QUÉBEC BLUE CROSS®

ELECTRONIC APPLICATION GUIDE

Blue Flex®

- Express Plan
- Association Program

JANUARY 2022 | V2.0

Before we start

This document will guide you through the steps to access the NSG website and fill out the following applications:

- *Express Plan*
- *Association Program*

Rest assured the website we are using, driven by our provider, Now Solutions Group, is secure.

Tips and tricks

You will find several tips and tricks in blue rectangles as shown below:

Important

Throughout the guide, we have highlighted certain elements that we found more important by representing them with this symbol.

Don't hesitate to contact us for any questions or comments: the Sales Team is here to help.
We wish you the best of sales!

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Accessing the website

Before starting, ensure you have completed a quote in the quotation tool and saved it as a PDF. You are going to need it.

To access the NSG website, copy the following link in your web browser:
https://canada-06.assist-secure.com/scripts/agenttcpfr.pl

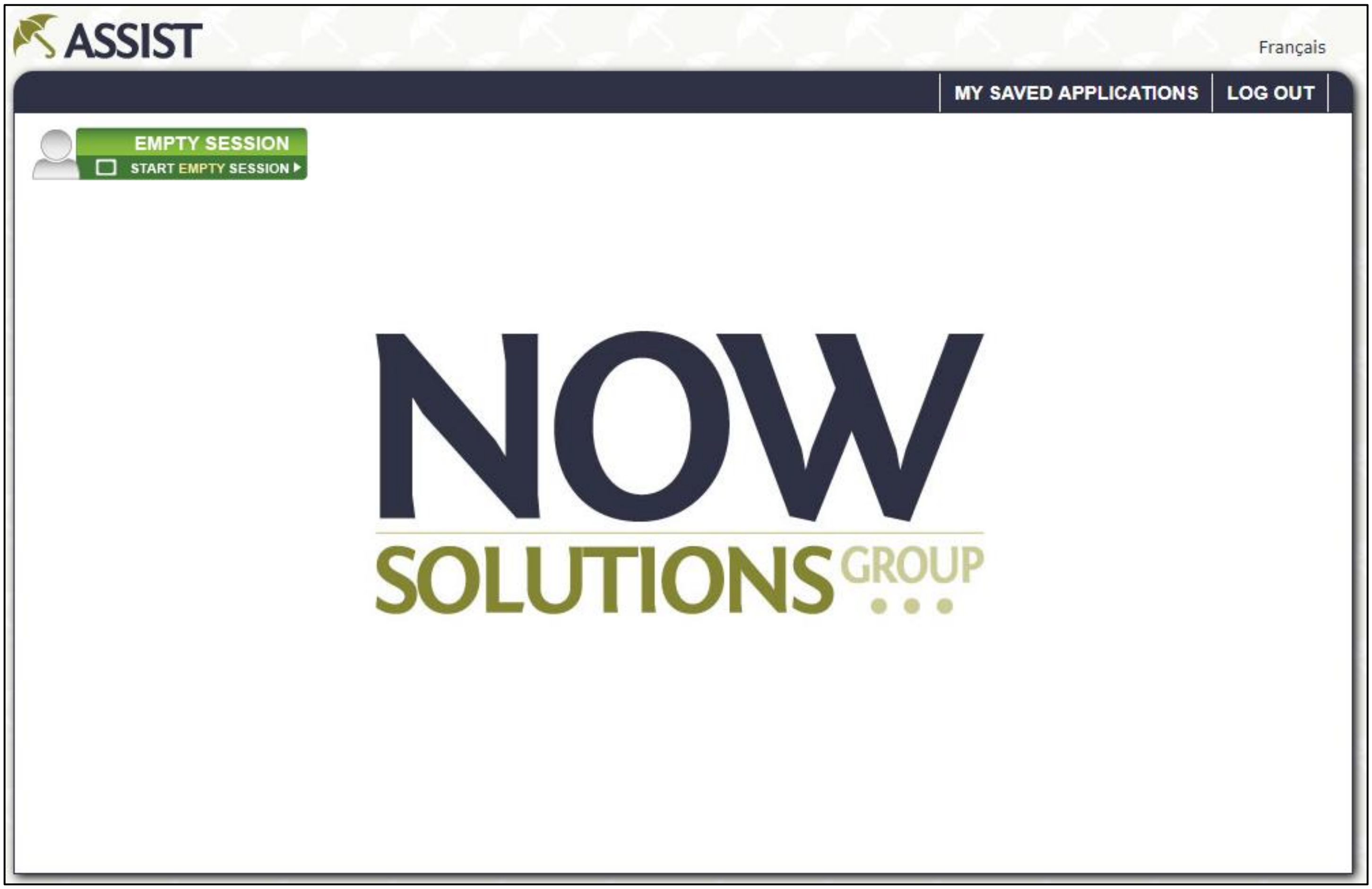
- ✓ If you wish to change the language, you will find the option at the top right corner of the screen.
- ✓ Enter your username - which is your email address - and the password that you will receive by email from Now Solutions following your registration. Then, click on Log in.

