

Convenience, choice, and control

Our smart and simple solution guides employees smoothly through the claim process and remembers their personal profile and preferences. Real time adjudication means they know instantly how much they will be reimbursed. And the money is usually back in their bank account in 24 hours. Time saving, hassle free eClaims. Part of our evolving suite of intelligent eServices that help you work smarter.

Feature	Advantage	Benefits to employees	Benefits to employers
Online claim submission with real time adjudication	<p>Fast, secure, convenient way to submit extended health claims</p> <p>More eco-friendly than paper claims</p> <p>Administratively simple</p> <p>Employees can submit paramedical and vision care claims, dental, drug, and spending account claims.</p>	<p>Convenience: submit claims anytime, anywhere</p> <p>Faster payment with instant adjudication</p> <p>Anytime claim status checking</p> <p>More free time—employees must keep receipts for one year but don't need to submit them unless requested. No stamps, no trips to the post office, no waiting</p>	<p>Fewer employees asking questions means more time to spend on business priorities</p> <p>No more distributing updated claim forms—one less thing to keep track of</p>
24 hour payment	<p>No long wait for reimbursement – payment is usually made in 24 hours (EFT)</p> <p>e-explanation of benefits</p>	<p>Peace of mind knowing they will receive their money quickly</p> <p>e-explanation of benefits speeds submission to spouse's carrier for coordination of benefits</p>	<p>More satisfied employees</p>
Intelligent design	<p>Intuitive claim process with help text at each step</p> <p>Instructions in plain language</p> <p>Updates made to one screen populate entire system</p> <p>Personal profile and preferences saved for future submissions</p> <p>Quick links to information needed to complete claim or update info all in same session</p> <p>Coordination with spending accounts</p>	<p>Respects employees' time and intelligence</p> <p>Hassle-free: no need to submit separate claims for spending accounts, if the plan has one. If they spent \$120 vision care and their plan pays 80%, employees can claim the remaining 20% from their spending account all in one go</p>	<p>Show employees you care about their benefits</p> <p>Online, self-service appeals to Generation X, Y, and Z (Zoomers too!)</p> <p>Fewer employees asking questions means more time to spend on business priorities</p> <p>Potential to save money through better adherence to coordination of benefits rules</p>
Receipt submission by upload, email, fax, take-a-picture, or mail	<p>When we request receipts, employees have a choice in how to submit them. It's all about convenience, choice, and control</p>	<p>Quick, easy receipt submission options</p> <p>Avoids reimbursement delays</p>	<p>A better experience means employees appreciate the benefit plan you are providing them</p>

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Review and audit controls	Our proprietary system of review and audit controls provides excellent protection against inappropriate claiming activity.	Peace of mind knowing the plan is protected from abuses that can jeopardize its sustainability	Peace of mind knowing your plan is protected from abuses that can jeopardize its sustainability
How to video	Engaging, step-by-step explanation of how to submit claims online	Makes it easy to get started and enjoy the advantages of the online claims experience	Fewer employees asking questions means more time to spend on your business priorities

Why Empire Life

- Our smart, simple solution makes submitting claims a breeze
- It's a win-win-win: faster, more efficient, and better for the environment
- Great system of controls helps keep your plan on track

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