ONEVIEW LIFE USER GUIDE

How to make the most of this client management portal

April 2019

OnePath

Contents

WELCOME TO ONEVIEW LIFE

OneView Life is your client management portal that provides you with an efficient and convenient way to manage your clients' OneCare insurance applications in suspense and review OneCare, SmartCare and World of Protection policies.

This user guide is structured to flow in the same way as the main menu of OneView Life and will help you make the most of this client management portal as you navigate your way through the menu options:

- Home
- Applications
- Policies
- Claims
- Reports and Analytics
- Resources
- My Requests
- Tele-interview bookings

Some common buttons, icons and links that you will see in OneView Life include:

Element	What does this mean?
NEXT	This button (with green background and white text) highlights the preferred path for a process. In order to proceed with a process (e.g. Online Self Service), the user will need to click this button.
CANCEL	This button (with white background and green text) is used for navigation purposes for a process; for example, to navigate to a previous screen in a process or to cancel an existing process.
NEXT	This button (with white background and blue text) represents a disabled button. Usually, this will be displayed when the user is required to perform an action before proceeding to the next screen. For example, if an error message is displayed, the user will not be able to proceed without removing the information that is causing the error message.
Policy Summary	This button (with blue background and white text) is used for functionality that is not part of a process. For example, to export Policy Summary to a PDF file.
Please provide Name	Orange text indicates an error message. In order to proceed with a process (for example, an Online Self Service request), the user must correct any information first so that the error message is no longer displayed.
Find out more	Hyperlinks are usually displayed in blue text with an underline (e.g. Policy number, life insured name). By clicking on the hyperlink, the user will be taken to another page for more information.
(i)	When user hovers over the information icon, this will present a brief description to provide the adviser with more information.
+	By clicking the + symbol, additional information will be displayed.
−	By clicking the - symbol, additional information that was displayed will be collapsed and the original summary view will be shown.

Need help?

For more information and assistance, please:

- visit **onepath.com.au/adviser/tools/oneview-life.aspx**
- contact our Adviser ebusiness training team by emailing advisertraining@onepath.com.au, for queries and training
- contact your OnePath Business Development Manager or
- contact Risk Adviser Services by email to risk.adviser@onepath.com.au, or calling 1800 222 066, weekdays 8.30am to 5.30pm (AEST).

1. HOW TO LOG IN

OneView Life can be accessed through Adviser Advantage or through the link in OnePath's Illustrator quoting software. If you have not been set up as a user, you will first need to self-register in Adviser Advantage.

1.1 Access OneView Life via Adviser Advantage

1. In your web browser, enter **onepath.com.au/adviser/AdviserAdvantage/adviser-login.aspx**

2. Your web browser will then display the Adviser Advantage login page. Enter your Adviser Advantage User ID and password. Then click on '**Log In**' button.

   If you've forgotten your Adviser Advantage password, you can reset it by clicking on '**Forgotten your password?**'

   Alternatively, you can call our Website Support team on 1800 251 588 on weekdays 8:30am to 5:30pm.

3. If you have entered your password correctly you will be taken to Adviser Advantage Homepage. Click on 'Launch OneView Life'.

1.2 Access OneView Life via Illustrator

1. Open Illustrator and select the 'OneView Life' hyperlink.

You will be taken to Adviser Advantage. Refer to section 1.1.

1.3 Browser compatibility

When accessing OneView Life, we recommend that you check that your web browser is compatible with OneView Life. Compatible browsers include:

Platforms	Apple Safari (Latest Version)	Google Chrome™ (Latest Version)	Microsoft® Edge (Windows® 10 only)	Microsoft® Internet Explorer® 11	Mozilla® Firefox® (Latest Version)
Apple® Mac OS® Desktop	✓	✓			
Microsoft® Windows® Desktop		✓	✓	✓	✓

For best compatibility, we recommend Google Chrome™ as the preferred browser.

1.4 Mobile device compatibility

OneView Life is compatible with most mobile devices, including tablet computers and mobile phones. The layout of the website will adjust to provide an optimised experience according to your device.

OneView Life is compatible with the following browsers on mobile devices:

Platforms	Apple Safari (Latest Version)	Google Chrome™ (Latest Version)	Microsoft® Internet Explorer® 11	Microsoft® Edge (Windows® 10 only)
Android™ Phone and Tablet		✓		
iOS Phone and Tablet	✓			
Windows® 8 Phone			✓	
Windows® 10 Phone				✓

2. HOME

When you successfully log in to OneView Life, you will land on the Home page. Here you can view a summary of key policy information and announcements, change your preferences for your weekly adviser email and perform a search by entering a keyword.
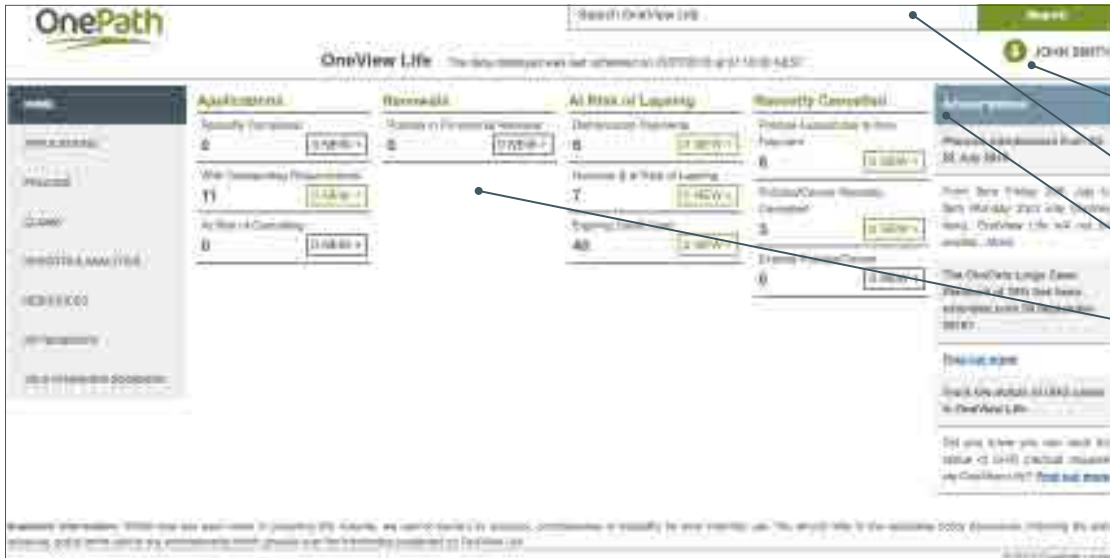
2.1 Dashboard

The dashboard shows a summary of events that are occurring on the policies and applications that you manage that may require you to perform an action on.
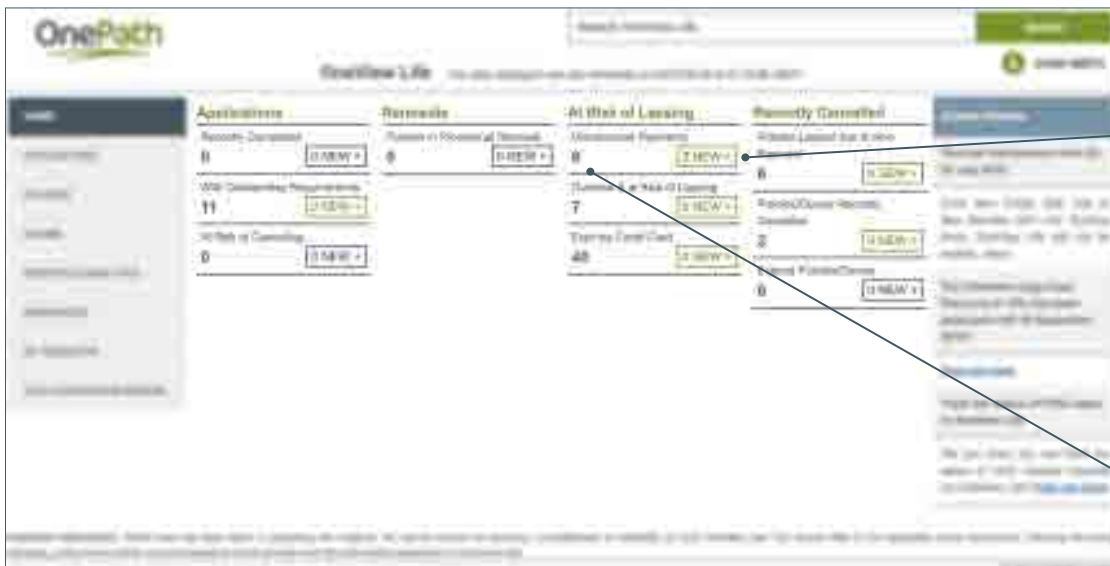
'X NEW +' (where X is a number) will indicate the number of new items in the dashboard table since you last logged in to OneView Life. To view the new items, simply click on the 'X NEW +' button.

The total number of entries in the table is shown here.

The dashboard is separated into four categories:

- Applications
- Renewals
- At Risk of Lapsing
- Recently Cancelled

Within each category, important application and policy events are summarised in the following tables:

Table	Description	Action required
Applications		
Recently Completed	An application will be displayed in this table from the day of completion up to and including the 14th day since the application has been completed.	No action is required. Your client's application has been accepted and we will confirm in writing to the policy owner, or member in the event of OneCare Super, that they have Cover and issue a Policy Schedule and a welcome pack. You can view a copy of your client's welcome pack (when issued) under the correspondence section in the policies tab (see section 4.3.5).
With Outstanding Requirements	An application with one or more outstanding requirement will be displayed in this table. The application will be displayed until either of the following condition is met: • All outstanding requirement(s) on the application have been received, or • Application has been cancelled.	Further information is required to assess your client's application. Please follow up with your client.
At Risk of Cancelling	An application with outstanding requirement(s) will receive a warning message to notify the adviser to take action on the application to prevent the application from being cancelled. The warning messages include: • 7 day warning • 14 day warning • 21 day warning • cancellation extension Application will be displayed in this table until either of the following condition is met: • All requirements have been received on the application, or • Application is cancelled.	Further information is required to assess the application. To prevent the application from being cancelled, please work with your client to close out any outstanding requirement(s) before the expiry of the warning period (specified in the warning message).
Renewals		
Policies in Provisional Renewal	A policy will be displayed in this dashboard table when the policy is in provisional renewal (i.e. the policy is approaching its anniversary date, and is due for renewal). The policy will be displayed until the policy anniversary date has passed.	Policy is coming up for renewal. Review the policy with your client to ensure that the policy coverage is sufficient for your client, and that the client's information is up to date. You can view a copy of your client's renewal pack (when issued) under the correspondence section in the policies tab (see section 4.3.5).
At Risk of Lapsing		
Dishonoured Payments	A policy will be displayed in this dashboard table when a payment dishonours. The policy will be displayed until payment is received or policy lapses.	Funds were unable to be deducted from your client's account. Please follow up with your client to make an alternative payment arrangement.
Overdue and at Risk of Lapsing	A policy will be displayed in this dashboard table when a premium payment becomes overdue by 31 days. Policy will be displayed in this table until either of the following condition is met: • Payment is received • Policy lapses (policy lapses when payment is overdue by 61 days). Policy will be displayed in the 'Policies lapsed due to Non-Payment' dashboard table.	It is important that your client keeps up with their premium payments, otherwise their policy could lapse, meaning they lose their important cover. Please follow up with your client.
Expiring Credit Card	A policy (with payment method of Credit Card) will be displayed in this dashboard table when: • credit card is expired or • credit card is expiring in the current month Policy will be displayed until the credit card has been updated with a valid future expiry date (that is not in the current month).	Please follow up with your client to update credit card details.

Table	Description	Action required
Recently Cancelled		
Policies Lapsed due to Non-Payment	A policy will be displayed in this dashboard table when premium payment becomes overdue by 61 days. The policy will appear for 90 days following the policy lapsing.	Please follow up with your client to see if they would like to apply to reinstate their policy. It is important to understand that there is no insurance cover until we have received all requirements and have confirmed our acceptance of your client's re-instatement in writing. If a policy is reinstated within 12 months after lapsing, a reduced application is required. Policy reinstatement 12 months or more after a policy lapse is not available. Full underwriting is required and new business commission will be payable.
Policies/Covers Recently Cancelled	A policy or cover(s) will be displayed in this dashboard table on the date when the policy or cover(s) in the policy has been cancelled. The cancelled policy or cover(s) will be displayed in this table for 90 days from the date of cancellation.	Your client is no longer covered by their policy (or cover). Please follow up with your client to discuss their insurance needs.
Expired Policies/Covers	A policy or cover(s) will be displayed in this dashboard table on the date the policy or cover(s) becomes expired. The expired policy or cover(s) will be displayed in this table for 90 days from the date the policy or cover(s) become expired.	Your client is no longer covered by their policy (or cover). Please follow up with your client to discuss their insurance needs.

When viewing a different page on OneView Life, you can quickly and easily return to the dashboard at any time by clicking on 'HOME' on the left-hand side menu.

2.1.1 Dashboard tables

To view all entries in the dashboard table, you will need to click on the 'X NEW +' button. When you click on this button, the dashboard table would be displayed, and the entries that are new since you last logged in to OneView Life would be indicated with a green background.

Export data

Life Insured link

Policy Number link

Link to Policy Summary and Life Summary

In the dashboard tables, you can find out more information about the policy or life insured for a record by clicking on the policy number link or life insured name link. Clicking on these hyperlinks will take you to the Policy Summary and Life Summary respectively.

For more information on the Policy Summary, see section *4.3 Policy Summary* for an in-force (or cancelled) policy or section *3.2 Policy Summary for an application*.

For more information on the Life Summary, see section *4.2 Life Summary* for a current (or cancelled) life insured or section *3.3 Life Summary for an application*.

Export data from Dashboard table

You can download a copy of a dashboard table by clicking on the Export button. Only the records displayed in the dashboard table will be exported. For example, if a dashboard table contains 50 records, and you are viewing by '20 records per page', then only the 20 records that are displayed on the screen would be exported.

Once you click on 'Export', the dashboard table will be saved in a CSV file format which is accessible using Microsoft Excel or a compatible program.

2.2 User profile

When you click on your name located next to the user profile icon in the top right-hand corner, the user profile menu will appear with the following options:

- **Home:** Click to return to the Home page

- **My Preferences:** Click to open 'Your preferences' menu

- **Logout:** Click to log out of OneView Life. By default, if you are inactive for 60 minutes, you will be logged out automatically.

2.2.1 Updating your preferences

In the 'My Preferences' option, you can configure your preferences for the Dashboard Summary Email which is sent on a weekly basis. The Dashboard Summary Email provides a snapshot of the information that is displayed on your dashboard, with the details contained in the dashboard tables collated into a PDF file that is sent as an attachment to the Dashboard Summary Email.

In this screen, you will be able to select:

- Whether you would like to subscribe or unsubscribe to the Dashboard Summary Email.

- The content you would like to see in the PDF that is attached to the Dashboard Summary Email. The tick-boxes correspond to the dashboard tables from the Home page.

- Select which email address(es) you would like to receive the Dashboard Summary Email. The Dashboard Summary Email can be sent to a maximum of two email addresses:

  - **Primary Email** that was registered with OnePath (this cannot be changed via OneView Life). To change the primary email, please contact our Adviser Services team by emailing aps@onepath.com.au, or speak to a member of our Risk Adviser Services team by calling 1800 222 066 (Option 4), weekdays 8.30am to 5.30pm (AEST).

  - **Alternate Email** that can be changed at any time on this screen.

2.2.2 Dashboard Summary Email

The Dashboard Summary Email provides a convenient summary of your OnePath policies each week, allowing you to see what action needs to be taken.

The PDF file attached to the email will show the detailed information that corresponds to the tick-boxes that you have selected in the MY PREFERENCES screen:

OnePath

ONEVIEW LIFE
YOUR WEEKLY UPDATE

APPLICATIONS

2.3 Search

You can search for an application, policy, life insured or any other search term by typing a keyword into the search bar located above the user profile icon.

OneView Life allows wild card searches where you can key the first few letters or numbers of your search criteria followed by an asterisk (*). This will return all results that match the first few letters/numbers keyed.

Search results would be visible under four tabs:

- **Application** – this tab will display any application (in-progress and cancelled) that contains the search term
- **Policy** – this tab will display any policy (in-force and cancelled) that contains the search term
- **Claims** – this tab will display any claims information that contains the search term
- **Knowledge** – this tab will display any FAQs that contain the search term

The number of search results contained within each of these four tabs is indicated by the number in brackets in the tab title.

To view the search results in a tab, click on the tab title that you would like to view. The active tab (i.e. the displayed tab) will have a green background.


To search for a policy:

1. Enter policy number or life insured name in the 'Search' bar > press Enter on your keyboard or click Search button.

2. Search results will be displayed in four tabs, i.e. Application, Policy, Claims and Knowledge. If you are looking for an in-force policy or cancelled policy, click on POLICY tab.

2.4 Adviser notices

Important notifications including service standards and outages will be featured in the Adviser Notices section that is located below the user profile icon.
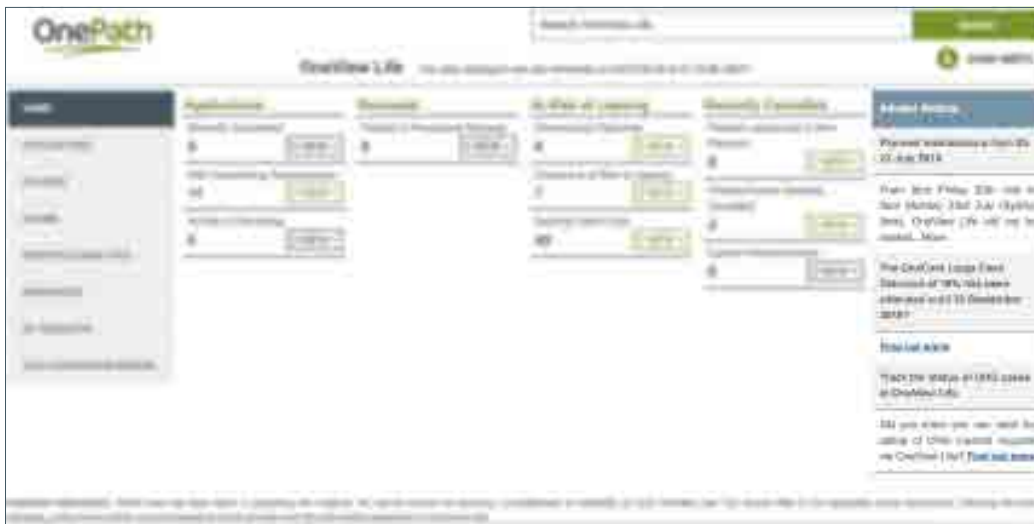
3. APPLICATIONS

To access information regarding your clients' in-progress (or cancelled) OneCare applications, click on 'APPLICATIONS' (second option) on the left-hand menu.

In APPLICATIONS, you will be able to:

- Monitor the progress of OneCare new business applications, including UHG data
- Upload and submit outstanding requirements on your client's application
- Send a note directly to the case manager and underwriter for your client's application

3.1 Application Listing

The Application Listing refers to two lists that you would be able to view: In Progress and Cancelled.

When you click on 'APPLICATIONS' on the left-hand menu, the 'In Progress' tab will be selected, displaying a list of your clients' applications that are in progress.

To view a list of your clients' cancelled applications, click the 'Cancelled' tab. Cancelled applications will only be displayed in OneView Life for 24 months after the application cancellation date.

The active tab (i.e. the displayed tab) will have a green background.

In the 'In Progress' applications listing and the 'Cancelled' applications listing, you will be able to:

- **Export:** save a copy of the application list to your computer. The file will be saved in CSV format.
- **Order by (sort):** For columns that feature an up and down arrow next to the field name, click on the field name to sort the column by ascending or descending numerical or alphabetical order.
- **Filter:** Filter the application listing to see only those applications meeting your filtered criteria. See section *3.1.1 Filter*.
- **Policy number link:** Click on a Policy Number link to see detailed information for the policy. See section *3.2 Policy Summary for an application*.
- **Life insured link:** Click on a Life Insured link to see detailed information for the Life Insured, the requirements status for the applications belonging to the life insured, and submit information to support the application. See section *3.3 Life Summary for an application*.

3.1.1 Filter

The Applications Listing can be filtered by clicking on the '**Apply Filter**' side button on the right-hand side.

When you click on the '**Apply Filter**' side button, this will expand to display a filter menu allowing you to select from a list of available filters:

- Product type

- Requirements status

- Adviser name (if OneView Life profile is shared between more than one adviser).

You can select one or more filters to be applied to the application listing.

The filter(s) available is dependent on the data that is populated in your application listing. The above mentioned filters will only be displayed if the records in your application listing contains more than one value for that filter. For example, valid values for 'Product Type' include OneCare Non Super, OneCare Super and OneCare External Super. If all the records in your 'In Progress' application list are for Product Type 'OneCare Non Super', then you will not be able to see the 'Product Type' filter option.

To apply filter(s):

1.   Click on the down arrow for the filter option you would like to apply. This will display a list of criteria for that filter option.

2.   Select tick-box(es) for the criteria you would like to filter by.

3.   Click on the down arrow again to close the filter criteria drop down menu.

4.   Click 'Apply'. This will apply your selected filter criteria to the application listing.

5.   To minimise the Filter menu, click on the double arrows next to 'Filter'.

3.2 Policy Summary for an application

When you click on a Policy Number link for an application from the Application listing, dashboard table or search results, the Policy Summary for that application will be displayed. In the Policy Summary, you will be able to see the following detailed information:

- **Information bar** will display a quick summary of the application – policy number, date the application was received by OnePath, application status, Adviser name and SAN, if any requirements are outstanding and the proposal premium.
- **Life insured link**: Click on a Life Insured link to see a summary of the life insured's applications and policies, the requirements status for the applications belonging to the life insured, and submit information to support the application. See section 3.3 Life Summary for an application.
- **Case Manager** and **Underwriter** name and contact details.
- **Policy Summary PDF**: Click to open a printable/downloadable version of the Policy Summary page.

3.3 Life Summary for an application

When you click on a Life Insured (name) link for an application from the Application listing, dashboard table or search results, the Life Summary for that application will be displayed.

Life Summary consists of four tabs:

- **Summary** contains information on the policies and covers that Life Insured has applied for.
- **Requirements** contains information on the requirements needed to complete the application.
- **UHG** contains additional information on the medical requirements that are being facilitated by UHG.
- **Submit Information** allows you to submit documentation to support your client's application.

By default, when you click on a Life Insured link, the Summary tab of the Life Summary will be displayed. The active tab (i.e. the displayed tab) will have a green background.

3.3.1 Summary

Summary tab will display the policies and covers that Life Insured has applied for. You will be able to see the following detailed information for the Life Insured:

- **Information bar** will display high level information about the Life Insured – life insured name, date of birth, if they have any requirements outstanding, and the name and SAN for their adviser.

- **Policy Number link:** Click on a Policy Number link to see detailed information for the policy. See section *3.2 Policy Summary for an applicatio*n.

- **Case Manager** and **Underwriter** name and contact details.

- **Life Summary PDF:** Click to open a printable/downloadable version of the Life Summary page. Only the information that is visible in the Summary tab and Requirements tab will be available in this PDF.