The Enter key does not work; use your mouse instead.

Logging in

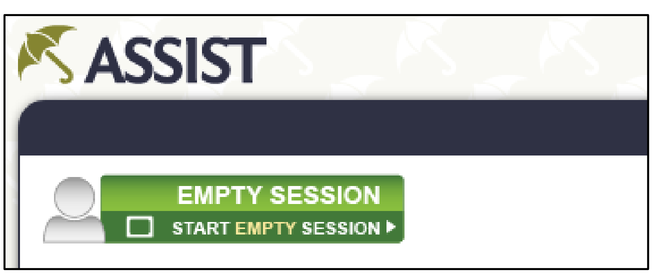
At this step, your options are:

- ✓ Opening a new session: click on Empty Session – Start empty session.
- ✓ Consulting saved applications: click on My saved applications.
- ✓ Logging out when you are done: click on Log out.

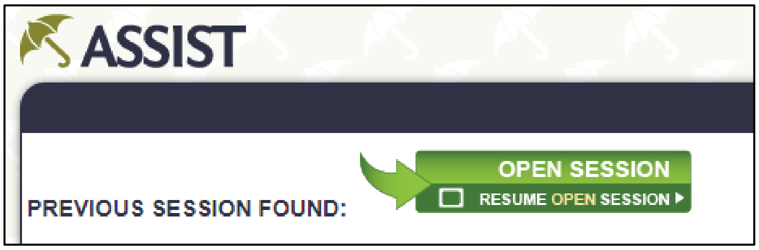


Opening a new session

Click on Empty Session – Start empty session.



If you haven't quit your previous session, the system will let you know a previous session was found. Click on Open session – Resume open session.



At this step, your options are:

- ✓ Closing an open session: select Close Call. This will bring you back to the previous step where you can Open an empty session.
- ✓ Opening a blank application: click on Forms and choose ASSOCIATION PROGRAM.

Opening a blank application

You can select the Association Program, Express Plan or both. Corresponding declarations will be displayed.

This portion of the menu will be visible throughout the process. To move quickly from one section to another, simply click on the one you wish to access.

Remember to save your progress often to avoid losing any information!

Opening the client's session

You can fill out all the information that you already have before contacting your client.

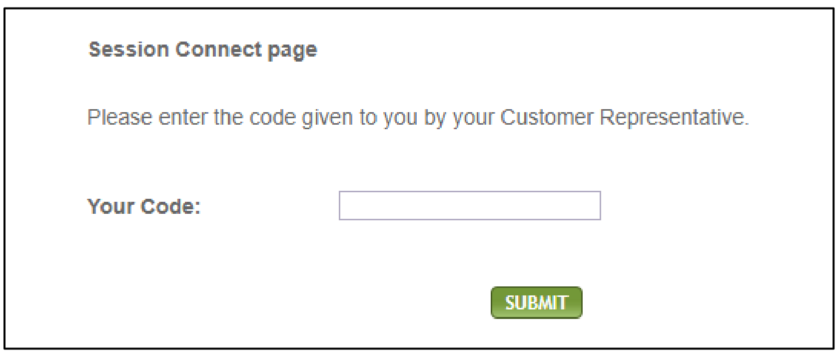
You will not have to send the information to the client after each section. However, it is important to save your session progressively by clicking the appropriate button at the top right corner of your screen.

