CoreLink II

Benefits at Your Fingertips

Member Guide

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Introduction

CoreLink II offers enhanced access, improved design and expanded menu features while also retaining the information that was available on the original *CoreLink*. Our new website provides access to a secured Internet connection so that you and your family members can be assured that your information is protected. *CoreLink II* also consolidates separate activities into one location. For example, from the main menu you will be able to search Providers, access the Plan Documents, request ID cards, check claim status, etc.

You will be able to view your own claims and claims of your Dependents under age 18; however, due to Federal Privacy Laws, you will not be able to view the Protected Health Information (PHI) of your Spouse and Dependents over 18 years of age. **Your dependent will need to contact Core Management Resources to be assigned their own User ID and Password.** You cannot request log-in information for them.

Core's Client Services department can assist with setting up a User Name/Password. They may be reached at (478) 741-3521 or (888) 741-2673. If Client Services is not available, you may submit a request via e-mail to help@corehealthbenefits.com. Please include the following information:

- Dependent's name as it appears on their CORE Benefits ID card
- The name of the Primary Member (Employee)
- The Plan Name (Employer) or Group Number
- User ID preference (keep in mind that the user ID must be at least 8 characters long)
- Best Phone # and time to call in the event you need to be reached for additional information

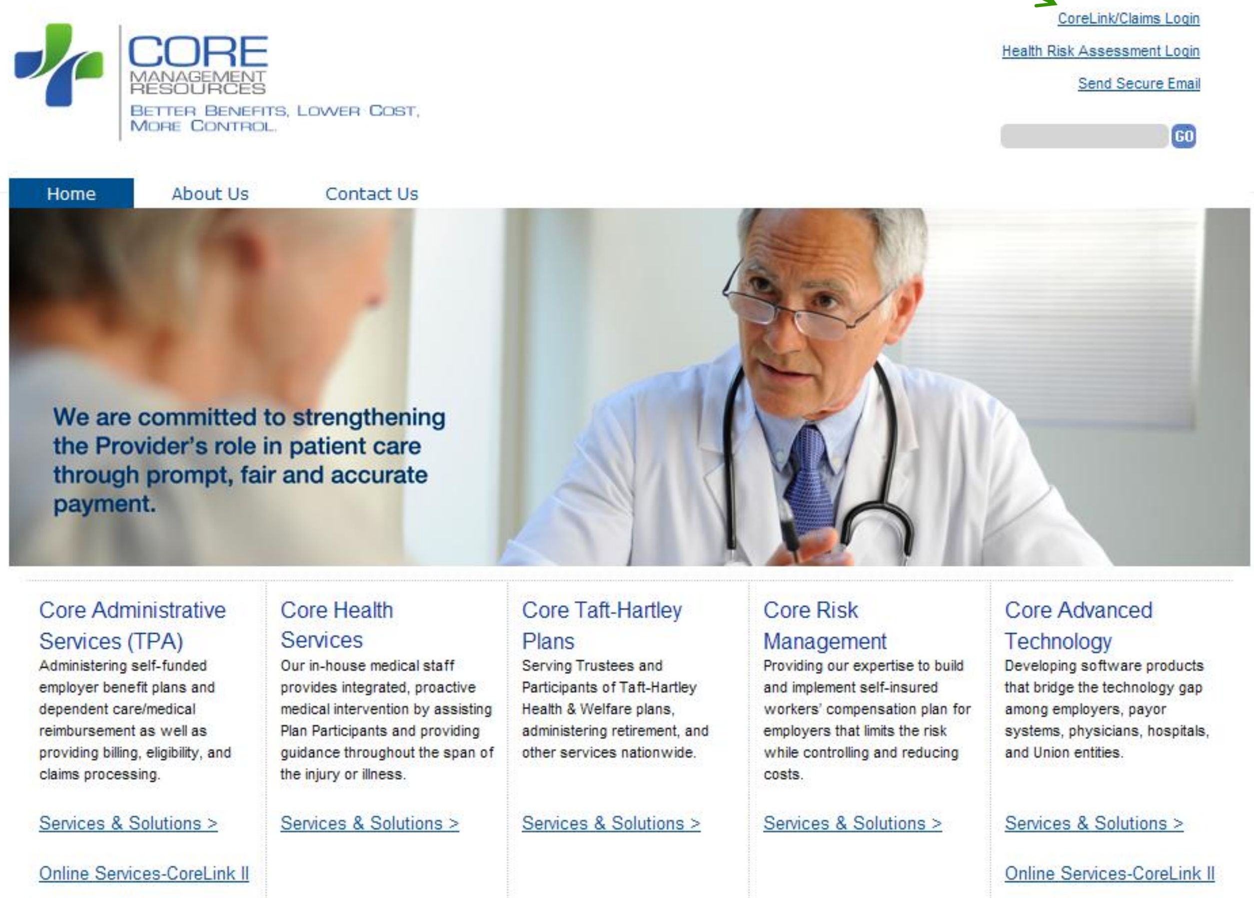
Do not include a Social Security Number in your e-mail.

System Requirements

Internet Explorer is required to use the Help feature; otherwise, you may use the internet browser of your choice.

Accessing *CoreLink II*

To access *CoreLink II*, go to https://www.webeci.com/203CORE or it can be accessed by going to www.corehealthbenefits.com & clicking in the upper right-hand corner *here*



