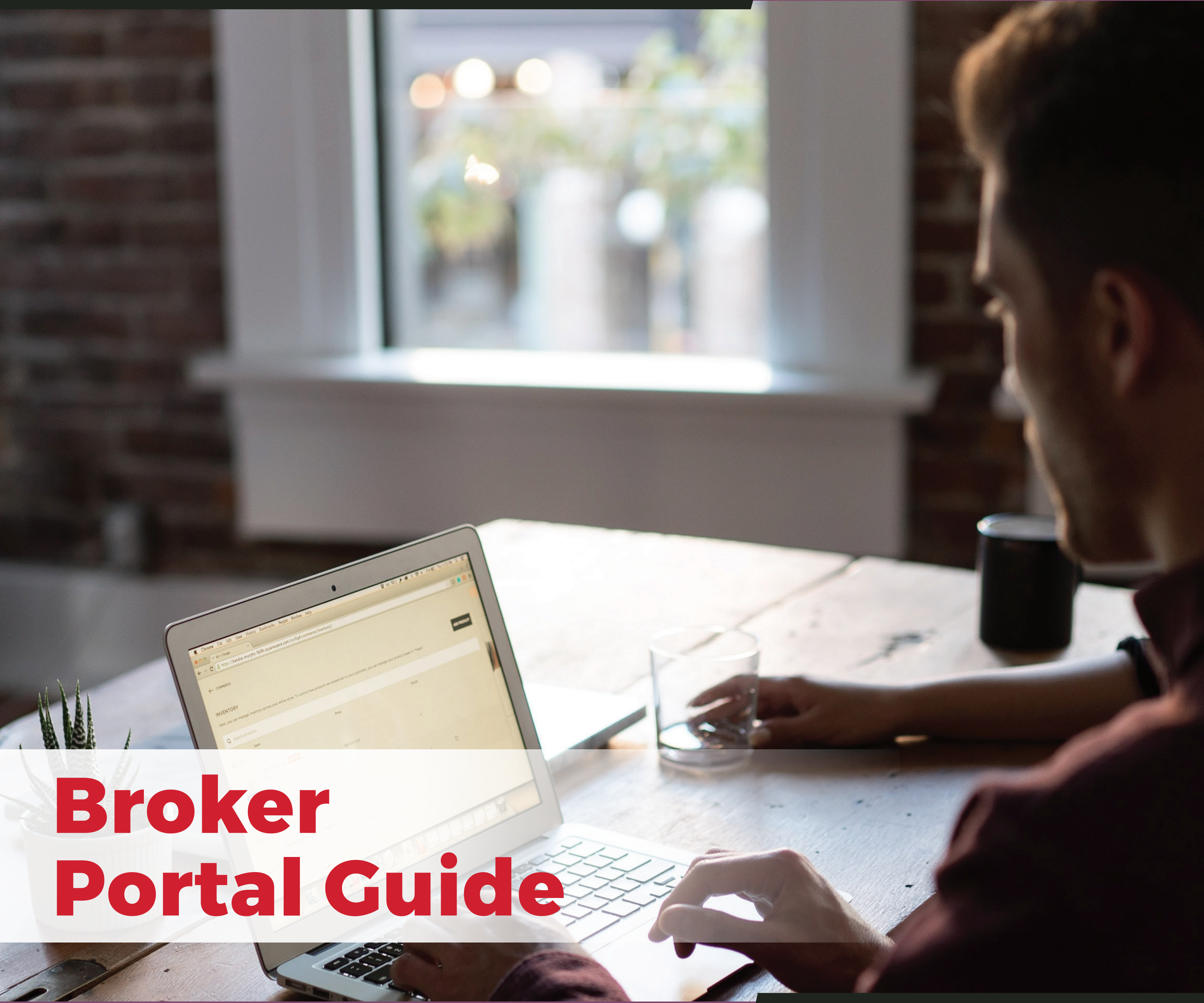

Broker Portal Guide

QUIKCARD™

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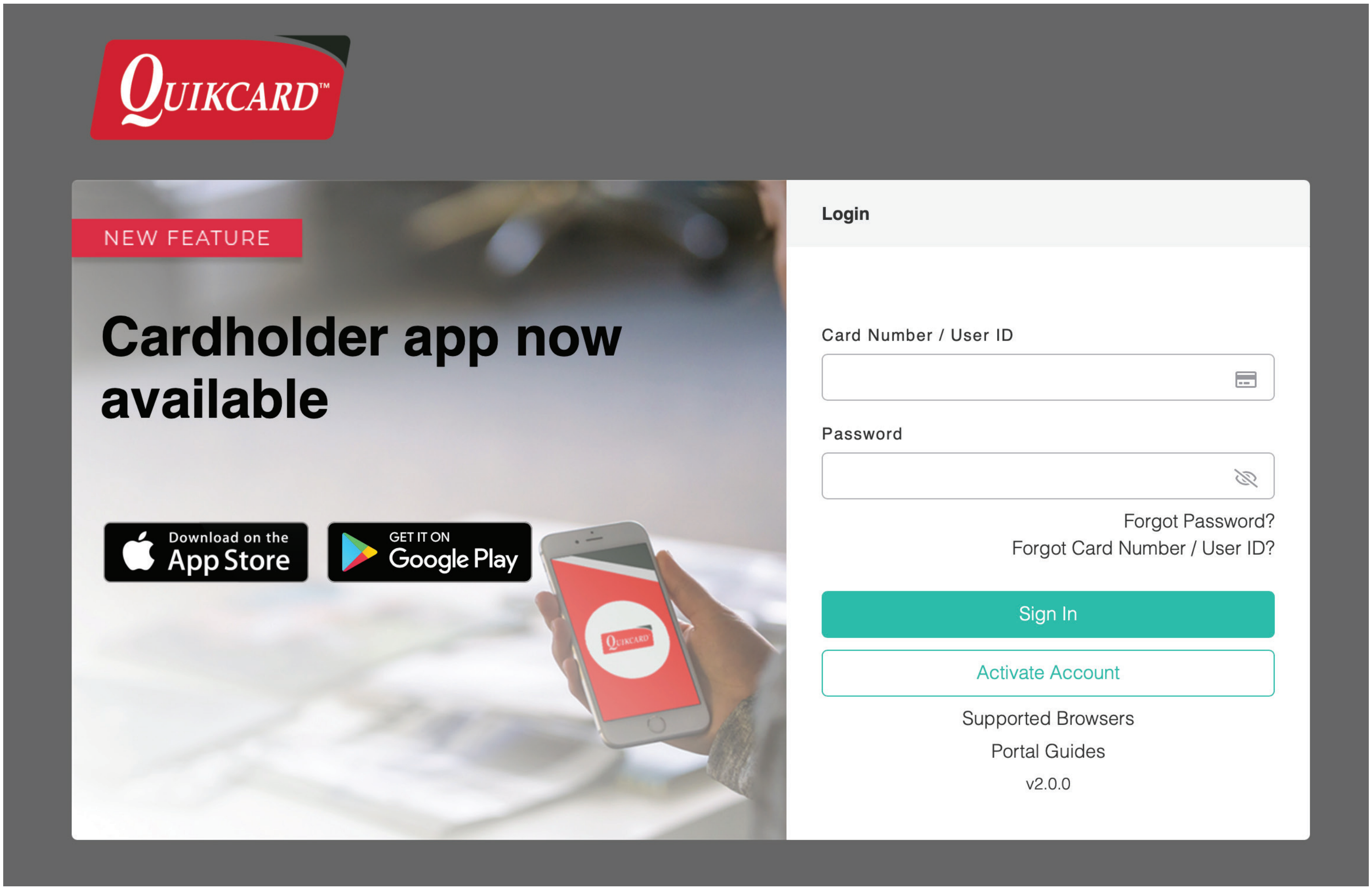
Broker Portal Guide



INITIAL LOG IN TO NEW PORTAL

The new Quikcard portal can be accessed at **quikcard.com** by clicking the “Log In” link at the top of the page.

