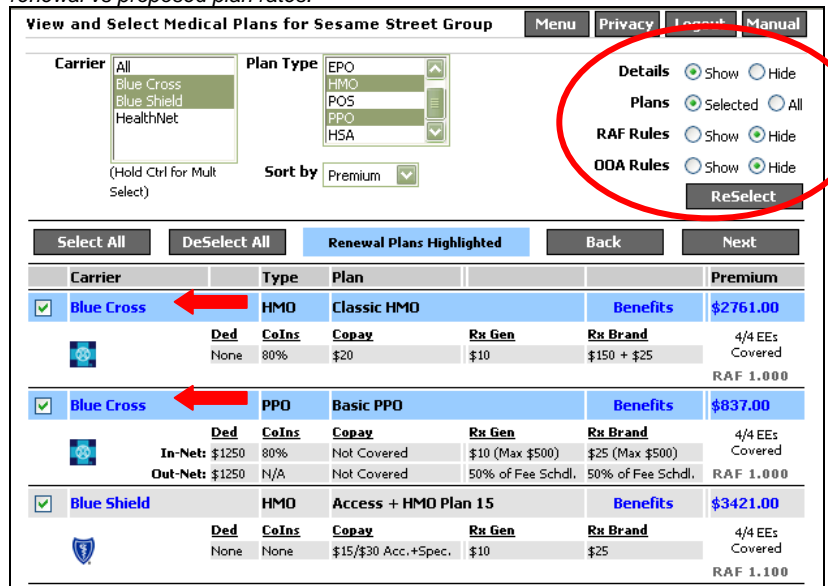
1. Select medical carriers on the Rating Option page.
2. To include carriers in your proposal, highlight the carriers and click on the right arrow. To remove, do the opposite.
3. Upon checking the PRESET RAF box and clicking "Show Rates," you will be directed to Medical Carrier RAF Presets page, where you can assign different RAF values. *Tip: Unless changed, the system recognizes the Default RAF assigned in the Review Group Data page and uses the same RAF for all carriers.*
4. Click SHOW RATES.
5. View and compare all medical plans offered to your group and narrow down the plan selection.
 - Carrier Selection: In the carrier window, select all carriers, single carrier, or multiple carriers by holding the CTRL key and selecting.
 - Plan type selection: Select HMO, PPO etc.
 - Details: "Details" is the plan summary displayed underneath each plan.
 - Plans: Plans default to "All" unless switched over to the "Selected" ones.
 - RAF Rules: The system recognizes the Minimum RAF rule for each carrier. Our system does not allow you to select an RAF that is below the minimum. Click SHOW to view.
 - Reselect: Click the RESELECT button to refresh your screen.
 - Tip: You must click the RESELECT button in order to refresh your filters.
 - Then, check all plans to include in proposal and click NEXT.

Tip: Click PREMIUMS to compare premiums per employee, BENEFITS to view the benefits in detail, and CARRIER NAME to view underwriting guidelines.

6. Select DENTAL Carriers, Plan Types, sort by premium or carrier, and click RESELECT to filter. Check the plans to include in the proposal. Click NEXT.



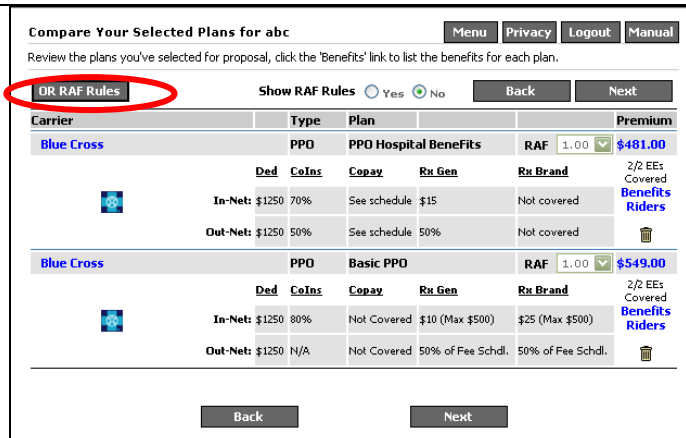
Tip: The Blue Highlighted row makes it easy to spot Current group plans. Remember to select the current carrier plan if you want to run a comparison report on current vs. renewal vs proposed plan rates.