Saved applications are stored in "My saved applications" for 15 days. To keep an application longer, simply open it and save it again. This will reset the 15-day timeframe.

When you are ready to talk to your client, ask them to go to:

The Customer URL for your shared session is: nsg6.com

Give them the call code which can be found at the top-left corner of your screen. They should enter the code in the box and click on Submit.

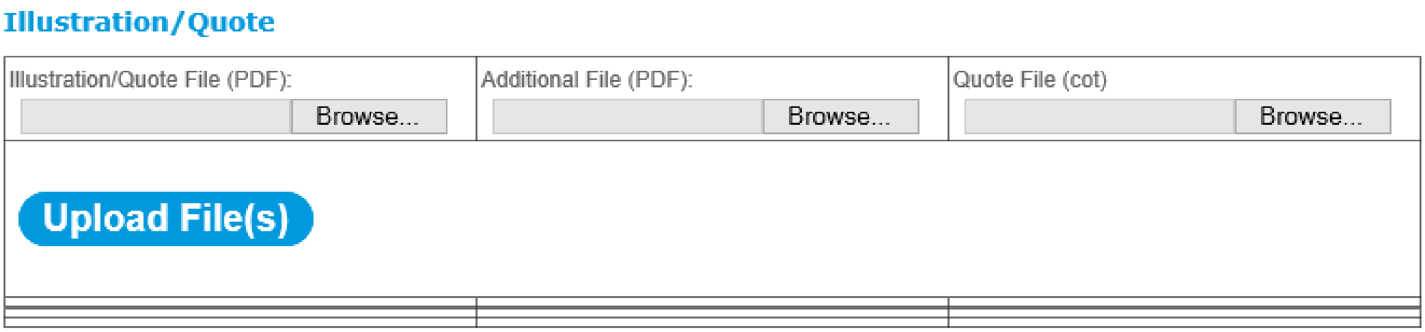


Once this is done, the client will wait for the information confirmation requests that you will be sending them.

Attaching the quotation

Attaching the quotation is mandatory to submit an application.

Click on Browse then locate the file where you saved your client's PDF quotation. Select it and click on Upload File(s). You can also attach an additional PDF in the Additional File (PDF) box, for example, proof of income, opinion request, etc.



Do not attach any document in the last box named Quote File (cot); this field will be developed in an upcoming phase.

Once the client has opened their session, click on "Send file to client" so that they receive it.

A confirmation window will open to let you know this step is complete.

Ensure your client opens the file and confirms the information reflected is that on which you have agreed.

In this electronic version, the signatures will be on an additional page following the quote included in the insurance application PDF.

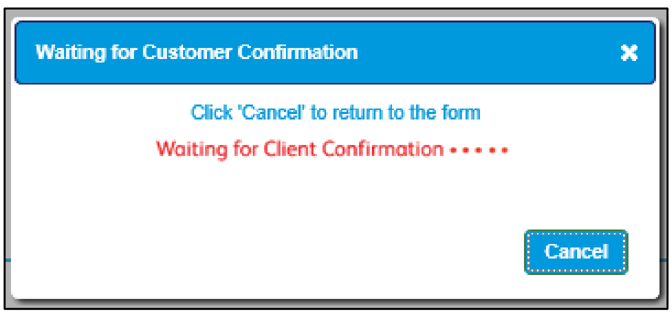
Filling the application form

Fill out every section as they are all necessary to the assessment of the application.

Once everything is filled out and you have your client on the phone, finalize each section by sending it to them for approval using the Send to client – confirm button.

The client will then receive each section and they will have to double check and confirm everything is accurate by clicking on I agree.

This window will appear on your screen while you are waiting for your client to approve the section:



The previous window will close automatically once your client agrees, and the confirmation below will appear on your screen.