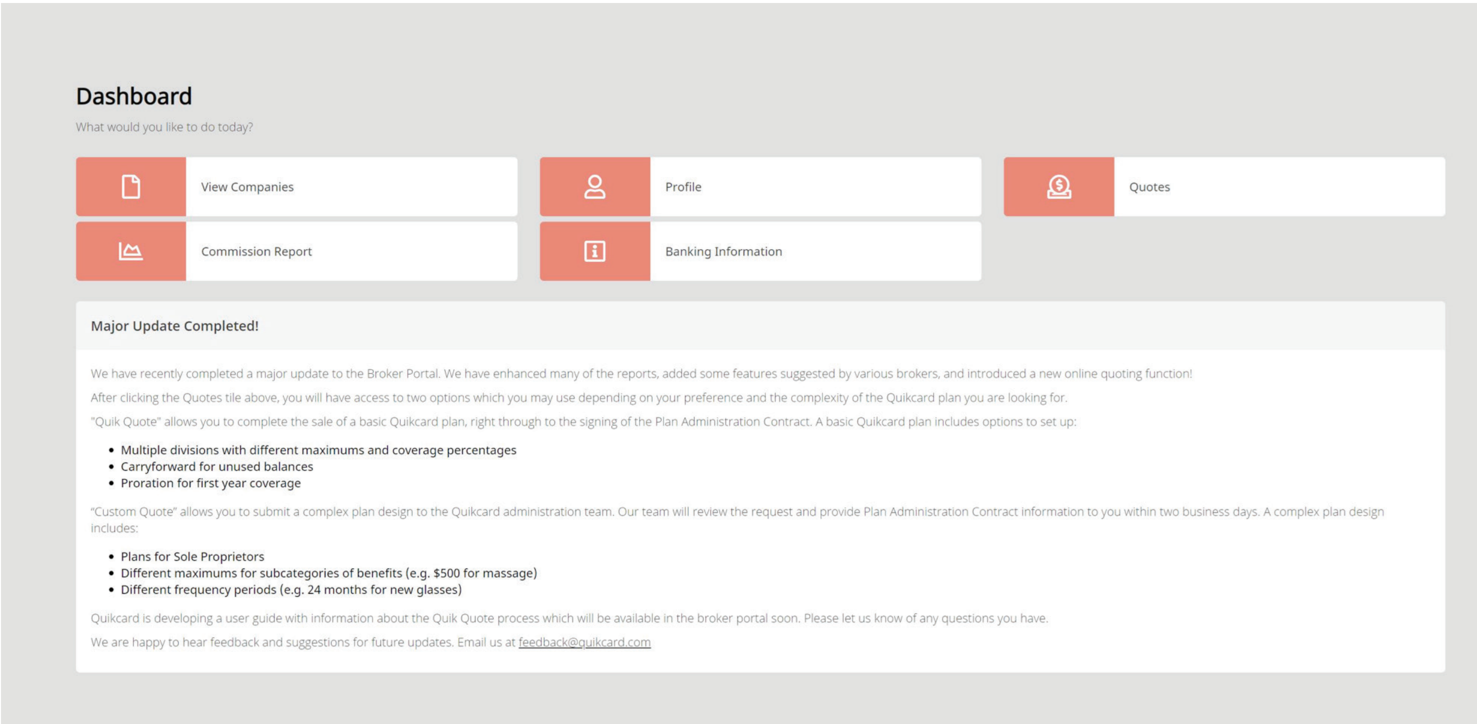
You will need to enter your **User ID** and **Password**, then click the **Sign In** button.

You will then be taken to the **Broker Dashboard**.

If you have not yet accessed the portal, click “**Activate Account**” and follow the instructions to activate your web account. You will need your broker web user ID (B-0xxx-xxx) provided to you and the email address on your account.

Broker Portal Guide

BROKER DASHBOARD



Here you will be given an overview of your account and will be able to select actions from the menu on the left, or the dashboard itself.

Some of the main actions you can select are:

- **View Companies**
- **Commission Report**
- **Banking Information**
- **Profile**
- **Quotes**

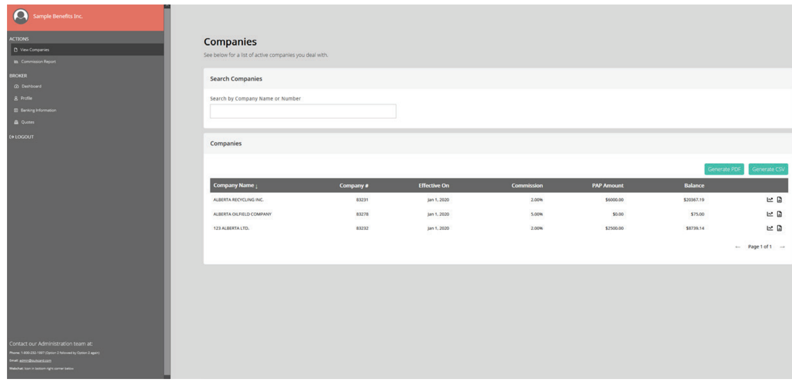
Broker Portal Guide

VIEW COMPANIES

Start by clicking the **View Companies** link in the left hand menu.

