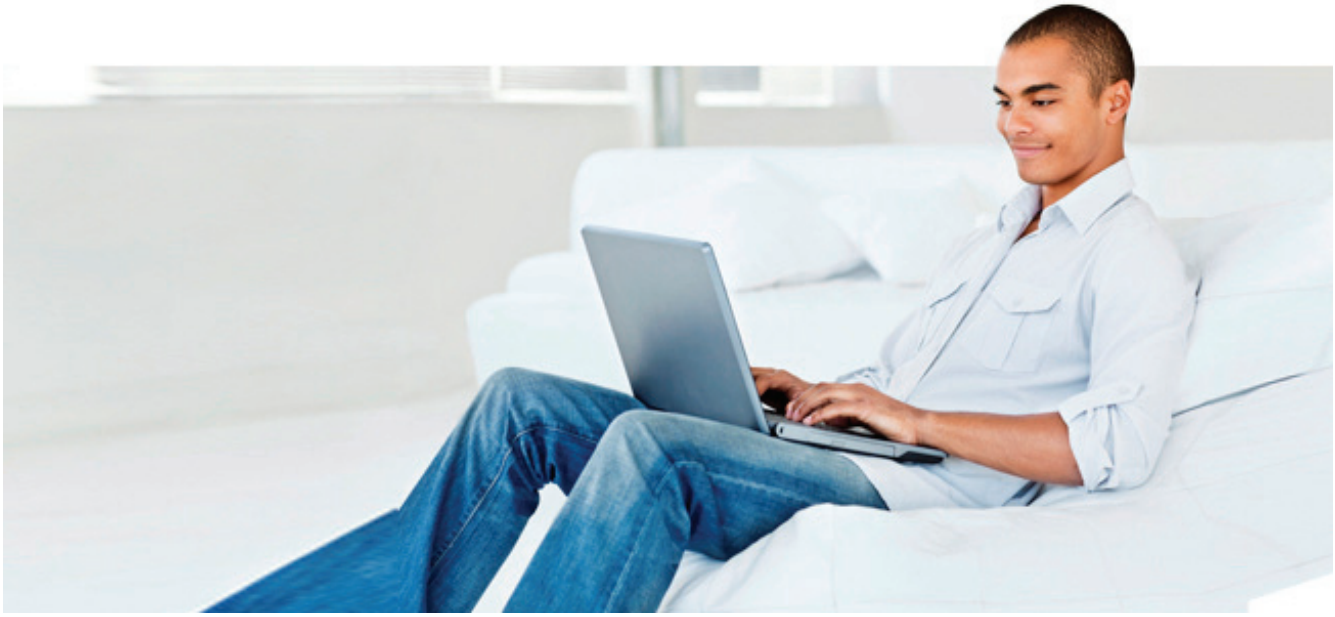
GROUP INSURANCE

E-claims Guide



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INDUSTRIAL ALLIANCE
INSURANCE AND FINANCIAL SERVICES INC.

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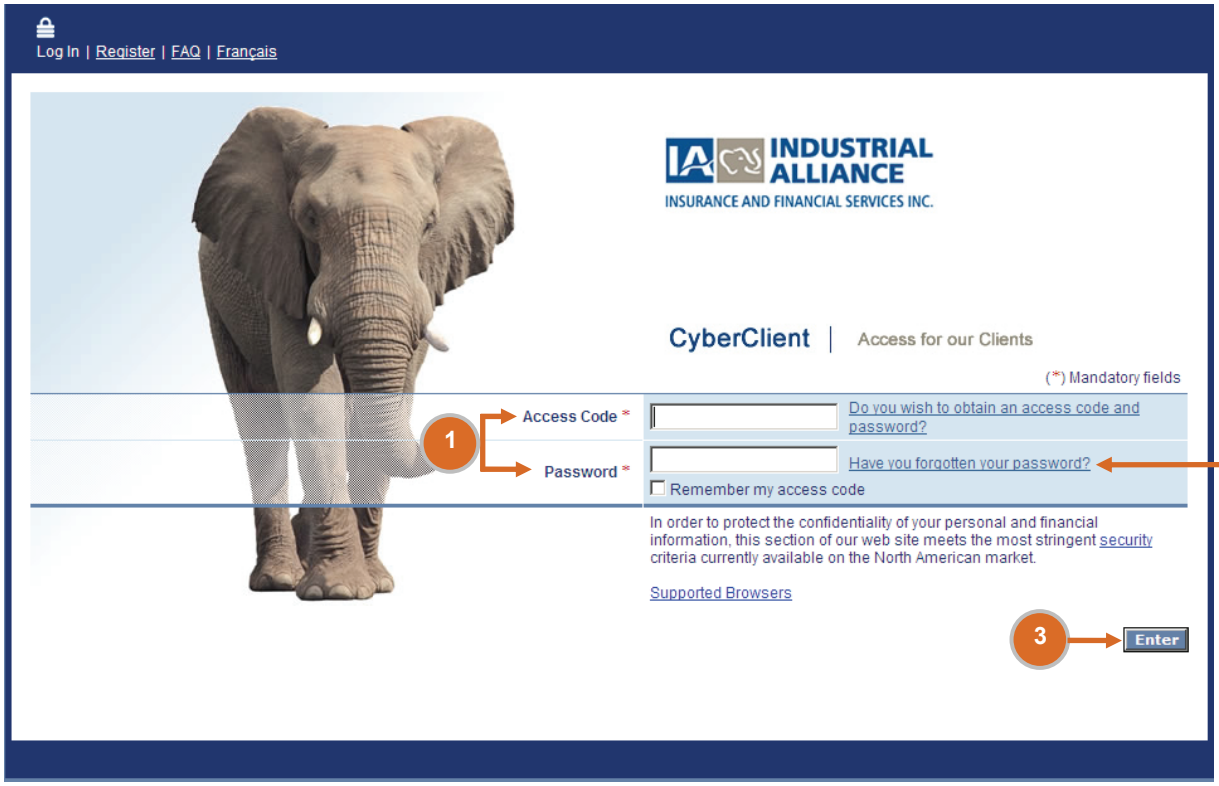
Access your insurance file in CyberClient