3.3.2 Requirements

Requirements tab contains information on the requirements needed to complete the application.

The requirements are arranged by the requirement category. The status of your client's requirement(s) may be:

Status	Status Definition
Received	Requirement has been received by Underwriter or Case Manager.
Outstanding	Requirement has not been completed. Information is outstanding.
Waived	Requirement is no longer required.

If you would like to see only the requirement(s) that are outstanding, click on the tick-box 'Show only outstanding requirements'.

The date that the requirement was last updated will be shown on this page.

Select this tick-box to display outstanding requirements only

3.3.3 UHG Medical cases

You can view medical cases that are facilitated by UHG in OneView Life. The UHG information will only be available whilst the policy application is still being assessed (i.e. policy status is 'IN PROGRESS'). You will be able to view UHG cases with the following statuses:

Status	Status Definition
Active	Case is active/open.
On Hold	Information request has been submitted by UHG. Depending on the information required, the request may be sent to OnePath, the adviser or the client. The case is put on hold by UHG until the information is received.
Incomplete	Partial paperwork has been received by UHG from the Doctor/Provider. Partial paperwork is available for viewing. Case is incomplete until remaining paperwork has been received.
Complete	All required paperwork has been received by UHG from the Doctor/Provider. Case has been completed.
Cancelled	Case has been cancelled for various reasons including duplicate case, incorrect information and cancelled by requestor.

Note: OneView Life does not display all the information that you may be able to see when you login to medEbridge. We aim to provide you with the key information that relates to your UHG medical case; this will help you to see at a glance the progress of all the UHG cases that are opened and closed for the policy that is being managed.

By default, UHG information will be displayed in the collapsed view. The collapsed view contains high level information (i.e. case description, request date and status).

For detailed information regarding a UHG case, click here to log on to UHG

To view more information on the UHG case, click on the + symbol to display the expanded view

To close the expanded view, click on the – symbol. The collapsed view will be displayed.

OneView Life will display all medical cases that have been facilitated by UHG, regardless of whether the case status is still outstanding or completed. The UHG information will only be available whilst the policy application is still being assessed (i.e. policy status is 'IN PROGRESS').

You would be able to see the following information for a UHG case:

- **UHG Case ID**
- **Request description** e.g. BMAR
- **Request Date** – Date that the request was sent to UHG
- **Status** – Case status e.g. Active
- **Appointment Date** – Date arranged for the Life Insured to meet with the Provider/Doctor. Displayed only if the case has a status of active, on hold or incomplete
- **Appointment Stage** – Progress of the Appointment. Values include Awaiting Appointment, Awaiting Confirmation and Awaiting Results. Displayed only if the case has a status of active, on hold or incomplete
- **Next follow up** – Date UHG will next follow up with Provider on the progress of the case. Displayed only if the case has a status of active, on hold or incomplete
- **Request completed** – Date that the case was completed and the information provided to OnePath. Displayed only if the case has been completed
- **Request cancelled** – Date that the case was cancelled and cancellation status provided to OnePath. Displayed only if the case has been cancelled
- *Doctor/Provider* – Name of the doctor or provider allocated to the case
- **Number of requests sent to** *Doctor/Provider* **in the last 12 months** – Number of requests (of that case description, e.g. PMAR) that has been requested from that Doctor/Provider in the last 12 months. Note: the number of requests used to calculate this field is not limited to OnePath requests only. It will also include the number of requests submitted from other companies.
- **Average** *Doctor/Provider* **turnaround time** – Average response time of the doctor/clinic for that case description requested (for example, PMAR) over a 12-month period. Note: the number of requests used to calculate this field is not limited to OnePath requests only. It will also include the number of requests submitted from other companies.

Additionally, if a field does not contain a value, then the field will not be displayed on this page.
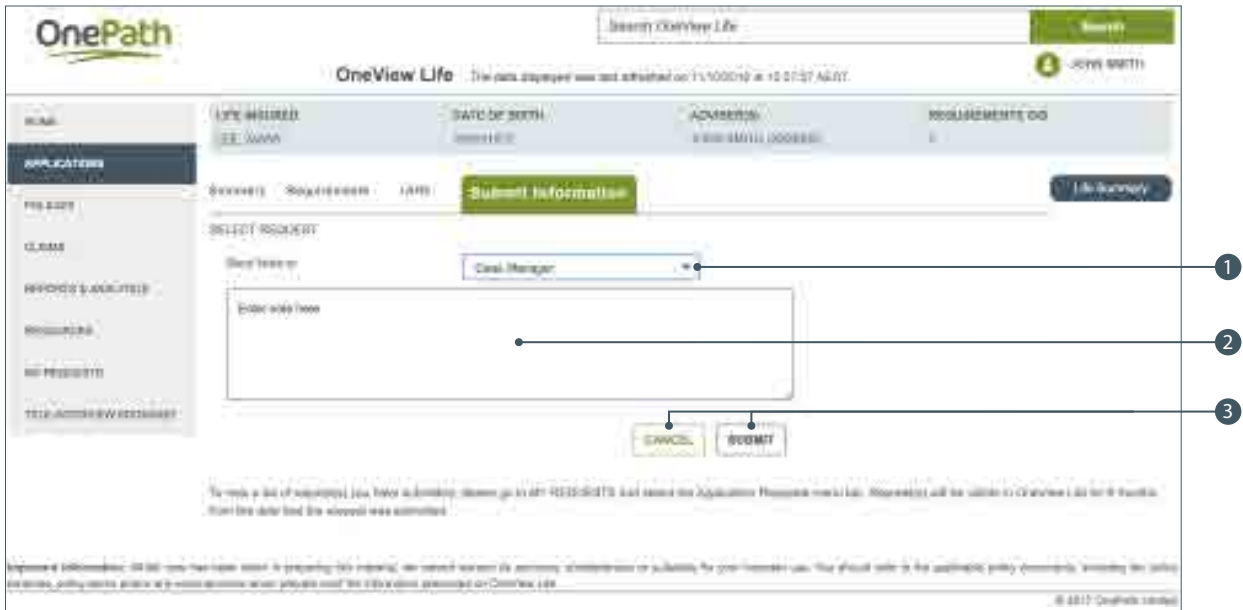
3.3.4 Submit Information

In the Submit Information page, you will be able to send a note to the Case Manager or Underwriter that is looking after the application for your client and attach document(s) to support the application:

- **Send Note**: This drop down will allow you to select an Underwriter or Case Manager as the recipient of a written note. Upon making a drop down selection, you will be transferred to the send note screen where you can type in the contents of the note – see section *3.3.4.1 Send note to Case Manager or Underwriter.*
- **Attach Document:** This drop down will allow you to select the type of document you would like to attach. After selecting a document type, you will be transferred to the attach document screen where you can upload documents that will be sent to the Case Managers and Underwriters – see section *3.3.4.2 Attach document.*

3.3.4.1 Send note to Case Manager or Underwriter

To send a note to case manager or underwriter:

1. Select from this drop-down whether you'd like to send note to the Case Manager or Underwriter.

2. Type your message in this field.

3. Click '**Submit**' to send the note. Or click '**Cancel**' to delete any note in progress and return to the 'Submit information' page.

A record of your submitted note will be available in the transaction history table located in MY REQUESTS – see section 8.

3.3.4.2 Attach document

To attach a document to support the Life Insured's application for insurance:

1. Select the type of document you would like to attach. The tick-boxes will change based on the document type selected.

2. Select the tick-box for the document you would like to attach. An '**Attach**' button will appear to the right of the tick-box.

   (a) When more than one tick-box is selected, an 'Attach all documents in 1 file' option will appear at the bottom of the page, allowing for the submission of multiple documents in one single file.
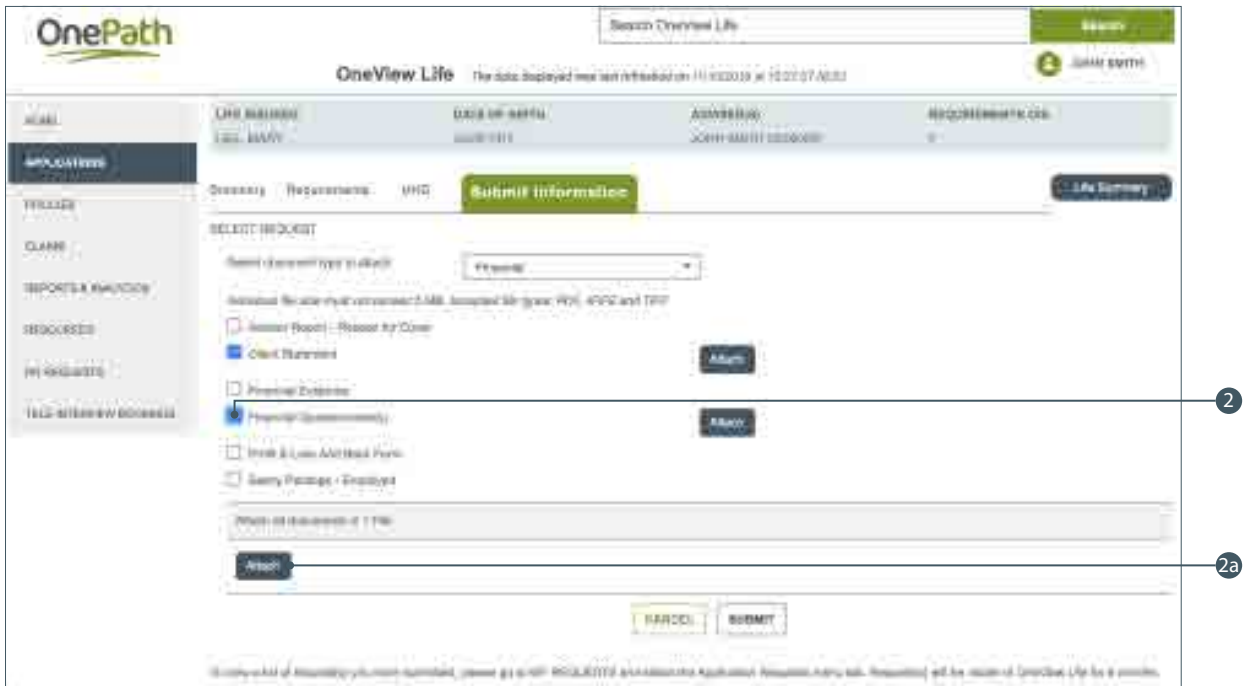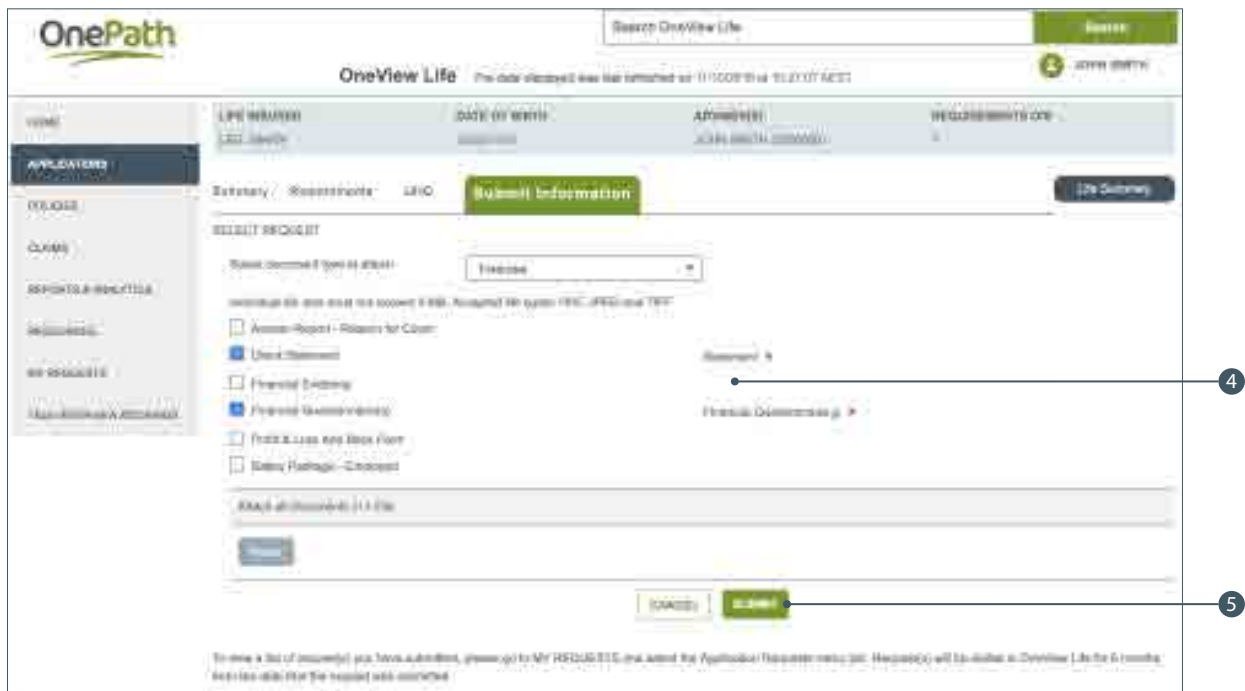

3. Click '**Attach**' button to attach the document. You can attach PDF, JPEG and TIFF files. Only one file can be attached at a time for each tick-box. Once you've found the file(s) you'd like to attach in the file browser window, click '**Open**' to attach the document.

   If you select to attach all documents into one single file using 'Attach all documents in 1 File' option at the bottom of the page, then you will be unable to attach individual files (the 'Attach' button that is located next to each selected tick-box will become disabled).
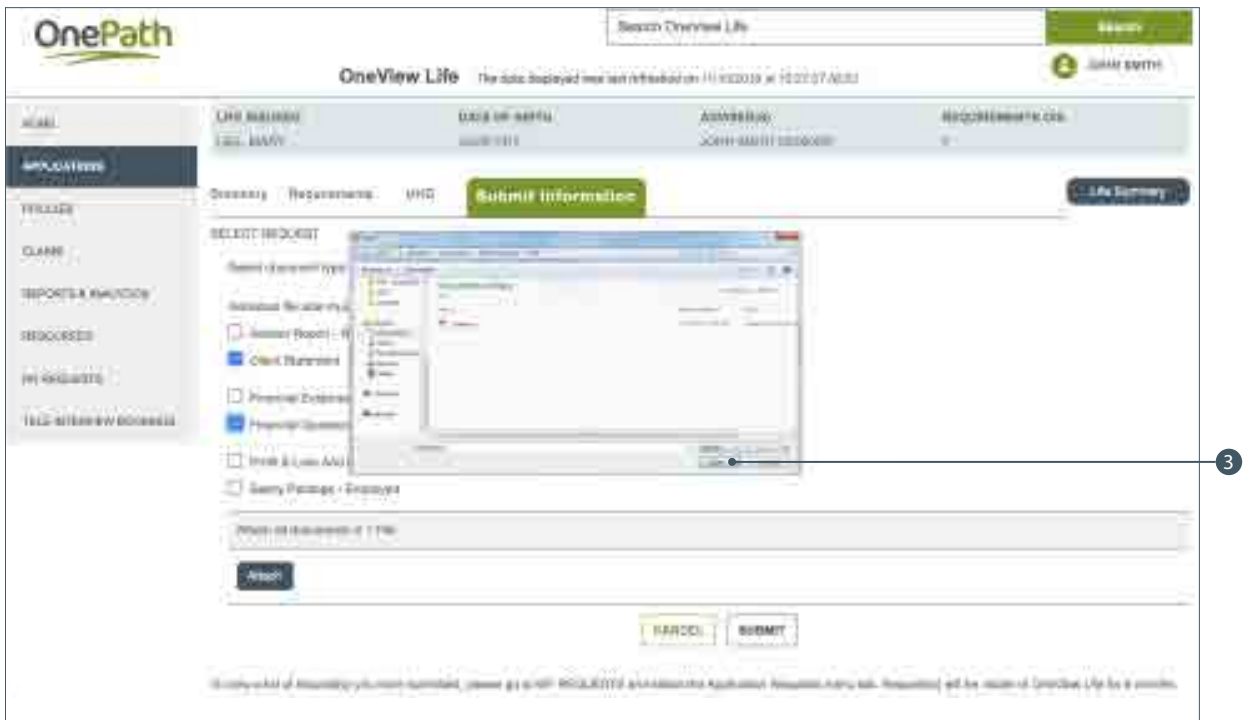
4. When the files are attached, the attached file name will be shown to the right of the tick-box. Clicking the 'red cross' icon will remove the file and the 'Attach' button will be displayed.

5. Click 'Submit' button to send the document attachment to OnePath.

A record of your submitted document(s) will be available in the transaction history table located in MY REQUESTS – see section 8.

Note: If the document you have attached is in response to an outstanding requirement that is displayed in the Life Summary 'Requirements' tab, the status of the outstanding requirement will remain 'Outstanding' until your document has been assessed and is deemed completed by our Case Manager and/or Underwriter.

4. POLICIES

To access information regarding your clients' in-force (or cancelled) policies, click on 'POLICIES' (third option) on the left-hand menu.

In POLICIES, you will be able to:

- Access policy information including payment history and claims information

- Access your remuneration details for that policy

- Download copies of client correspondence

- Produce Certificates of Currency on behalf of clients

- Submit self-service requests to update various client details without a client signature

- Raise a claims notifications

- Attach and send a completed form to OnePath for processing

- Create a quote to reduce amount insured on a cover or cancel cover from a policy.

4.1 Policies Listing

The Policies Listing refers to two lists that you would be able to view: In Force and Cancelled.

When you click on 'POLICIES' on the left-hand menu, the 'In Force' tab will be selected, displaying a list of your clients' policies that are in-force.

To view a list of your clients' cancelled policies, click the 'Cancelled' tab. Cancelled policies will only be displayed in OneView Life for 26 months after the policy cancellation date.

The active tab (i.e. the displayed tab) will have a green background.

In the In-Force policies listing and the Cancelled policies listing, you will be able to:

- **Export:** Save a copy of the policies list to your computer. The file will be saved in CSV format.

- **Order by:** For columns that feature an up/down arrow next to the field name (e.g. Current premium, product), click on the field name to sort the column by ascending or descending numerical or alphabetical order.

- **Filter:** Filter the policies listing to see only those policies meeting your filtered criteria. See section *4.1.3 Filter*.

- **Policy number link:** Click on a Policy Number link to see detailed information for the policy, and access the self-service functionality to update various client details without a client signature. See section *4.3 Policy Summary*.

- **Life insured link:** Click on a Life Insured link to see detailed information for the Life Insured and his/her policies. See section *4.2 Life Summary*.
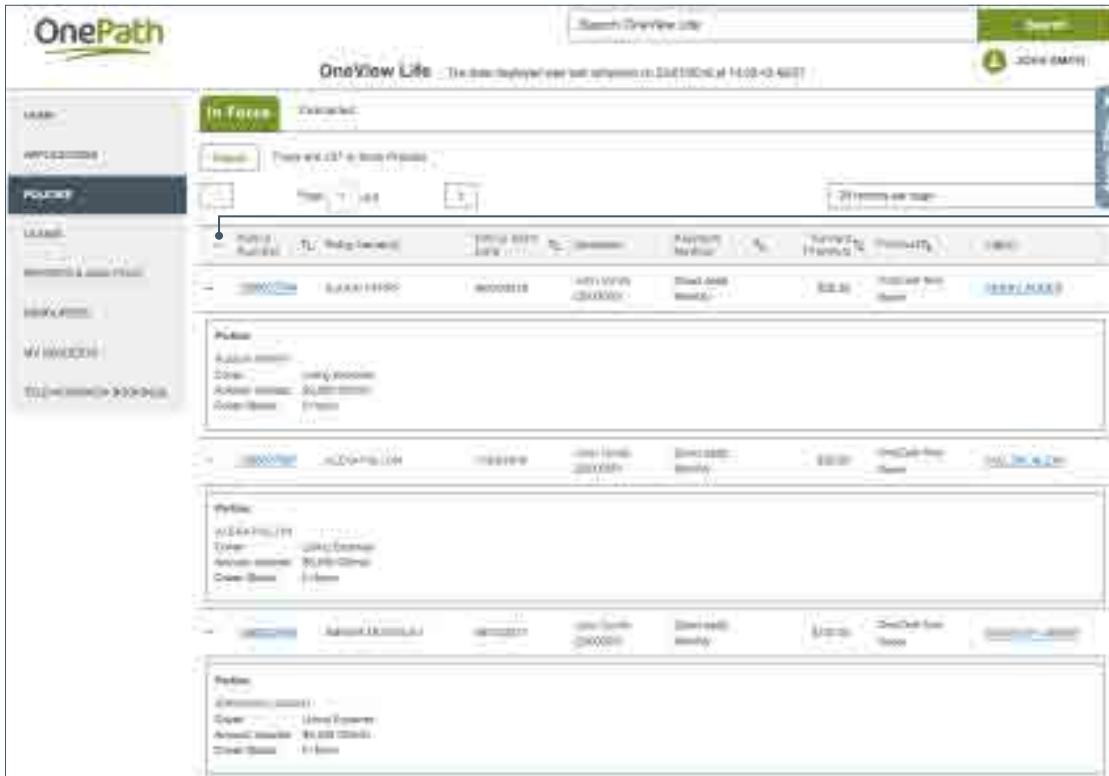
4.1.1 Expanded and collapsed view for policy listing

By default, policy listing will be displayed in the collapsed view. You can expand and collapse this view.

To view more information for each policy, click on the + symbol to display the expanded view.

When the policy listing view is expanded, you will be able to see life insured and cover level information:

To close the expanded view, click on the – symbol. The collapsed view will be displayed.

4.1.2 Policies in Provisional Renewal

Policies that are in provisional renewal (i.e. the policy is fast approaching its anniversary date, and is due for renewal) will be displayed with a green background.
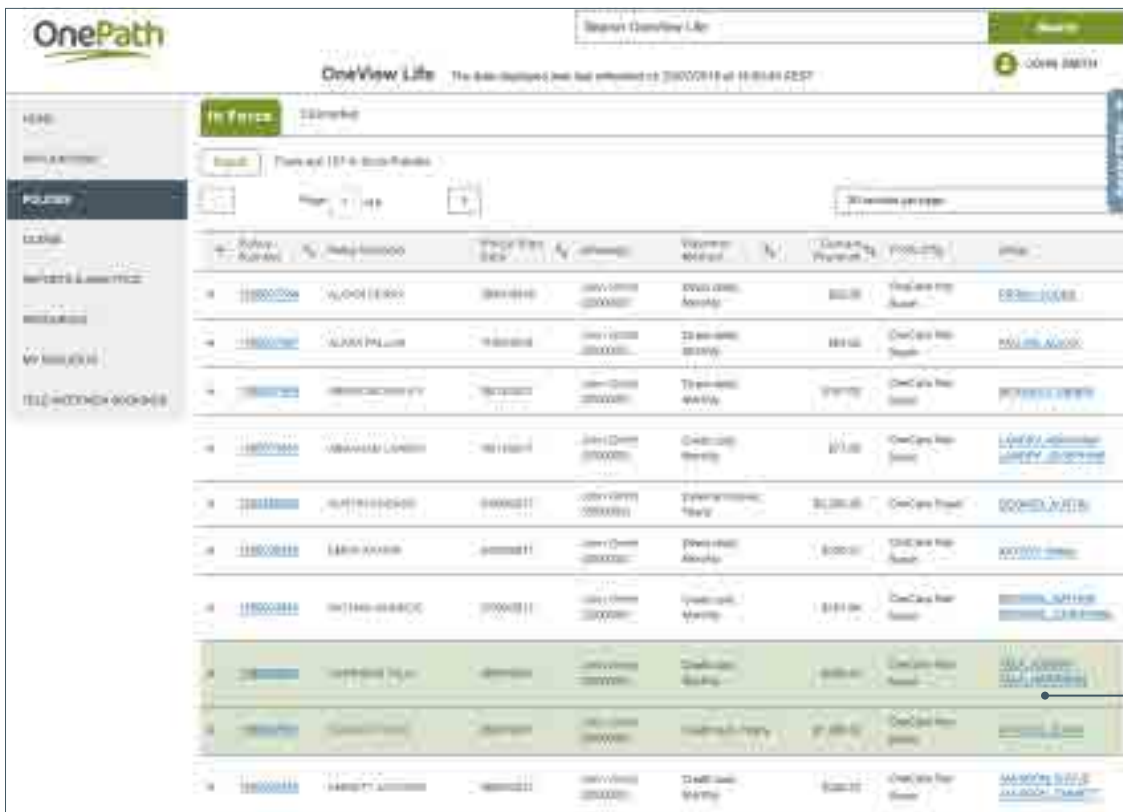
This policy is in provisional renewal

4.1.3 Filter

The Policies Listing can be filtered by clicking on the '**Apply Filter**' side button on the right-hand side.