If the client mentions that information must be corrected, click on Cancel. Make the necessary adjustments, then send it again for their approval.

If the section was already approved by your client, simply click on Edit the section above, make the necessary adjustments, then send it again for approval.

Declarations – Express Plan

Section 6 will only be displayed if you have selected “Express Plan” or “Association Program/Express Plan” at the top of the form.

Application Program type is:

○ Association Program ○ Express Program ○ Association Program/Express Plan

6.3 - Declaration for all Express Plan Benefits

Should the answer to any of the questions in this section be “Incorrect”, a popup will inform you that your client isn’t eligible for Express Plan coverage.

To be able to continue with the application, you will have to:

- ✓ Return to the top of the form and select the Association Program only.
- ✓ Download a new quotation without Express Plan benefits and have it approved by the client.

6.1 – Critical Illness Assistance and 6.2 – Express Monthly Indemnity due to Illness

These declarations will only be displayed if you have answered **Yes** to the following questions:

Is the 'CRITICAL ILLNESS ASSISTANCE BENEFIT' required?	◉ Yes	○ No
Is the 'MONTHLY INDEMNITY DUE TO ILLNESS EXPRESS BENEFIT' required?	◉ Yes	○ No

Should the answer to any of the questions in these declarations be “Incorrect”, a popup will inform you that your client isn’t eligible for the corresponding Express Plan benefit.

To be able to continue with the application, you will have to:

- ✓ Change the answer to the corresponding benefit request question to **No**, thereby removing this section of the declaration.
- ✓ If necessary, return to the beginning of the application and select Association Program if your client isn’t eligible for the Express.
- ✓ Download a new quotation without the benefits for which your client isn’t eligible and send it to them for approval.

Payment

Only pre-authorized bank withdrawals are available with the e-application.

Cheques and credit cards cannot be used with this electronic solution.

4. PAYMENT METHOD

Do you authorize Blue Cross Canassurance to charge the first premium before the assessment of your application? ○ Yes ○ No

◉ Monthly pre-authorized debit

By default, the withdrawal date will be the date on which your contract will be effective. If you prefer to choose a specific date, enter it using the drop-down menu below

Day of Withdrawal : Day

Withdrawal dates of the 29th, 30th or 31st are not permitted.

Monthly withdrawal amount: $

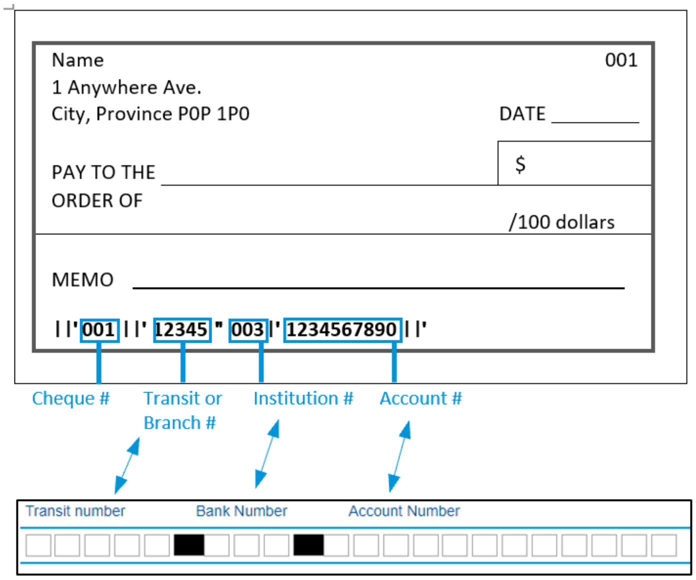
Pre-Authorized Debit Agreement

Is the Proposed Insured the account holder?
○ Yes ○ No

Is the account used a joint account?
○ Yes ○ No

Monthly pre-authorized debit

To accurately complete all fields, ask your client to read you the numbers on their void cheque. Enter the information as you normally would.



