

QUICK TIPS FOR FILING *Claims*

To ensure claims are processed quickly and accurately, encourage your employees to follow these tips:

- Read your policy/certificate carefully to understand specifics of your coverage.
- Complete all applicable questions on the claim form.
- Be sure to sign the separate, one-page medical release authorization, which includes the provisions required for us to be in compliance with the HIPAA Privacy Rule. Include this signed authorization with your claim form when you send it to us. This authorization allows us to obtain the medical information needed to process the claim.
- Use the Colonial Claims Fax Line, **1-800-880-9325**. Faxing your claims to us eliminates the time required for mail delivery. Only fax one claim at a time, and if you fax a claim, please do not mail the original or an additional copy. **Wellness claims can be called in to our Service Center at 1-800-325-4368.**
- Make sure a physician completes appropriate pages of the claim form, or attaches medical information or a copy of charges that verify the claim. Leaving this information off will add to processing time.
- File claims promptly. Waiting to file a long time after the date of loss makes it more difficult to obtain records and accurate information.
- When we need additional medical information, we will try to secure it by phone. Some physicians and hospitals require written requests, which adds processing time.
- Sickness claims filed within the first year the policy/certificate is in force may take longer to process since Colonial must check with the physician for pre-existing conditions.
- Allow 14 days from the time we receive your claim to receive a response. Take advantage of the optional overnight service for quick benefits delivery. See your claim form for information.

Colonial Supplemental Insurance Division products are underwritten by:
The Paul Revere Life Insurance Company, Worcester, MA
Administrative office: Colonial Supplemental Insurance Division
1200 Colonial Life Boulevard, Columbia, SC 29210
www.colonial-paulrevere.com

A QUICK REFERENCE TO

We provide supplemental insurance products that are important to the financial security of our customers and their families. You can also count on our employee benefits communication and enrollment expertise, and our commitment to prompt, responsive, personal service.

Please use this guide as a quick reference to our services. If you need further assistance, contact the Plan Administrator Service Area at **1-800-256-7004**, or visit our web site at **www.colonial-paulrevere.com**.

THE COLONIAL
SUPPLEMENTAL
INSURANCE
DIVISION OF
THE PAUL REVERE LIFE
INSURANCE
COMPANY



SERVICES

PLAN ADMINISTRATOR SERVICE *Numbers*

If you, the plan administrator, have questions about your billing invoice, bill reconciliation and payment process, or questions related to taxes, Section 125 or an employee's claim, contact us in any of the ways listed below:

PLAN ADMINISTRATOR SERVICE CENTER TOLL-FREE **1-800-256-7004**

Specialists are available to help you Monday through Friday, 8 a.m. - 7 p.m., Eastern Time.

PLAN ADMINISTRATOR FAX LINE **1-803-213-7243**

This line is available 24 hours a day, 365 days a year.

COLONIALCONNECT FOR PLAN ADMINISTRATORSSM WEB SITE: **WWW.COLONIAL-PAULREVERE.COM**

The ColonialConnect site is your access to our E-Services. Join this web site, designed exclusively to support our plan administrators, to:

- Conduct your E-Services such as Ez Billing bill reconciliation, E-Pay, E-Bill and electronic deduction load.
- E-mail questions, requests or information to specific plan administrator service areas.
- Have service resource information—such as the CCH's *HRAnswersNow* web site, as well as tips on billing administration, claims filing, flexible benefits plans, handling an employee's leave of absence, and more—at your fingertips.

If you haven't already joined the ColonialConnect site, we encourage you to do so and enjoy the convenience of our E-Services!

Active Colonial accounts can join the site simply by completing an electronic form, accessible through our web site at **www.colonial-paulrevere.com**. Just go to the "First Time Users" link on the home page and follow the instructions.

ADDITIONAL SERVICE *Numbers*

SERVICE CENTER **1-800-325-4368**

Your employees have access to the Colonial Service Center, which they may call whenever they have a question regarding their Colonial coverage or claims, or if they need additional forms. Automated service information is available 24 hours a day, 365 days a year. Service Center specialists are available Monday through Friday, 8 a.m. - 7 p.m., Eastern Time.

WEB SITE **WWW.COLONIAL-PAULREVERE.COM**

Through Colonial's web site, employees may obtain general service forms and information. They can also e-mail any specific questions directly to the Customer Service Center, and can expect a quick response.

SPANISH-SPEAKING CUSTOMERS **1-800-325-4368**

The Service Center has a bilingual staff to assist our Spanish-speaking customers.

HEARING-IMPAIRED CUSTOMERS WHO HAVE TDD **1-803-798-4040** (telecommunications device for the deaf)

Customers who have hearing impairments may use this line, which is set up for their telecommunications devices.