DETAILED QUOTING FUNCTIONALITY

If you build a quote without clicking the QUICK QUOTE button, you will have options to:

1. Add Rider Plans if there is a RIDERS link and the plan offers riders.
2. Override RAF Rules to allow for exceptions. When you click OR RAF RULES, you can assign any RAF value to a plan, even a RAF below the minimum.
3. Add Ancillary plans once you check off the boxes next to the ancillary plans on the left, then click NEXT.



CLAREMONT'S PRISM UPGRADE QUICK REFERENCE GUIDE

PROPOSAL OPTIONS Run "Standard" Reports

The upgraded PRISM allows more reporting flexibility and capability by providing many options to include and exclude in building reports. However, if you want to access report and quote information that is similar to what you currently use in the current PRISM system, then click one button – CM QUOTE.

The CM QUOTE button automatically checks several items that are equivalent or similar to items available in the current system. *(In parenthesis is the name of the report available in the current PRISM):*

- Cover Page (*Cover Page*)
- Census (*Census Detail*)
- Plan Grid (*Rate Comparison*)
- Side by Side Detail (*Side-By-Side Medical*)
- Single Plan Detail (*Benefit Summaries*)
- Underwriting Guidelines (*Automatically run with Medical Rate Comparison*)
- Group Life Proposal (can deselect)
- Group Vision Proposal (can deselect)
- You must add the TABLE RATE information by checking the box

Customize the order of the report information in the proposal. You can compare apples to apples by arranging plans so that like plans appear next to each other.

- Highlight a plan in the "Include in Proposal" window and click UP or DOWN to change the order in which the plan information appears.
- Click SET.

Additional Reports:

- **TABLE RATES** allows you to select carrier/multi-carriers or single/multi-plans, and show the age banded rate grids for a specific area (Zip code). This will be a useful report to show during open enrollment because employees will be able to compare the cost of EE (employee) to EE + spouse, EE + children, and EE + Family.
- **CURRENT/RENEWAL** gives a comparison between the current and the renewal plans. Choose between a summary and a full report. *Tip: Customize the current plan rates based on your client's information. Include the current plan in this report by putting a checkmark in the box while building the quote; if included, the renewal rates will automatically be included.*
- **EMPLOYEE ELECT** lets you prepare a worksheet for each employee. The purpose of this report is to show all the plans within a specific package to each employee and let the employee compare the plans and accordingly make a decision. There are two types of Employee Elect report. EE cost report, which calculates the net cost for each plan per employee, and Total cost report, which displays the total premium for each plan per employee.

Tip: Click the CM QUOTE button to include reports similar to those available in the current PRISM system. However, you must check the TABLE RATES button to compare employee rates by age band.

Proposal Options for Sesame Street Group [Menu] [Privacy] [Logout] [Manual]

Select the desired proposal options.

Group Information

Cover Page Producer: Amy Cheng Detail: Yes No [Save Settings]

Census [Edit Group Info] [Edit Census] **CM Quote**

Selected Plan Information

Select plans by clicking them (Hold ctrl to select multiple) and use the arrow buttons to move plans between boxes. Then put the plans in the order you would like them to appear by selecting a plan and using the up and down buttons to move it.

Exclude from Proposal **Include in Proposal**

Blue Cross HMO 100%
Blue Cross Basic PPO

[Up] [Down] [Set]

Page by Carrier: Yes No Override Sort Order: [Select Order]

Plan Grid Include Low/Std/High Full Benefits

Side by Side 2 3 4 5 6 7 Employee Rate Side by Side

Benefits Only Curr Plan: Yes No Single Plan Detail Incl Contr: Yes No

Side by Side Detail 2 3 Emp Rate Detail

Benefits Only Curr Plan: Yes No Underwriting Guidelines

General Plan Information

Current/Renewal Summary Full

Cost Comparison (select to expand)

Employee Elect (select to expand)

Table Rates (select to expand)

Dual/Multi Option Proposals

Dual Option (select to expand)

Multi Option (select to expand)