- Go to our website at *www.inalco.com*.

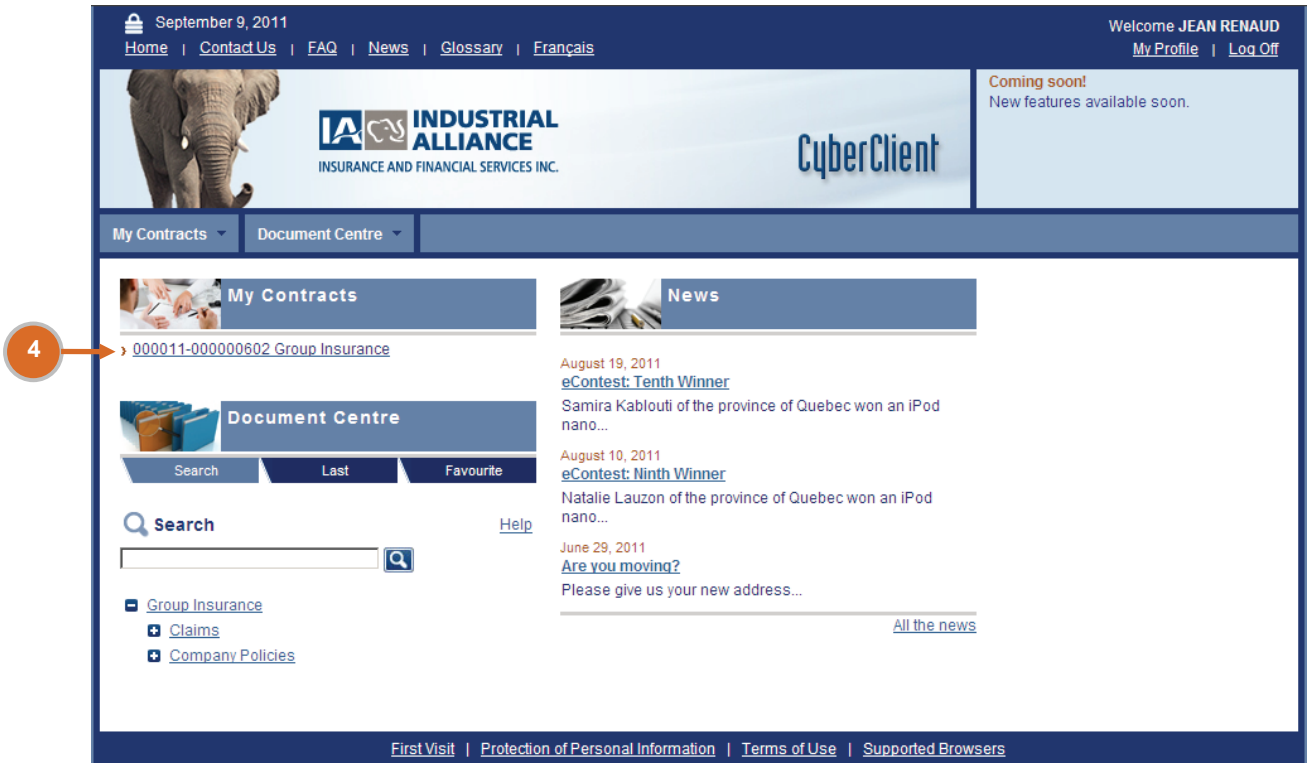
- In the left-hand menu under ***Secure Websites***, click on ***CyberClient*** *(Access for our Clients)*.

1. Type in your *access code* and your *password*.
   Your access code and password for CyberClient can be found in the letter you received following your enrolment in your group plan. Your access code can also be found in the lower right corner of your benefit card.

2. If you do not remember your password, click on *Have you forgotten your password?*

3. Once you have entered your access code and password, click on *Enter*. You will automatically be directed to the CyberClient homepage.