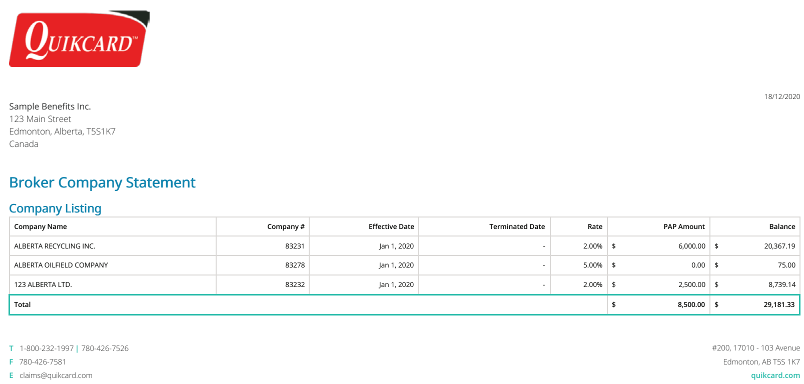
The **Company Dashboard** will display all active companies you deal with. You can arrange the list by **Company Name**, **Company Number**, **Effective On**, **Commission**, **PAP Amount**, or **Balance**.

You can also search for specific companies by **Company Name** or **Company Number**.



GENERATE ALL-COMPANY REPORT

Click **Generate PDF** or **Generate CSV** buttons on the Company Dashboard to generate a downloadable **Broker Company Statement** containing the same information presented in the Companies list.



18/12/2020

Sample Benefits Inc.
123 Main Street
Edmonton, Alberta, T5S1K7
Canada

Broker Company Statement

Company Listing

Company Name	Company #	Effective Date	Terminated Date	Rate	PAP Amount	Balance
ALBERTA RECYCLING INC.	83231	Jan 1, 2020	-	2.00%	$ 6,000.00	$ 20,367.19
ALBERTA OILFIELD COMPANY	83278	Jan 1, 2020	-	5.00%	$ 0.00	$ 75.00
123 ALBERTA LTD.	83232	Jan 1, 2020	-	2.00%	$ 2,500.00	$ 8,739.14
Total					**$ 8,500.00**	**$ 29,181.33**

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Edmonton, AB T5S 1K7
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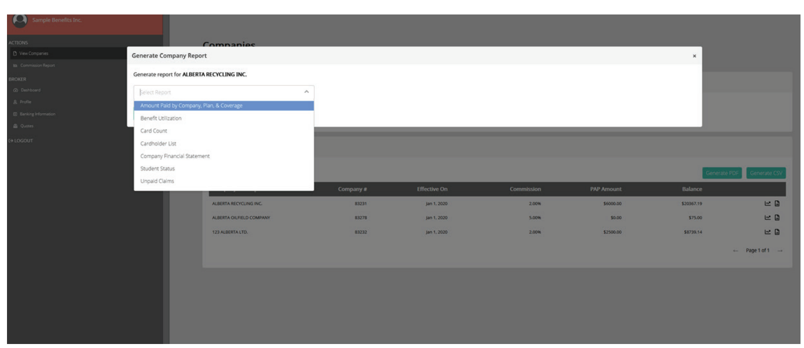
GENERATE SPECIFIC COMPANY FINANCIAL REPORT

Click **Company Financials Icon** button beside the desired company on the Company Dashboard to generate a **Company Financial Statement** containing **Utilization By Benefit Type (YTD)** and **Company Summary (YTD)**.

GENERATE SPECIFIC COMPANY REPORT

Click **Company Reports Icon** button beside the desired company on the Company Dashboard to generate a report by **Amount Paid By Company**, **Plan & Coverage**, **Benefit Utilization**, **Card Count**, **Cardholder List**, **Company Financial Statement**, **Student Status**, and **Unpaid Claims**.

