Sample
Instructor Guide

The following sample represents a typical “scripted” instructor guide that one might use for delivering classroom training. The sample’s layout, headings, tables and icons were all created using DocuTools 5.
Module 5: Benefits and Riders Inquiries

Time estimate 4 hours

Materials needed

Preparation

- Equipment to display Powerpoint slides
- Flipchart and markers
- Parking Lot flipchart (posted)
- Participant Guide for each participant
- Policy numbers for each participant to use in class (6-10 ToolBox and 6-10 Ben-Pro - numbers listed on index cards- be sure there are no clones of same on in the ones you give to the same person if possible)
- Activity worksheets for all exercises for each participant (See handout list below)
- Sample Page 3 of Policy
- Sample Benefit summary letters
- Sample Inflation Protection Option offer letter and form
- Be sure that the Interest.xls spreadsheet and the Daily Benefit Program have been added to the PCs in the training room.
- Be sure you can access sample contracts on the shared drive in the training room.

Slides

#1 Module objectives
#2 Who may be making these types of inquiries?
#3 Inflation Protection Options
#4 CPI
#5 GPO
#6 GIO
#7 Annual Simple
#8 Annual Compound
#9 Inflation offers

Continued on next page
Module 5: Benefits and Riders Inquiries, Continued

Materials needed, (continued)

Handouts

- Working in Mainframe topic
- PH screen: overview of fields
- LTC Policy Codes Job Aid
- Long Term Care Plans Job Aid
- Activity Worksheet: Checking for Coverage in Ben-Pro
- Activity Worksheet: Checking for Coverage in ToolBox
- Activity Calculating Daily Benefits

Module objectives

After completing this module, participants will be able to:

- Check coverage on a policy
- Locate sample contracts on the shared drive and on the Widget1 and ACME2 websites
- Request statements of coverage
- Request duplicate policies
- Calculate daily benefits
- Explain how to accept or reject an offer for Inflation Protection
- Request a duplicate Inflation Option Offer letter

Module activities

- Checking coverage
- Locating sample contracts
- Calculating Daily Benefits using the software program
- Calculating Daily Benefits using the software program using the Excel spreadsheet
- Calculating Daily Benefits for policies in ToolBox (doesn’t require software or spreadsheet)
- Handling a request for a duplicate Inflation Option Offer letter
- Requesting Statements of coverage
- Requesting Duplicate Policies
Lesson 1: Introduction

Module Objectives

After completing this module, participants will be able to:
• Check coverage on a policy
• Locate sample contracts on the shared drive
• Request statements of coverage
• Request duplicate policies
• Calculate daily benefits
• Explain how to accept or reject an offer for Inflation Protection

Review the module objectives.

Explanation of category: Benefits and Riders Inquiries

Remind participants that in the Handling Calls module we talked about the different categories of inquiries that you will be getting. Tell them that this is the first of those categories- Benefits and Riders Inquiries.

Participant Guide

Refer participants to the Benefits and Riders Inquiries tab in the Participant Guide. Review the bullet list on the Overview that explains the types of inquiries being covered in this chapter.

Who may be making these inquiries

Who may be making these types of inquiries?
• Policyholders
• Immediate family members of policyholders
• Providers

Explain that although providers may call with questions about the policyholder’s coverage, the CSRs cannot give any information other than to confirm that the policyholder has coverage, and whether it’s for Nursing Home or Home Health care. The CSR cannot discuss any benefit amounts or other specific information.

Continued on next page
Lesson 1: Introduction, Continued

Transition

The most common task you will do is to check the policyholders record to answer questions about coverage, so that’s where we are going to begin.
Lesson 2: Checking for Coverage in Ben-Pro

Introduction

Question and Answer

In the Handling Calls module we discussed the fact that you need to ask the caller for a policy number in order to determine which system to use to look up the policyholder information.

Q. Who can remember how we determine which system to go to?

A. Policies beginning with 099 are in ToolBox and those beginning with 01, 02, 03, 04, 05, 06 are in Ben-Pro.

Explain that you’re going to review how to complete all the procedures in this chapter in both ToolBox and Ben-Pro, but for now we will focus on Ben-Pro.