Menu Components

Log-in Screen

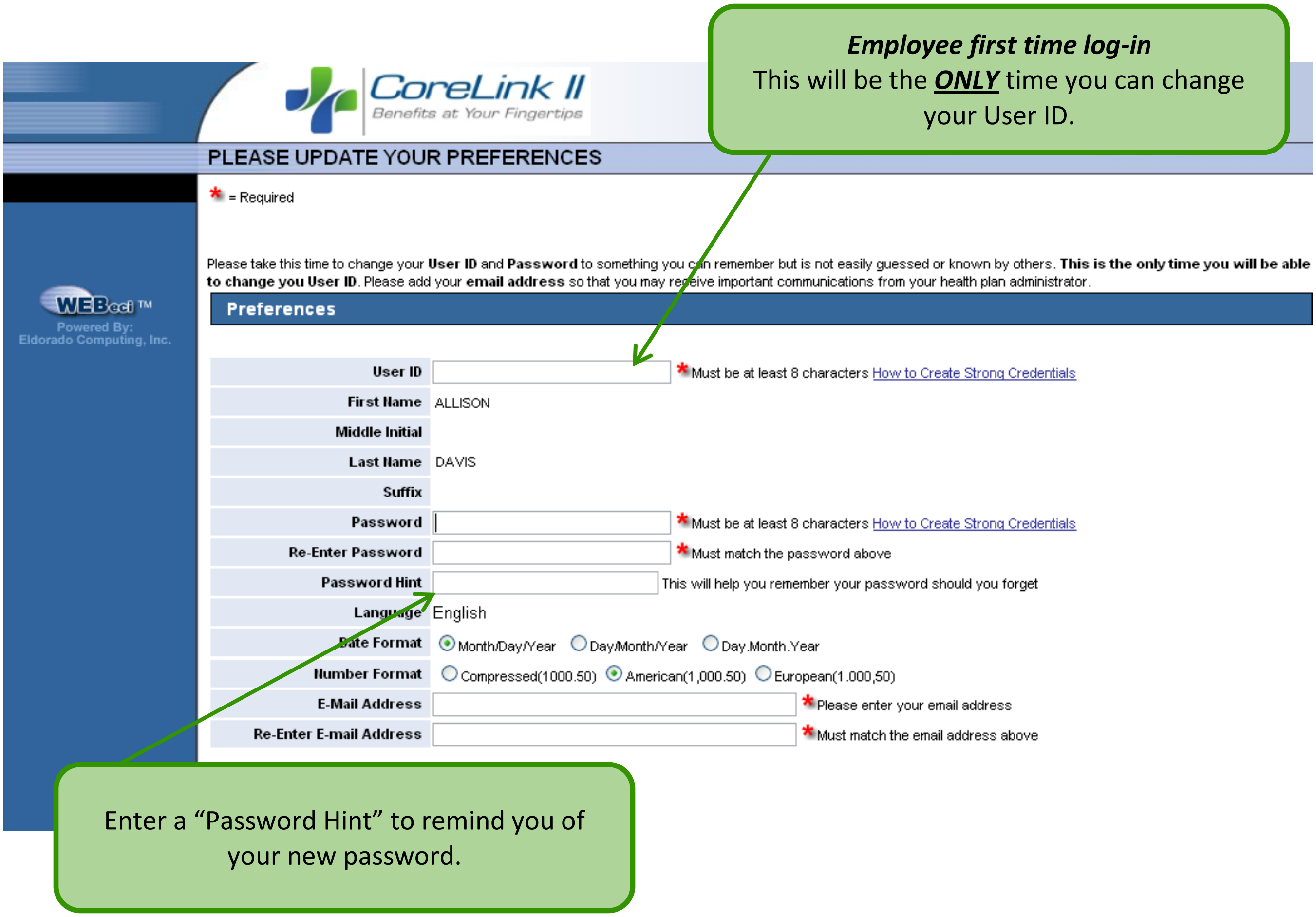
Log-in Instructions

Employee first time log-in –

- Enter your Social Security Number as the User Name
- Enter your Password. It is your **eight-digit birthdate** in the form of mmddyyy.
  Example: 06011967 (June 1, 1967)
- All Employees will be prompted to re-set User ID and Password upon your first log-in. This is the ***ONLY*** time you will be able to change your user name.

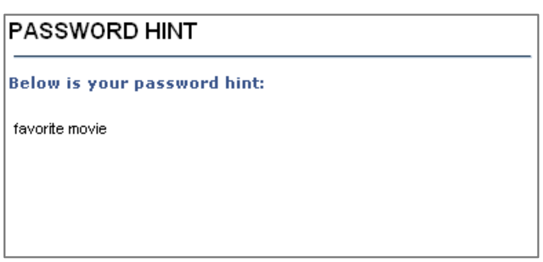
Dependent first time log-in –

A User ID will be given upon contacting Core. Unless you request a specific User ID, you will be assigned one (usually based on your name or e-mail address). You will need to go to **Main Menu > User Settings** to re-set your password.



Forgot Your Password

If you forget your password, click Forgot Your Password? on the log-in screen. After you have entered your User ID, *this box* will appear with your password hint:

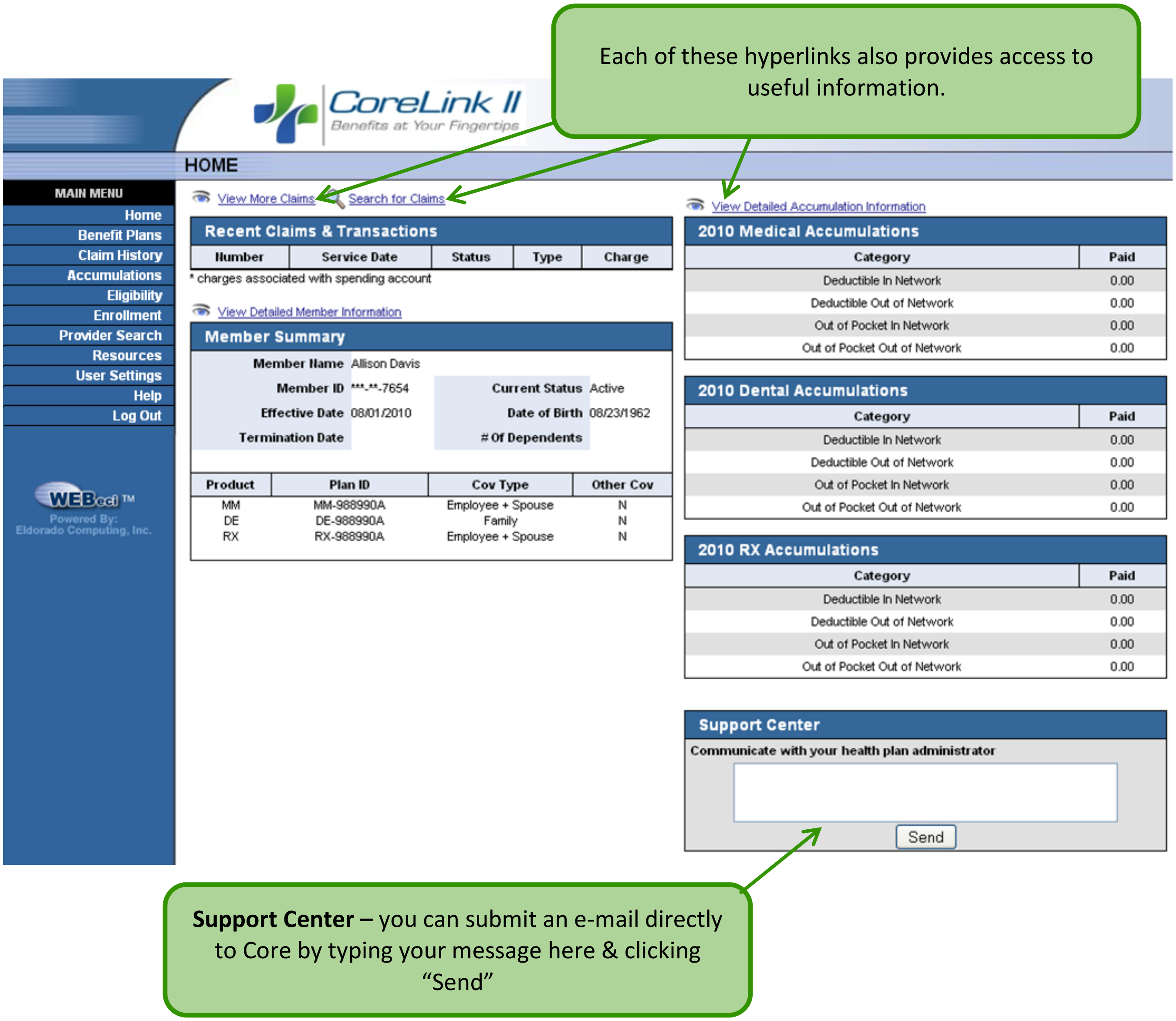


If you did not enter a password hint in your "USER SETTINGS" and cannot remember your password, Client Services can reset the password (see page 3).

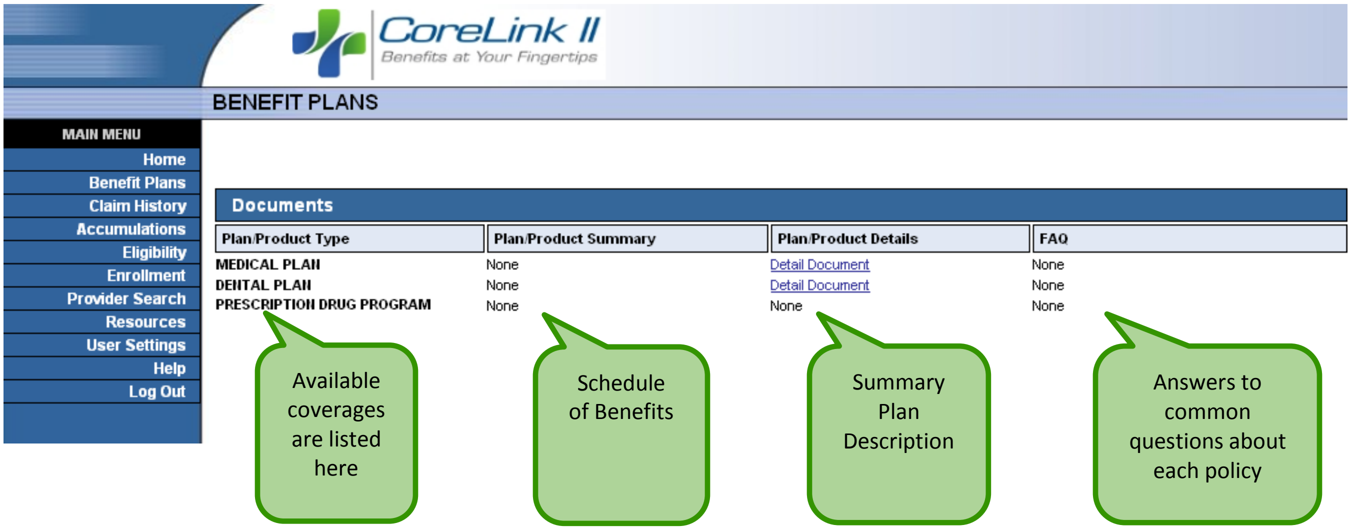
Main Menu

Home

This is the first page you will see once you have successfully logged-in *CoreLink II*. The Home Screen provides you with a snapshot of your account.



Benefits Plan



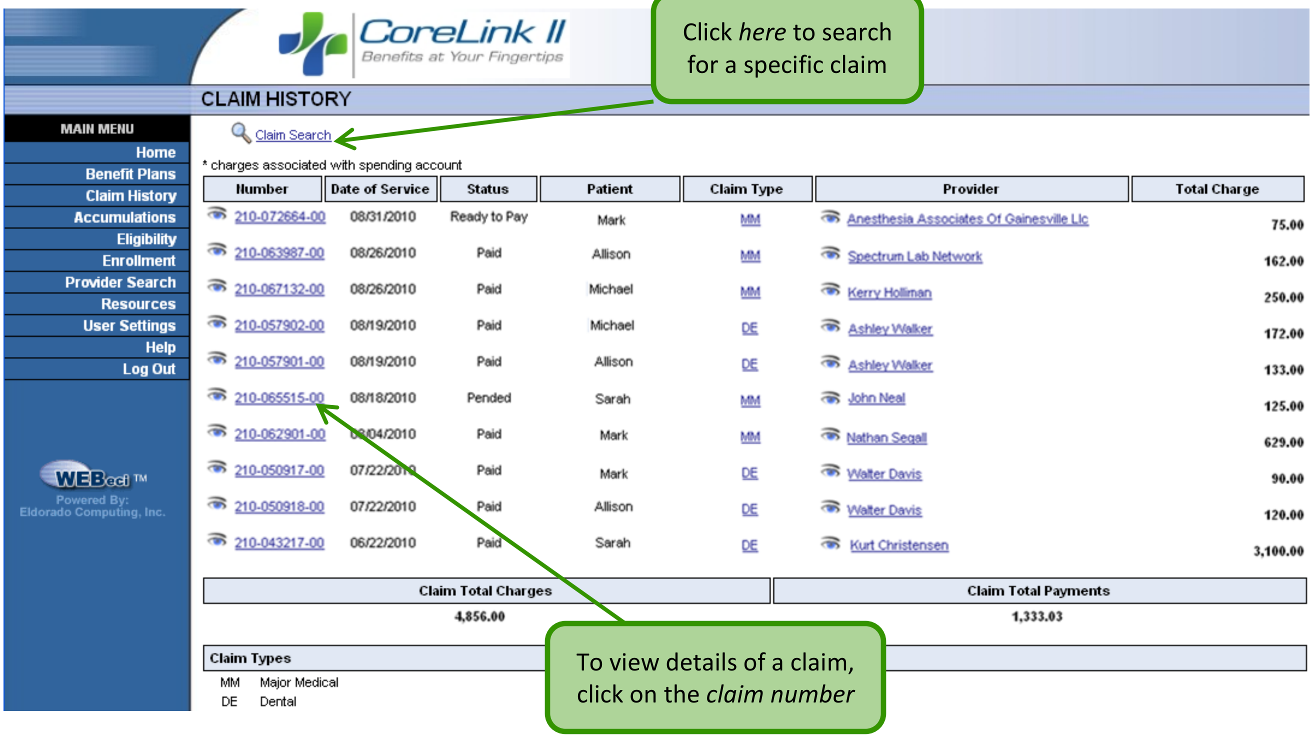
Your **Benefit Plans** screen displays the:

- **insurance plans / products** that apply to you and your family (For example, Major Medical, Dental, Vision, AD&D, and Life)
- **benefit summary for each plan / product,** including an overview of your schedule of benefits (maximum covered benefit amounts and deductibles per year, per-occurrence limitations), as well as an overview of your benefit plan options and co-pays for in- and out-of-network providers
- **legal plan / product document details** that control what you are and are not covered for, plus the when, what, where, who and how of it all, in full. You can review the complete employee benefit plan, including benefits, co-pays, pre-authorization procedures, and what is/is not covered for specific specialties, plan exclusions, and your legal rights under the plan.
- **questions frequently asked (FAQs)** by other plan participants. This may include, for example, such questions as the minimum hours you need to work to retain your eligibility, when coverage becomes effective, how COBRA works, etc.

If you don't see a link to an FAQ or Plan / Product Summary, one has not been created / uploaded. Check back for updates.

Claim History

This screen lists all of the individual claims for employees and their dependents. Claims are listed in date order, beginning with the most recently submitted.



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CLAIM HISTORY

Click *here* to search for a specific claim

MAIN MENU: Home, Benefit Plans, Claim History, Accumulations, Eligibility, Enrollment, Provider Search, Resources, User Settings, Help, Log Out

WEBeci™ Powered By: Eldorado Computing, Inc.

Claim Search

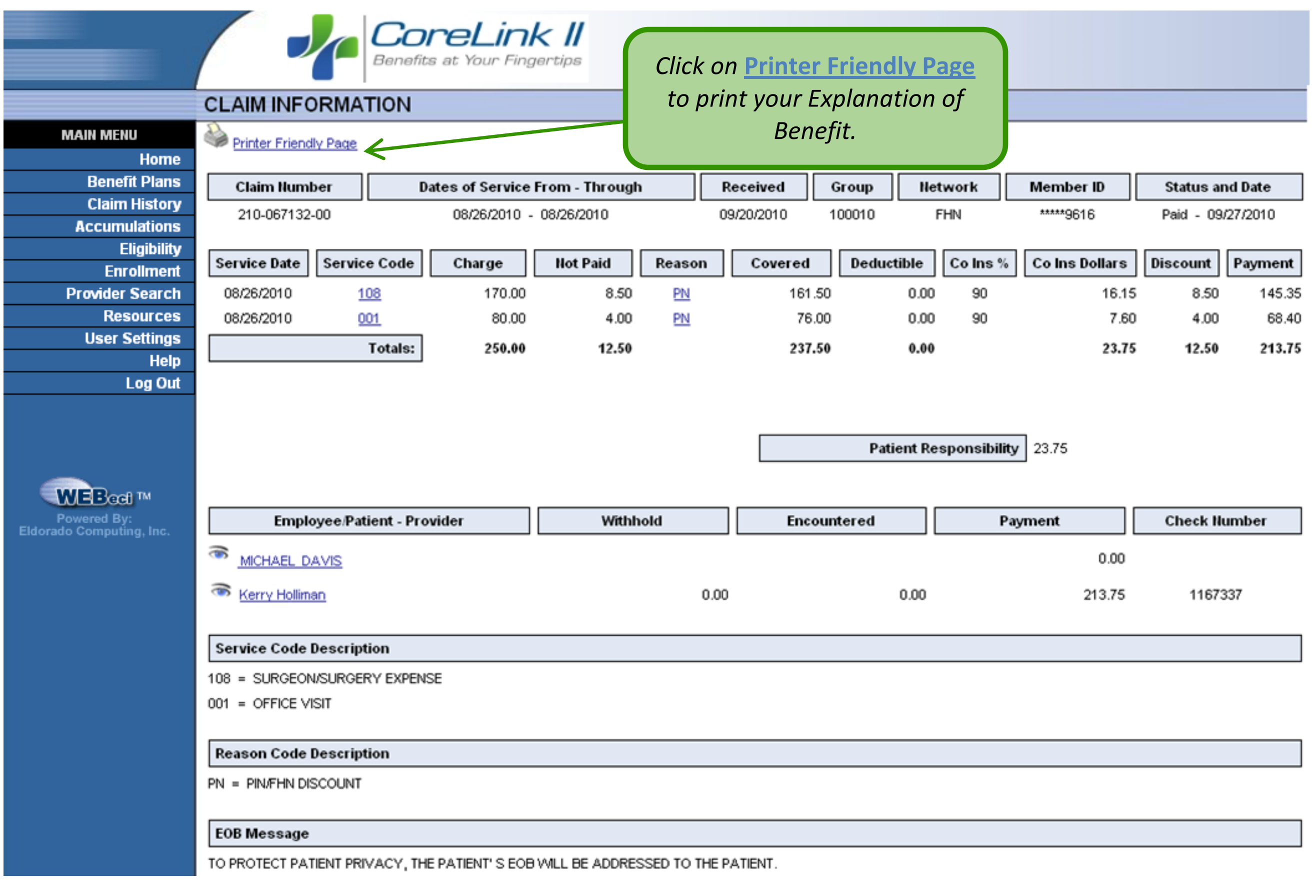
* charges associated with spending account