Transit Number: Fill all 5 boxes.
Bank Number: Fill all 3 boxes.
Account Number: Start in the left box and copy the remaining numbers; the boxes may not all be filled.

If your client agrees to settle the first premium before the application is assessed, it will be withdrawn from their account as soon as Québec Blue Cross processes the application.

Your client can choose a specific withdrawal date or leave the field blank. In which case, the withdrawal date will be the same as the effective date. This option avoids having the two first premiums withdrawn in the same month.

Signing the application

All concerned parties must sign the application.

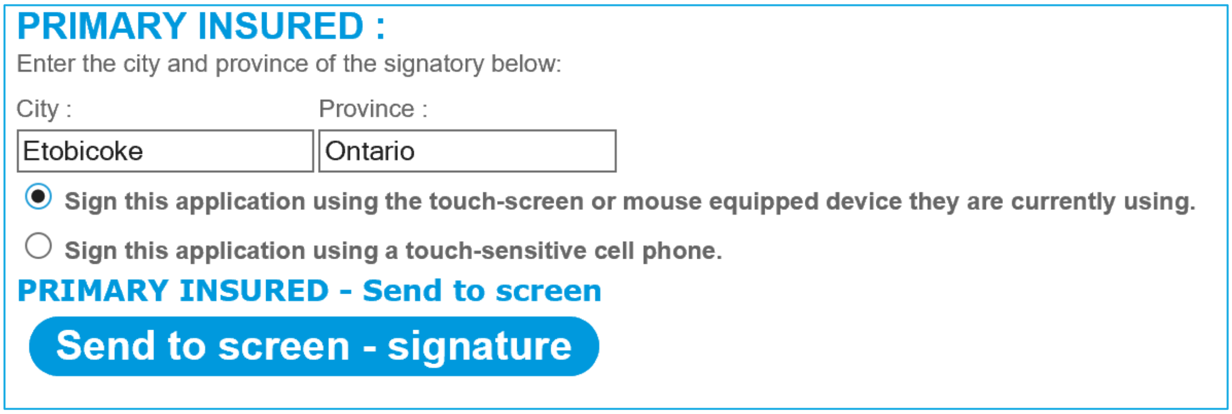
Clients have two signature options:

1- Using the touch-screen or mouse of the computer or tablet they are currently using to read and validate the different sections of the application.
2- Using their touch-screen cellphone (if the primary insured prefers this solution or if the second signer isn't with the primary insured).

In both cases, type in the city and province where the signer is at that time.

Signing with a computer or a tablet:

Select the first option and click on Send to screen - signature.

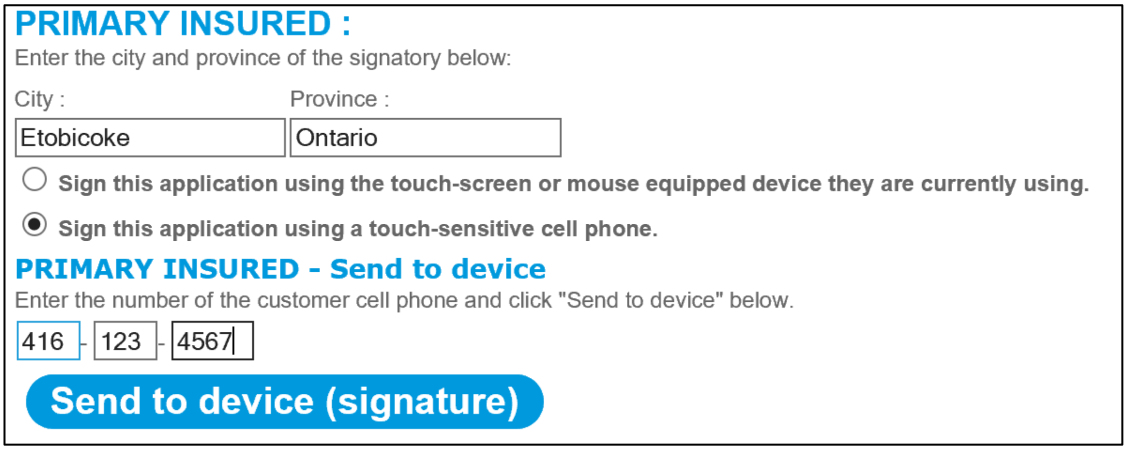


As in the previous sections, the declarations and notices to be read will be displayed on the client's screen. At the bottom, they will find a box in which they must sign using the cursor or their finger.