Section 125 Reports

Section 125 Savings (select to expand)

Life and Vision Plan Information

Group Life Proposal **Select Carriers** **Select Coverages**

Blue Cross
Blue Shield
HealthNet
PacifiCare

(\$10,000.00)
(\$15,000.00)
(\$25,000.00)
(\$50,000.00)
(\$100,000.00)

(Hold Ctrl For Multiple Selections) (Hold Ctrl For Multiple Selections)

Include Life U/W Guidelines

Group Vision Proposal **Select Vision Plans** Split Emp / Child(ren)

Blue Cross Blue View
Blue Cross Blue View Plus
HealthNet Preferred 1025-2 (Sold w/Medical)
HealthNet Preferred 1025-2 (Voluntary - Sold w/Medical)
HealthNet Preferred 1025-3 (Sold w/Medical)

(Hold Ctrl For Multiple Selections)

Include Vision U/W Guidelines

Printing Options

Use Letterhead Top Margin: .50 Bottom Margin: .50 (inches)

Include Page Numbers

[Back] [Preview] [Convert to XLS] [Create Proposal]

Side By Side vs. Side By Side Detail:

- **SIDE BY SIDE Report** allows you to do a comparison between Current/Renewal and optional plans. You can select a maximum of 7 plans per page. *Tip: This report looks good with no more than 5 carrier plans per page.*
- **SIDE BY SIDE DETAIL Report** has more benefit description. Run this report to give clients more information. *Tip: Run this report for PPO plan comparison and run the Side by Side report for HMO plan comparison because columns will not be blank.*

CLAREMONT'S PRISM UPGRADE QUICK REFERENCE GUIDE

- ### Run Individual and Family Plan Quotes
- From the Main Menu, click INDIVIDUAL/FAMILY QUOTE icon.
 - Enter information about the individual/family. Or, recall saved information. Click NEXT.
 - Enter the Date of Birth using the format listed. Note: It is better to enter the Date versus Age, in case the birthday occurs during the quote process. Click NEXT.
 - Review the information entered. Click NEXT to continue or BACK to make changes.
 - Select the desired Carrier(s) from the menu, select the Plan Type(s), sort by Premium or Carrier, see brief details about each plan below. Click RESELECT to update selections.
 - CHECK the plans to include in the quote. Click NEXT to finish.
 - In Proposal Format Options, CHECK items to include in the quote, such as a Cover Page, Side by Side, Full Benefits. Cost Comparison shows information on all plans, not just the selected ones.
 - Click the PREVIEW button to quickly view the quote. Or, click the CREATE PROPOSAL button to create a PDF that you can save, print, or email.

Ind/Fam Rates for test test

Please review the information for the policy subscriber. If any changes need to be made, use the Back button to make edits.

Carriers:

 (Hold Ctrl for Mult Select)

Plan Types:

Sort By:

Details: Show Hide

Carrier	Plan	Premium
<input checked="" type="checkbox"/>	Blue Shield Spectrum Savings Plan 4000/8000 HSA	\$51.00
	Ded Fam Ded Copay Hosp OOP OOP Fam	
	In Net: \$4,000 \$8,000 No charge (Aft. Ded.) No charge (Aft. Ded.) \$4,000 \$8,000	
	Out Net: \$4,000 \$8,000 50% 50%(\$300/Day) \$5,000 \$10,000	
	Generic Brand Non-Formulary	
	Rx In: No charge (Aft. Ded.) No charge (Aft. Ded.) No charge (Aft. Ded.)	
	Rx Out: No charge (Aft. Ded.) No charge (Aft. Ded.) No charge (Aft. Ded.)	
<input checked="" type="checkbox"/>	Blue Shield Spectrum \$5000	\$64.00
	Ded Fam Ded Copay Hosp OOP OOP Fam	
	In Net: \$5,000 \$10,000 \$35 30% / 40% \$7,000(Including ded) \$14,000(Including ded)	
	Out Net: \$5,000 \$10,000 50% 50% \$10,000(Including ded) \$20,000(Including ded)	
	Generic Brand Non-Formulary	
	Rx In: \$10 \$500+\$30+10%(Max \$60) \$45 or 50%	
	Rx Out: N/A N/A N/A	

Advantage: Quickly run IFP quotes for numerous individual potential clients without going directly to carriers. Win IFP business more easily.