IMPORTANT ADDRESSES

Processing Center address:	P.O. Box 1365 Columbia, SC 29202-1365
Claims address:	P.O. Box 100195 Columbia, SC 29202-3195
Many claims can be submitted by fax or telephone. See the "Quick Tips for Hassle-Free Claims" information on this brochure.	
Street address for ground deliveries:	1215 Averty Avenue Columbia, SC 29210-7654

THE Colonial ADVANTAGE: SUPERIOR Service

Billing Overview

QUICK FACTS ABOUT YOUR INVOICE

- You will receive an invoice approximately a week before the remittance date.
- Payment is due upon receipt.
- Be sure to return the remittance section of the invoice with your payment.
- To receive your invoice earlier, call your billing specialist at **1-800-256-7004**.

HOW TO MAKE CHANGES TO YOUR BILL

- **To add an employee**, write the employee's name, Social Security number, and premium amount at the bottom of the invoice, and add the premium amount to the invoice total.
- **To cancel an employee's coverage**, strike through the employee's name on the bill and deduct the amount from the invoice total.
- **If the employee is leaving the company**, he or she may have the option to continue coverage. If this is the case, complete the address portion on the invoice so we can send a premium notice to the employee's home address.

The sooner you indicate any necessary changes, the better for all of us. Changes will be made as soon as your payment is received. Changes may not appear on your next invoice because it may have been printed prior to our receipt of your changes. If this happens, please indicate the changes once more to ensure we are in sync with your requests.

E-SERVICES

Our E-Service capabilities are designed to help save you valuable time and energy so you can focus on the more important aspects of your job. As a part of our efforts to be a company that's easy for you to do business with, we're pleased to provide a growing number of online services.

Ez Billing is simple, easy—and free! It greatly simplifies premium remittance because your account communicates with Colonial electronically, through our secured ColonialConnect web site. We take your electronic file, in which you outline the deductions for Colonial products taken from your employees' paychecks and compare that file online to your current bill.

Ez BILLING:

- ◆ Provides faster application of premium.
- ◆ Promotes faster claim payments.
- ◆ Provides all bill reconciliation at Colonial.
- ◆ Helps reduce processing errors.
- ◆ Eliminates the need for a paper bill.

If you're interested in taking advantage of the convenience of Ez Billing and our other E-Services, contact your billing specialist at **1-800-256-7004**.

HOW PREMIUM REMITTANCE AFFECTS CLAIMS

Premiums must be received before we can review employees' claims. Employees out of work on disability must continue premium payments to keep the policy in force, unless premiums are paid through a waiver of premium feature. To avoid delays in claims processing, these employees may remit premiums directly to Colonial during the leave period. If pre-tax policies are involved, notify us so we can change them to post-tax status for the employee's leave period.

REFUNDS

Colonial must sometimes refund premiums because of:

- Declined coverage
- Changes in family status
- Other unusual circumstances

We will remit all refunds on pre-taxed deductions directly to you, as the plan administrator, since the premium is considered to be paid for by the employer. As the plan administrator, you are responsible for any tax withholding and reporting required, as well as distribution of funds to the employee. You may elect not to distribute certain funds.

Note: In most cancellation cases, We will only refund one month's premium. Therefore, it is important to notify us immediately and to stop payroll deduction of premium for that policy.

FLEXIBLE BENEFITS PLANS—CANCELLATIONS AND CHANGES IN ELECTIONS

If an employee wishes to make an election change during the plan year, the change must be consistent with a change in status or as otherwise allowed under IRS regulations.

If an employee chooses to cancel coverage within the "free-look period" (as specified in the Paul Revere policy under "Conditions of the Policy") and during the plan year, we will advise the employee of possible adverse tax implications and direct him or her to you for a final decision.

CLAIMS PROCEDURES

Our insureds are responsible for completing their own claim forms. When insureds receive their policies/certificates, they also receive a Request for Service form, through which they can make most standard service requests. See the back of this brochure for tips on submitting claims.

Please make a supply of claim forms available to your covered employees. If you need additional claim forms, call your Plan Administrator Service Center at **1-800-256-7004**, or download them from the Colonial web site, www.colonial-paulrevere.com.

NEW EMPLOYEE ENROLLMENTS

You may allow new employees to apply for benefits soon after they are hired, according to your benefits plans. If an employee is hired prior to the next scheduled enrollment period, contact your local sales representative to discuss how your new employee enrollments should be handled. You may also call the Plan Administrator Service Center at **1-800-256-7004**, or contact us through our web site and we will help you schedule a visit with a sales representative.

RE-ENROLLMENTS

Re-enrollments are important because they enable you to enroll new employees and handle coverage changes of employees with Paul Revere policies.

Your sales representative handles re-enrollments either annually or on an as-needed basis. During the re-enrollment, the rep will meet with your employees to review their needs. At that time, employees who have existing coverage with us may:

- Apply for any additional coverage offered.
- Apply to add or delete family members from coverage, as applicable.
- Apply to upgrade their coverage.

New employees eligible for coverage may apply for any of our coverage offered in your group.

The sales representative will work with you to identify on which payroll date to begin the new deductions. Coverage will begin when premiums are remitted.

Be sure to reflect any changes made during re-enrollments on your payroll deduction records. Your sales representative will give you an updated payroll deduction authorization card that includes new premium amounts for employees who have existing coverage and premium amounts for newly covered employees.