



# World Class Insurance Administration by InsuranceTPA

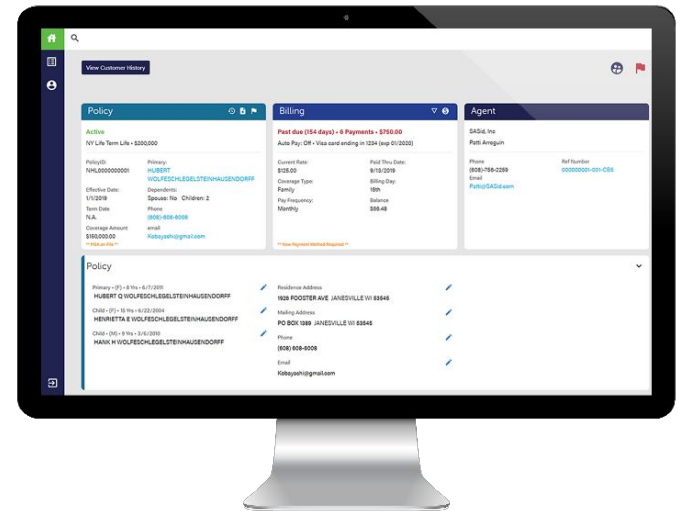
# Overview



**SASid (Smart and Simple insurance development) is a proven leader in InsurTech. Over the last 20 years, SASid has innovated the specialty health & life insurance web distribution, third party administration and software markets across 50 U.S. states and territories.**

- Our mission is to make insurance **simple** to understand, easy to access and buy online, and create **smart** insurance technologies which make us the most efficient administrator on the planet.
- SASid, providing product development and brokerage; InsuranceTPA.com ("InsTPA") providing administrative services. The two entities combined offer a highly efficient platform with multiple ways to help clients provide superior service.


Company Snapshot	
Founded	1997
Headquarters	Janesville, WI
Key Stats	
Years Developing Software	20+
Annual # of Transactions	4+ million
Policies Managed on Platforms	400k+
Policies Sold 100% Digitally	60%



# Summary of SASid software enterprise system:



# Administration – By The Numbers

TPA	Expected Loss Ratio <sup>2</sup>	Incurred Loss Ratio	Performance Relative to Expected	Number of Errors Found <sup>3</sup>
 insuranceTPA.com ADMINISTRATORS	48.9%	28.8%	20.1%	2
TPA Competitor 1	46.5%	46.5%	-	4
TPA Competitor 2	48.6%	51.0%	2.4%	21




- 99.9% procedural scoring
- 99.9% financial scoring
- InsuranceTPA is a proven claims servicer leveraging years of health and life claims experience to deliver accurate books and low loss ratios
- Partner Login enables real-time data reporting and a detailed activities log for all parties involved
- On occasion, InsuranceTPA is brought in to provide claims services on products not developed through SASid
- Adhere to state prompt pay statutes
- Between March 2015 and August 2020, InsTPA was audited 26 times by carrier partners
- Over the course of these audits, over 5,500 individual claims were reviewed
- InsuranceTPA returned perfect scores on 24 of these 25 audits
- Bilingual staff
- We do not outsource administrative duties
- In aggregate, InsuranceTPA averaged a highly impressive 99.7% claims accuracy score
- Off claims processing

1 Loss ratios shown are for LifeShield's Short-Term Medical Program. Reporting provided by CP Risk Solutions in Jan 2020. 2 Expected loss ratio differ based on the mix of business by state; average target loss ratio for this product is approximately 49.1% 3 Out of 120 claims sample.

# Administration – Specifications & Process

## Customer Service Benchmarks



Average Answer Time	Average Hold Time	Average Talk Time	Average Abandonment Rate
25 Seconds	Less Than 3 Minutes	Less Than 5 Minutes	Less Than .05%

### Internal Quality Management Review program:

- Audits are performed daily.
- Three claims are audited per Examiner
- Average audit results are tracked monthly in a spreadsheet
- 90% average per month is required per Examiner
- Verbal, Written and Termination are applied for audits less than the average metric for the month.

