



FREQUENTLY ASKED QUESTIONS

Administrative services only (ASO) and advice to pay (ATP) group set-up, renewal, and amendments

What must the group provide to request an ASO or ATP proposal from Underwriting?

The group is responsible for providing their current Short Term Disability program guide and current number of lives in order for USABLE Life to provide the group with the most optimal quote. If the group has interest in the check-cutting feature (ASO only), this should be included in the quote request. The request for the proposal should be sent to gubusinesssubmissions@usablelife.com.

What will underwriting provide with the proposal?

Along with the proposal, the group will receive an ASO or ATP agreement with attachments for census information, a fee schedule, authorization for automated debits, and the claim form.

What must the group provide for implementation?

Email the following to Implementation Services at newbusiness@usablelife.com:

- Proposal
- Signed ATP or ASO agreement
- Census information (attachment B)
- Fee schedule (attachment C)
- Authorization for automated debits (attachment D, optional)

If any changes to the proposal have been made after the group has been sold, what is the process?

Implementation Services will complete a review of the proposal that the group submits before pre-filling the program guide template. If the group's changes differ significantly from the program guide, Implementation Services will send the proposal back to Underwriting for an additional review.

What is the process for plan changes after set up?

Any plan changes will require an underwriting review and may have a rate impact. When Group Services receives an amendment from the group, they will forward the changes to Underwriting to begin the review. If Underwriting approves the change, Group Services will make the amendments to the program guide and send to the group for review and approval.

Claims

What is the process for submitting a claim?

The claim form is included with the proposal, and the group will provide it to their employees. Claim forms are to be completed by the employee and submitted to USABLE Life by mail, fax, or email. This contact information is provided on the claim form.

USABLE Life
Attention: Claims Department
P.O. Box 9757
Portland, ME 04101-9757
(877) 254-0085 (phone)
(207) 766-3448 (fax)
claims@yourbenefitexpert.com

Billing

What is the process for remitting payment through Finance?

Finance will send a billing statement to the group each month. Fees will be due on the fifth of the month. Automatic drafts can be set up for fees and claims. The group should complete an ACH agreement (attachment D) to set up automatic drafts. This form is included in the paperwork provided with the proposal. If a group chooses to mail in their monthly payment, the ASO/ATP portion should be sent to the Finance department. All ASO/ATP payments should be separate from the normal monthly payment that is sent to the Premium department.

The initial deposit (ASO only) amount and the address that it should be sent to are provided in the proposal. Groups with ASO services should submit the initial deposit directly to Finance:

USABLE Life
Attention: Finance — ASO/ATP processing
17500 Chenal Parkway, Suite 500
Little Rock, AR 72203

Questions?

For additional questions, email newbusiness@usablelife.com.