When you click on the 'Apply Filter' side button, this will expand to display a filter menu allowing you to select from a list of available filters:

- Product type

- Cover Type

- Payment Frequency

- Payment Method

- Provisional Renewal

- Beneficiary Nominated

- Enduring Rollover

- Adviser name (if the book of business is shared between more than 1 adviser).

You can select one or more filters to be applied to the policies listing.

The filter(s) available is dependent on the data that is populated in your policies listing. The above mentioned filters will only be displayed if the records in your policies listing contains more than one value for that filter. For example, valid values for 'Product Type' include OneCare Non Super, OneCare Super and OneCare External Super. If all the records in your 'In Force policies list are for Product Type 'OneCare Non Super', then you will not be able to see the 'Product Type' filter option.

To apply filter(s):

1. Click on the down arrow for the filter option you would like to apply. This will display a list of criteria for that filter option.

2. Select tick-box(es) for the criteria you would like to filter by.

3. Click on the down arrow again to close the filter criteria drop down menu.

4. Click 'Apply'. This will apply your selected filter criteria to the application listing.

5. To minimise the Filter menu, click on the double arrows next to 'Filter'.

4.2 Life Summary

When you click on a Life Insured (name) link for a policy from the Policies listing, a dashboard table, search results or any other location within OneView Life (other than the Applications tab), the Life Summary for that policy will be displayed.

Life Summary consists of two tabs:

- **Summary** contains contact information for the Life Insured and a high level cover summary of all the policies that are held by the Life Insured.

- **Cover Information** contains detailed cover information including waiting period, benefit period, loadings and exclusions.

By default, when you click on a Life Insured link, the Summary tab of the Life Summary will be displayed. The active tab (i.e. the displayed tab) will have a green background.

4.2.1 Summary

Summary tab will display the Life Insured's contact information and a summary of their policies and covers. Any covers that are in provisional renewal will be displayed with a green background:

- **Information bar** will display high level information about the Life Insured – life insured name, date of birth and gender.

- **Life Summary PDF:** click to open a printable/downloadable version of the Life Summary page.

- **Policy Number link:** Click on a Policy Number link to see detailed information for the policy. See section *4.3 Policy Summary*.

4.2.2 Cover Information

On the cover Information screen for a life insured you will be able to see information regarding the covers for a life insured including waiting period, benefit period and loading information.
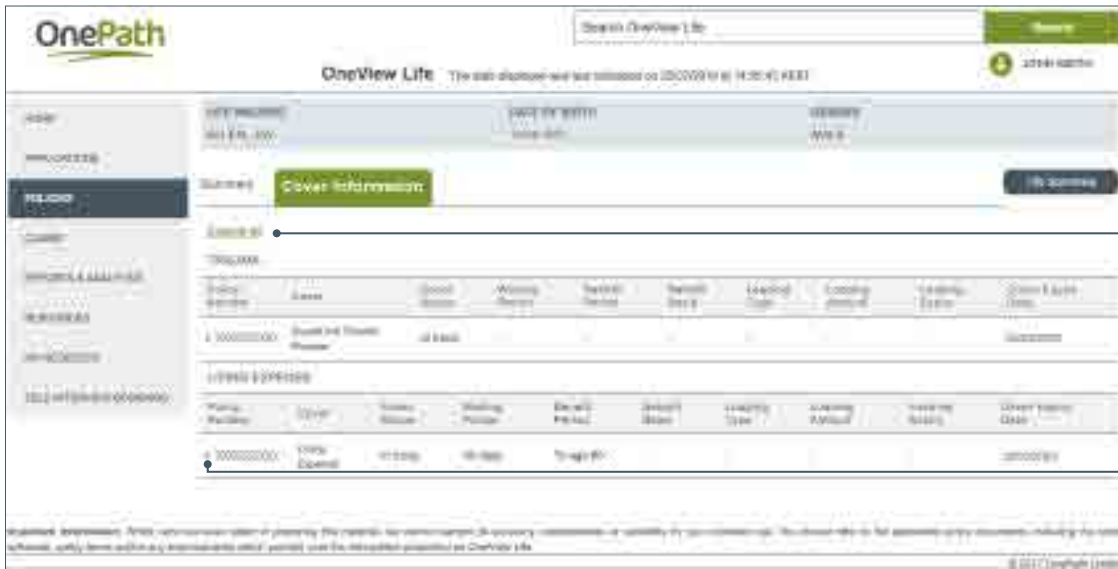
Click on the 'Expand All' link to view additional information including options, loadings and exclusions for all covers belonging to the Life Insured.

Click on the + symbol to view additional information about the cover including options, loadings and exclusions for the selected cover.

In expanded view, you will be able to see further information for the covers including information on options, loadings and exclusions.
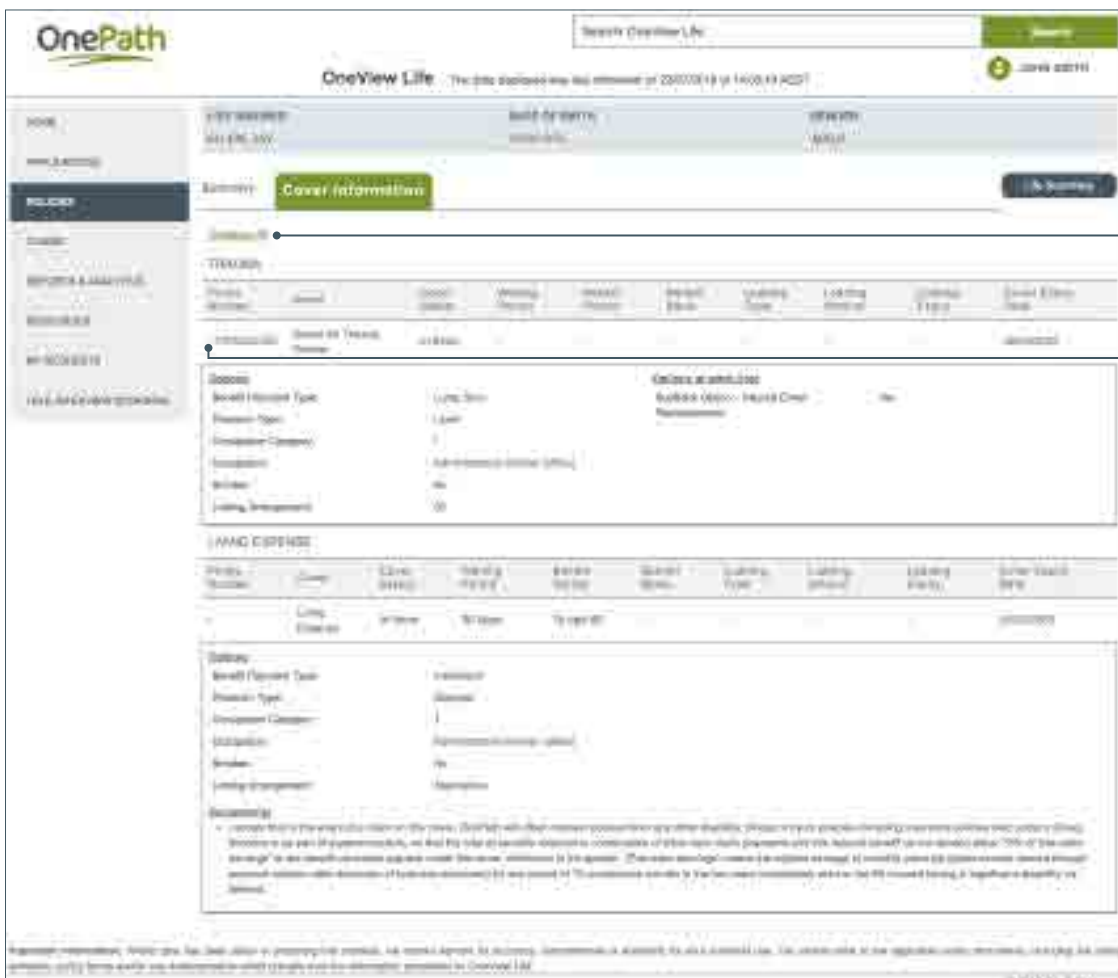
To close the expanded view for all covers, click on the 'Collapse All' symbol.

To close the expanded view for a selected cover, click on the – symbol.

4.3 Policy Summary

When you click on a Policy Number link for a policy from the Policies listing, a dashboard table, search results or any other location within OneView Life (other than in the Applications tab), the Policy Summary will be displayed for that policy.

Policy Summary consists of six tabs:

- **Policy** tab contains information about the policy owner, communication preferences, policy start date, TFN status, group and loyalty programs, and beneficiary details.

- **Life & Cover** tab contains information about the covers held by the life insured, including loadings and exclusions.

- **Paymen**t tab contains information about the premium amount and any applicable discounts and rebates that have been applied. You will be able to view premium payment history for up to the last seven years.

- **Remuneration** tabs contains remuneration details for up to the last three years.

- **Correspondence** tab provides you with the functionality to view and download (in PDF format) correspondence that had been sent to the policy owner, and to generate a Certificate of Currency.

- **Claims** tab contains details of all open claims and completed claims for the Life Insured on the policy. Note: only claims completed after 9th April 2018 will be available in OneView Life.

By default, when you click on a Policy Number link, the Policy tab of the Policy Summary will be displayed. The active tab (i.e. the displayed tab) will have a green background.

4.3.1 Policy

In the Policy tab, you will be able to see the following detailed information:

- Information about the policy owner(s) or member, communication preferences, policy start date, TFN status, group or loyalty programs and beneficiary details.

- **Information bar** will display a quick summary of the policy – policy number, product type, policy status, Adviser name and his/her Sales Account Number (SAN) and the annualised premium.

- **Policy Summary PDF**: Click to open a printable/downloadable version of the Policy Summary page.
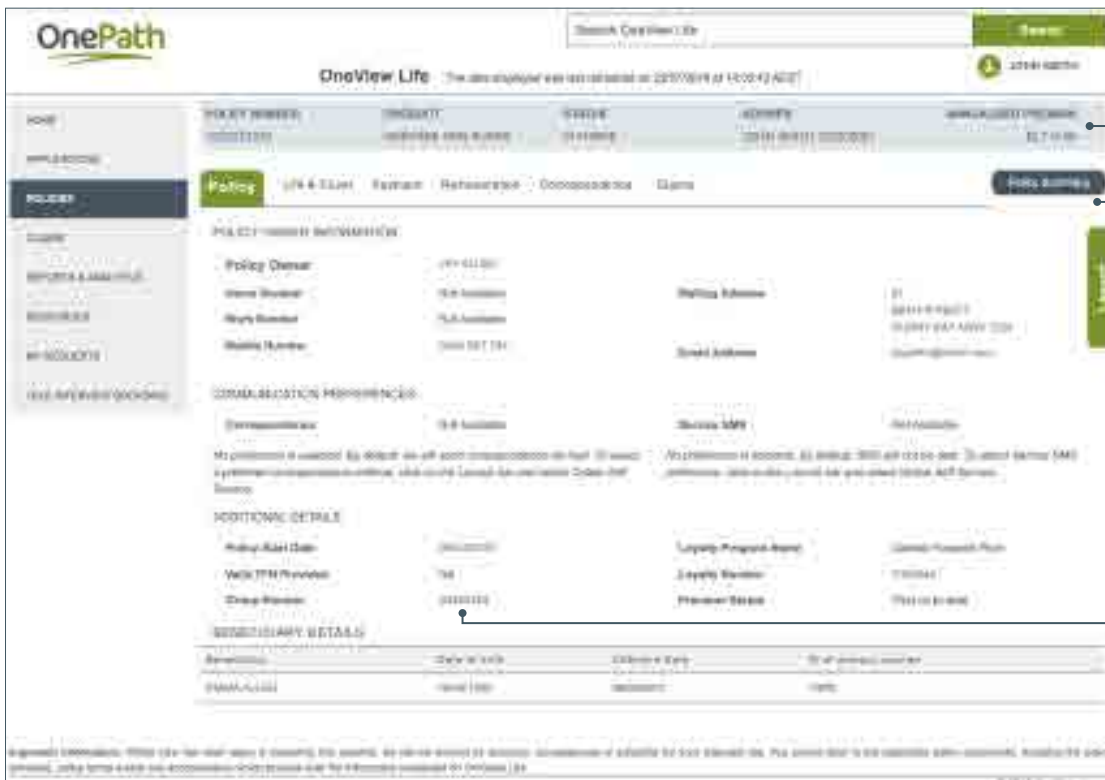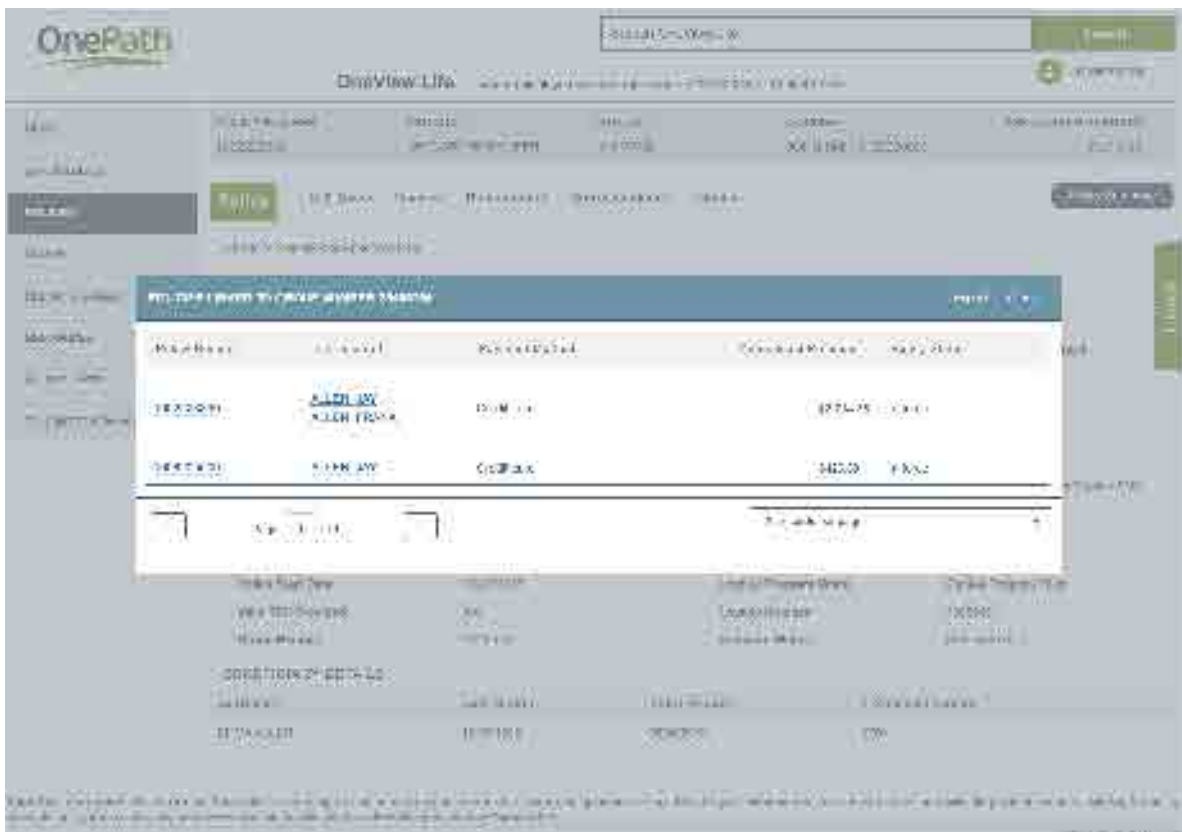

Information bar

Click on the 'Policy Summary' button to generate a PDF file of the Policy Summary
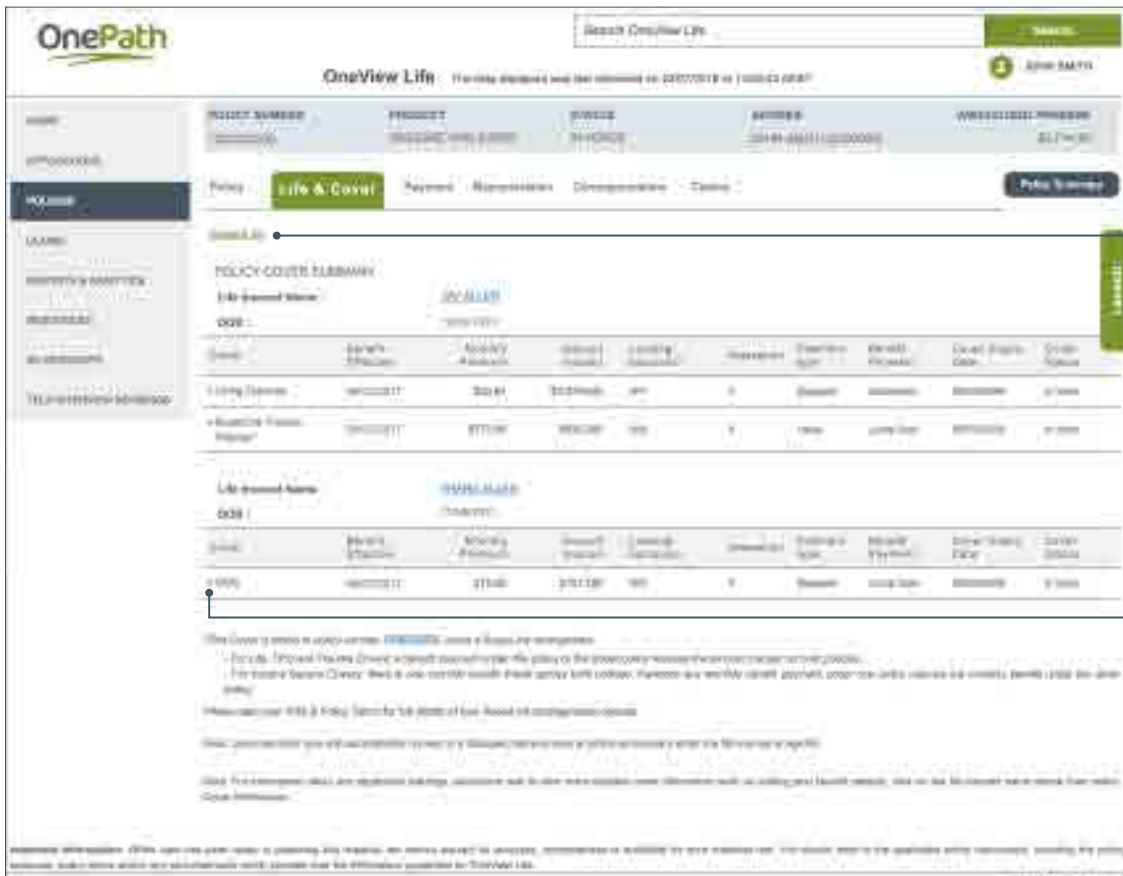
Click on the Group Number link to view other policies belonging in the same group

If there is a group number displayed, you will be able to view other policies that belong in the same group by clicking on the Group Number link:

4.3.2 Life & Cover

In the Life & Cover tab, you will be able to see information about the covers held by the life insured, including loadings and exclusions.

Click on the 'Expand All' link to view additional information including options, loadings and exclusions for all covers belonging to the Life Insured.

Click on the + symbol to view additional information about the cover including options, loadings and exclusions for the selected cover.

In expanded view, you will be able to see further information for the covers including information on options, loadings and exclusions.

To close the expanded view for all covers, click on 'Collapse All'. The collapsed view will be displayed.

To close the expanded view for an individual cover, click on the – symbol. The collapsed view will be displayed.

4.3.3 Payment

In the Payment tab, you will be able to see the following:

- Premium amount and any applicable discounts and rebates that have been applied.

- The discounts that would be visible are staff, platform, multi-cover, and multi-life (also known as package). Similar to the Renewal Pack, if a size discount has been applied to the policy, it will not be displayed in OneView Life.

- Premium payment details and payment history for up to the last seven years.

- Search payment history by selecting a time period or entering a custom date range (select a start date and end date).

Search by selecting a time period

Search by entering a date range

Click on Export button to download payment history to a CSV file format (accessible using Microsoft Excel or a compatible program)

4.3.4 Remuneration

In the Remuneration tab, you will be able to see the following:

- Remuneration payment history for up to the last three years.

- Search remuneration history by selecting a time period or entering a custom date range (select a start date and end date).

Search by selecting a time period

Search by entering a date range

Click on 'Export' button to download payment history to a CSV file format (accessible using Microsoft Excel or a compatible program)

4.3.5 Correspondence

In the Correspondence tab, you will be able to:

- view and download (in PDF format) correspondence that had been sent to the policy owner

- generate Certificate of Currency.

Select the document type you would like to view from the drop-down menu

The following document types are available:

Document type	Available for OneCare policies?	Available for Pre-OneCare policies?
Certificate of Currency	Yes	Yes
Renewal Pack	Yes	No
Policy/Cover cancellation confirmation	Yes	No
Fund transfer confirmation (OneCare Super rollovers)	Yes	No
Tax Statement	Yes	Yes
Annual Super Statement	Yes	Yes
Lapse Correspondence	Yes	No
Welcome Pack*	Yes	No
Notice of Intent to Claim Tax Deduction	Yes	Yes

* Welcome Packs are only available in OneView Life for policies issued after 28 May 2018. If you are looking for a Welcome Pack issued before 28 May 2018, please contact Risk Adviser Services on 1800 222 066, weekdays 8.30am to 5.30pm (AEST)..

You will only be able to see the document type listed in the '**Select Document Type**' drop-down menu if that document type had previously been sent to the policy owner (or member).

After a document type has been selected, a list of available documents for that document type would be displayed in a table. To view a document, click on the date hyperlink in the '**Issue Date**' column.

Click on the date link to view the document

4.3.5.1 Certificate of Currency

Certificate of Currency is available for selection in the '**Select document type**' menu. This will generate the Certificate of Currency.