After selecting the report type, you will be asked to enter a start and end date for the report. Click **Generate PDF** or **Generate CSV** buttons to generate your desired report.



Helpful Hint:
For the Amount Paid by Company, Plan and Coverage report, select "Payment Date" if you want a report that matches the Company Financial Statement report or select "Service Date" if you want a report to analyze cardholder utilization in a particular benefit year.

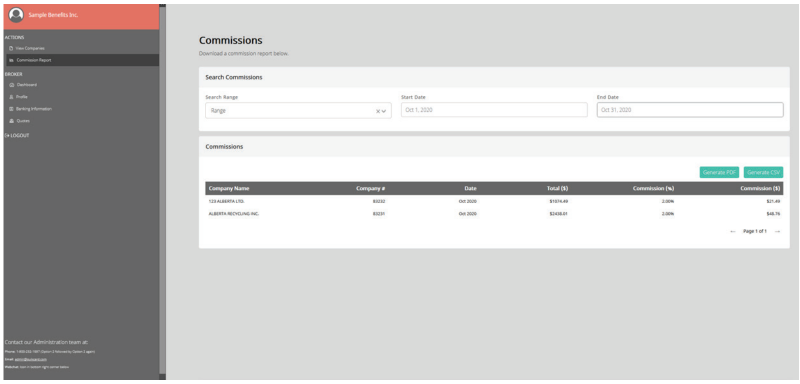
Broker Portal Guide

COMMISSION REPORT

Start by clicking the **Commission Report** link in the left hand menu.

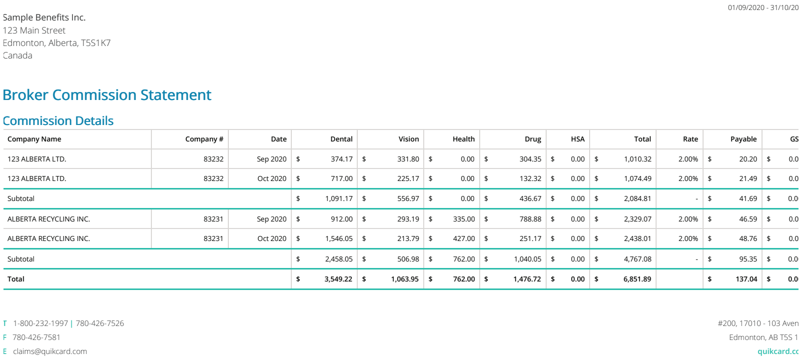
The **Commission Dashboard** will display all commission. You can arrange the list by **Company Name**, **Company Number**, **Date**, **Total ($)**, **Commission (%)**, or **Commission ($)**.

You can also search by specific date ranges using the **Search Range** tool at the top of the dashboard.



GENERATE ALL-COMPANY COMMISSION REPORT

Click **Generate PDF** or **Generate CSV** buttons on the Commission Dashboard to generate a **Broker Commission Statement** containing commission details sorted by company.



01/09/2020 - 31/10/20

Sample Benefits Inc.
123 Main Street
Edmonton, Alberta, T5S1K7
Canada

Broker Commission Statement

Commission Details

Company Name	Company #	Date	Dental	Vision	Health	Drug	HSA	Total	Rate	Payable	GS
123 ALBERTA LTD.	83232	Sep 2020	$ 374.17	$ 331.80	$ 0.00	$ 304.35	$ 0.00	$ 1,010.32	2.00%	$ 20.20	$ 0.0
123 ALBERTA LTD.	83232	Oct 2020	$ 717.00	$ 225.17	$ 0.00	$ 132.32	$ 0.00	$ 1,074.49	2.00%	$ 21.49	$ 0.0
Subtotal			$ 1,091.17	$ 556.97	$ 0.00	$ 436.67	$ 0.00	$ 2,084.81	-	$ 41.69	$ 0.0
ALBERTA RECYCLING INC.	83231	Sep 2020	$ 912.00	$ 293.19	$ 335.00	$ 788.88	$ 0.00	$ 2,329.07	2.00%	$ 46.59	$ 0.0
ALBERTA RECYCLING INC.	83231	Oct 2020	$ 1,546.05	$ 213.79	$ 427.00	$ 251.17	$ 0.00	$ 2,438.01	2.00%	$ 48.76	$ 0.0
Subtotal			$ 2,458.05	$ 506.98	$ 762.00	$ 1,040.05	$ 0.00	$ 4,767.08	-	$ 95.35	$ 0.0
Total			**$ 3,549.22**	**$ 1,063.95**	**$ 762.00**	**$ 1,476.72**	**$ 0.00**	**$ 6,851.89**		**$ 137.04**	**$ 0.0**