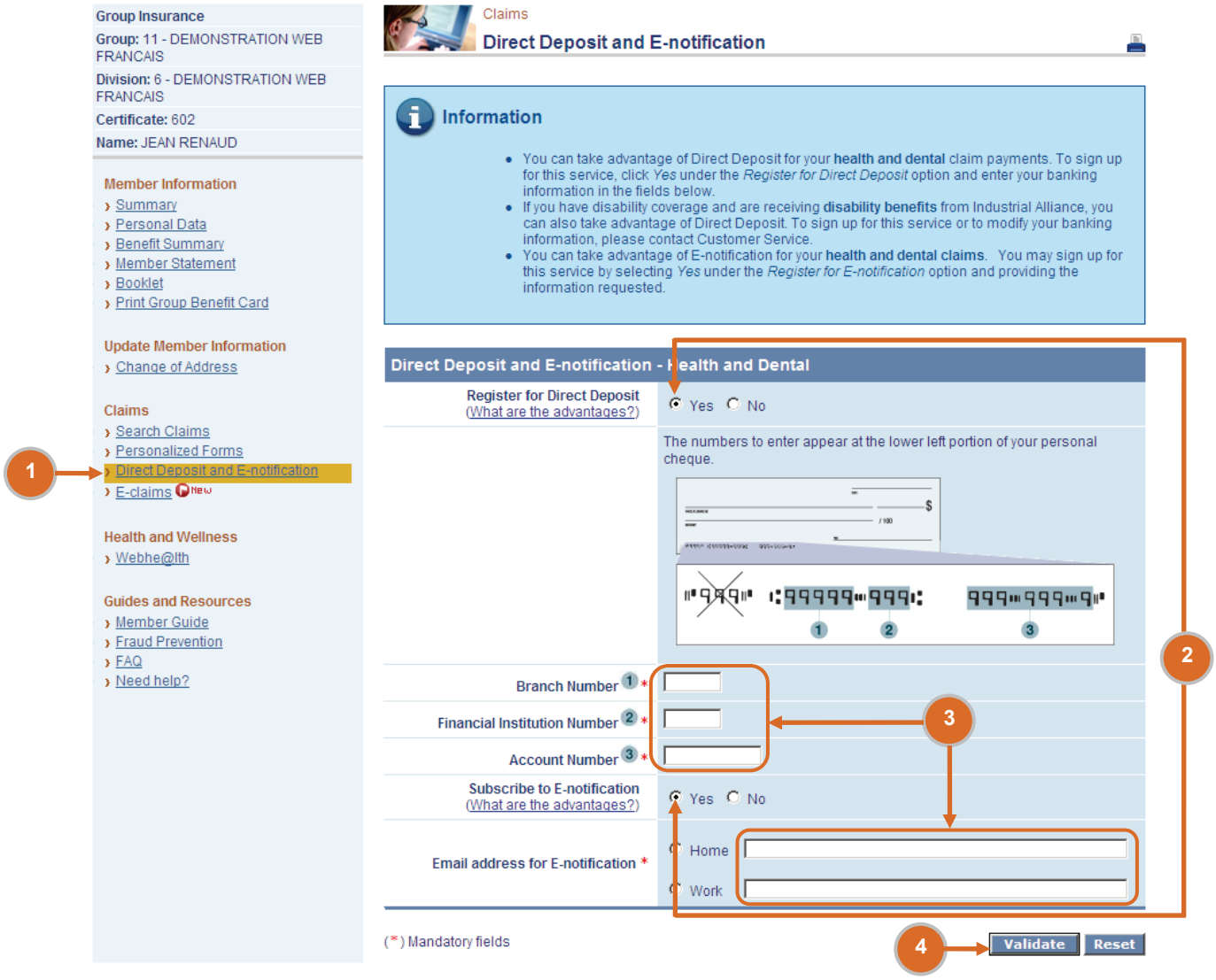
Access your insurance file in CyberClient (cont.)



4 Under *My Contracts*, click on *Group Insurance* to access your personal file.

After 30 minutes of inactivity, your CyberClient session will automatically expire.