Click on 'Go' to generate the Certificate of Currency. You can print this file or save it to your computer.

4.3.6 Claims

In the Claims tab, you will be able to:

- View claims details of all open claims and completed claims for the Life Insured on the policy. Note: only claims completed after 9th April 2018 will be available in OneView Life.

- If the Life Insured has a claim that is lodged under a different policy number, it would also be listed on this screen.

- View claim payment history for up to the last seven years in Claim Payment History.

If the Life Insured has a claim that is lodged under a different policy number, it would be listed here.

To view claim payment history, you will need to Select Life Insured (if there is more than one) and select either:

– Search by Period (select time period), or

– Search by Date Range (select start and end date)

4.4 Launch bar

The Launch bar is available in every Policy Summary tab (i.e. Policy, Life & Cover, Payment, Remuneration, Correspondence and Claims). To open the Launch bar, click on the 'Launch' side button (located on the right-hand side of the screen):

When Launch bar is open, you will be able to select from the following functionality:

- Update your client's details by raising an **online self-service** request

- Raise a **claims notification**

- **Attach and send** a completed form to OnePath for processing

- Create an **online quote** to reduce amount insured on a cover or cancel cover from a policy.

Note: Requests made using LAUNCH bar are not processed instantaneously. Your request will be sent to OnePath for assessment and processing. When OnePath has processed this change, it will be reflected in OneView Life.

4.4.1 Online Self Service

Online Self Service function allows you to update the following details for your client without the need of a client signature:

- Contact details

- Address

- Client communication preferences for correspondence and SMS

- Decline indexation when the policy is in provisional renewal

- Add Qantas Frequent Flyer number to earn Qantas points

- Update direct debit authority details if payment method is direct debit

- Update credit card authority details if payment method is credit card

To raise an Online Self Service request:

1. Click 'Online Self Service' from the Launch bar.

2. General Terms of Use will be displayed:

Adviser will need to agree to the General Terms by clicking on the tick-box located at the bottom of the General Terms and then click NEXT.

Note: NEXT button will be disabled (indicated by the *blue text/white background* button) until the adviser selects the tick-box. Enabled buttons are:

– *white text/green background* – this button indicates the proper screen flow

– *green text/white background* – these buttons are for screen navigation, e.g. back button, cancel button.
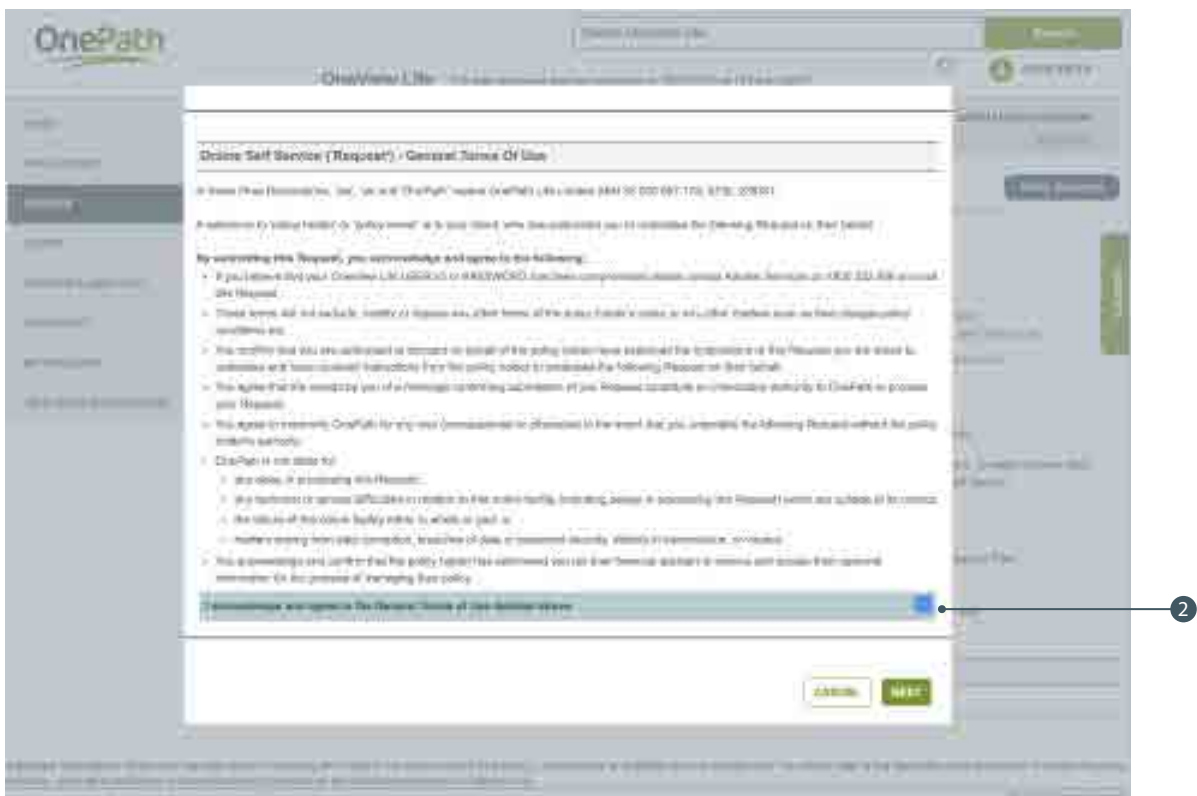
3. Select the change request(s) you would like to make by selecting the relevant tick-box(es), and then click NEXT.

   The screens that are shown in steps 4–10 will only be displayed if the tick-box for that change request is selected in the Online Self Service menu:
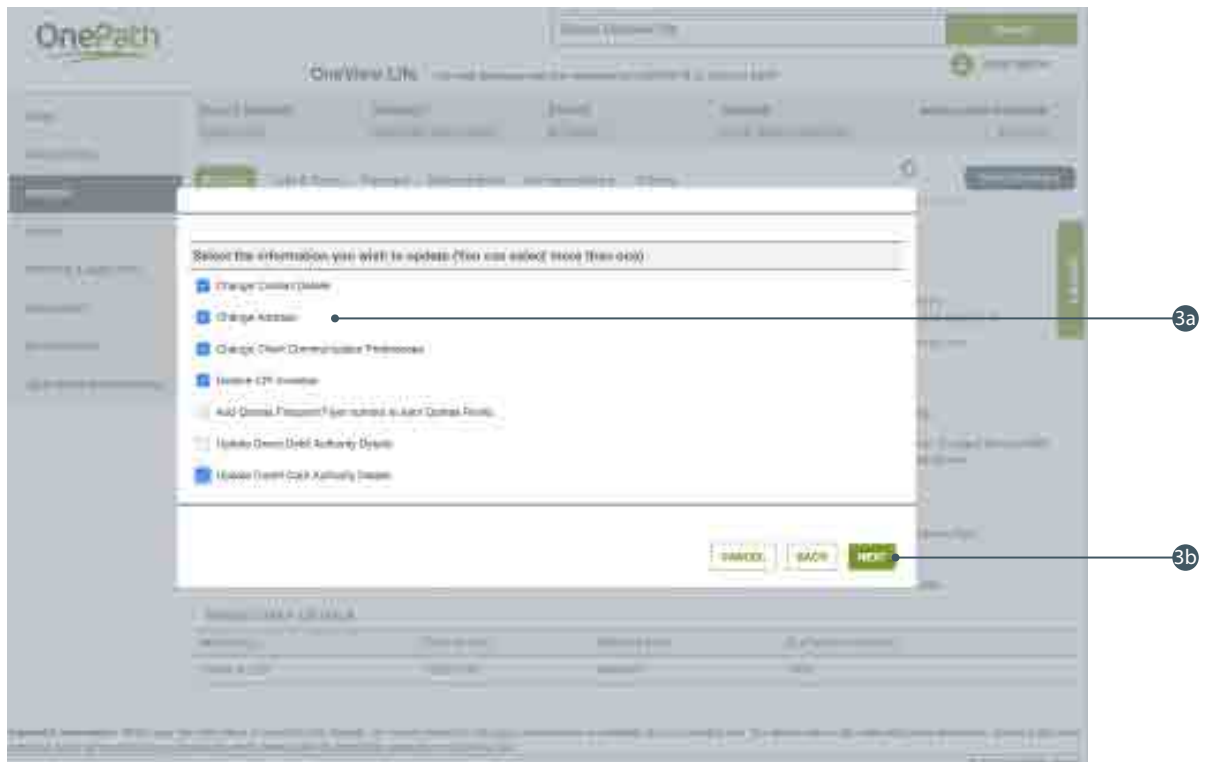
4.4.1.1 Change Contact Details

If there is only **1 policy owner (or Member)**, you will see the following screen:
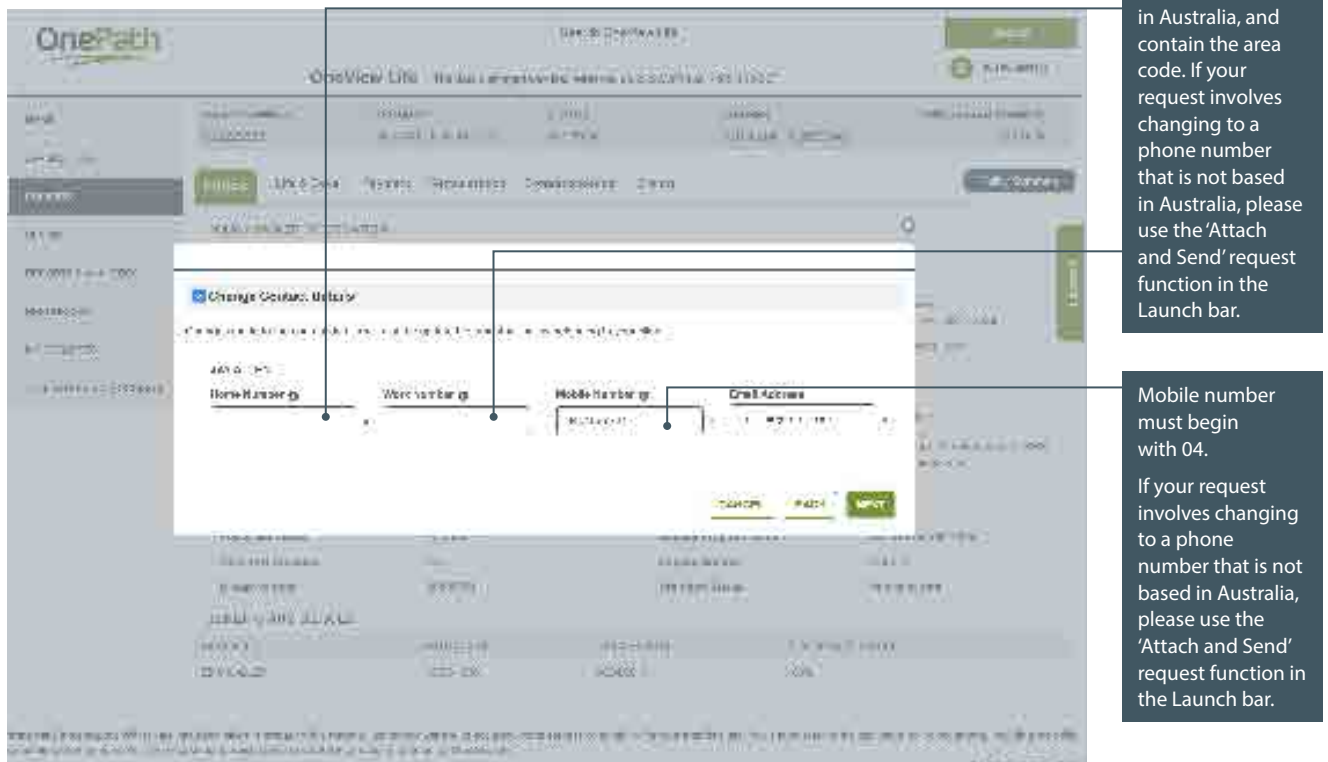
Home Number and Work Number must be based in Australia, and contain the area code. If your request involves changing to a phone number that is not based in Australia, please use the 'Attach and Send' request function in the Launch bar.

Mobile number must begin with 04.

If your request involves changing to a phone number that is not based in Australia, please use the 'Attach and Send' request function in the Launch bar.

If there is **more than 1 policy owner**, you will see the following screen with the name of the policy owners listed with an expandable/collapsible button next to their name.

Click 'Expand All' to display the contact details for all Policy Owners.

Click '+' button to display the contact details for the selected Policy Owner.

When you click 'Expand All' or the individual '+' buttons, you will be able to see the contact details fields displayed for the policy owner.

Home Number and Work Number must be based in Australia, and contain the area code. If your request involves changing to a phone number that is not based in Australia, please use the 'Attach and Send' request function in the Launch bar.

Mobile number must begin with 04.

If your request involves changing to a phone number that is not based in Australia, please use the 'Attach and Send' request function in the Launch bar.

If there is an error showing (this will be displayed in orange colour), the NEXT button will be disabled until the error is removed. NEXT button is enabled when displayed with a green background.

4. Update the contact detail required, and click NEXT.

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.2 Change Address

If there is only **1 policy owner (or Member)**, you will see the following screen:

If you would like to change mailing address to a country other than Australia, please use the 'Attach and Send' request function in the Launch bar.

Residential address cannot be a GPO Box or PO Box.

If you would like to change residential address only, please use the 'Attach and Send' request function in the Launch bar.

If there is **more than 1 policy owner**, you will see the following screen with the name of the policy owners listed with an expandable/collapsible button next to their name.

Click 'Expand All' to display the mailing address details for all Policy Owners.

Click '+' button to display the mailing address details for the selected Policy Owner.

When you click 'Expand All' or the individual '+' buttons, you will be able to see the mailing address details fields displayed for the policy owner(s).
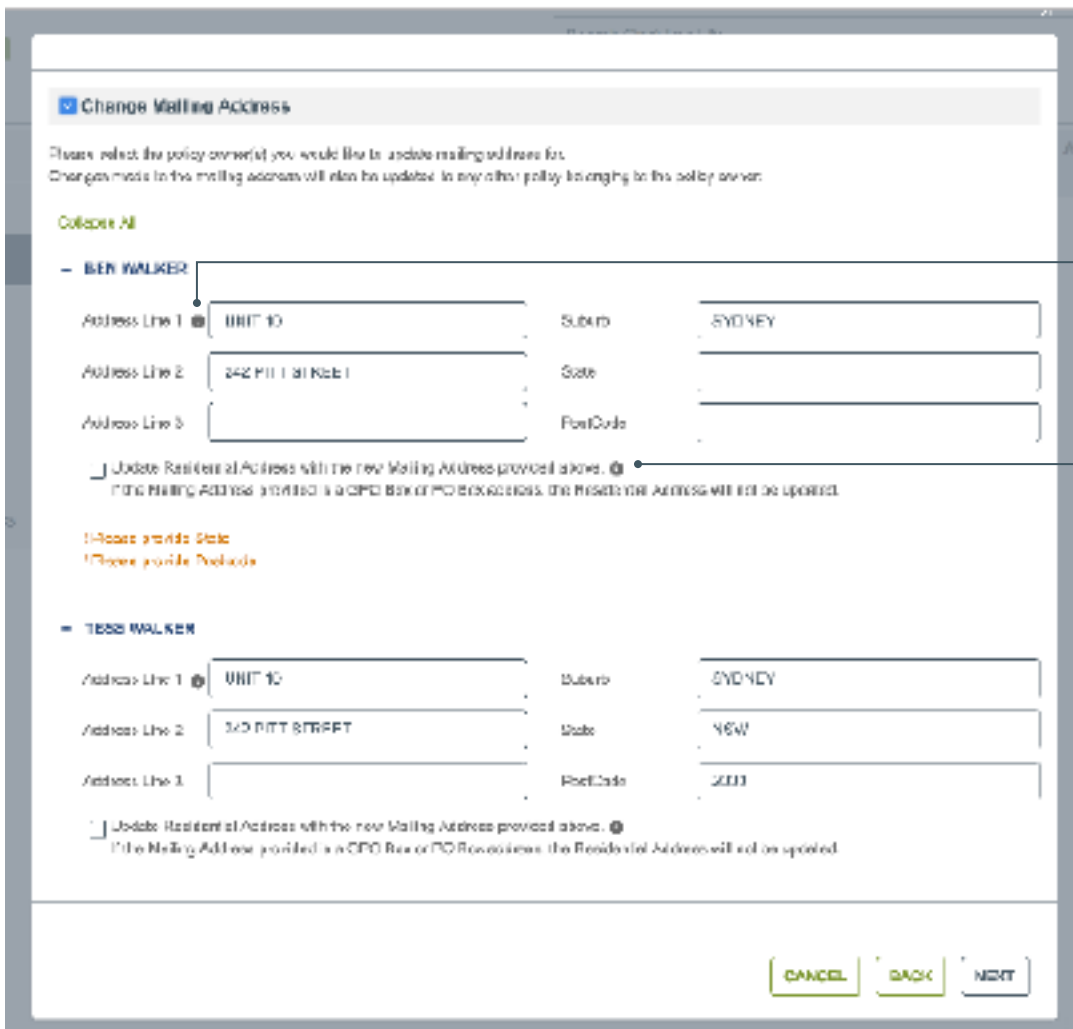
If you would like to change mailing address to a country other than Australia, please use the 'Attach and Send' request function in the Launch bar.

Residential address cannot be a GPO Box or PO Box.

If you would like to change residential address only, please use the 'Attach and Send' request function in the Launch bar.

If there is an error showing (this will be displayed in orange font colour), the NEXT button will be disabled until the error is removed. NEXT button is enabled when displayed with a green background.

5. Update the Address details required, and click NEXT.

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.3 Change Client Communication Preferences

By default, your client's communication preference will be displayed.

If no previous preferences have been recorded for Service SMS and/or Correspondence, the dropdown value of 'Please select an option' will be displayed. You must select an option to proceed. NEXT button will be disabled until an option is selected.

You can change value to:

– Yes

– No

Note: If Product is OneCare External Master Trust, then the user will be unable to select a value, and 'Not Applicable' would be shown.

You can change value to:

– Mail

– Email

If the Correspondence preference is Mail, you will see the below fields:
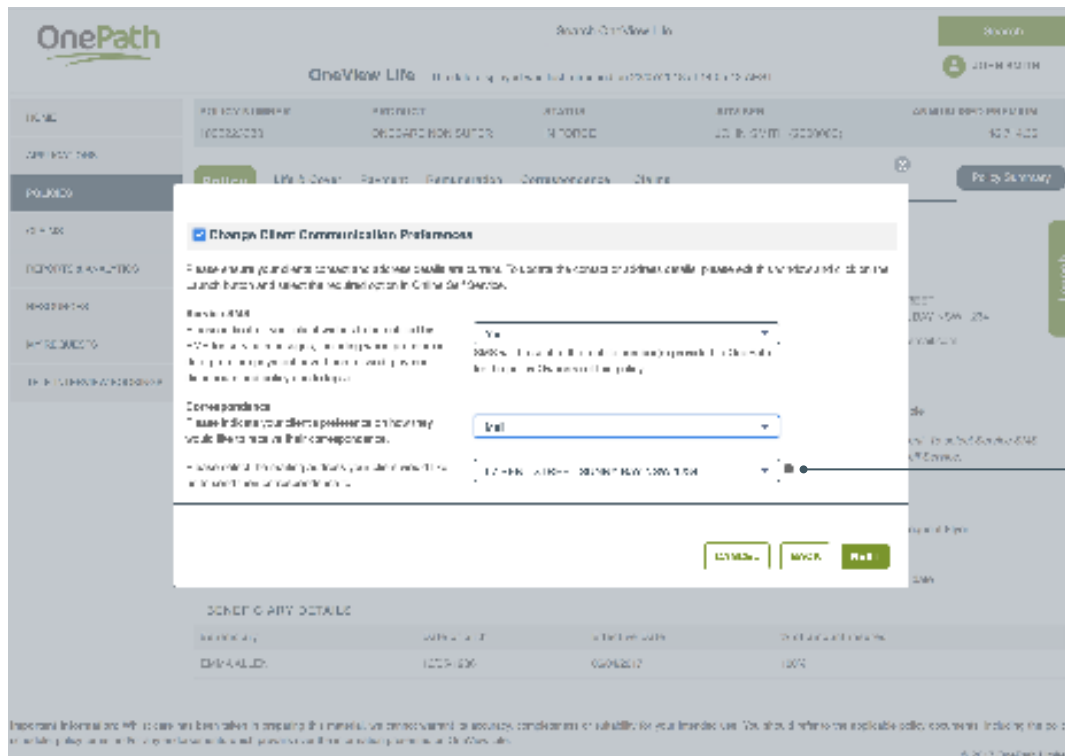
If the address(es) shown in this list is not correct, please update your client's address details by clicking BACK to the Online Self Service request menu and select the 'Change Mailing Address' option.

If the selected Correspondence preference is Email, you will see the below fields:
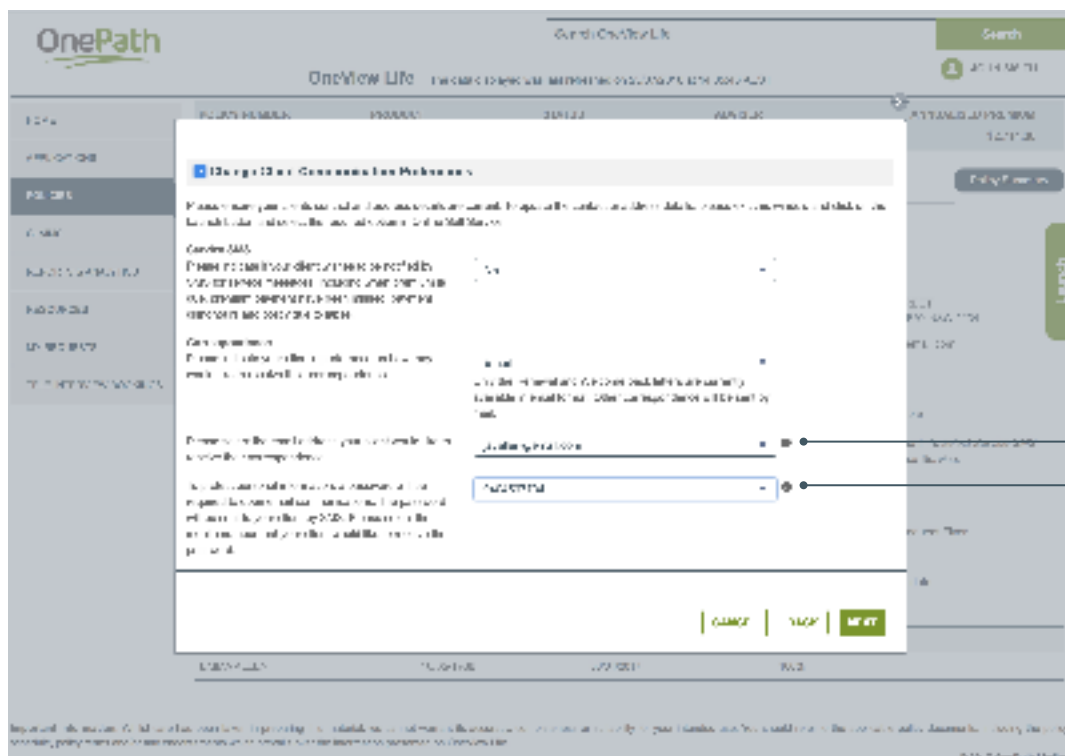
If the email address(es) shown in this list is not correct, please update your client's email address details by clicking BACK to the Online Self Service request menu and select the 'Change Contact Details' option.