Number	Date of Service	Status	Patient	Claim Type	Provider	Total Charge
210-072664-00	08/31/2010	Ready to Pay	Mark	MM	Anesthesia Associates Of Gainesville Llc	75.00
210-063987-00	08/26/2010	Paid	Allison	MM	Spectrum Lab Network	162.00
210-067132-00	08/26/2010	Paid	Michael	MM	Kerry Holliman	250.00
210-057902-00	08/19/2010	Paid	Michael	DE	Ashley Walker	172.00
210-057901-00	08/19/2010	Paid	Allison	DE	Ashley Walker	133.00
210-065515-00	08/18/2010	Pended	Sarah	MM	John Neal	125.00
210-062901-00	08/04/2010	Paid	Mark	MM	Nathan Segall	629.00
210-050917-00	07/22/2010	Paid	Mark	DE	Walter Davis	90.00
210-050918-00	07/22/2010	Paid	Allison	DE	Walter Davis	120.00
210-043217-00	06/22/2010	Paid	Sarah	DE	Kurt Christensen	3,100.00

Claim Total Charges	Claim Total Payments
4,856.00	1,333.03

Claim Types
MM Major Medical
DE Dental

To view details of a claim, click on the *claim number*



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CLAIM INFORMATION

Click on Printer Friendly Page to print your Explanation of Benefit.

MAIN MENU: Home, Benefit Plans, Claim History, Accumulations, Eligibility, Enrollment, Provider Search, Resources, User Settings, Help, Log Out

WEBeci™ Powered By: Eldorado Computing, Inc.

Printer Friendly Page

Claim Number	Dates of Service From - Through	Received	Group	Network	Member ID	Status and Date
210-067132-00	08/26/2010 - 08/26/2010	09/20/2010	100010	FHN	*****9616	Paid - 09/27/2010

Service Date	Service Code	Charge	Not Paid	Reason	Covered	Deductible	Co Ins %	Co Ins Dollars	Discount	Payment
08/26/2010	108	170.00	8.50	PN	161.50	0.00	90	16.15	8.50	145.35
08/26/2010	001	80.00	4.00	PN	76.00	0.00	90	7.60	4.00	68.40
	Totals:	250.00	12.50		237.50	0.00		23.75	12.50	213.75

Patient Responsibility 23.75

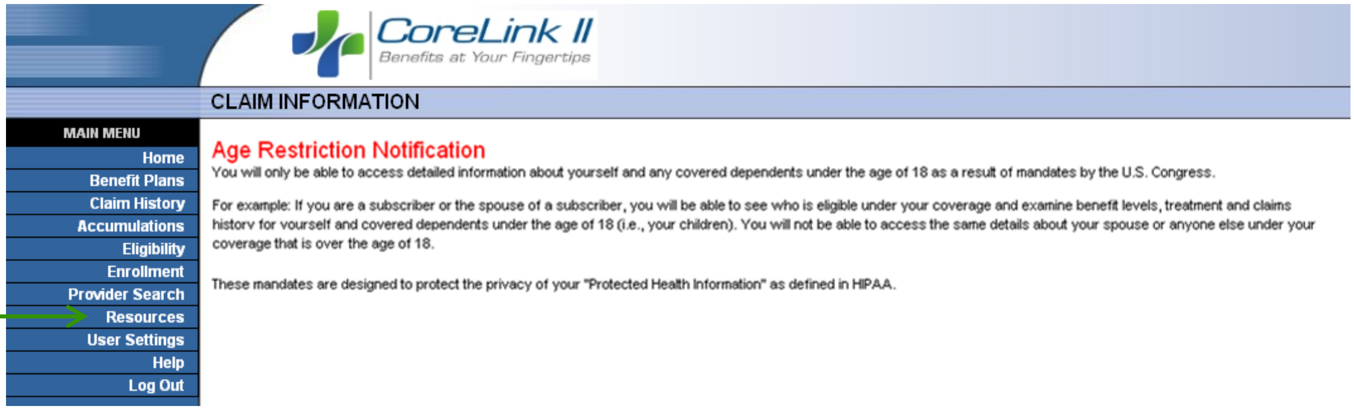
Employee/Patient - Provider	Withhold	Encountered	Payment	Check Number
MICHAEL DAVIS			0.00	
Kerry Holliman	0.00	0.00	213.75	1167337

Service Code Description
108 = SURGEON/SURGERY EXPENSE
001 = OFFICE VISIT

Reason Code Description
PN = PIN/FHN DISCOUNT

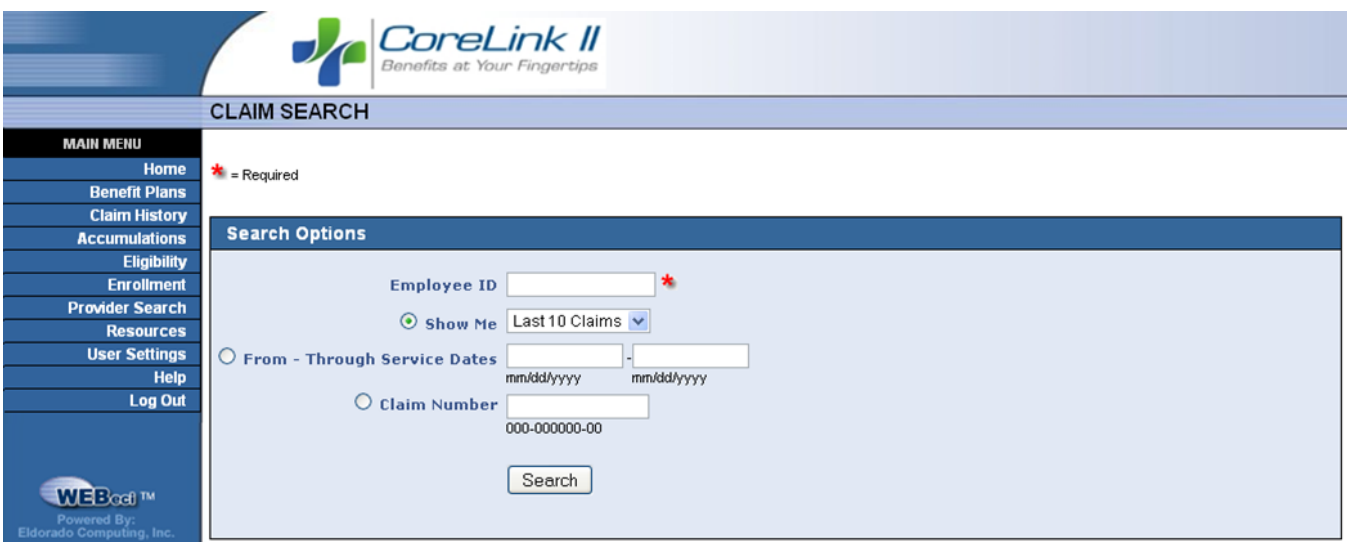
EOB Message
TO PROTECT PATIENT PRIVACY, THE PATIENT' S EOB WILL BE ADDRESSED TO THE PATIENT.