Checking coverage in Ben-Pro

Participant Guide

Refer participants to page 7-4.

Computer Demo

Tell participants that you are first going to demonstrate how to get into the benefits information in Ben-Pro, then they will have a chance to do it.

Follow the procedure using the policy number 06-5713619.

Point out that the Policy Subsystem screen is an overview of everything the person has. The daily or monthly benefit amount displays in the Units field.

- For Widget1 and Widget2 products, each unit is worth $10.
- For Special Care I and II, units are actual values, so 150 would be $150.
- Monthly coverage became available with these products and monthly benefits also display in actual dollars, so 5400 means $5400.

Continued on next page
Lesson 2: Checking for Coverage in Ben-Pro, Continued

Checking coverage in Ben-Pro, (continued)

<table>
<thead>
<tr>
<th>Checking coverage in Ben-Pro, (continued)</th>
<th>After pressing [F7], point out the information on the Insureds On This Benefit screen.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Description field – shows the name of benefit or rider</td>
</tr>
<tr>
<td></td>
<td>• True Age field- age of policyholder when she or he applied</td>
</tr>
<tr>
<td></td>
<td>• UWCLS field- underwriting class (rating) given to the policyholder</td>
</tr>
<tr>
<td></td>
<td>• Units field- daily or monthly benefit amount at the time the policy was issued.</td>
</tr>
<tr>
<td></td>
<td>○ Daily Units are in $10 increments between 40 and 500.</td>
</tr>
<tr>
<td></td>
<td>○ Monthly are in $100 increments between 1500 and 15000!</td>
</tr>
<tr>
<td></td>
<td>○ Monthly benefits are only available on the newer plans and allow the person</td>
</tr>
<tr>
<td></td>
<td>to have more flexibility with their spending on a monthly basis.</td>
</tr>
</tbody>
</table>

Press [F4] and show how to look at other benefits for this person.
• The Extended Key Selection displays and shows all the core benefits for this policyholder, including inflation protection option, and also any discounts she or he has.

Demonstrate going back to the Policy Subsystem screen (press [Esc] until you get there) and selecting the optional benefits for this person.

Select an item that has a dollar amount in the Mode Prem field.
• Inflation protection offers that have been accepted(CPI or GPO) will be here
• any riders they have will be listed here, and
• if they chose a limited pay option it will say Limited here, and when you press [F7] and [F4] it will tell you if its 10 pay or paid up at 65

Press [F7] then [F4]
• Review the Optional benefits that this policyholder has. This policy has the Survivorship waiver.
• Explain that if this person had the Shared Care rider, instead of YES in the Key Selection field it would say the number of years, and if the person had Waiver of Home Health Care Elimination Period (Waiver of HHC EP) rider it would say the number of days instead of YES.

Continued on next page
Lesson 2: Checking for Coverage in Ben-Pro, Continued

Checking coverage in Ben-Pro, (continued)

Computer Exercise

Ask participants to select any one of their sample policy numbers for Ben-Pro. Tell them to go into Ben-Pro and follow the procedure “Checking Coverage on Policies in Ben-Pro” to look at the coverage for a policy.

Walk around the room and monitor how they’re doing. Offer help as needed.

Mention that this procedure is written as if they have taken an actual call from a policyholder and looked up the information for the person, so the last step here is that they should add a policy note indicating the action taken and the date, just as we talked about in the Handling Calls module.

Activity: Checking coverage in Ben-Pro

Handouts

Ask participants to use their Ben-Pro sample policy numbers to complete the Activity: Checking Coverage in Ben-Pro. They should enter the policy numbers they use, the policyholders name and the information they find in the policyholders record on the worksheet in the spaces provided. As they work, be available to help as necessary.

Question and Answer

Once the activity is complete, ask them to turn their worksheets in to you. You can review them later and spot check their work.

Q. What questions do you have about checking for coverage in Ben-Pro before we move on?

A. Answer any questions that come up or write the issue on the Parking Lot flipchart.

Transition

Now that we know how to check coverage in Ben-Pro, let’s look at how we do this in ToolBox.