Enrol in Direct Deposit and E-notification to submit an E-claim

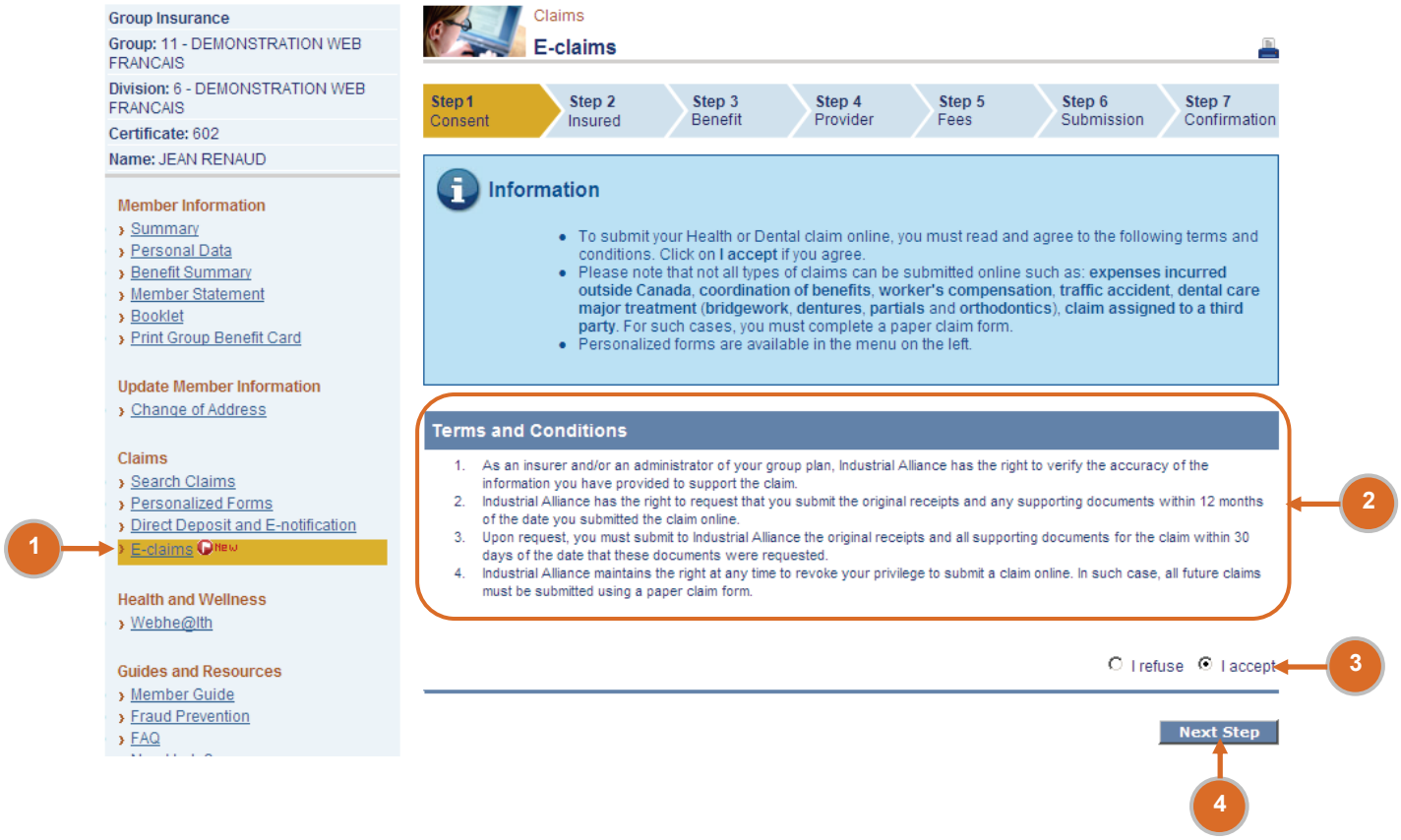


» You must first enrol in direct deposit and E-notification before using our E-claims service.

1. In the left-hand menu under *Claims*, click on *Direct Deposit and E-notification* for health and dental claims.
2. Select *Yes* to *Enrol in Direct Deposit* and *Enrol in E-notification*.
3. Enter or update your banking information and your home or work email address.
4. Click on *Validate*.

» You will automatically be directed to another screen. You must check the confirmation section and click *OK*.

E-claim: Step 1 – Consent



1. In the left-hand menu under *Claims*, click on *E-claims* to submit your health, drugs, vision and dental expenses online.