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Edmonton, AB T5S 1
quikcard.cc

Helpful Hint:
All commission payments are issued for a calendar month. Running the report with a full month date range will produce a report that matches the commission deposit to your bank the following month.

Broker Portal Guide

PROFILE

Start by clicking the **Profile** link in the left hand menu.

Your **Profile** will display all of the information we have on file for you.

EDIT PROFILE

To **Edit** your profile, click the **Edit Information** button on the bottom right hand corner of your profile.

Click on the field you wish to edit:

- Postal Code
- Address
- City
- Province
- Phone Number
- Email

Once an edit has been made, click the **Save Changes** button to save your updated profile.

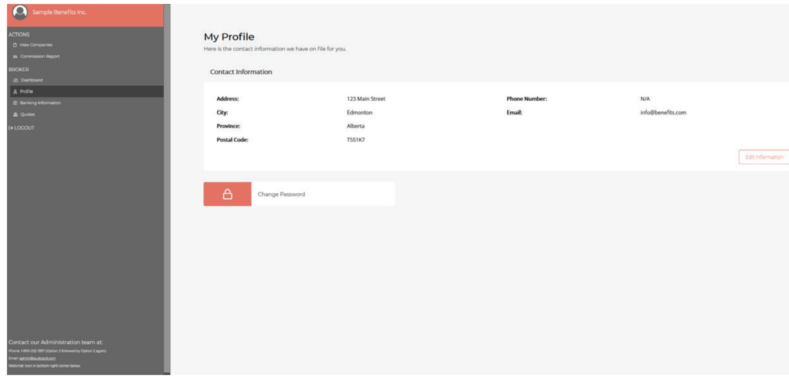
CHANGE PASSWORD

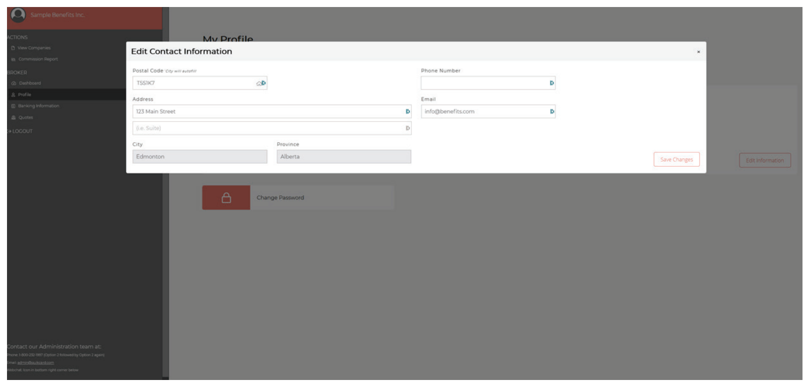
To change your **Password**, click the **Change Password** button in the bottom left hand corner of the Profile Dashboard.

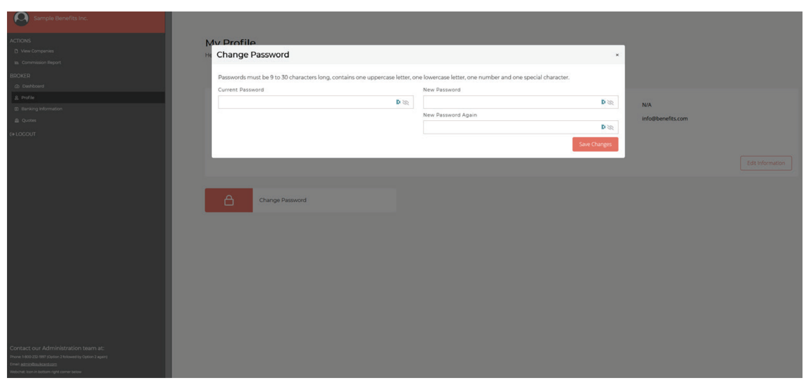
You will be prompted to change your password. To set a new password, you must enter your current password, as well as your new password twice.