You can view your own claims and claims of your Dependents under age 18; however, due to Federal Privacy Laws, you will not be able to view the Protected Health Information (PHI) of your Spouse and Dependents age 18 years and above. If you click on a claim for a Dependent age 18 years and above, you will receive the below message:



Your Dependent can request and complete an Authorization for use and disclosure of their PHI. The form can be found in the *Resources* section or contact Core at help@corehealthbenefits.com.

To start ***Claim Search***, enter the Employee's Social Security Number (*not the Dependent's SSN*). Then click the radio button to select the time frame or to enter the claim number (*with* dashes).



Accumulations

The **Benefit Accumulations** screen displays the claim charges incurred and the insurance payments made/not made for you and for all family members covered under the employee's policy. The Plan Year field displays the current plan year.

To view totals for a different year, select it from the drop-down list. Accumulators are displayed by coverage type. In the example below, totals for the major medical plan are displayed first. Below that, separate totals appear for both the dental and vision plans. Naturally, your Accumulations screen will only display the coverages you have.

The Select Family Member drop-down only appears when the primary insured has covered dependents. Otherwise, only the name of the primary insured appears here.

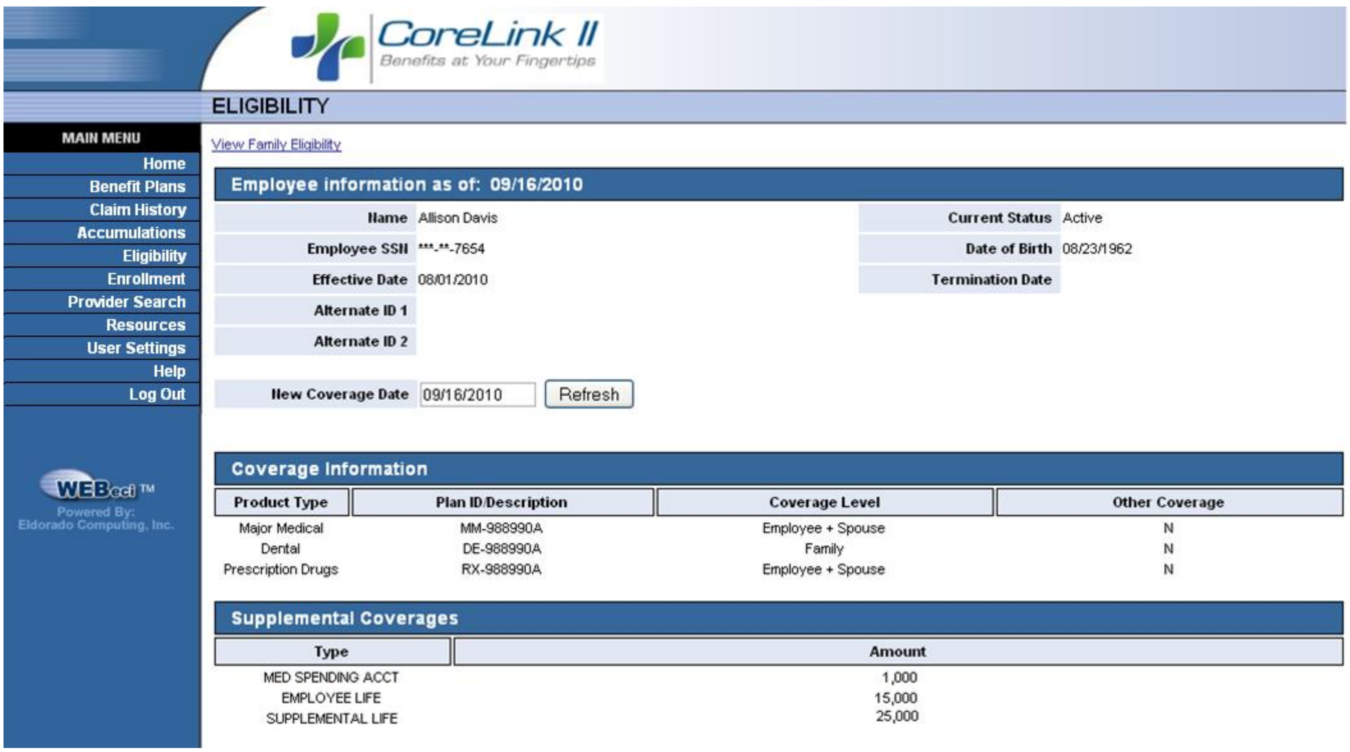
The Spending Account radio button appears in light gray, indicating that it isn't available. If Core administers your Spending Account, you will need to go to Metavante (https://www.benefitspaymentsystem.com/default.aspx) to view your account information.

The appearance of accumulators for major medical and dental indicates that the insured has (or had) both types of coverage.

Eligibility

Your **Eligibility** section provides you with a quick overview of your insurance status (active, terminated, etc.), your standard and supplemental insurance coverages (as appropriate), your family's insurance coverages (if applicable), and product and plan information.

When you click on eligibility, you will see "your" (the primary insured) personal eligibility coverages and plan status. You can also enter a date in the New Coverage Date to view your eligibility information as of that date. The default entry is the current system date. You can also view your family's insurance coverages, by clicking on the **View Family Eligibility** link.