2. Read the *Terms and Conditions*.

2. Select *I accept*.

3. Click on *Next Step*.

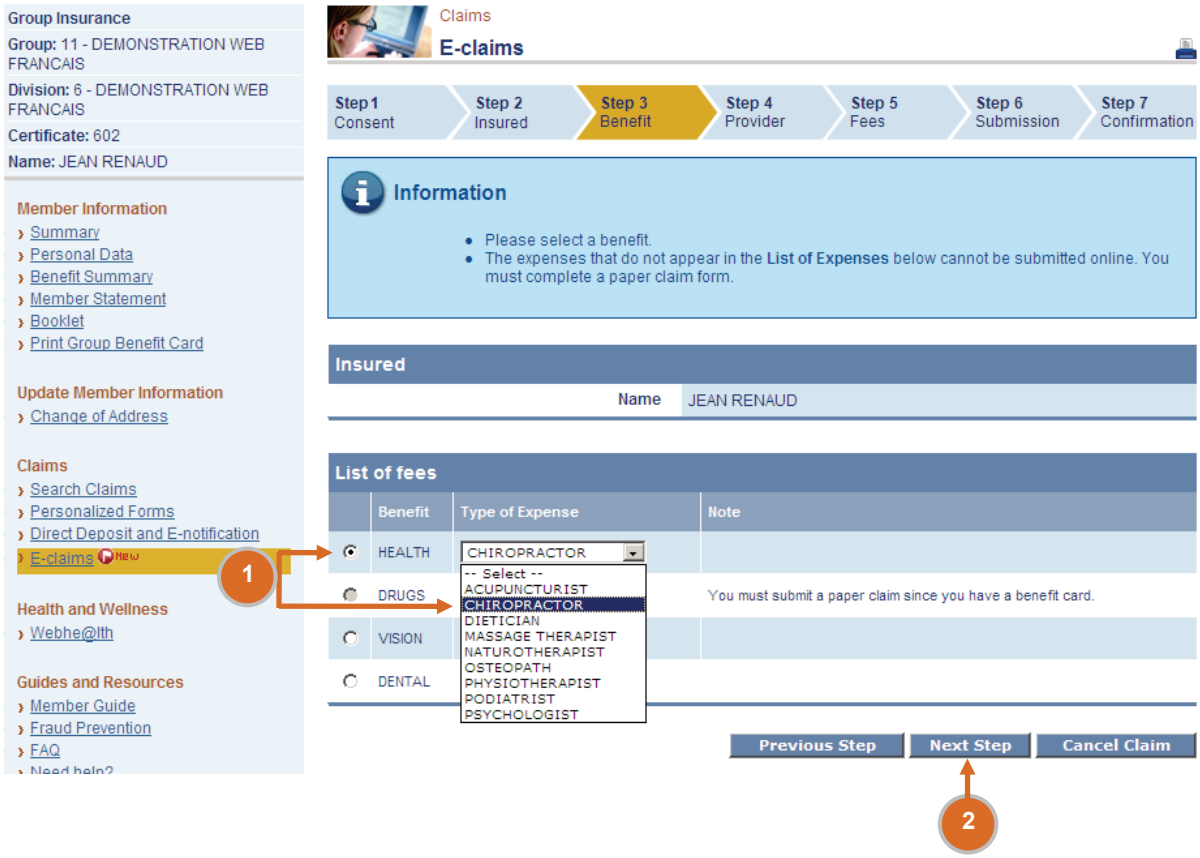
E-claim: Step 2 – Insured

1. From the *List of insureds* section, select the name of the person for whom you wish to submit a claim online.

2. Check *I confirm that the information for the selected insured is up-to-date*.

3. Click on *Next Step*.

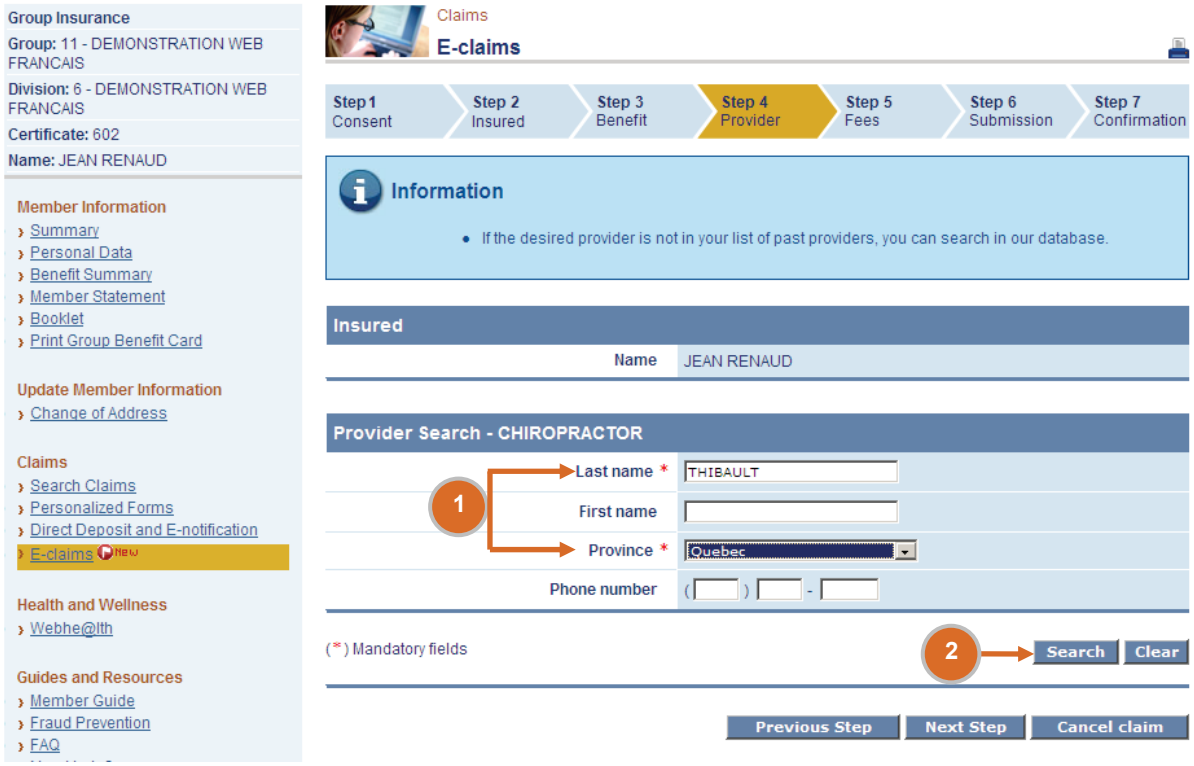
E-claim: Step 3 – Benefit



1. In the *List of fees* section, under *Benefit ,* select *HEALTH*, *DRUGS*, *VISION* or *DENTAL*.
   Then under the *Type of Expense* column, select the type of fee.
   If the expenses do not appear in the list of expenses, you must complete a paper claim form.