The client can Clear the box and redo their signature if needed. Once satisfied, they must click on the green button.

Signing with a smartphone:

Select the second option. Enter the cellphone number, then click on Send to device - signature.



As in the previous sections, the declarations and notices to be read will be displayed on the client's screen along with a 4-digit code.

A link is sent by text message to the client's cellphone. This link opens a browser window in which the client is prompted to enter the 4-digit code and click on submit.

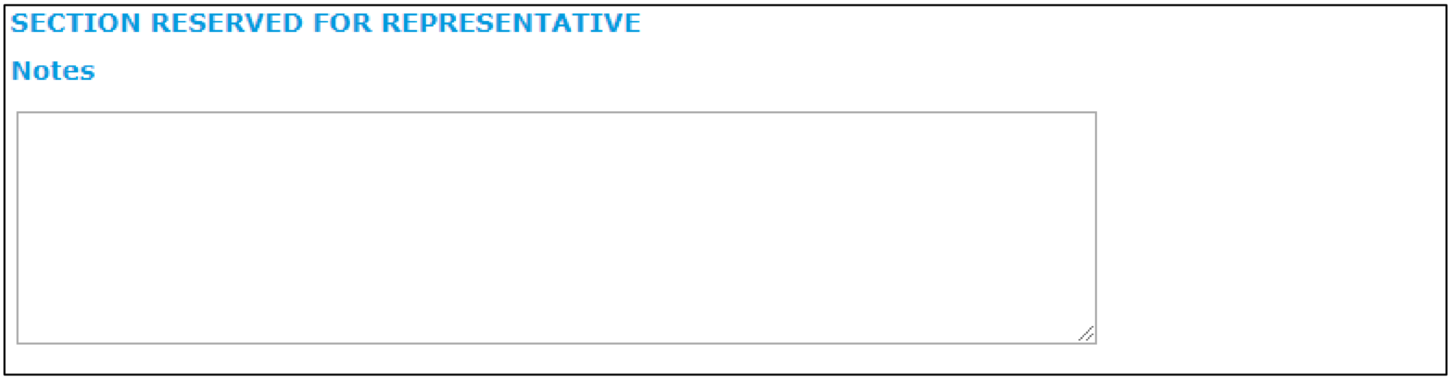
A new window will display a box in which they must sign using their finger.

The client can Clear the box and redo their signature if needed. Once satisfied, they must click on the green button.

Section reserved for representatives

This section is for your use only: you do not need to have it approved by your client.

Anything you write here will be part of the application and visible to your client, your MGA and Québec Blue Cross.



Notes

Use this space to mention:

- If the client has requested automatic benefit increase and on which benefit(s) it should be applied.
- The list of all dependent children if there are over 4.
- Any additional information concerning documents that need to be forwarded or specific information you need us to consider.