Enrollment

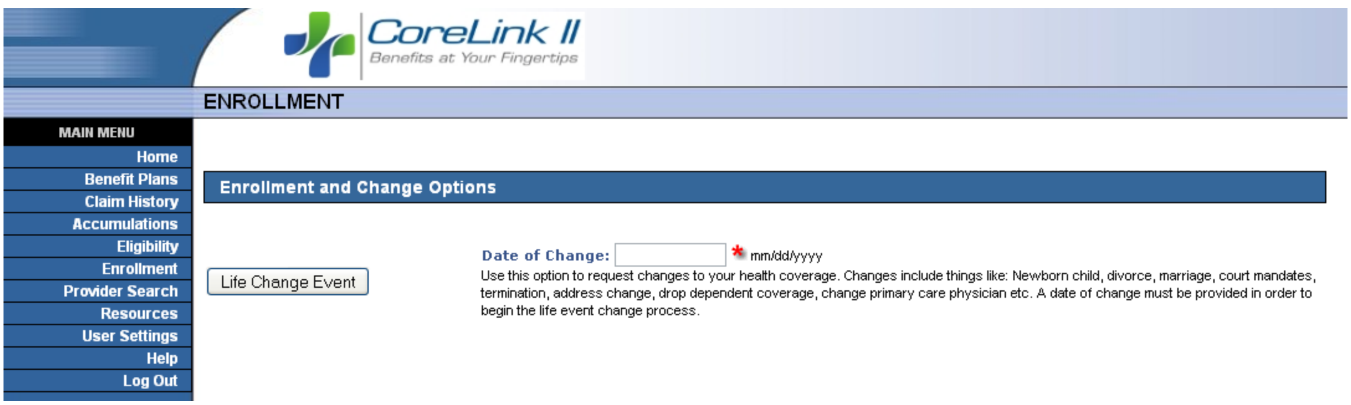
This is an optional section. Your Employer may require these changes to be made through your Human Resources department.

If this section has been activated, you will be able to use the **Enrollment** section to

- enroll as a new hire (for employees not yet in the health care management system)
- enroll during an open enrollment period
- record a life event change, such as the birth of a child, divorce, change of address, name change

You can only access options that apply to you. For example:

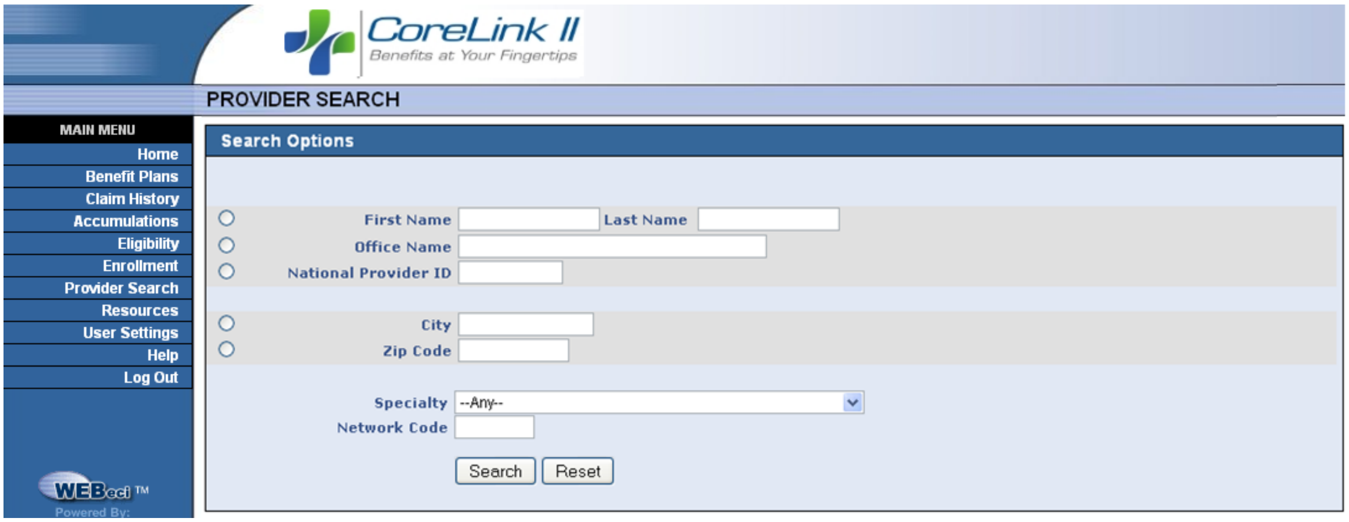
- **If you are a new hire**, you can access and complete the New Hire Enrollment, and Open Enrollment screens, but not the Life Event or Change Request screen(s).
- **During an open enrollment period**, you can access the Open Enrollment area. No access is allowed outside once open enrollment is over.
- **If you are an existing enrollee**, you can access to the Life Event or Change Request area.



Provider Search

Your **Provider Search** section allows you to search for participating providers in your health benefits plan. You can search for provider by name, specialty, network code, and location.

To begin searching, enter any of the following: first, last name, office name, city, or zip code. The more information you supply, the narrower the search results will be.