If the mobile number(s) shown in this list is not correct, please update your client's mobile number by clicking BACK to the Online Self Service request menu and select the 'Change Contact Details' option.

If there is an error showing (this will be displayed in orange colour), the NEXT button will be disabled until the error is removed. NEXT button is enabled when displayed with a green background.

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.4 Decline CPI

You will be able to decline a CPI increase for the current policy anniversary for one or more cover(s) on the policy by selecting the relevant tickbox, provided that the policy is in provisional renewal and indexation hasn't already been declined for those cover(s).
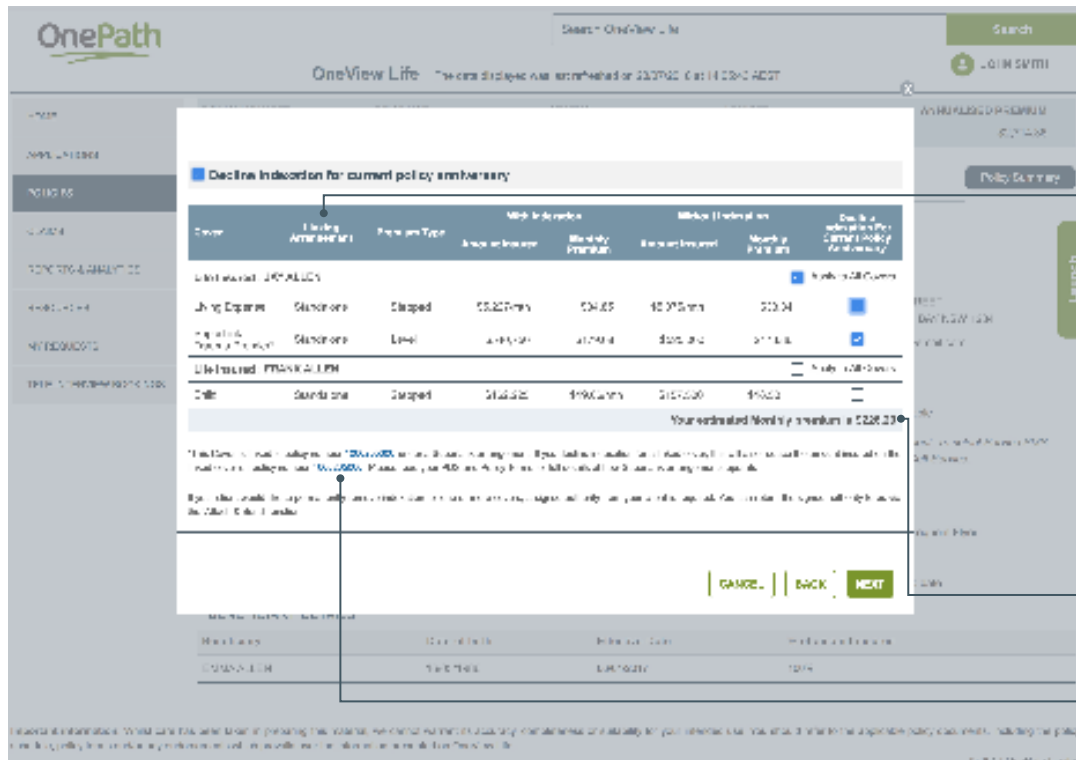
For covers in a linked arrangement (i.e. not 'Standalone'), you will be unable to decline CPI for a primary cover if you do not decline CPI for the linked cover(s) in the same linked arrangement. This is because the Amount Insured for a Primary cover cannot be lower than the Amount Insured for its linked cover(s).

The estimated premium will be automatically calculated and displayed when a tick-box is selected and/or unselected.

Click on the policy number link to view the Policy Summary for the SuperLink policy number.

If any of the cover(s) in the policy is in a superlink arrangement, then this will be indicated by an asterisk (*) after the cover name, and the superlink policy number will be displayed as a link below the decline indexation table.

7. Select the tick-boxes for the cover(s) which require indexation to be declined and click NEXT.

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.5 Add Qantas Frequent Flyer number

You can add your client's Qantas Frequent Flyer membership number to earn Qantas points on the future premium payments. Note: Only one Qantas Frequent Flyer membership number can be provided for each policy, regardless of the number of policy owners on the policy.
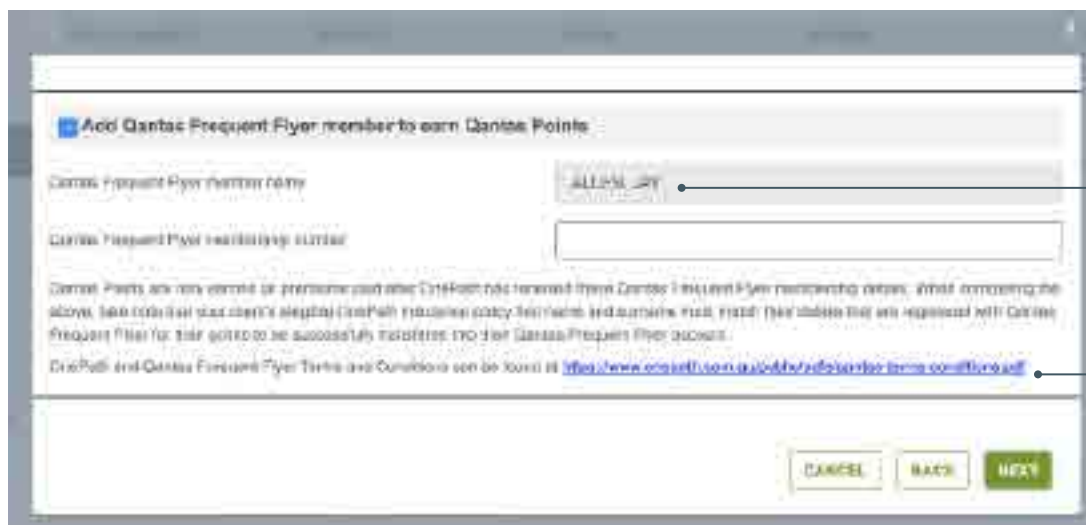
Member name cannot be edited. The member name will display the policy owner (or Member). If there is more than 1 policy owner, you will be able to select the policy owner from a drop-down list.

Click on this link to view OnePath and Qantas Frequent Flyer Terms and Conditions

8. Provide the Qantas Frequent Flyer membership number and click NEXT.

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.6 Update Direct Debit Authority details

9. Enter or update an Account Number and BSB Number here and click NEXT.

> If you decide that no change is needed for Direct Debit Authority details, you can un-tick this box and no change will be applied to the Direct Debit Authority details.

> Current Direct Debit Account number has been masked for security reasons. Only the last four digits will be displayed.

> Account Holder name cannot be edited. The name displayed will be the policy owner (or Member). If there is more than 1 policy owner, you will be able to select the policy owner from a drop-down list.

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.7 Update Credit Card Authority details

10. Enter or update credit card number and expiry date (MM/YY) details here and click NEXT.

> If you decide that no change is needed for Credit Card Authority details, you can un-tick this box and no changes will be applied to the Credit Card Authority details.

> Current Credit Card number has been masked for security reasons. Only the first four and last four digits will be displayed.

> Card Holder name cannot be edited. The name displayed will be the policy owner (or Member).

If you have updated all the details for the change request(s) that you have selected from the Online Self Service menu (see page 41), go to section 4.4.1.7 to view next steps.

4.4.1.8 Confirmation Summary and Final Acknowledgements

11. When you have updated all the change request screens, the confirmation summary page will be displayed, providing a summary of the changes that have been requested.

    - If any of the information is incorrect, please click BACK and correct the information.

    - If the information is correct, please click NEXT to continue.
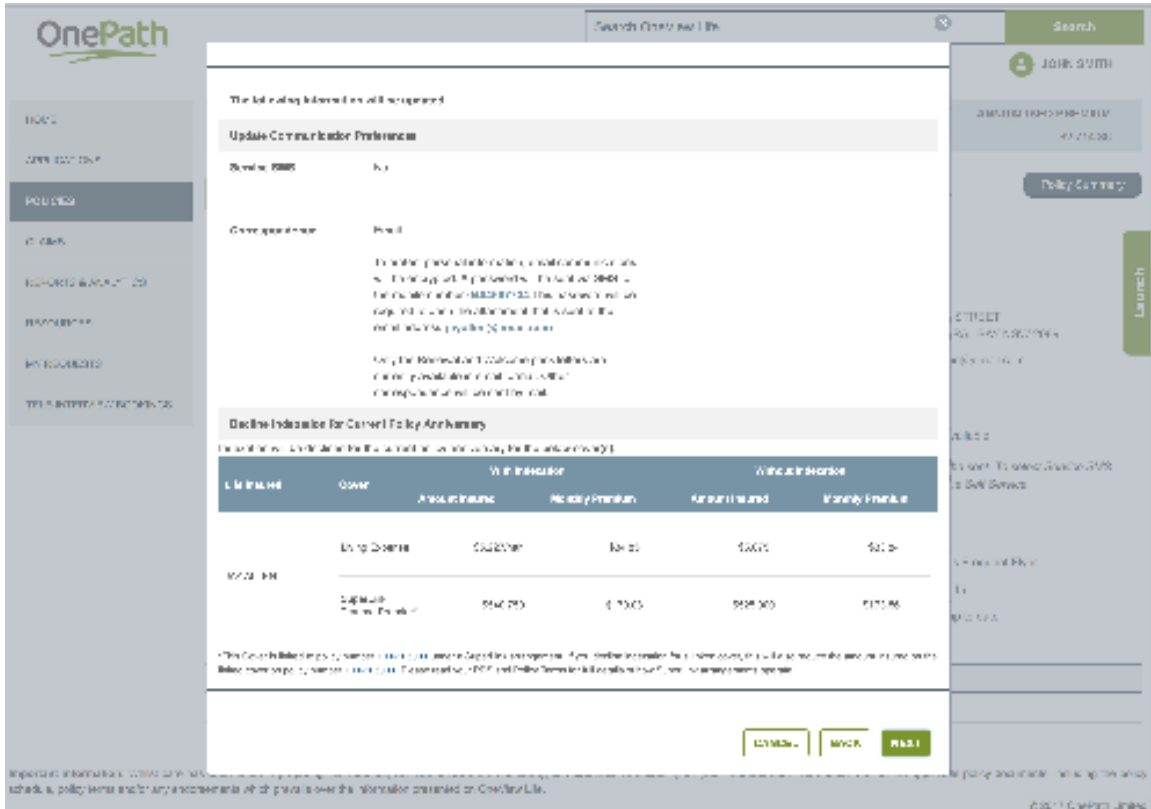
12. The Final Acknowledgement/Disclaimers page will be shown. To proceed, you will need to acknowledge and agree to the general terms of use and disclaimers by selecting the tick-box and click SUBMIT.
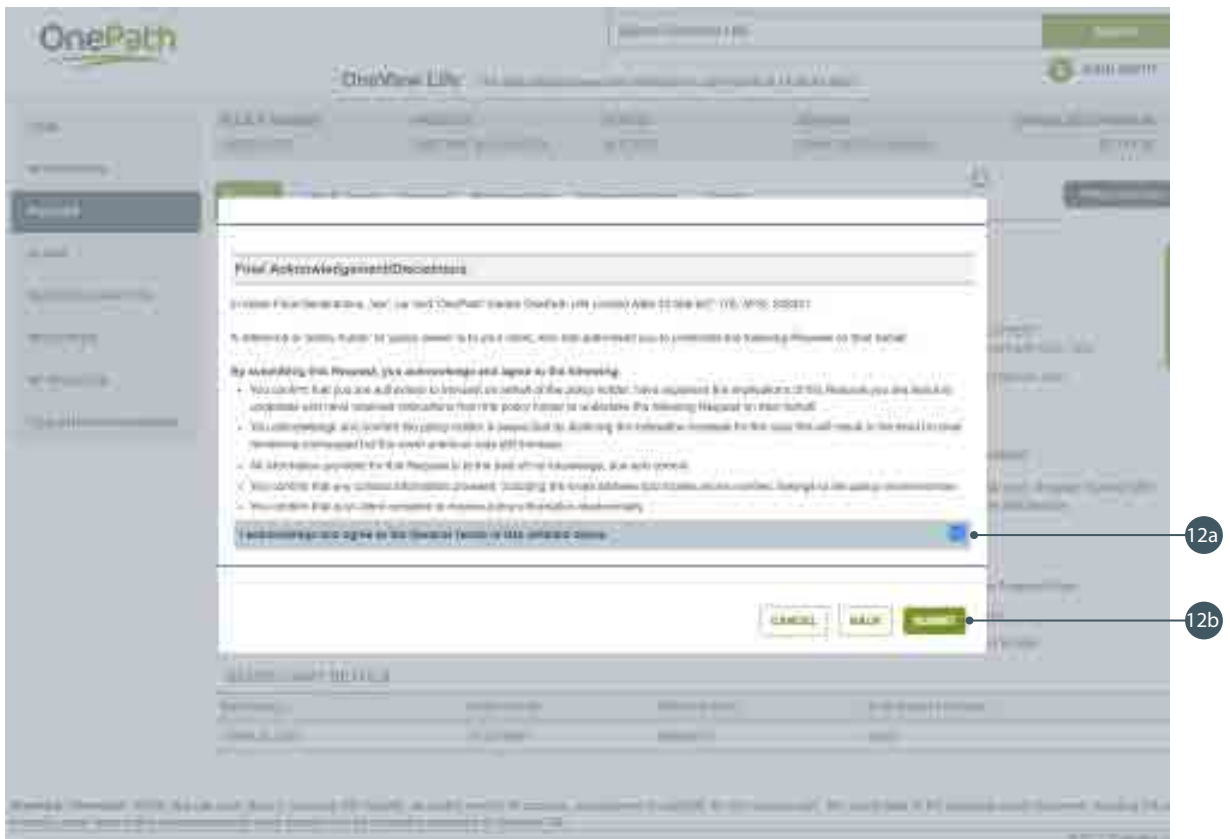
13. A reference number is provided. The reference number can be provided to OnePath should you have any questions on the self service request that was submitted.

The reference number can also be found in MY REQUESTS (refer to section 8).
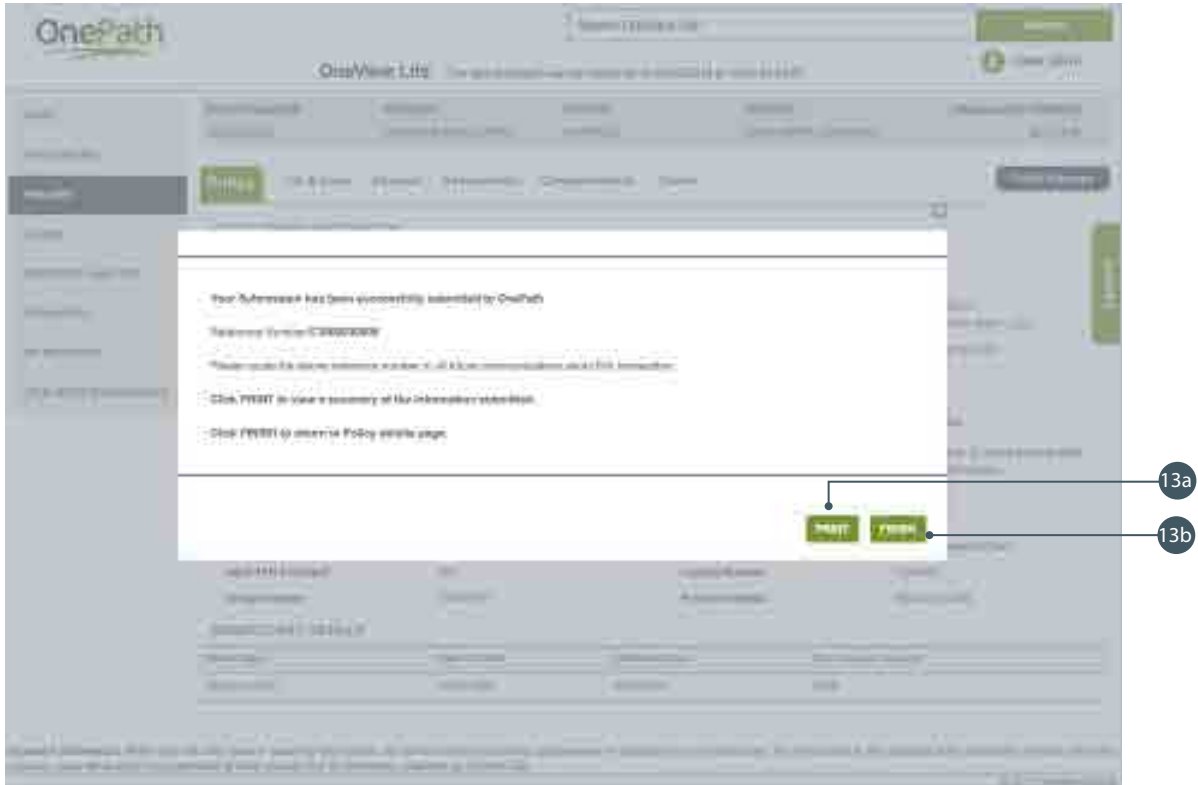
(a) Click PRINT if you would like to print a summary of the submitted Online Self Service request.

Note: The 'print' option will only be available from this screen; you will be unable to print the summary later.

The printed summary will look like the following:
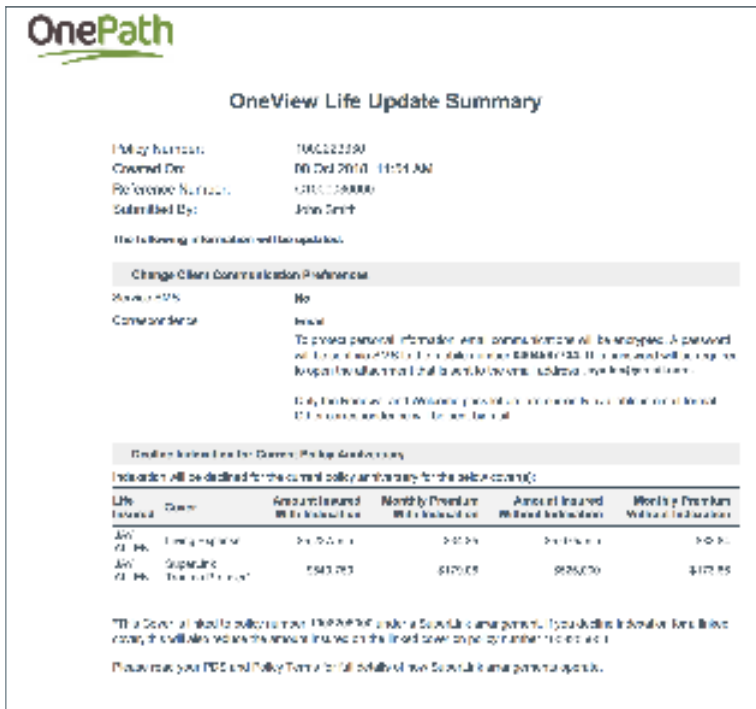
(b) Click FINISH if you do not wish to print a summary of the submitted Online Self Service request. You will be taken back to the page from where you selected to launch 'Online Self Service'.

4.4.2 Claims Notification

You can raise a claims notification in OneView Life by:

1.   Click 'Claims Notification' from the Launch bar.
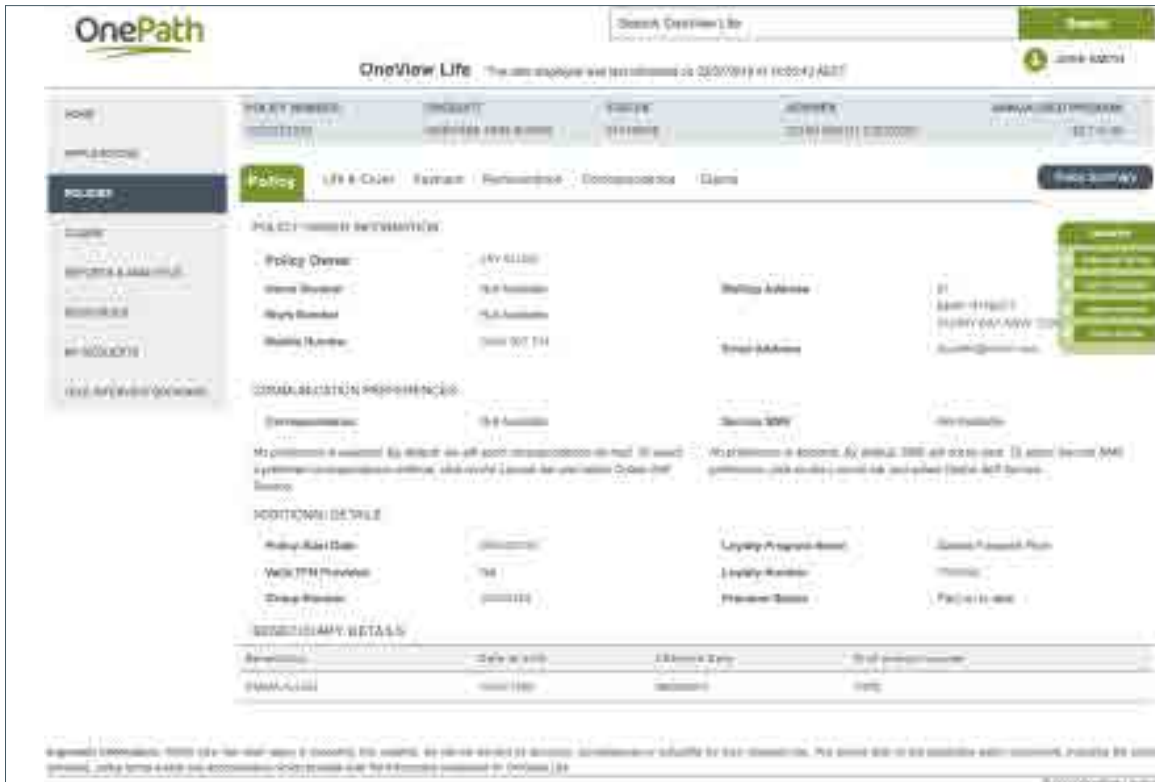
2.   General Terms of use will be displayed. To proceed, you will need to acknowledge and agree to the general terms of use by selecting the tick-box, and then click NEXT to continue.
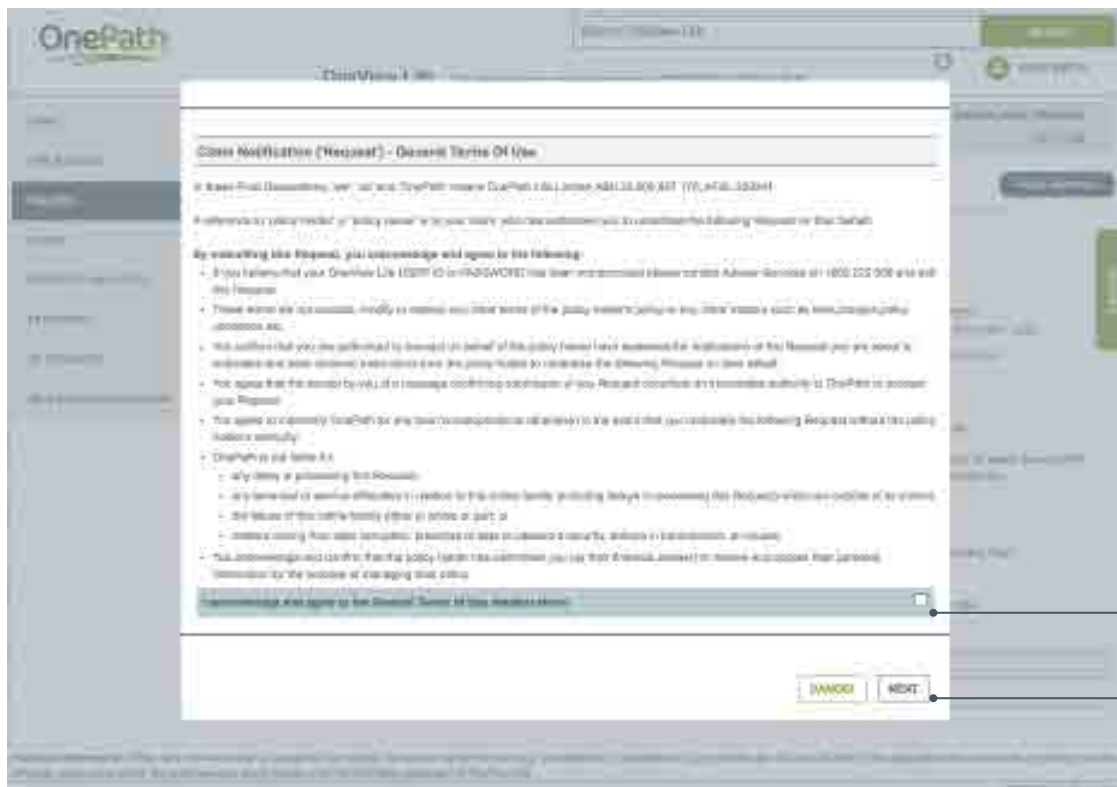
3. The Claim Notification input page is displayed:

- Select **Life Insured** from drop down menu. The Life Insured phone number, email and address will be auto populated once a Life Insured is selected. If the Life Insured contact details are not correct, you can change this.