**Passwords require 9 to 30 characters, one upper case letter, one lowercase letter, one number, and one special character.*

Once you've entered in your new password, click the **Save Changes** button to set your new password.



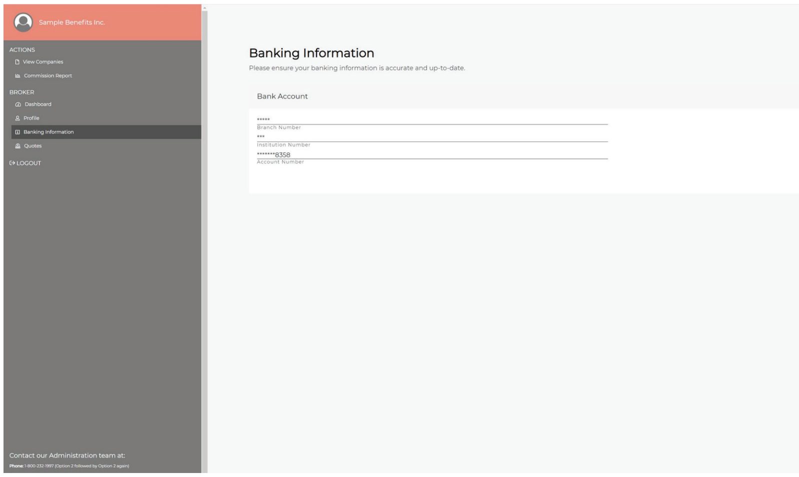




BANKING INFORMATION

Start by clicking the Banking Information link in the left hand menu.

Your Banking Information will be displayed for you to ensure that it is accurate and up-to-date.



UPDATE BANK ACCOUNT

To change your **Bank Account**, click the **Update Bank Account** button in the bottom right hand corner of the Banking Information Dashboard.

Complete the following three fields with updated banking information:

- Branch
- Institution Number
- Bank Account Number

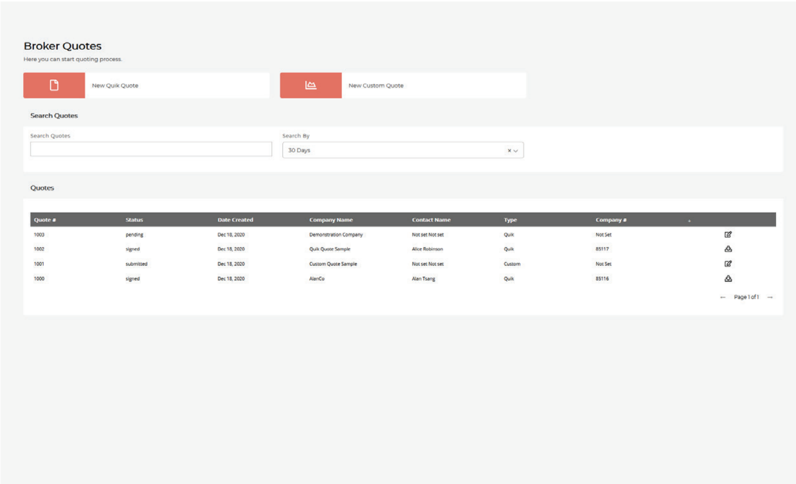
Once all three fields are completed, click the **Save Changes** button to save your updated your banking information.

**Banking changes may not be reflected until the following business day. This can only be done once daily.*

Broker Portal Guide

QUOTES

BROKER QUOTES MAIN PAGE



On the Broker Quotes main page, you can view quotes you have already worked with or start new quotes.

The table displays recent quotes, or you can use the **Search Quotes** function to find a specific quote. Functions in the table include downloading a copy of a completed Quik Quote and editing quotes that have not been completed.

For new quotes, you have two options depending on your preference and the complexity of the Quikcard plan you are setting up.