- ### PROVIDER DIRECTORY
- #### Run a Provider Search
- Find providers in a specific vicinity and create a PDF report to present to clients.
- From the Main Menu, click the PROVIDER DIRECTORY icon.
 - Click PROVIDER SEARCH.
 - Enter search criteria, including a Zip Code or a County, Radius of miles from the Zip Code, a Network, and Specialty from drop down menus.
 - Click SUBMIT.
 - After submitting the criteria, Search Results will appear. Click the Drop Down menu to view sorting options, then click SORT to see the changes.
 - Click CREATE PDF to generate a report for clients. Click the browser BACK arrow to return.
 - Click MENU Tab to return to Main Menu.

ProAccess™ Online

PROVIDER SEARCH

- Enter as much or as little information as you wish
- For better results, enter as much search criteria as possible

Last Name:

Starts With (fast) Search Exact (fastest)

Zip Code: Radius: (miles away from zip code)

County: (Zip must be blank to search by County)

Network:

Specialty:

TIP: If you want to widen your search, do not enter a physician's Last Name, increase the Radius, and do not include a Specialty.

PROVIDER SEARCH RESULTS

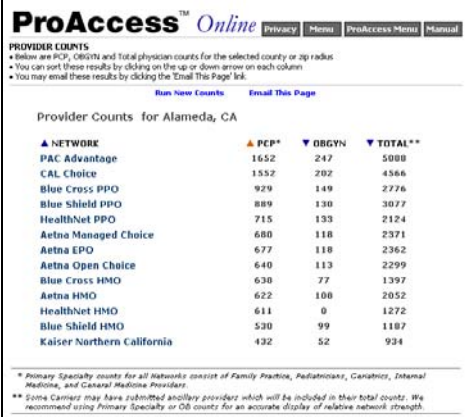
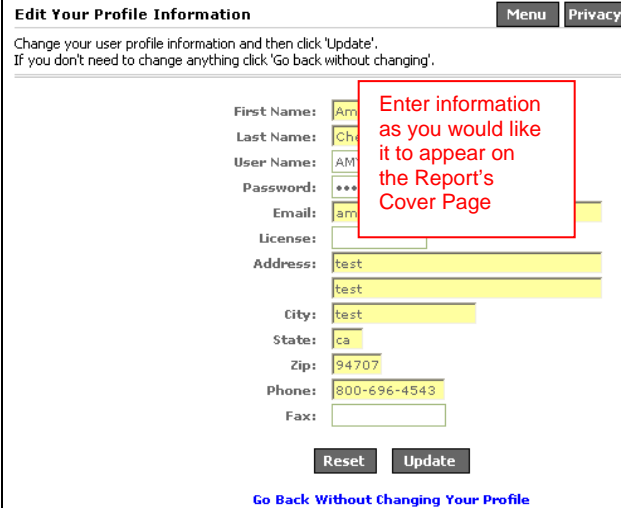
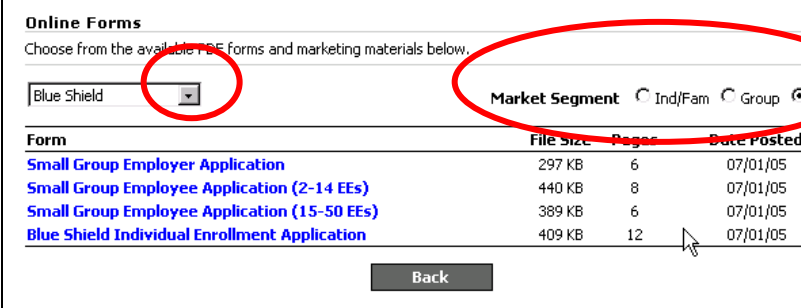
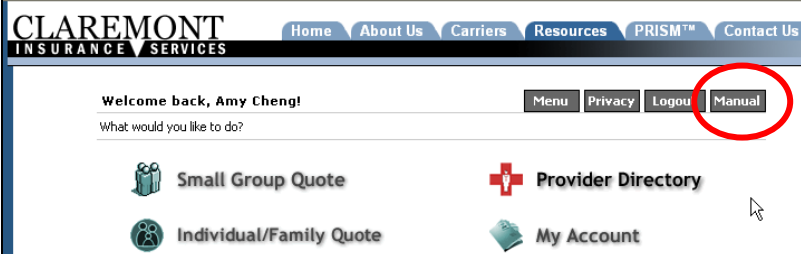
Zip: 94543 Radius: 5 Specialty: Family Practice Network: Blue Shield PPO