  Note: Life Insured must be selected before you will be able to select value(s) for Cover Type and Claim Type.

- Select **Cover Type(s)** by ticking the required tick-boxes.

  Note: Cover Type must be selected before you will be able to select value(s) for Claim Type.

- Select **Claim Type(s)** by ticking the required tick-boxes.

- Update all other fields that you know the information for.

- If the Life Insured is ok with OnePath contacting them directly, please select the tick-box for 'Can OnePath contact Claimant directly?'

  By default, this tick-box is unselected which means OnePath cannot contact the Claimant (i.e. the Life Insured) directly.

Click NEXT to continue.

4.   A screen will be displayed showing the information that will be submitted.

 • If any of the information is incorrect, please click BACK and correct the information.

 • If the information is correct, please click NEXT to continue.
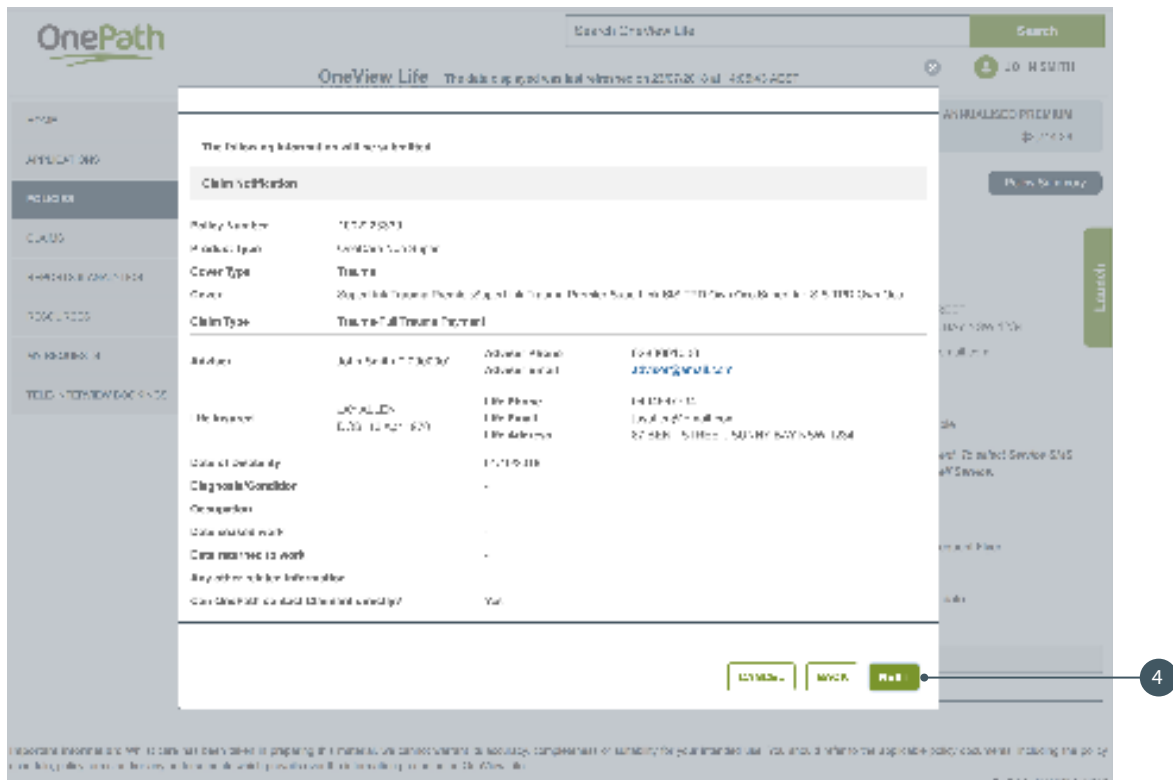
5.   Final Acknowledgment/disclaimers will be displayed.

(a)   Select the tick-box to acknowledge the General terms of use, in order to proceed with submitting the claim notification.

(b)   Click SUBMIT to submit the claim notification to OnePath for processing.
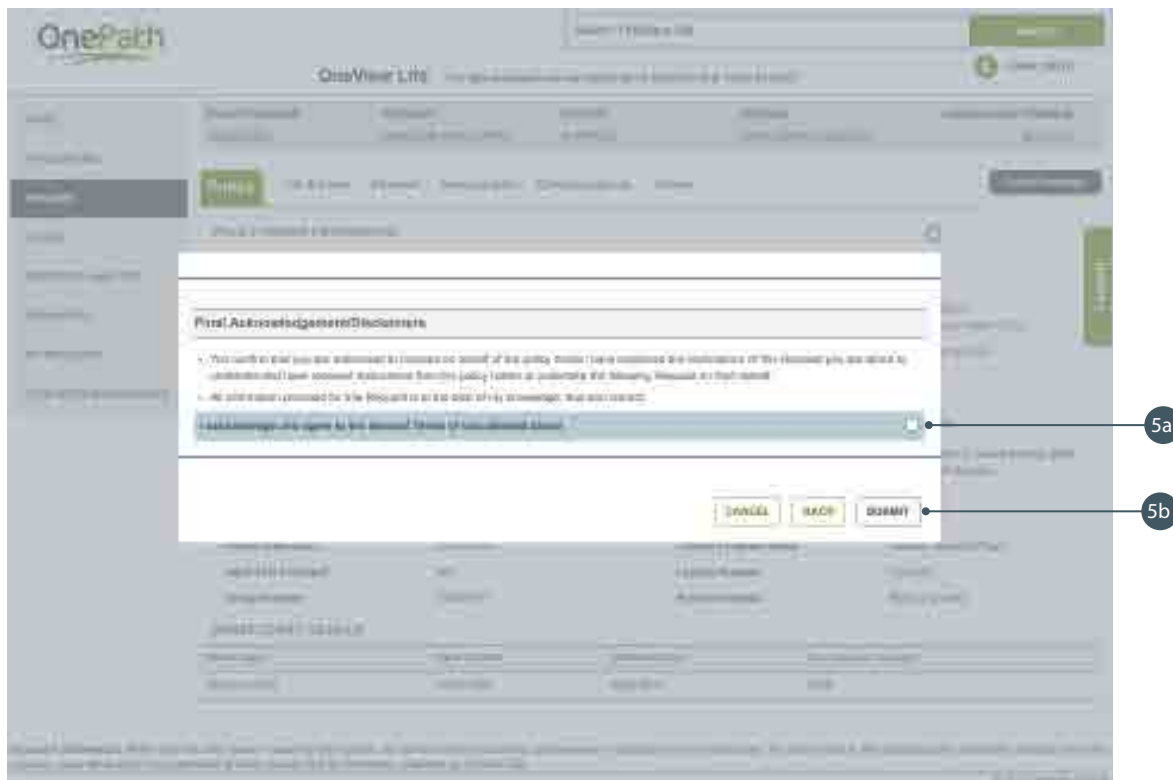
6. A reference number is provided. The reference number can be provided to OnePath should you have any questions on the claim notification that was submitted. The reference number can also be found in MY REQUESTS (refer to section 8).
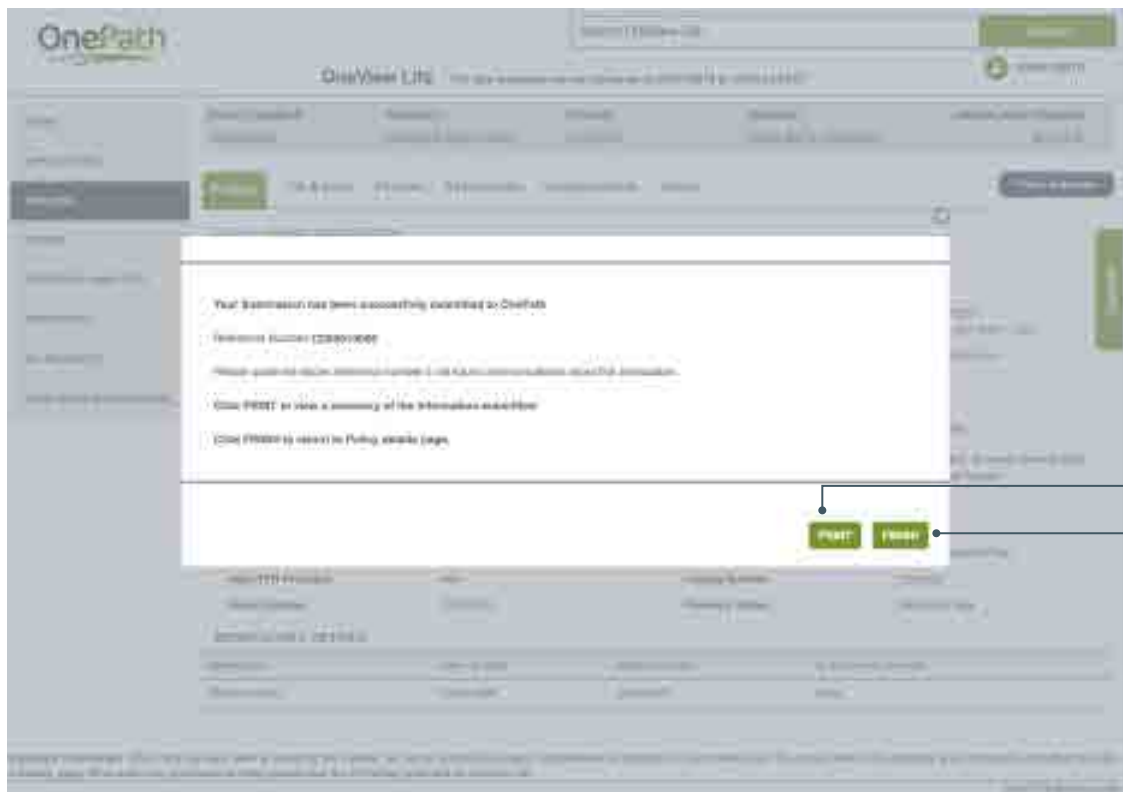
(a) Click PRINT if you would like to print a summary of the submitted Claim Notification request.

Note: The 'print' option will only be available from this screen; you will be unable to print the Claim Notification summary later.

The printed summary will look like the following:
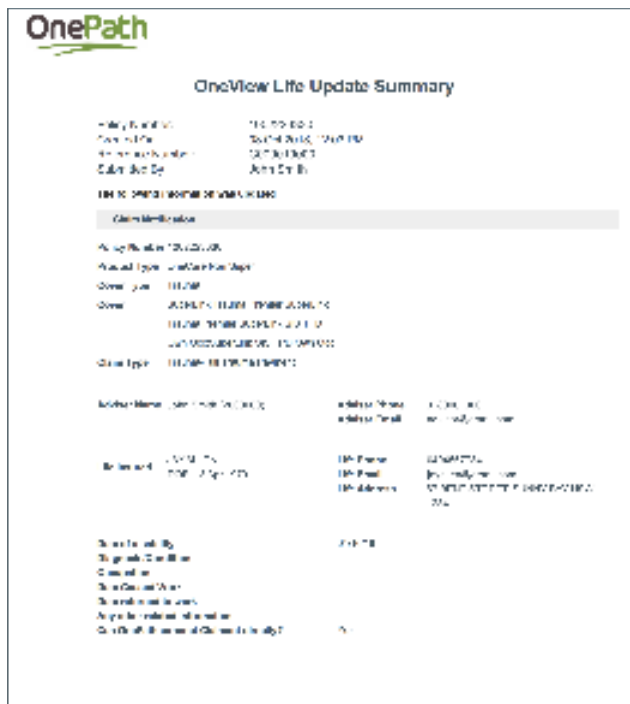
(b) Click FINISH if you do not wish to print a summary of the submitted Claim Notification request. You will be taken back to the page from where you selected to Launch 'Claims Notification'.

4.4.3 Attach and Send

Attach and Send function allows you to attach a completed form to OneView Life that can be sent to OnePath for processing. You can select to attach and send the following forms:

| No.	Form	Form Description	Applies to
1	Apply to increase cover	The OneCare Application form can be used to request an: • Increase to OneCare policy • Addition of new cover to OneCare policy	OneCare and SmartCare policies
2	Apply to decrease cover	Attach the signed quote letter that was generated using the Online Quotes functionality (see section 4.4.4).	OneCare, and SmartCare policies
3	Increases/Alterations Application Form	This form can be used for selected World of Protection/legacy products to: • Increase the sum insured for an existing benefit • Increase the monthly benefit • Increase the benefit period • Decrease the waiting period	Pre-OneCare policies
4	Change of Details Form	Change of Details form can be used: • if the Policy Owner or the Life Insured has changed their name • to provide new contact details (residential address, postal address, phone numbers, email)	All policies
5	Direct Debit or Credit Card Request	This form can be used to provide OnePath Life with your Direct Debit Authority details or Credit Card Authority details.	All policies
6	Future Insurability Benefit Increase Application	The Future Insurability Benefit can be used to increase the amount of Life, TPD, Trauma and/or Extra Care Cover once in any 12 month period without having to provide medical evidence when specified personal, policy or business event occur.	All policies
7	Signed buy back offer form	This form can be used to restore the value of the policy's Life Cover after a Trauma or TPD insurance claim.	All policies
8	Nomination of Beneficiary Form	This form should be completed to nominate who will be paid in the event of a life insured's death.	All policies
9	Permanent removal of indexation	This form should be completed to remove indexation permanently for a policy. **Note:** medical underwriting will be required to reinstate indexation once removed permanently	All policies
10	Request to Review Underwriting Assessment	A life insured can use this form to request a review of assessments on current OneCare or World of Protection policies where loadings, exclusions or restrictions in waiting/benefit periods have been applied.	All policies
11	Application to Cancel & Replace due to Change of Ownership	This form should be used to cancel and replace a policy due to a change of ownership. It can be used to: • replace all covers on the existing policy • replace only a portion of existing cover	All policies. However, the replacement policy would be an OneCare policy.
12	Policy/Cover Cancellation Request	An instruction by the policy holder to cancel their insurance policy or cancel/reduce a cover on their policy.	All policies
13	Enduring Rollover Request Form	This form should be used to provide OnePath Life with the authority to request the exact rollover amount required to fund the insurance premium for your client's policy(ies) at policy commencement and at each policy renewal date.	Applies to OneCare Super policies only
14	OneCare Super Rollover Authority	This form should be used to provide OnePath Life with the authority to pay your client's OneCare Super policy premiums by deduction from an eligible OnePath superannuation product.	Applies to OneCare Super policies only
15	Add Child Cover Application Form	This form should be used to add or increase child cover to an OnePath non super policy.	Applies to OneCare Non Super policies only
16	Increasing Income Application Form	The Increasing Income and Increasing Expense features allows your client to increase the Income Secure or Business Expense Cover monthly amount insured in line with changes to your client's monthly earnings or business expenses (whichever is applicable), without the need to provide medical evidence.	Applies to OneCare policies
17	OneCare Family Cover Pause Application Form	The Family Cover Pause feature allows you to apply to reduce your monthly amount insured by up to 75% where a life insured's income reduces as a result of pregnancy, or caring for their child who is too young to attend school. It subsequently allows you to reinstate the previous monthly amount insured without medical evidence, at any time prior to the life insured's youngest child turning age six.	Applies to OneCare policies
18	Waiting Period Conversion Declaration	To enable OnePath Life to process conversion of the waiting period from two years to 90 days, you must apply for this option within 30 days of the cover under the Group Salary Continuance (GSC) scheme ceasing by completing and signing the Waiting Period Conversion Declaration and submit with a OneCare Application form.	Applies to OneCare policies
19	Lapsed Policy Reinstatement Form	This form should be used to reinstate lapsed policy.	Applies only to policy types: OneCare Non Super, OneCare Super, and World of Protection Super

To raise an 'Attach and Send' request:

1. Click 'Attach and Send' from the Launch bar.
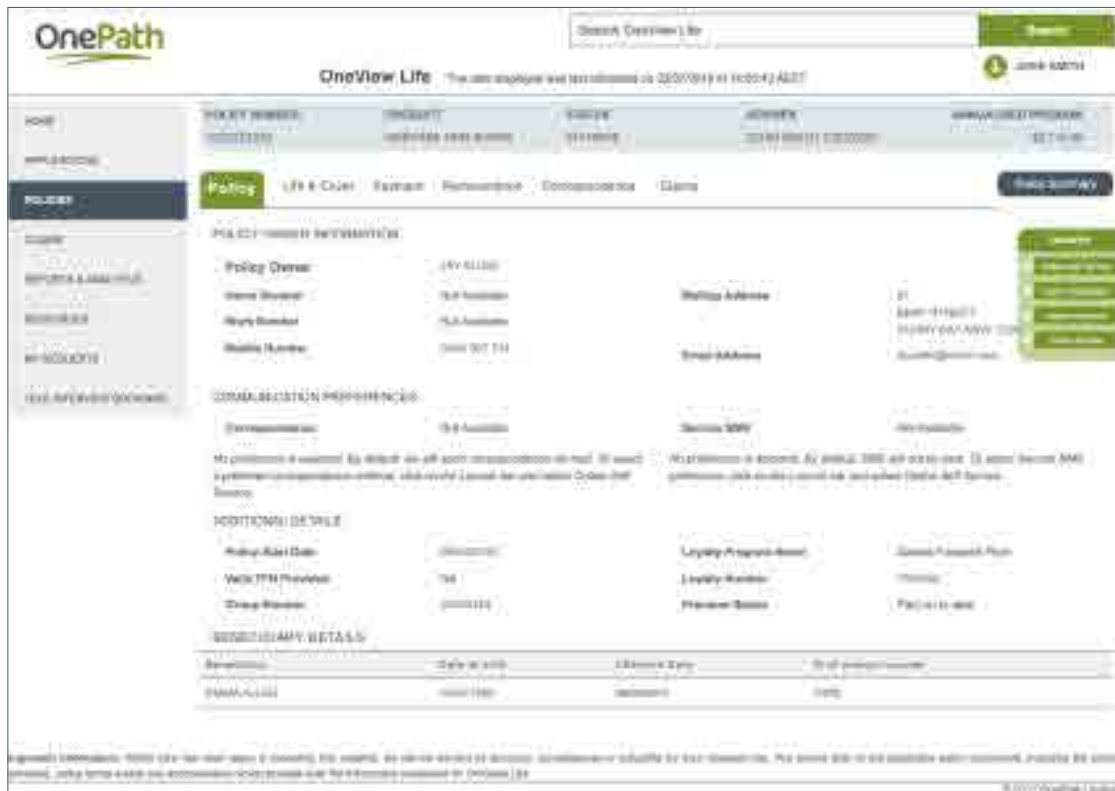
2. Select from the drop down list, the form/document you would like attach.
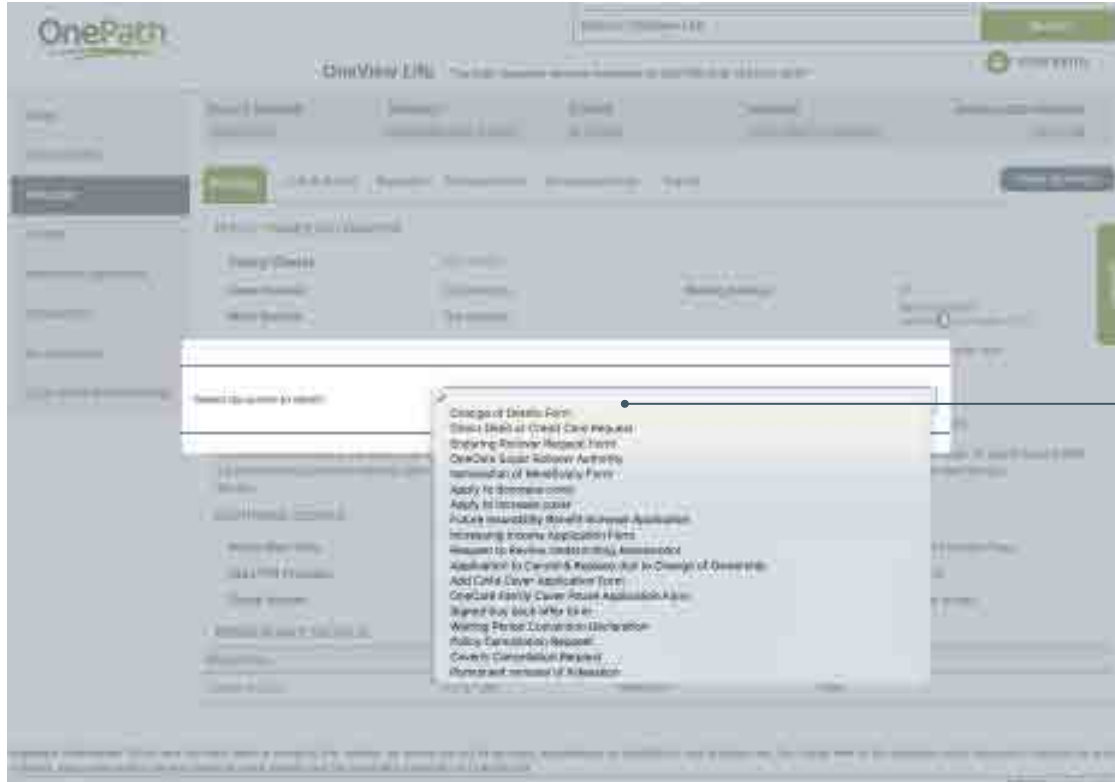
3. Click the 'Attach file' button to attach a file and then click SUBMIT. Note: acceptable file formats are JPEG, TIFF or PDF with a maximum file size of 5MB.