### Claims Adjudication process with all key elements

- Review policy language
- Create and/or review quick reference guide (based on Certificate of Insurance)
- Review diagnosis code and determine eligibility or if additional information is required
- Review procedure codes for eligibility
- Review age limits based on procedure if applicable
- Request additional information if applicable from either the policyholder or provider
- Review documentation received to determine eligibility
- Process claim based on plan provisions.  
(pay, pend or deny)

# Claims Administration – More Info



InsuranceTPA.com is well versed in the administration of STM policies which mirrors Travel Insurance. ITPA has been administrating STM policies for 10+ years. There is an assigned team of Claims Examiners that processes STM policies for a multitude of carriers.

## Claims Staffing

Total number of employees in:  
Adjudication: 7  
Support: 1  
Customer Service: 6  
Management: 2

## TAT: (Metrics)

Clean claims- 30 days  
Pended claims- 45 days

## Auto-Adjudication

STM=22%

## Authorized Claim Limits

\$10,000 in paid amount before  
sending to carrier for review of  
eligibility

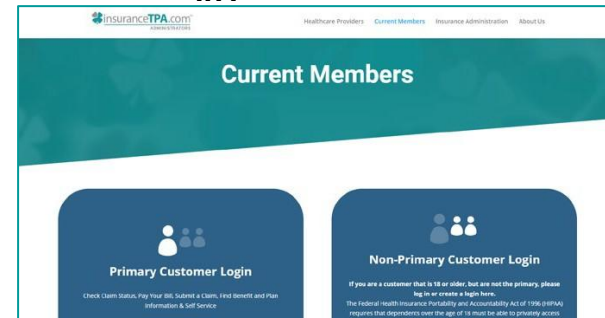
## Where do I mail payments?

### Mailing Address:

14 N. Parker Dr. Suite 300  
Janesville, WI 53545

*The claims would need to be  
submitted by the insured and  
payment would be processed*

## Where to log in?



[InsuranceTPA.com/current-members](https://InsuranceTPA.com/current-members)

# Customer Service Center

It's simple... Access your policy, ID cards, pay your bill, and claim information. Our goal is to make it easy for members to understand, access, and maintain their insurance benefits.

## My Benefits:

- Fulfillment materials
- Payment Options
  - Pay Online
  - Update payment
- Print Receipts
- Submit Claims

**Customer Login**

insuranceTPA.com  
ADMINISTRATORS

Enter Your E-mail

Email:  ☐ Remember Me

Powered by **SASid** **Trustwave** **Privacy Secured**

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**Security Questions**

insuranceTPA.com  
ADMINISTRATORS

Security questions provide an additional layer of security so that we can verify the person trying to gain access is really you. Please provide answers to the 3 questions below.

Answer Security Questions

Question #1: What city did you meet your spouse/significant other?

Answer #1:

Question #2: What street did you live on when you were 10 years old?

Answer #2:

Question #3: What is your oldest sibling's middle name?

Answer #3:

**Welcome !**

insuranceTPA.com  
ADMINISTRATORS

[Need to manage your payments?](#)

[Home](#) [My Benefits](#) [My Inbox](#)

[My Profile](#) [Logout](#)

Renaissance Everence Application #3741510 - Started on 7/19/2021 8:51:41 PM

Primary Name: **JOHN SMITH**  
Effective Date: **8/1/2021**  
Status: **Approved**  
Member ID: **REV0000000**  
Plan: **Dental High Vision High**  
Your Benefit Specialist:  
**Everence Member Services**  
**800.348.7468 x2460**  
[member.services@everence.com](mailto:member.services@everence.com)  
Customer Service

**Everence®** **Renaissance. Dental & Vision**

The enclosed summaries are samples of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy/certificate. Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY.

**SecureTrust** **Trusted Commerce** **CLICK TO VALIDATE**

Powered by InsuranceTPA.com

**Privacy Secured**



# Partner Login: Customer Information

## Customer Information Page

Snapshot of customer activity

### View Notes & Fulfillment

Shows historical activity of what has transpired regarding client

- Logs all changes and who updated/edited account
- All fulfillment documents available

### Quote & Enrollment activity

- Click on previous quote or application to see details of each item.

