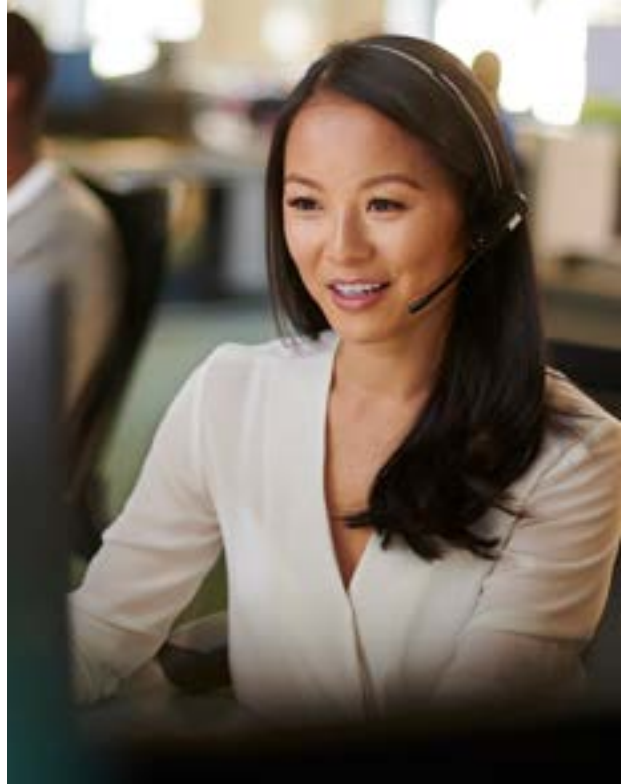




EasyBill® Online Reference Guide

A Simple Solution



Managing your employee benefits billing is easy! EasyBill® Online is a powerfully simple way to manage billing deductions and frequency, reconcile your invoices, and even remit ACH or wire payments — all from your desktop or tablet.



Reconcile & Remit

Your first invoice will typically be available on the 24th of the month following your account effective date. You will receive an email notification when your invoice is available, and payments can be made electronically or by check. Then, simply choose a remittance option — ACH, wire transfer or check.



Report

After you're registered with EasyBill Online, you can request a deduction change file directly from your Account Management team. This recurring report shows coverage changes made by your associates that may impact deductions. See page 3 of this reference guide for more information about deduction change files.



Maintain

EasyBill Online makes account maintenance easy. Save secure banking information, manage deductions and premium remittance, review past changes and transactions, download claim forms, access policyholder change forms and more.

To get started, register for EasyBill Online at standard.com/ahl/easybillonline



Click "Register Now"

Home Page

Offers you easy access to all areas of the website and includes important alerts and notifications.

My Billing Info

Enables you to reconcile your invoice, make payments and view payment history.

My Employee Info

Enables you to add or remove policies from your account, view employee policy details and edit employee information.

My Help Center

Allows you to access printable forms and find contact information for technical support and remittances.

Need support? Email EasyBill Online at: AHLBillingInquiry@standard.com

Underwritten by: **American Heritage Life Insurance Company**

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Inside Your Invoice

We've designed our billing invoice so you can access all the information you need in one easy-to-read document.

Your account information

Billing frequency & due date

SOUTHEAST TEXAS INDUSTRIAL SERVICES
 Agent Name: FULAN SCHNEE
 Agent Number: 503-888

CASE #: A1000	DUE DATE: 03-23-18	TEAM: SCT
FREQUENCY: MONTHLY	INVOICE DATE: 03-08-18	REENTRY #: B0740344007

Premium details for each associate

CONTROL NUMBER	PAYOR NAME	TYPE	POLICY NUMBER	DEDUCT. AMT	TOTAL DUE	IND. CASE	KEY	AMOUNT REMITTED*	REMARKS
*****7471	...	CA	...	32.46	32.46				

Key terms & definitions

Type: AN Annuity AP Accident CA31/CA32 Group Vol Cancer CA Cancer CI Critical Illness DI Disability DN Group Dental EI Excess Interest Whole Life GTRM Group Term Life GUL Group Universal Life GV01 Group Vol Term Life GV02 Group Vol Short Term DI GV03 Group Vol Long Term DI GV04 Group Vol Accident Term Life GVCI Group Critical Illness GVS Group Vol SHOP GWL Group Whole Life H001 Hospital Indemnity H002 SHOP HS Heart/Stroke LT Indiv. Long Term Care MAYO Mayo Services MM Mini-Medical MP01 Indiv. Life MP02 Group Life MP03 Group AOB MP04 Other MS MSPs PNN Pinnacle Care SP Single Prem. Whole Life TR Traditional Life UL Universal Life KEY: *New Issue - Premium not included in amount due. If deductions have been made, please adjust the billing and the total remitted. ** Application Pending - Insurance coverage is subject to underwriting approval and billed premium is subject to change. If the application is not approved, deductions remitted will be refunded.