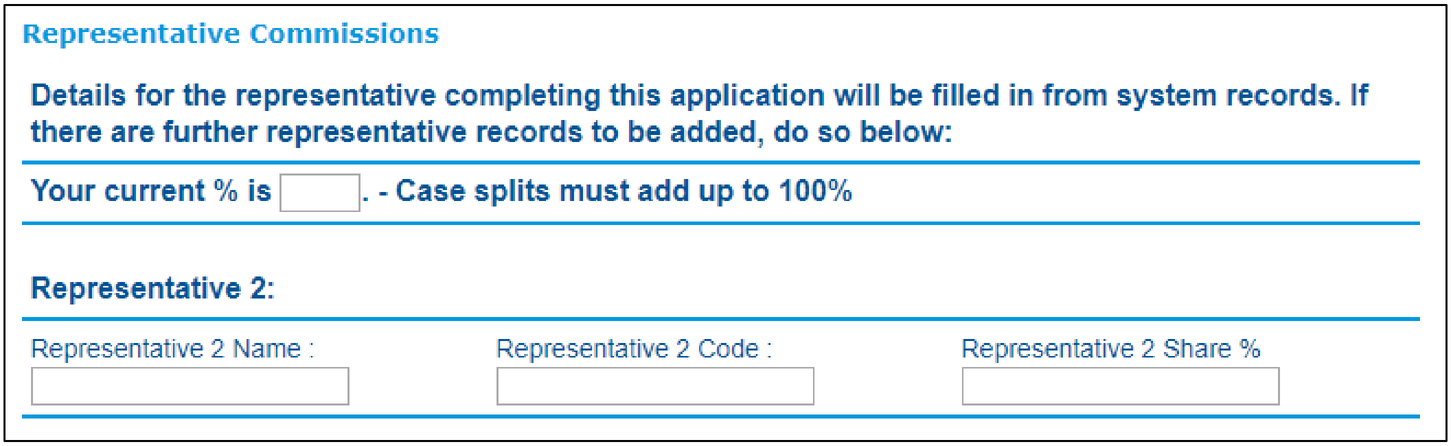
This information will be reflected on the *Additional information* page that follows the application PDF.
This page will also automatically show:

- The information on when, where and how the e-signatures were collected.
- The IP addresses of the devices used for the signatures of the primary insured, spouse and representative.

Representative commissions

If you aren't sharing commissions with another representative, simply enter 100 in the "Your current % is" box.

If you are sharing commissions, write your actual percentage.
Then write the name of the second representative, their distributor code and their share of the commissions. The total percentage must be 100 %.

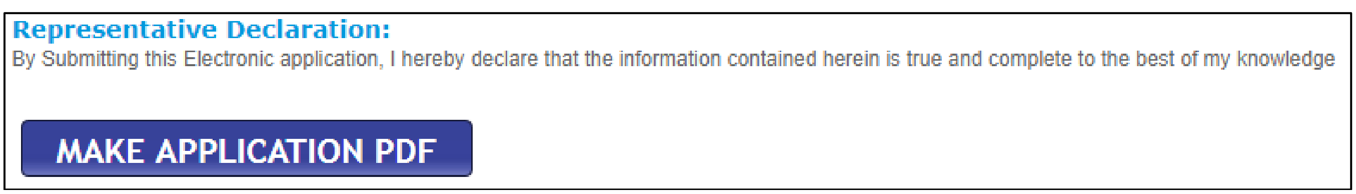


Saving the application in PDF

At this step you should have:

- ✓ Filled out every section and obtained confirmation from your client.
- ✓ Attached all necessary documents: the quotation, overhead expenses form and any other pertinent pdf files.
- ✓ Obtained all required signatures.

You can now create a PDF of the application.



Once created, you should open and save it in your files.

Electronic applications are identified with an alpha-numeric sequence beginning with NSG followed by 8 numbers. This sequence changes every time a new application is created.

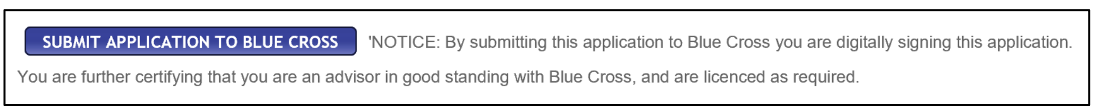
Submitting an application

All that's left for you to do is submit the application to Québec Blue Cross.

Do not forget this step!

By clicking on Submit application to Québec Blue Cross:

- ✓ The application and all attached documents are saved on a secured server at Québec Blue Cross.
- ✓ A transmission confirmation email is sent to you.
- ✓ A notice is also sent to your MGA to inform them that you have submitted a new application. They will have access to the application via their own NSG account.