2. Click on *Next Step*.

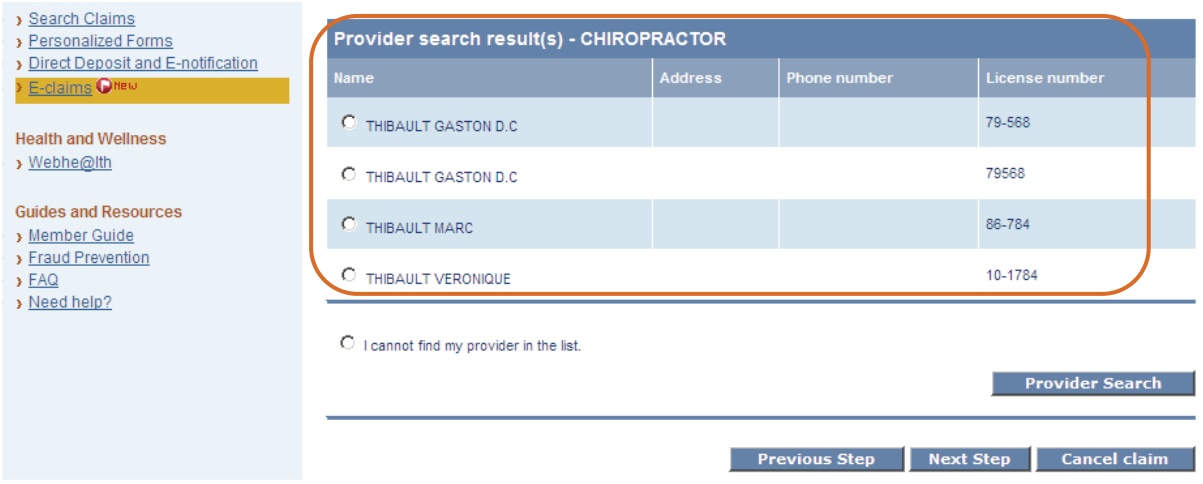
E-claim: Step 4 – Provider



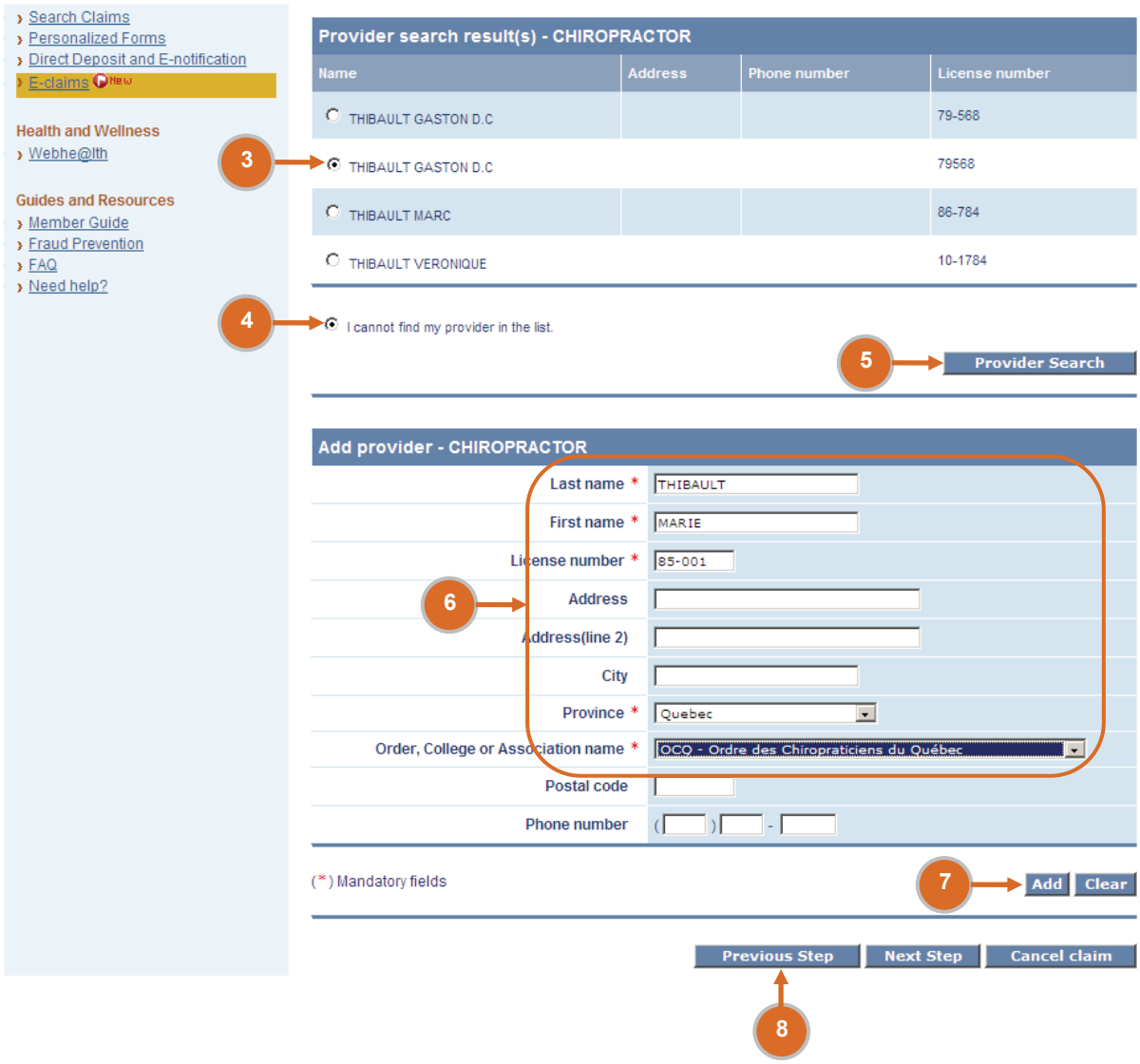
If a list of providers from your past claims does not appear on your screen or if the desired provider does not appear in the list of providers, you may search for your provider in our database.