Please enter one of the following codes by each unpaid amount:	
T - Employment Terminated (Bill at home)	R - Retired
D - Employee deceased	L - Missed first deduction
N - No deduction (Employee will remain on bill)	A - New Employee (Include Name, SSN, & Prem. Amt.)
C - Cancel at request of employee (if policy participates in cafeteria plan, please refer to plan document)	AD - Add Dependent
F - Family Leave Act	RD - Remove Dependent
	AB - Add Benefit
	RB - Remove Benefit
	(AD & AB Changes require new applications)

Total amount due

TOTAL DUE: 32.46

LBCSEA

CASE A0104

Page 1 of 1



00000 0100482404410180000104130000018000000000

Need support? Email EasyBill Online at: AHLLBillingInquiry@standard.com

Using a Deduction Change File

The Standard offers a consolidated report called the deduction change file that helps establish and maintain your employee deductions. Available by request, this report notifies you if there are any changes in your associates' deductions, such as new coverage elections, cancelations or changes to existing coverage.



Up to Date

Identifies new deductions and adjustments to existing payroll deductions.



Secure

Delivered securely through EasyBill Online.



Customizable

Format and frequency can be customized to fit your needs.

The deduction change file is delivered securely via EasyBill Online at your specified frequency. Use our standardized format or tailor the report to your specifications. Please contact your Account Management team to request a deduction change file.

Standard Employer Deduction Change File Example

Account Number	Employee Number	Employee Last Name	Employee First Name	Coverage Number	Product Type	Deduction Frequency	Section 125	Deduction Amount	Coverage Effective Date	Deduction Action
12345	01111111	Doe	Jane	90-xxxx	Universal Life	Bi-Weekly		\$20.56	11/1/20XX	Start Change Stop
				80-xxxx	Accident	Bi-Weekly	Y	\$10.56	7/1/20XX	
				55-xxxx	SHOP	Bi-Weekly	Y	\$0.00	1/1/20XX	
				Total: \$31.12						
12345	02222222	Smith	George	80-xxxx	Cancer	Bi-Weekly	Y	\$14.56	11/1/20XX	Start
12345	03333333	Smith	John	90-xxxx	Term Life	Bi-Weekly		\$6.56	11/1/20XX	Start Start
				55-xxxx	Dental	Bi-Weekly		\$2.56	11/1/20XX	
				Total: \$9.12						

Deduction Change File Details

Account Number - 5-digit number assigned by The Standard that associates the employee with the employer group. Please note that for employers with multiple billing locations, you may have multiple account numbers.

Employee Number - Number used to identify the individual employee. The number consists of a zero followed by the employee's Social Security Number. It can also be a unique, employee-specific number assigned by the employer.

Coverage Number - Policy or certificate number assigned by The Standard to identify specific coverage.

Product Type - The type of coverage the employee has. Details can be found online.

Deduction Frequency - Deduction frequency of employees' benefits established by the employer. If this doesn't match the deduction frequency that was selected, please contact The Standard to correct the discrepancy. **Weekly** - 52 deductions per year; **Bi-Weekly** - 26 deductions per year; **Semi-Monthly** - 24 deductions per year; **Monthly** - 12 deductions per year.

Section 125 - If coverage deduction is pre-tax, the column contains a "Y."

Deduction Amount - Amount to be deducted by the policy/certificate per deduction period.

Coverage Effective Date - Effective date of policy/certificate.

Deduction Action -

- **Start: New Issue**—An application or enrollment form has been received for new coverage. (Please note the start date does not necessarily reflect that the application has been approved.)
Returned to Payroll Billing—A policy or certificate that had previously been removed has been returned to payroll billing.
- **Change:** The deduction amount for the policy/certificate listed has changed.
- **Stop:** The deduction for the coverage listed should stop for one of the following reasons: the coverage was removed from payroll billing, the coverage was withdrawn or declined, or the coverage lapsed.
- **Unchanged:** No change in the specific coverage listed, but there was a change for one of the other policies or certificates for the individual.

This is a standard form, but it can be customized to fit almost any format.

Need support? Email EasyBill Online at: AHLBillingInquiry@standard.com

Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.