Sort by:

Records 1 - 33 of 33

LAST	FIRST	ADDRESS	CITY	PHONE	DIST
Blackburn	Russell L	21297 Foothill Blvd	Hayward	(510) 538-4636	0.3
Delange	Michael	22298 Main St	Hayward	(510) 881-1041	0.3
Massen	Arkady M	19682 Hesperian Blvd	Hayward	(510) 783-0536	0.3
California Emergency Phys Medical Group		22429 Hesperian Blvd	Hayward	(510) 782-7111	0.3
Petty	Richard K	20055 Lake Chabot Rd	Castro Valley	(510) 886-5515	2.6

CLAREMONT'S PRISM UPGRADE QUICK REFERENCE GUIDE

<p>PROVIDER DIRECTORY Provider Counts</p> <p>Show clients a network's strength by running a search on how many providers are located within a specific area per carrier.</p> <ol style="list-style-type: none"> 1. Enter either a County or Zip Code. 2. Enter a Radius from the Zip Code. 3. Click SUBMIT. 	 <p>ProAccess™ Online Privacy Menu ProAccess Menu Manual</p> <p>PROVIDER COUNTS</p> <p>• Below are PCP, OB/GYN and Total physician counts for the selected county or zip radius. • You can sort these results by clicking on the up or down arrow on each column. • You may email these results by clicking the 'Email This Page' link.</p> <p style="text-align: center;">Run New Counts Email This Page</p> <p>Provider Counts for Alameda, CA</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>▲ NETWORK</th> <th>▲ PCP*</th> <th>▼ OB/GYN</th> <th>▼ TOTAL**</th> </tr> </thead> <tbody> <tr><td>PAC Advantage</td><td>1652</td><td>247</td><td>5088</td></tr> <tr><td>CAL Choice</td><td>1552</td><td>202</td><td>4566</td></tr> <tr><td>Blue Cross PPO</td><td>929</td><td>149</td><td>2776</td></tr> <tr><td>Blue Shield PPO</td><td>889</td><td>130</td><td>3077</td></tr> <tr><td>HealthNet PPO</td><td>715</td><td>133</td><td>2124</td></tr> <tr><td>Aetna Managed Choice</td><td>680</td><td>118</td><td>2371</td></tr> <tr><td>Aetna EPO</td><td>677</td><td>118</td><td>2362</td></tr> <tr><td>Aetna Open Choice</td><td>640</td><td>113</td><td>2299</td></tr> <tr><td>Blue Cross HMO</td><td>630</td><td>77</td><td>1397</td></tr> <tr><td>Aetna HMO</td><td>622</td><td>100</td><td>2052</td></tr> <tr><td>HealthNet HMO</td><td>611</td><td>0</td><td>1272</td></tr> <tr><td>Blue Shield HMO</td><td>530</td><td>99</td><td>1187</td></tr> <tr><td>Kaiser Northern California</td><td>432</td><td>52</td><td>934</td></tr> </tbody> </table> <p><small>* Primary Specialty counts for all Networks consist of Family Practice, Pediatricians, Geriatrics, Internal Medicine, and General Medicine Providers. ** Some Carriers may have submitted ancillary providers which will be included in their total counts. We recommend using Primary Specialty or OB counts for an accurate display of relative network strength.</small></p>	▲ NETWORK	▲ PCP*	▼ OB/GYN	▼ TOTAL**	PAC Advantage	1652	247	5088	CAL Choice	1552	202	4566	Blue Cross PPO	929	149	2776	Blue Shield PPO	889	130	3077	HealthNet PPO	715	133	2124	Aetna Managed Choice	680	118	2371	Aetna EPO	677	118	2362	Aetna Open Choice	640	113	2299	Blue Cross HMO	630	77	1397	Aetna HMO	622	100	2052	HealthNet HMO	611	0	1272	Blue Shield HMO	530	99	1187	Kaiser Northern California	432	52	934