1. From the *Provider Search* section, enter the *Last name* of the service provider and select the *province*.

2. Click on *Search*. A list of providers will appear on your screen. See the next page for the next steps.



E-claim: Step 4 – Provider (cont.)



3 From the *Provider search result(s)* section, select the desired provider from the list.
If your provider cannot be found in the list of results, you may add the provider in our database.

4 Select *I cannot find my provider in the list*.

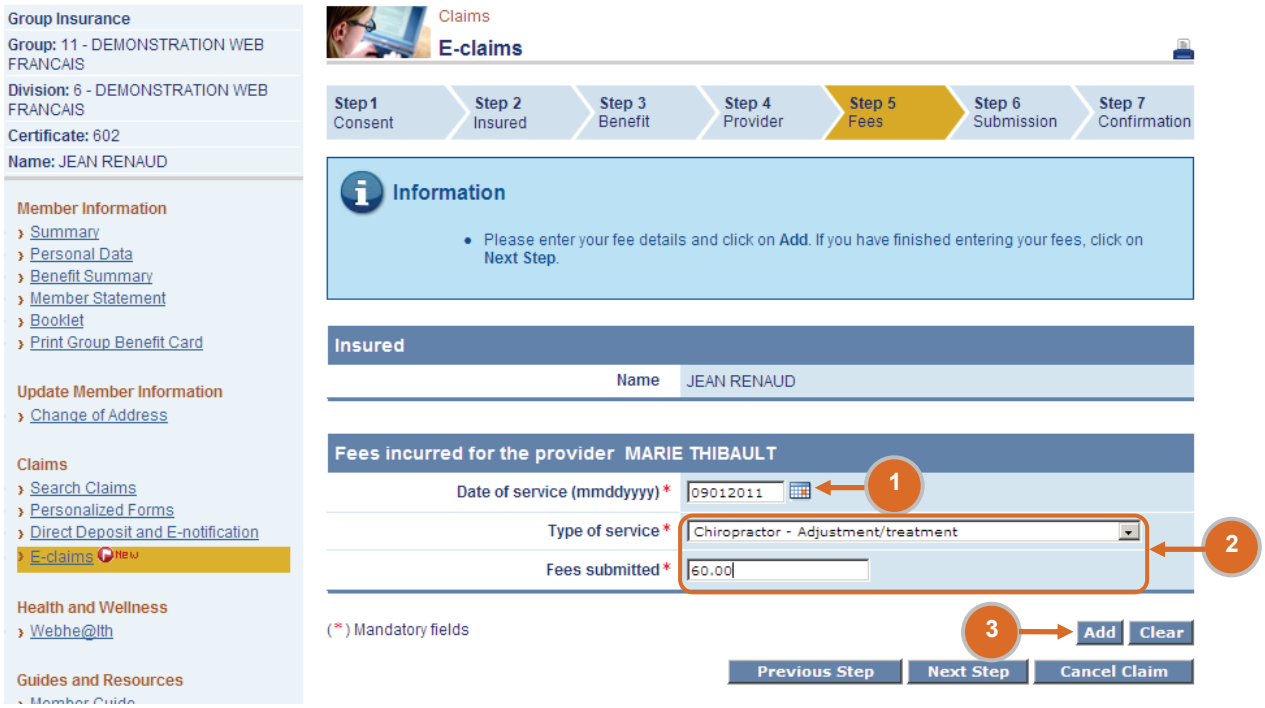
5 Click on *Provider Search*.

6 In the *Add Provider* section, enter the *Last name*, *First Name* and *License number*, then select the *Province* and *Order*, *College or Association name* of the service provider.
If the name of the Order, College or Association does not appear in the dropdown list, you must submit a paper claim.

7 Click on *Add*.

8 Click on *Next Step*.

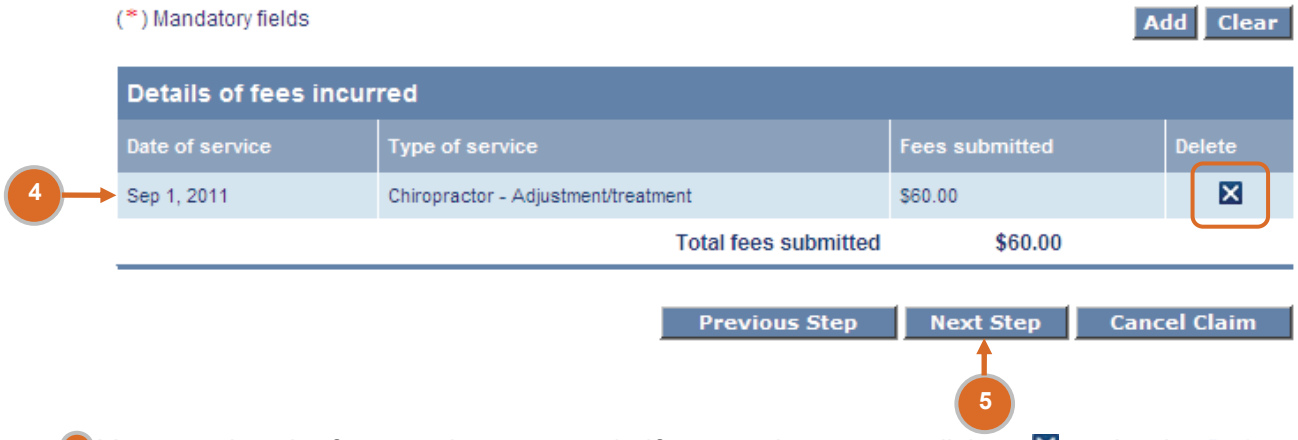
E-claim: Step 5 – Fees



1. In the *Fees incurred for the provider* section, enter the *Date of service (mmddyyyy)*. You may click on the *calendar* to select the date.