3a

3b
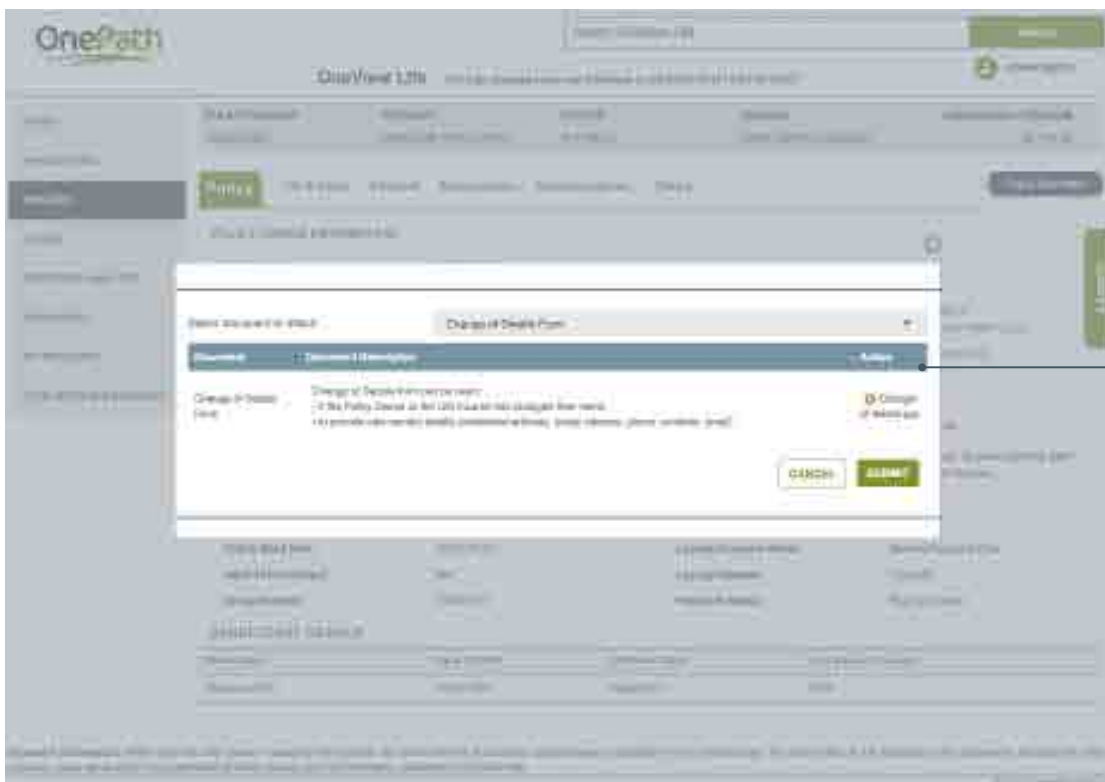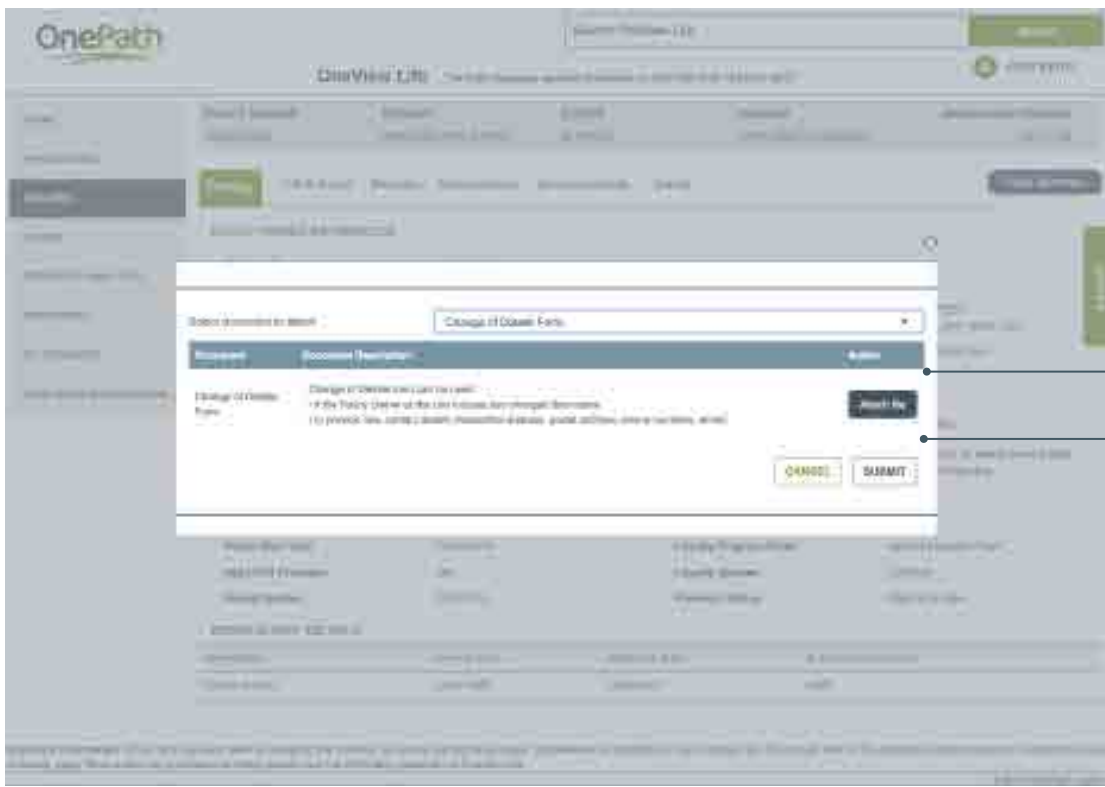
If you have attached an incorrect file, you can click on the X button

4. A reference number is provided. The reference number can be provided to OnePath should you have any questions on the request that was submitted.

The reference number can also be found in MY REQUESTS (refer to section 8).
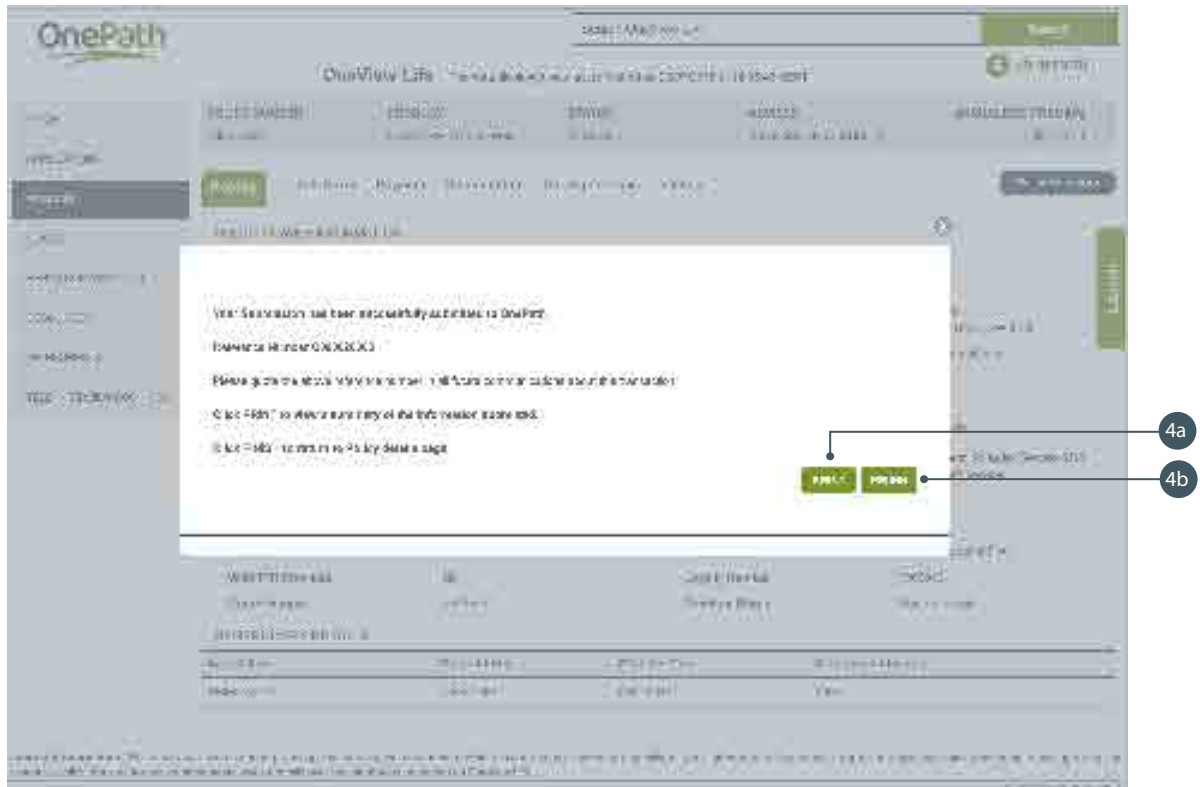
(a) Click PRINT if you would like to print a summary of the submitted Online Self Service request.

Note: The 'print' option will only be available from this screen; you will be unable to print the summary later.

The printed summary will look like the following:
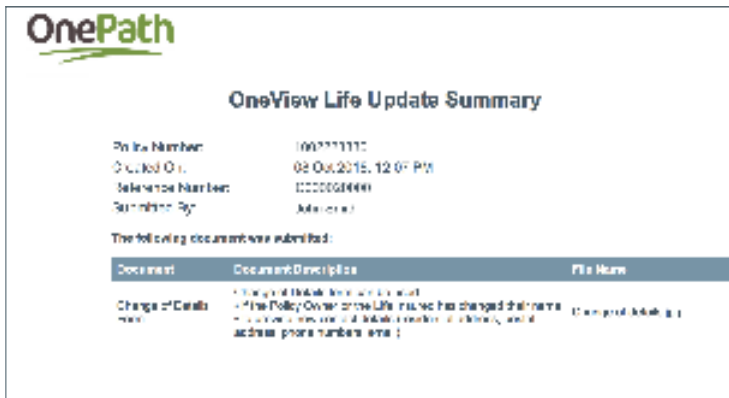
(b) Click FINISH if you do not wish to print a summary of the submitted Attach and Send request. You will be taken back to the page from where you selected to Launch 'Attach and Send' request.

4.4.4 Online Quotes

You will be able to generate a quote for an existing OneCare policy or SmartCare policy from OneView Life and print a copy of the quote letter. If you print and download the quote letter, it will be available to be retrieved within 3 months of the quote print date.

Online Quotes functionality will allow the adviser/support staff to:

- Create a quote to reduce the amount insured for cover(s) on an inforce policy

- Create a quote to cancel cover(s) on an inforce policy

- Quote on more than one of your client's policies, provided they share the same renewal date

- Print quote letter as a PDF

- Retrieve printed quote (note: if you save a quote without printing and downloading, you will be unable to retrieve the quote PDF)

- The signed quote can be returned to OnePath using the existing Attach and Send functionality.

4.4.4.1 Create new quote

To create a quote in OneView Life:

1. Go to the Policy Summary for the in-force policy that you would like to generate a quote for. To go to the Policy Summary, you will need to click on a policy number link by:

    a. Performing a search on a policy number (see section 2.3)

    b. Select the policy number link from the POLICIES (In-Force) listing (see section 4.1)

2. Click the 'Launch' bar on the right-hand side of the screen from any of the Policy Summary tabs i.e. Policy, Life & Cover, Payment, Remuneration, Correspondence or Claims. From the 'Launch' menu list, click 'Online Quotes' button.
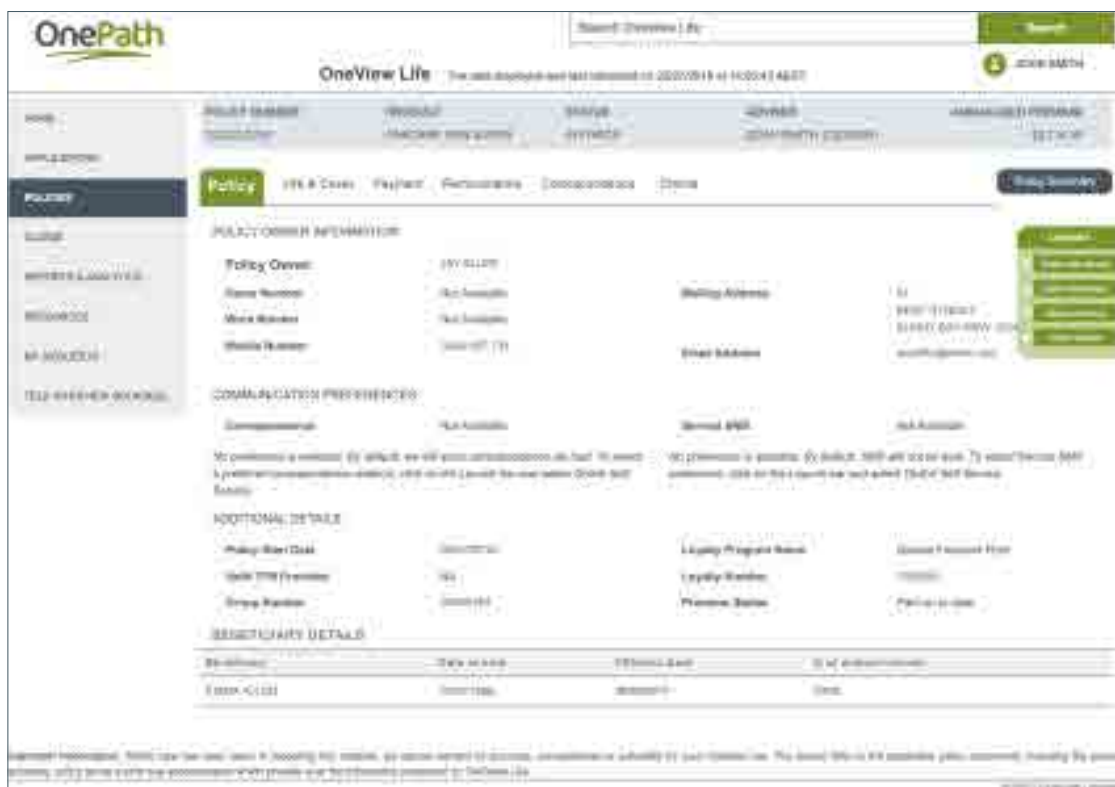
3. After clicking the 'Online Quotes' button, a quotes General Terms of use will be required to be acknowledged prior to proceeding with the quote process. Tick the box and click 'NEXT' button. Note: 'NEXT' button will not be enabled until the check-box has been ticked.

4. After clicking 'NEXT' button, you can either create new quote or retrieve a previously printed quote letter. Click 'Create New Quote'.

By clicking 'Create New Quote' button, the Portfolio view will be displayed. The Portfolio view will display all the policies that are associated with the life/lives insured for the policy number that you had selected from step (1) above:
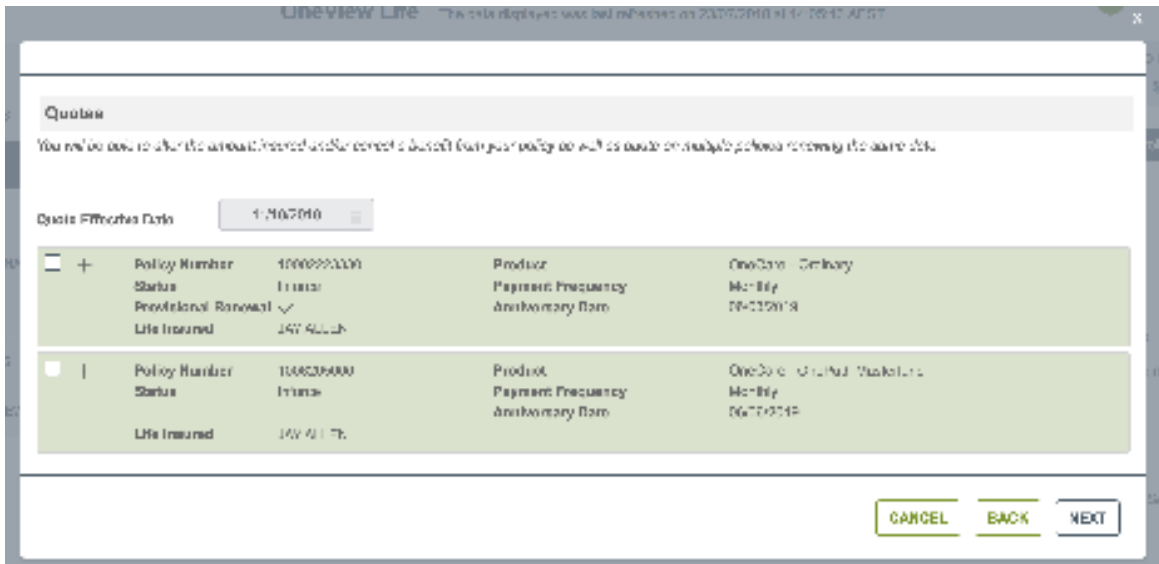
5. Place a tick in the 'check-box' of the policy that is requiring a quote. Any other policy(ies) that have the same anniversary date as the ticked policy will be auto-selected. You can 'untick' any policy(ies) that do not require a quote.

Notes:

- When a policy has been selected, you will be unable to tick another policy if it has a different anniversary date from the first policy that was selected; an error message will be displayed.

- If there are two policies belonging to the same cross policy linked arrangement (i.e. superlinked policies), un-ticking one of the policies will automatically remove the 'tick' from the other linked policy.

- Quote Effective Date will be automatically updated based on the Payment Frequency of the policy(ies) selected.

  If the selected policy(ies) has a payment frequency of 'Monthly', the Quote Effective Date will be adjusted to the policy(ies) 'Paid to Date'.

  If the selected policy(ies) has a payment frequency of 'Half Yearly' or 'Yearly', the Quote Effective Date will be adjusted to today's date.

  If the selected policies contain payment frequency of Monthly and either Half Yearly or Yearly, then the Quote Effective Date will be adjusted to the 'Paid to Date'.

  If the policy is in provisional renewal, then the Quote Effective Date will be adjusted to the 'Anniversary Date".
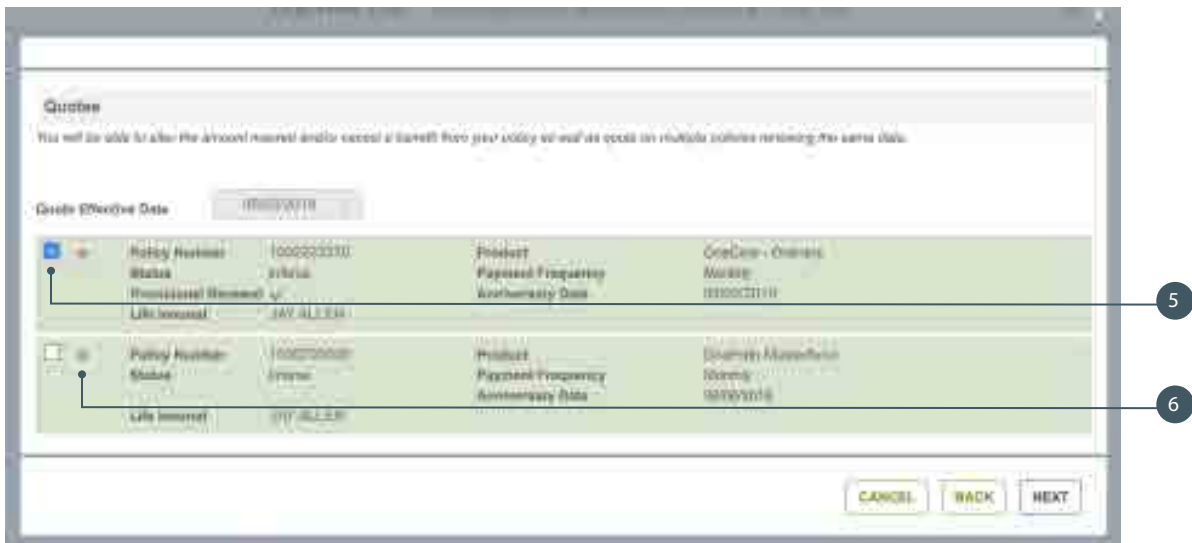
6. Click the '+' sign to expand the policy and view the covers. Where the policy and cover is not ticked, the fields will not become active and you will be unable to make any changes:

7. Tick cover 'check-box' to enable change(s) to be made to the cover:

   To **reduce amount insured** for a cover, edit the value that is shown in the Monthly Benefit or Amount Insured field:

Select tick-box to enable change(s) to be made to the cover

To reduce amount insured, enter new value into this field

Note:

- Amount Insured or Monthly Benefit must not be reduced below the minimum amount allowable for the cover.

- For covers in a linked arrangement, the amount insured for the primary benefit must not be lower than the amount insured for the linked cover(s).

To **cancel cover(s)**, tick the 'Cancel Benefit' check box:

Select tick-box to cancel benefit

Click 'Get Premium' when all changes have been updated

Note: the policy must have at least one active cover, last remaining cover cannot be removed.

8. On completing all the requested changes i.e. reduction and removing cover(s), click the "GET PREMIUM" button. New premium will display against each amended cover type and also at a policy level.

    Note: removal of the cover will not display any new premium against the cover.

Cover Premium will be displayed after you clicked 'GET PREMIUM'

Policy Premium will be displayed after you clicked 'GET PREMIUM'

9. A snapshot of all the changes made in the quote will be displayed. Enter a quote description and then click the 'NEXT' button.

9a

9b

10. You will receive a quote reference number.

Click 'PRINT' if you would like to print the quote letter to PDF.

Note: The 'print' option will only be available from this screen; you will be unable to print the quote later. If you would like to retrieve the quote PDF at a later time, you must first click print and then download the quote.