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<p>MY ACCOUNT Update Your Profile</p> <p>Change information to reflect in reports.</p> <ol style="list-style-type: none"> 1. Click the MY ACCOUNT icon from the Main Menu. 2. Enter and update any information. This information appears in documents such as your cover page. Do not use "-" when entering your phone number. 3. Click UPDATE. 	 <p>Edit Your Profile Information Menu Privacy</p> <p>Change your user profile information and then click 'Update'. If you don't need to change anything click 'Go back without changing'.</p> <p>First Name: <input type="text" value="Am"/> Enter information as you would like it to appear on the Report's Cover Page</p> <p>Last Name: <input type="text" value="Ch"/> </p> <p>User Name: <input type="text" value="AM"/> </p> <p>Password: <input type="password" value="***"/> </p> <p>Email: <input type="text" value="am@..."/> </p> <p>License: <input type="text"/> </p> <p>Address: <input type="text" value="test"/> </p> <p>City: <input type="text" value="test"/> </p> <p>State: <input type="text" value="ca"/> </p> <p>Zip: <input type="text" value="94707"/> </p> <p>Phone: <input type="text" value="800-696-4543"/> </p> <p>Fax: <input type="text"/> </p> <p style="text-align: center;"><input type="button" value="Reset"/> <input type="button" value="Update"/></p> <p style="text-align: center;">Go Back Without Changing Your Profile</p>																																																								
<p>FORMS AND APPLICATIONS Access carrier PDF forms and applications</p> <ol style="list-style-type: none"> 1. Click the FORMS AND APPLICATIONS icon on the main menu. 2. Select a carrier from the Drop Down Menu. 3. Filter by Individual/Family, Group, or All available forms and applications. 4. Click on the Form link, which will open as a PDF. Save or print the PDF. 	 <p>Online Forms</p> <p>Choose from the available PDF forms and marketing materials below.</p> <p><input type="text" value="Blue Shield"/> <input type="button" value="v"/> Market Segment <input type="radio"/> Ind/Fam <input type="radio"/> Group <input type="radio"/> All</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Form</th> <th>File Size</th> <th>Pages</th> <th>Date Posted</th> </tr> </thead> <tbody> <tr><td>Small Group Employer Application</td><td>297 KB</td><td>6</td><td>07/01/05</td></tr> <tr><td>Small Group Employee Application (2-14 EEs)</td><td>440 KB</td><td>8</td><td>07/01/05</td></tr> <tr><td>Small Group Employee Application (15-50 EEs)</td><td>389 KB</td><td>6</td><td>07/01/05</td></tr> <tr><td>Blue Shield Individual Enrollment Application</td><td>409 KB</td><td>12</td><td>07/01/05</td></tr> </tbody> </table> <p style="text-align: center;"><input type="button" value="Back"/></p>	Form	File Size	Pages	Date Posted	Small Group Employer Application	297 KB	6	07/01/05	Small Group Employee Application (2-14 EEs)	440 KB	8	07/01/05	Small Group Employee Application (15-50 EEs)	389 KB	6	07/01/05	Blue Shield Individual Enrollment Application	409 KB	12	07/01/05																																				
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<p>RESOURCES</p> <p>If problems arise, call Claremont's help desk number at 800-685-7464 and someone will assist you.</p> <p>Alternatively, visit the detailed Online Help Manual</p>	 <p>CLAREMONT INSURANCE SERVICES Home About Us Carriers Resources PRISM™ Contact Us</p> <p>Welcome back, Amy Cheng! Menu Privacy Logou Manual</p> <p>What would you like to do?</p> <p><input type="button" value="Small Group Quote"/> <input type="button" value="Provider Directory"/></p> <p><input type="button" value="Individual/Family Quote"/> <input type="button" value="My Account"/></p>																																																								