2. Select the *Type of service* and enter the *Fees submitted*.

3. Click *Add*. The *Details of fees incurred* section will appear on the bottom of your screen. See below.



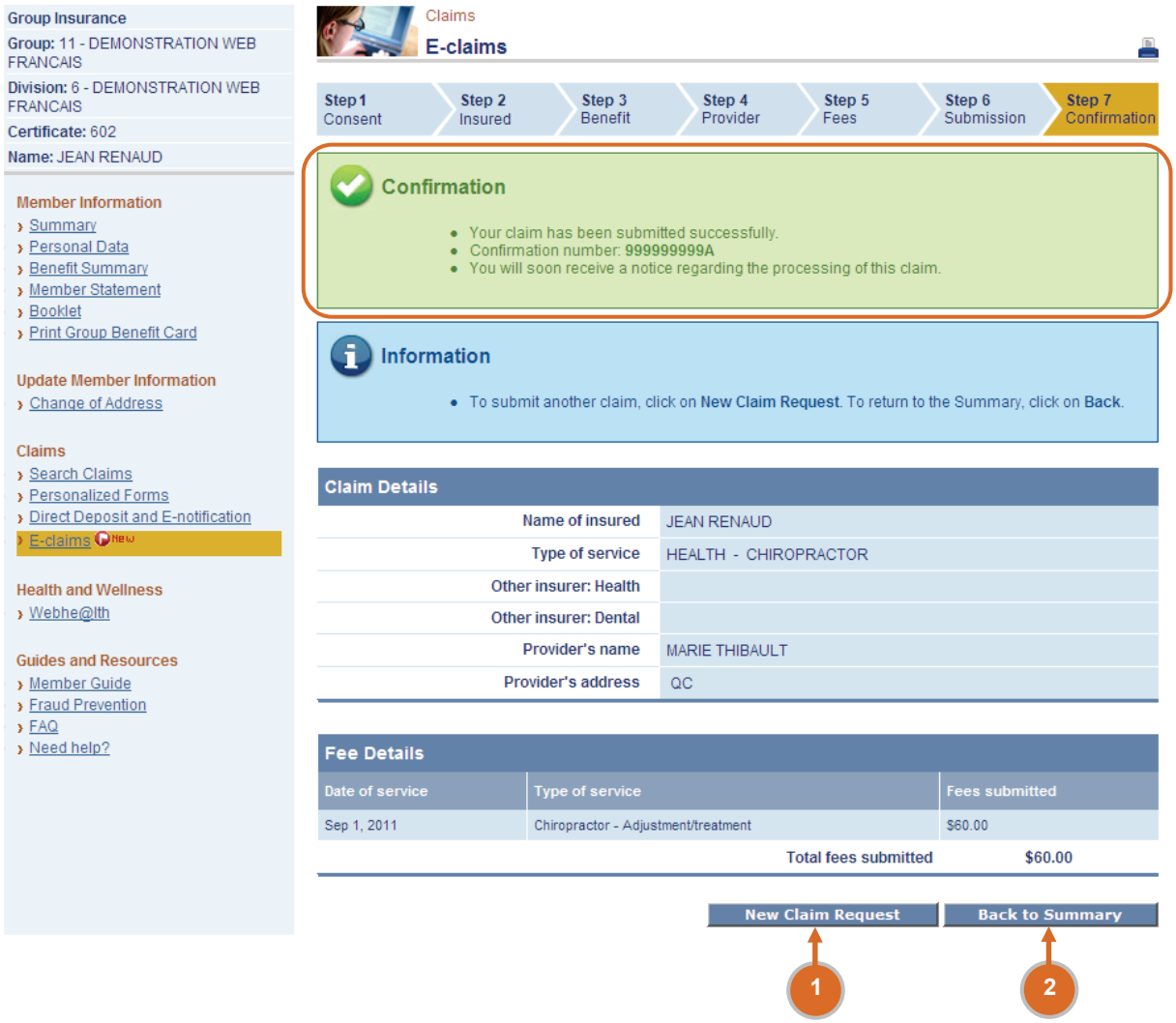
4. You can view the fees you have entered. If you made an error, click on ☒ under the *Delete* column and add a new fee.

5. Click *Next Step*.

E-claim: Step 6 – Submission

1. Verify that the information entered in the sections *Claim Details* and *Fee Details* is correct.
2. Read and agree to the terms stated in the *Confirmation/Authorization*.
3. Click on *Yes* to accept the terms and conditions.
4. Click on *Submit Claim*.

E-claim step 7 – Confirmation



A confirmation message will appear.

Keep a record of your *confirmation number*.

You will soon receive a notice regarding the processing of this claim.

1 Click on *New Claim Request* to submit another claim.

2 Click on *Back to Summary* to return to the summary page.