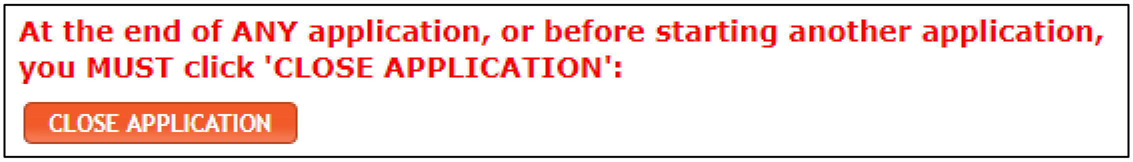


By submitting this application to Québec Blue Cross you are digitally signing this application. You are further certifying that you are an advisor in good standing with Blue Cross and are licensed as required.

Please note that your IP address and the date appear on the *Additional information* page that follows the PDF application.

Concluding the process

Close the application by clicking on the orange button.



If you close an application without having submitted it, a popup will remind you to do so. If it is what you wish to do, simply click on Cancel.

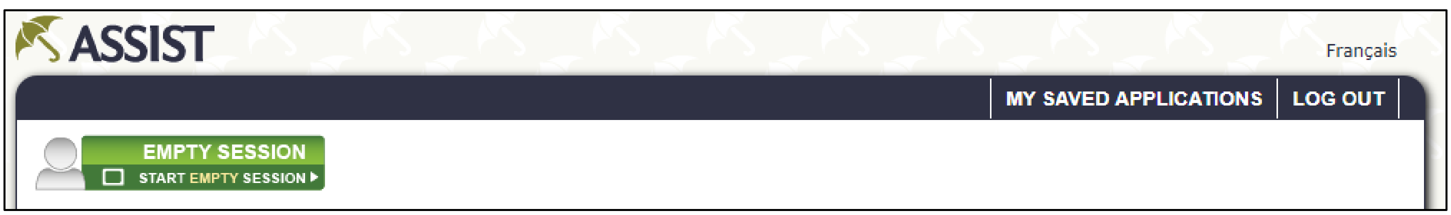
However, if you wish to return to your form and submit it, click on OK.

IMPORTANT: DON'T FORGET TO SAVE YOUR PROGRESS REGULARLY AND BEFORE CLOSING THE APPLICATION.

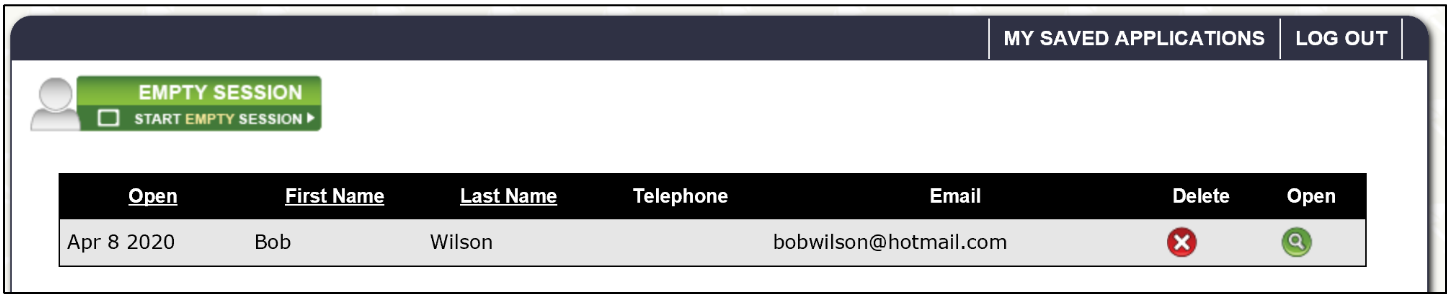
When closing an application, you will be redirected to the login screen.

Picking up a saved application

To open a saved application, simply click on My saved applications.



A list of all your saved applications will open. Simply click on the green magnifying glass next to the one you would like to open.



When you open a saved application, **any section that was already validated by the client will require their approval again.** This safety feature is in place to ensure it is the same person approving the sections and signing the application.

Logging out

Once you are done, close your session by clicking on “Log out” at the top right corner of the page .

Thank you for using the Blue Cross e-application!