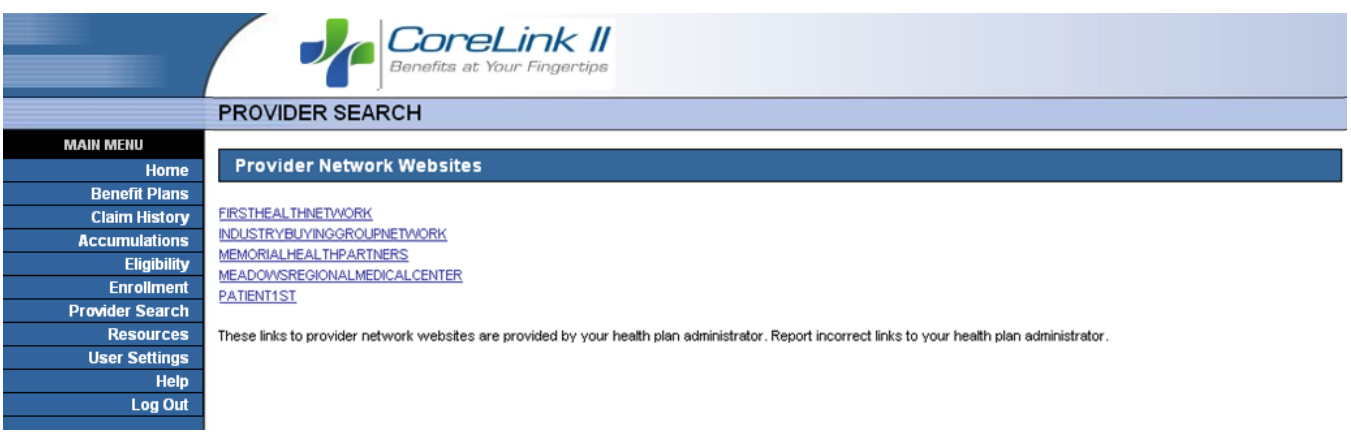


Note: You cannot search by both a provider name and office name, or both a city and a zip code.

Tip: Enter a partial name if you aren't sure of the full name. The system will return all providers whose names match your criteria.

After filling out the search criteria, you will see a list of providers that met with your specified criteria. For each provider, you will see the provider name, address, and phone.

Depending on setting established by Core, you may be provided with a list of Provider Network Websites.

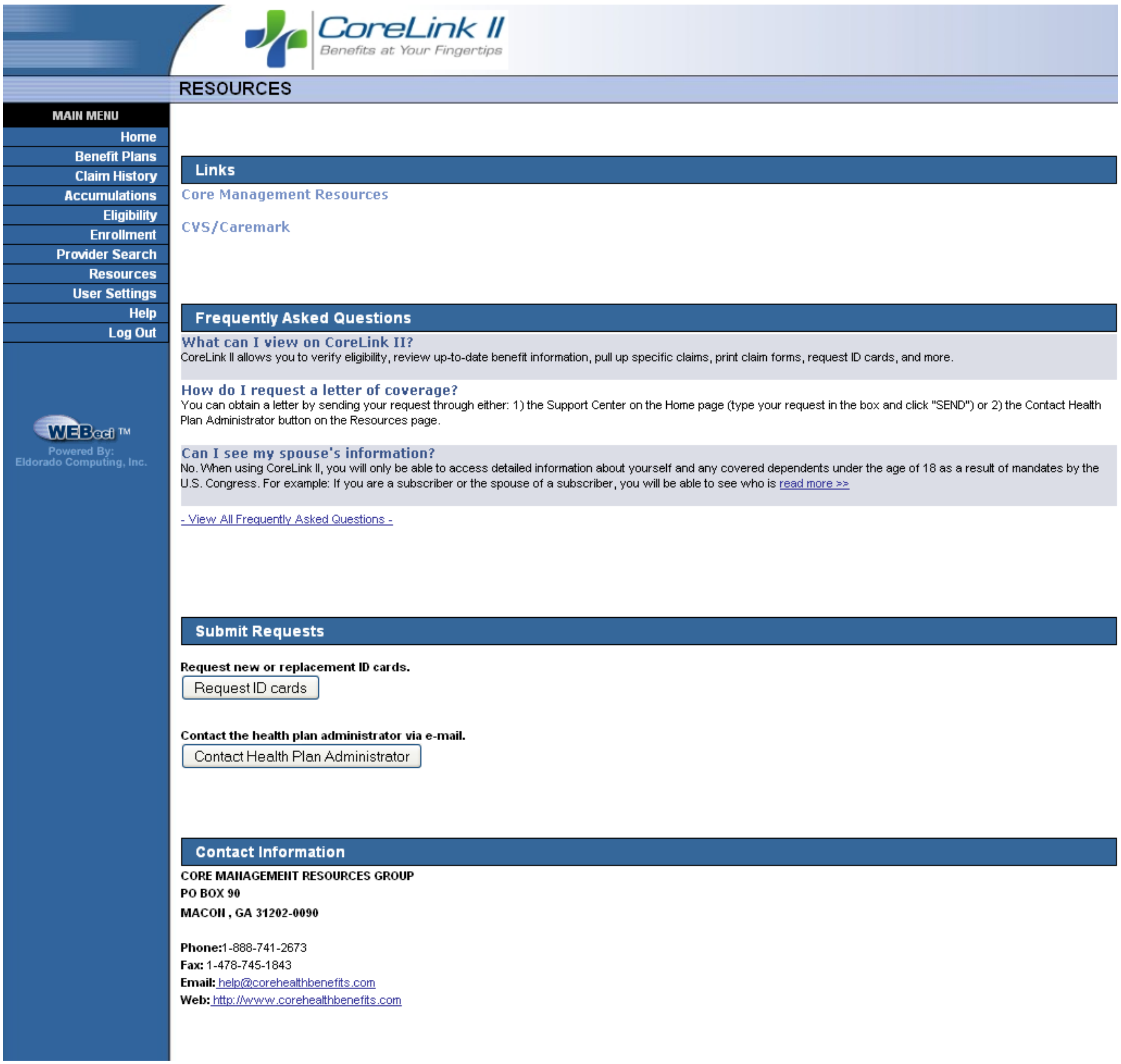


Resources

Your **Resources** section provides you the opportunity to submit:

- **A request for new or replacement ID cards**. The request will be transmitted directly to your health plan administrator. If you have not received your new cards within 10-days, please call Core's Eligibility department.
- **An e-mail message regarding the functionality** of this web application. If you have not received a response within 2 business days, please call Core's Client Services department.

This section will also provide you with important links, forms, frequently asked questions, etc.



User Settings

The **User Settings** section allows you to access:

- **Your demographic information**. You can view demographic information including address, home phone number, and work phone number.
- **Dependent information**. You can view dependent demographic information including name, address, home phone number, work phone number, and preferred pharmacy information.
- **Your preferred pharmacy information**. Enter your preferred pharmacy's name, address, and phone number.
- **System preferences**. Define the look of your *CoreLink II* screen, including setting new passwords, the date format, number formatting, and your email address.

NOTE: Changing your name under Preferences only changes the way your name appears on-screen while in *CoreLink II*. **IT IS NOT AN OFFICIAL NAME CHANGE**. To change your demographics, please see your Human Resources department to submit the change.