### Payment information

- Previous payments made
  - Transaction codes
  - Payment method
  - Amount
  - Auto pay Y/N
  - Pay # - how many
  - Status
    - Approved/declined

The screenshot displays the SASid Partner Login interface. At the top, there's a navigation bar with links: Home, Quote NEW Customer, Reports, Request, Leads, and Profile. A search bar is also present. The main content area is divided into several sections:

- General Info:** Contains tabs for View Notes, Submit Request Ticket, and Resend Email Confirmation. It also has a table with columns: General Info, Insured(s) Info, Demographic Info, and Plan Info.
- Account Info:** Displays customer details like name, ID, and contact information.
- Quotes/Applications:** Lists active quotes and applications, such as 'AUIJ Core Health Insurance Quote #1131643'.
- Customer Members:** Shows a list of members associated with the account.
- Customer Addresses:** Lists the addresses for the customer.
- Customer Contact Methods:** Shows email and phone contact information.
- Customer Pay Methods:** Lists payment methods and their status.
- Payment Info:** Displays payment details including Initial \$, Recurring \$, Billing Day, Auto Pay, Pay Method, and a table of payment history.

Blue arrows from the text on the left point to specific elements in the interface: 'View Notes & Fulfillment' points to the 'View Notes' button; 'Quote & Enrollment activity' points to the 'Quote THIS Customer' button; and 'Payment information' points to the 'Payment Info' section.




# Partner Login: Reporting

Beta Partner  
Login {Click}

## Real-Time Reporting

- All Quotes, applications, partial applications and registered members.
- Marketing campaigns – Direct Mail, Phone, Email, Banner, etc.
- Sales Reports, Payment Declines, Growth, and more...

**PARTNER****LOGIN**

Welcome Shannon Kennedy!

Home

Begin Quote

Reports

Request

Leads

Groups

Admin

Profile

**Reports**

Report: Sales Report

Product: All Products

Quote Status: Any Status

Partner ID:

Date Type: Daily

Report Type: Completed Applications Only

Start Date: 7/19/2021

End Date: 7/19/2021

ROI:

1

Page 1 of 1, items 1 to 10 of 10.

Quote ID Quote Date/Time	Quote Status	Contact Method	Quoted From	Selling Agent	Quote Ref Number	App ID App Date/Time	Product Name	Plan Name	Group Name	Policy Number	Customer Name	Customer Last Name	Email	Phone	State	Effective Date	End Date	Payments	ROI	Status	Internal Status
<a href="#">View Quote</a> 7/19/2021 8:51:41 PM	Open	0	Single Product Insurance Marketplace	Everence Member Services	000000051-207-XC5	<a href="#">App #3741510</a> 7/19/2021 8:51:41 PM	Renaissance Everence	Dental High Vision High		REV0000000	<a href="#">JOHN SMITH</a>	SMITH	kensertestsmith@gmail.com	608-215-9393	IL	8/1/2021		First: \$57.50 Recurring: \$57.50	johnsmith	Approved	Fulfillment Not Started
<a href="#">View Quote</a> 7/19/2021 8:37:04 PM	Open	0	Single Product Insurance Marketplace	Everence Member Services	000000051-207-XC5	<a href="#">App #3741508</a> 7/19/2021 8:37:04 PM	Renaissance Everence	Dental High Vision High		REV0000000	<a href="#">JIMMY TESTING</a>	TESTING	kensertesting@gmail.com	608-222-2222	CA	8/1/2021		First: \$63.57 Recurring: \$63.57	homepage	Approved	Fulfillment Not Started
<a href="#">View Quote</a> 7/19/2021 1:08:46 PM	Open	0	Single Product Insurance Marketplace	Everence Member Services	000000051-207-XC5	<a href="#">App #3741508</a> 7/19/2021 1:08:46 PM	Renaissance Everence	Dental High Vision High		REV0000000	<a href="#">STORI MATTHEWS</a>	MATTHEWS	smatthews1@renaissancefamily.com	317-910-9321	IN	8/1/2021		First: \$57.50 Recurring: \$57.50		Approved	Fulfillment Not Started
<a href="#">View Quote</a> 7/19/2021 12:58:31	Open	0	Single Product Insurance Marketplace	Everence Member Services	000000051-207-XC5	<a href="#">App #3741507</a> 7/19/2021 12:58:31	Renaissance Everence	Dental Low Vision		REV0000000	<a href="#">TONYA ANDERSON</a>	ANDERSON	tanderson1@renaissancefamily.com	773-123-4567	IL	8/1/2021		First: \$47.87 Recurring: \$47.87		Approved	Fulfillment Not Started