A message box will be displayed informing you that the quote is valid for 30 days from the date quote completed.
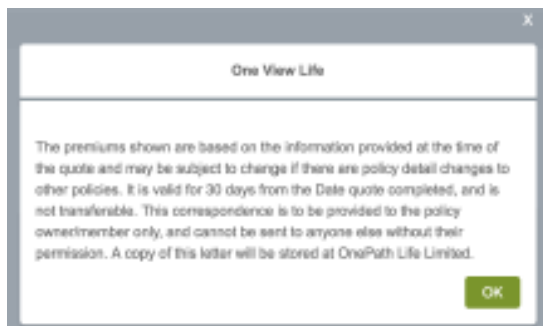
Click OK to close this message box. You will be able to:

a) Click on the 'Quote Reference Number' to download the quote PDF (this will open the document in a new browser tab) or

b) Click on the download icon to download the quote PDF.

c) Click the 'FINISH' button. This will take you back to the screen where you accessed the 'Launch' bar.
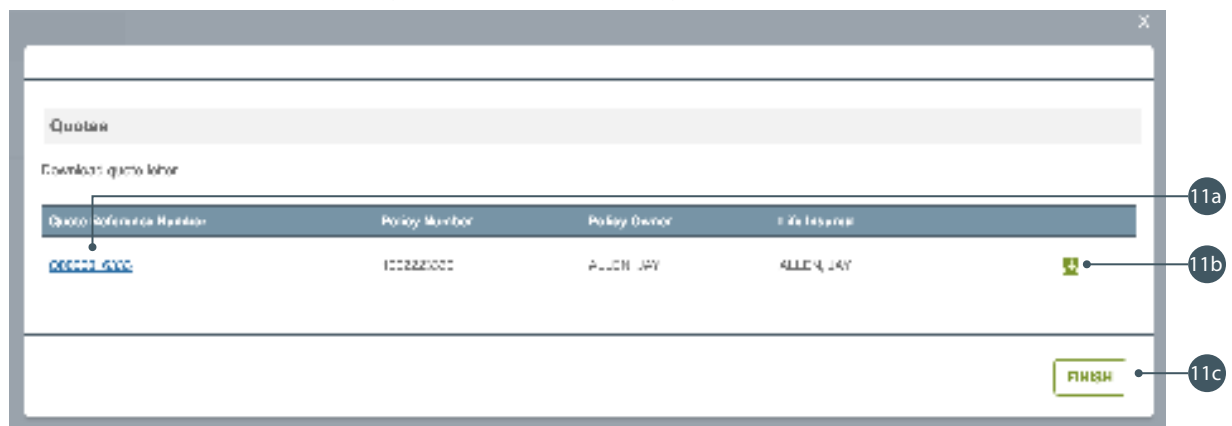
An example of the Quote letter looks like this:
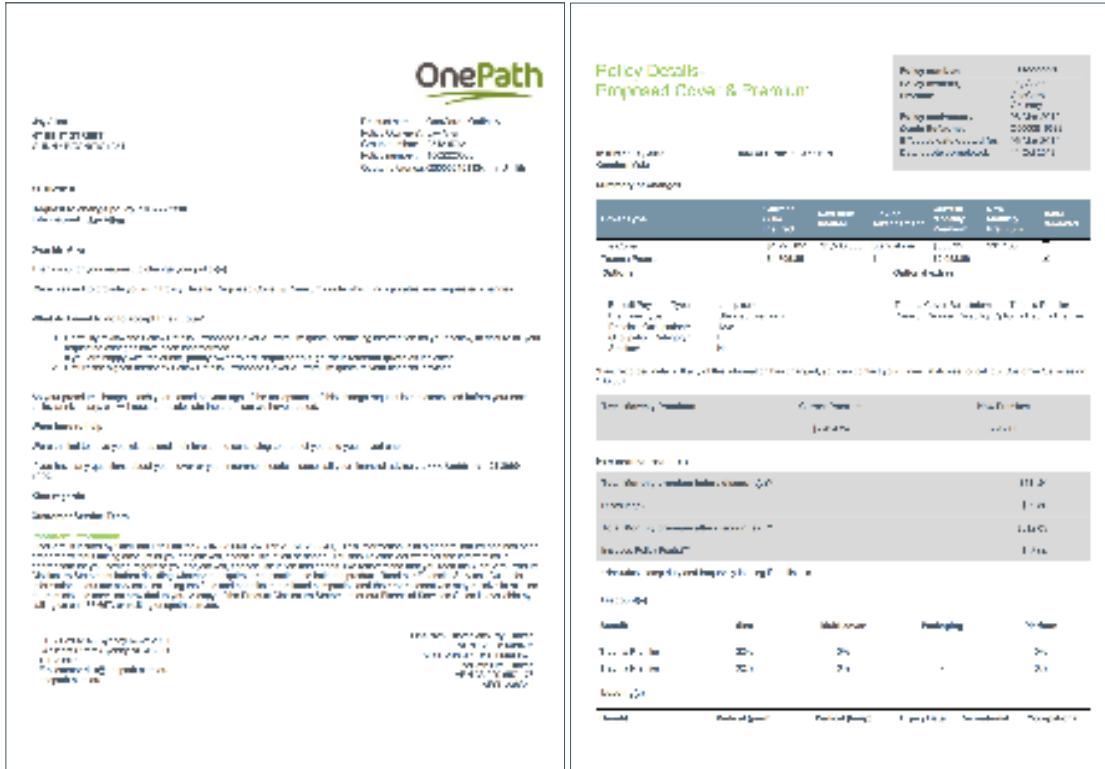
4.4.4.2 Retrieve existing quote PDF

Quote PDF(s) can be retrieved for up to 3 months from the quote print date.

To retrieve an existing quote letter:

1. Follow steps 1 to 4 from section 4.4.4.1 Create new quote.

2. Below 'Create new Quote', all printed and downloaded quote letters performed for the policy will be displayed. Each quote reference number will display a brief description and a quote effective date. Click the quote reference number hyperlink to retrieve the quote letter.
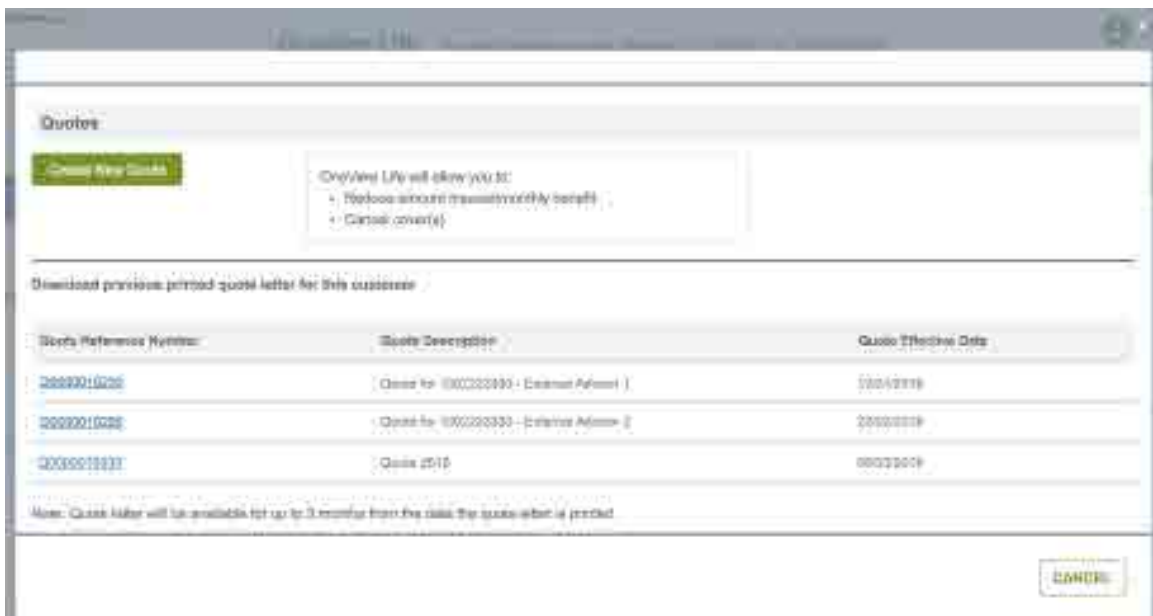
5. CLAIMS

To access information regarding your clients' claims, click on 'CLAIMS' (fourth option) on the left hand menu. In CLAIMS, you will be able to view open and closed claims for the policies that you are managing.

5.1 Claims Listing

The Claims Listing refers to two lists that you would be able to view: In Flight and Completed.

Click on this '+' symbol to view additional information including claim type, amount insured, waiting period and benefit period information for all records.

Click on this '+' symbol to view additional information including claim type, amount insured, waiting period and benefit period information for the selected record.

The **In Flight** tab displays open claims with the following status:

- **Pending** – the claim is under assessment

- **Current** – the claim has been assessed and is currently underway (e.g. Income Protection claims).

Claims in the In Flight tab will be displayed in OneView Life for as long as they are pending or current.

The **Completed** tab displays closed claims with the following status:

- **Finalised** – the claims have been closed due to either the claim being paid, benefit period ending or the claim is withdrawn. A Finalised claim will be displayed in OneView Life for 365 days from the date the claim became finalised.

- **Declined** – the claim has been assessed and is declined. A Declined claim will be displayed in OneView Life for 30 days from the date the claim became declined.

Note: Only claims completed after 9 April 2018 will be displayed in OneView Life. For information about claims completed before 9 April 2018, please contact 1300 555 250 weekdays between the hours of 8:30am to 5:30pm (Sydney time).

In the In-Flight claims listing and the Completed claims listing, you will be able to:

- **Export:** Save a copy of the claims list to your computer. The file will be saved in CSV format.

- **Order by:** For columns that feature an up/down arrow next to the field name, click on the field name to sort the column by ascending or descending numerical or alphabetical order.

- **Filter:** Filter the claims listing to see only those claims meeting your filtered criteria. See section *5.1.2 Filter*.

- **Policy number link:** Click on a Policy Number link to see detailed information for the policy, including more detailed information on the claim. See section *4.3 Policy Summary* and section *4.3.6 Claims*.

5.1.1 Expanded and collapsed view for claims listing

By default, the In Flight claims listing and the Completed claims listing will be displayed in the collapsed view. The collapsed view contains claims information at a policy level.

When you click on the + symbol, the expanded view will be displayed. The expanded view contains cover level information related to the claim:

To close the expanded view, click on the – symbol. The collapsed view will be displayed.

When you click on the **EXPORT** button, the collapsed view will be exported to Microsoft Excel CSV format.

Note: Expanded view cannot be exported. If you click on EXPORT whilst viewing in expanded view, the exported file will only show the data that is visible for collapsed view.

5.1.2 Filter

The Claims Listing can be filtered by clicking on the '**Apply Filter**' side button on the right-hand side.

When you click on the 'Apply Filter' side button, this will expand to display a filter menu allowing you to select from a list of available filters:

- Product Type
- Adviser Name (if the book of business is shared between more than 1 adviser)
- Claim Status

You can select one or more filters to be applied to the policies listing.

The filter(s) available is dependent on the data that is populated in your policies listing. The above mentioned filters will only be displayed if the records in your claims listing contains more than one value for that filter. For example, valid values for 'Product Type' include OneCare Non Super, OneCare Super and OneCare External Super. If all the records in your 'In Flight claims list are for Product Type 'OneCare Non Super', then you will not be able to see the 'Product Type' filter option.

To apply filter(s):

1. Click on the down arrow for the filter option you would like to apply. This will display a list of criteria for that filter option.
2. Select tick-box(es) for the criteria you would like to filter by.
3. Click on the down arrow again to close the filter criteria drop down menu.
4. Click 'Apply'. This will apply your selected filter criteria to the application listing.
5. To minimise the Filter menu, click on the double arrows next to 'Filter'.

6. REPORTS AND ANALYTICS

OneView Life simplifies your ongoing client management with a range of reports and analytics dashboard that is accessible when you click on 'REPORTS & ANALYTICS' (fifth option) on the left-hand menu.

6.1 Reports and Extracts

Reports and Extracts available include:

Report/Extract	Description
Policies in Provisional Renewal	Displays all policies that are approaching anniversary.
Beneficiary Report	Displays all policies with nominated beneficiary(ies).
Beneficiary Report – Expiring Beneficiary	Displays policies where the beneficiary nomination has expired/lapsed or is due to expire/lapse in the next 30 days.
Claims Report	Displays policies with inflight claim(s) and claim(s) completed since April 2018.
Client Communication Preferences report	Displays the selected preference for correspondence (Mail or Email) and Service SMS (Yes or No) for all policies.
Client Contact Extract	Data extract containing client contact information.
Credit Card Expiry Report	Displays policies with expired credit cards and those that are due to expire in the next 30 days.
Lapsed/cancelled policies report	Displays policies that have lapsed/cancelled in the last 12 months.
Overdue Payment Report	Displays policies that have overdue payments and are in danger of lapsing.
Policy Detail Extract	Data extract containing detailed policy information including cover types and amount insured for your OnePath insurance clients.

To view a report or extract:

1.   Click on 'View and Export' link for the report or extract you would like to see.

2. Click 'Export' to download the report in Excel format (.xlsx).

You will be able to choose between downloading a formatted report or 'details only' version of the report/extract.
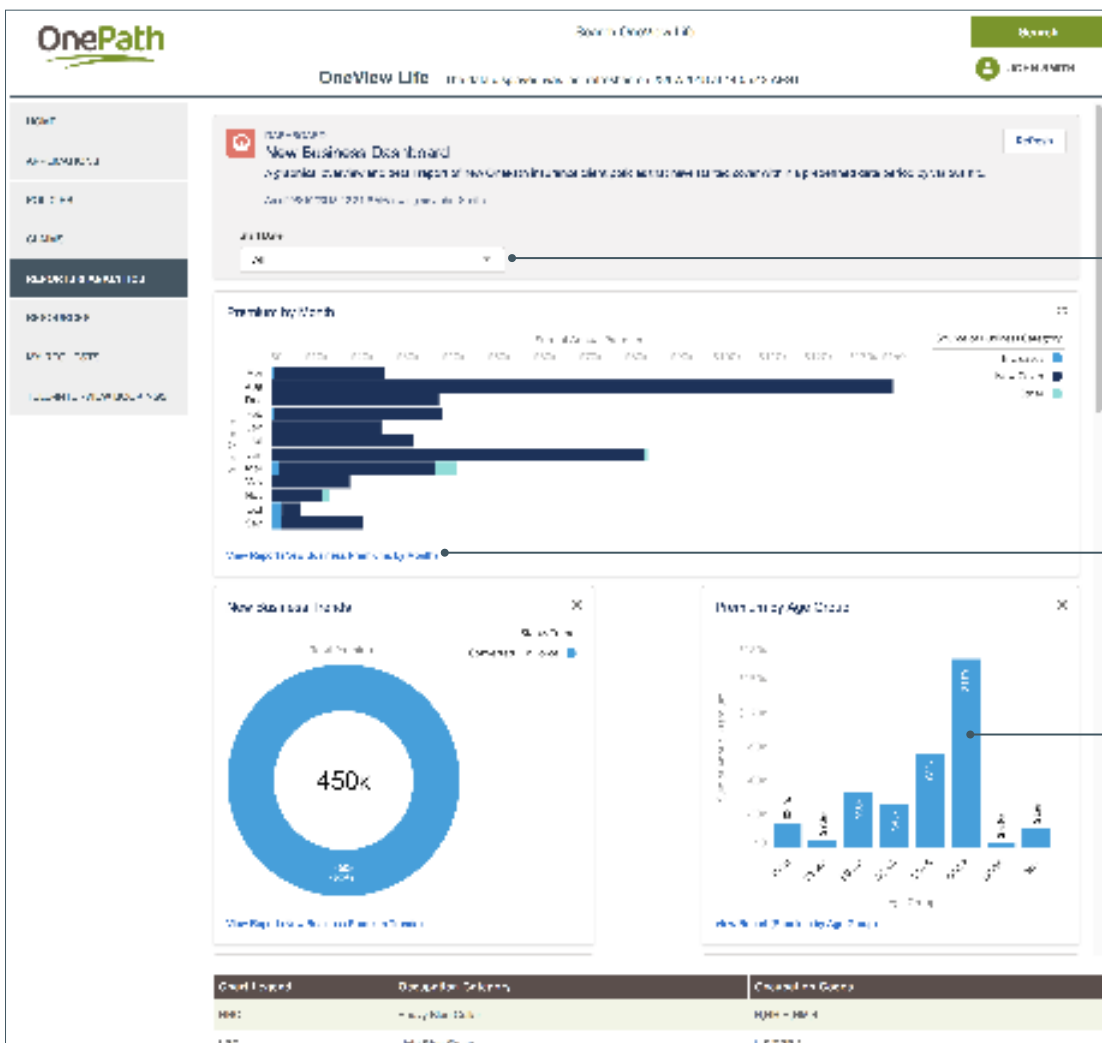
6.2 Portfolio Analytics

The portfolio analytics dashboard provides an overview of your OnePath retail insurance portfolio for:

- New Business

- Lapsed/Cancelled policies

- In-force policies

To view a dashboard, click on 'View' link.

The dashboard will look like:

Change the time period by selecting the required option in 'Start Date'

View detailed report for each graph by clicking 'View Report...'

Hover over a graph segment to view more information on that graph segment

When you click on a 'View Report…' link from a graph in the Dashboard, the detailed report supporting the graph will be shown:

Click this icon to toggle the view between hide graph and display graph.

Click this icon to apply filters to the report and graph.

Click Export to export the report to Excel format .xlsx

Note: only the report is exported. Graph is not exported.

Click on this icon to change graph settings. You can change graph type and select to view by values and percentages.

You can change graph type by clicking on the ▭ icon.

7. RESOURCES

Here you can access a range of important resources related to OnePath insurance:

- **Frequently Asked Questions:** These will be updated regularly based on feedback.

- **Key Contacts:** A list of contacts, including email addresses and phone numbers.

- **Quick Links:** Access important tools quickly here. This includes a link to the Pre-assessment Wizard, a market-first tool that makes it much faster for you to get indicative preassessments for your OneCare clients.

8. MY REQUESTS

You can view the status of requests submitted in OneView Life (OVL) in MY REQUESTS.

Submitted requests are visible under four tabs:

- **OVL Policy Requests** – displays information for requests submitted via Online Self Service (see section 4.4.1) and Attach and Send (see section 4.4.3).
- **OVL Application Requests** – displays information for requests submitted via APPLICATIONS - Submit Information, i.e. Send Note and Attach Document (see section 3.3.4).
- **OVL Claims** – displays information for requests submitted via Claims Notification (see section 4.4.2).

Click this tab to view status of submitted requests for Policies, from:
- Online Self Service
- Attach and Send

Click to apply one or more filter(s):
- Request Type
- Description
- Status

You can also search the requests list by entering a policy number.

Click this tab to view status of submitted requests for Applications, from:
- Send Note
- Attach Document

Click to apply one or more filter(s):
- Request Type
- Description
- Status

You can also search the requests list by entering a policy number.

9. TELE-INTERVIEW BOOKINGS

The Tele-Interview Booking feature provides you with the ability to view, create and cancel all your scheduled bookings in the one place.

9.1 Tele-Interview Bookings Tabs
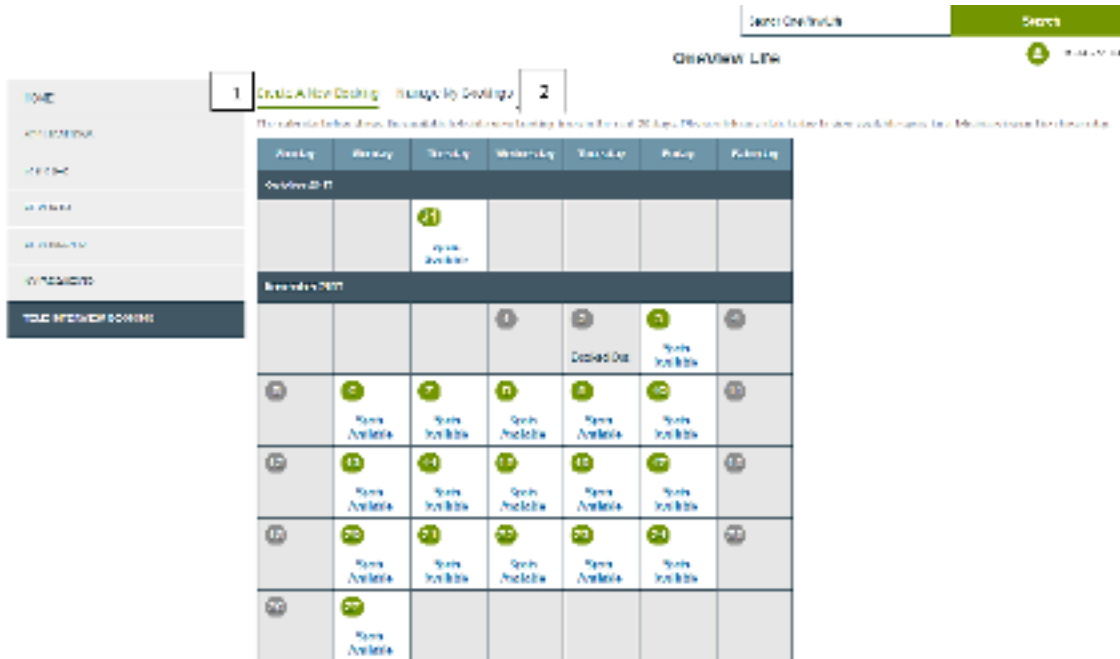
There are two tabs within this section as follows:

1.   Create A New Booking

      This tab provides you access to a calendar where you can view and book a tele-interview on behalf of your client. It shows you the available tele-interview spots over the next 28 days.

      Why is it only 28 days? Interim Cover will cease if the Personal Statement is not completed and submitted to OnePath within 28 days. To ensure your client is covered whilst their application is being processed, we want to ensure their tele-interview is scheduled soon after application submission.

2.   Manage My Bookings

      You can view and cancel your existing tele-interview bookings via the Manage My Bookings tab.

      This section provides a tabular view of all bookings you have scheduled for your clients for the next 28 days.

9.2 The Calendar

1. Dates that have tele-interview spots available will display with a "Spots Available" link.

2. Dates that are completely booked will display as "Booked Out" and be greyed out.

3. Weekends will always be greyed out.

9.3 Creating a new booking

1. Click on the "Spots Available" link under your desired tele-interview booking date

2. You will be navigated down to view the tele-interview times available for that particular day.

3. Nominate an available tele-interview booking time indicated in green by clicking on it. If a time slot is unavailable it will be marked in grey.

Important: All booking times are displayed and booked in NSW time.

Note: The tele-interview times will display in 1.5 hour intervals. This is not the expected duration of a tele-interview call with your client; it allows tele-interviewers to prepare for the next tele-interview. Average call handle times are between 30–35 minutes but can take up to an hour, depending on your client's medical history.

Once an available time has been chosen, a dialogue box will display confirming you are aware the selected time will be booked in NSW time. Click on OK to continue.

The Tele-Interview Booking Details dialogue box will display enabling you to enter certain information to complete the booking.

4.   The following Life Insured Details are mandatory:
   - Title
   - Life Insured First Name
   - Life Insured Last Name
   - Email Address
   - State of Life Insured

5.   You must enter in at least one of the following:
   - Mobile number: OR
   - Landline number

6.   The Adviser Details section will auto-populate with your First Name, Last Name and Email Address based on your contact details within OneView Life.

7.   Within the Booking Details section, you can enter in the Application Submission Date. The Booking Creation Date will auto-populate with today's date.

8.   Once complete, verify that the Interview Date and Time is correct based on NSW time and that all mandatory fields have been completed. Click on Submit.

9.   A dialogue box will display stating your tele-interview has been booked and that you and your client will receive a booking confirmation email shortly.

9.4   Cancel a booking

If you wish to reschedule a booking, you can contact the Tele-Interview Team by emailing retailteleapp@onepath.com.au or calling 1800 751 983, weekdays, 8.00am to 6.00pm (Sydney time). Alternatively, you can cancel a booking in the future and create a new booking within the Create a New Booking tab.

1.   Click on the Cancel link in the table next to the applicable booking you wish to cancel.

2.   A dialogue box will display confirming you wish to delete the booking.

3.   Once confirmed, the booking will no longer display within the Tele-Interview Booking tab in OneView Life.

4.   You will need to advise your client directly that you have cancelled their tele-interview booking.

OnePath