"Quik Quote" allows you to complete the sale of a basic Quikcard plan, right through to the signing of the **Plan Administration Contract**. A basic Quikcard plan includes options to set up:

a) Multiple divisions with different maximums and coverage percentages

b) Carry forward for unused balances

c) Proration for first year coverage

"Custom Quote" allows you to submit a complex plan design to the Quikcard administration team. These are generally cases where you are trying to mimic a traditional insured group health benefits plan. Our team will review the request and provide **Plan Administration Contract** information to you within two business days. A complex plan design includes:

a) Plans for Sole Proprietors

b) Different maximums for subcategories of benefits (e.g. $500 for massage)

c) Different frequency periods (e.g. 24 months for new glasses)

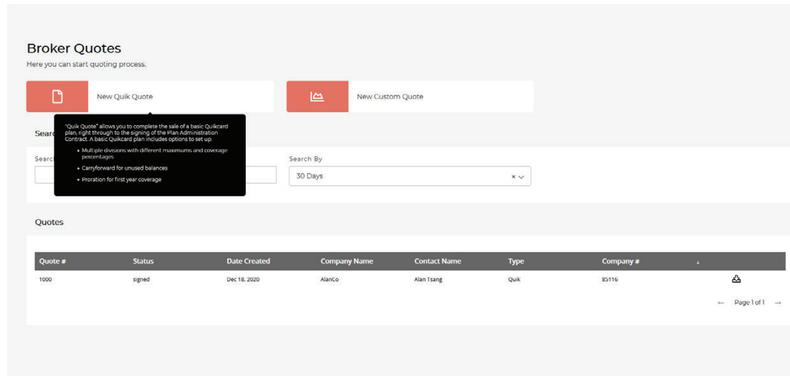
Additional information about Custom Quotes begins on Page 19.

Broker Portal Guide

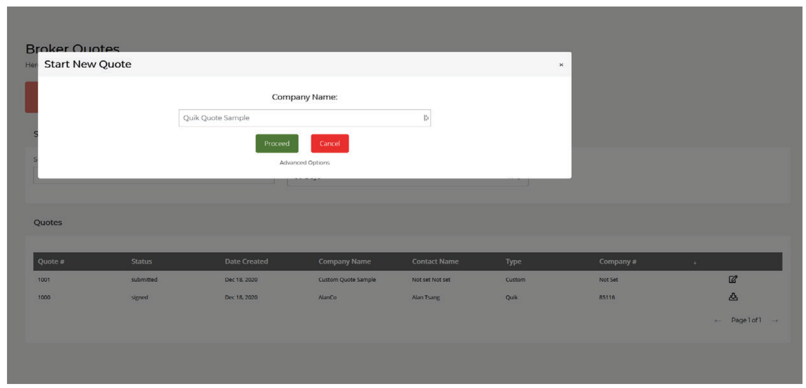
QUIK QUOTES

CREATE A QUOTE

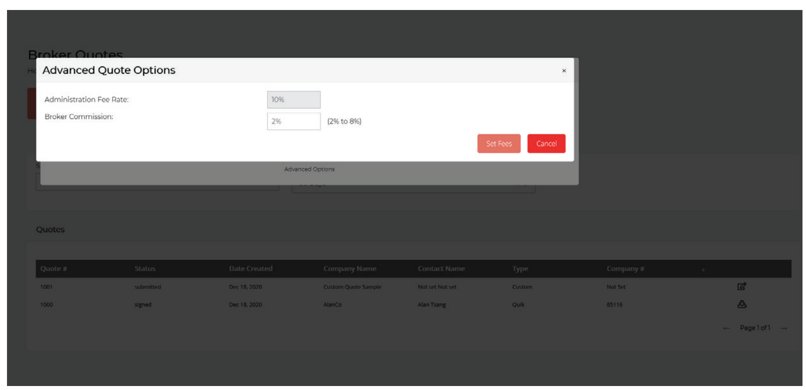
To start a **Quik Quote**, select the "**New Quik Quote**" button on the **Broker Quotes Main Page**. A pop-up box will ask you to provide the Company's legal name.



IMPORTANT NOTE: The name entered at this stage must be the Company's legal name. This entry is the primary key in the quote process and CANNOT be changed later.



The pop-up box also has a link to the **Advanced Options**, where you can adjust your commission rate for the client. To access the **Advanced Options**, click the link and then enter the password "123456". You can adjust your commission rate between the minimum of 2% and the maximum of 8%. You can also adjust the commission rate from a link inside the quote later.

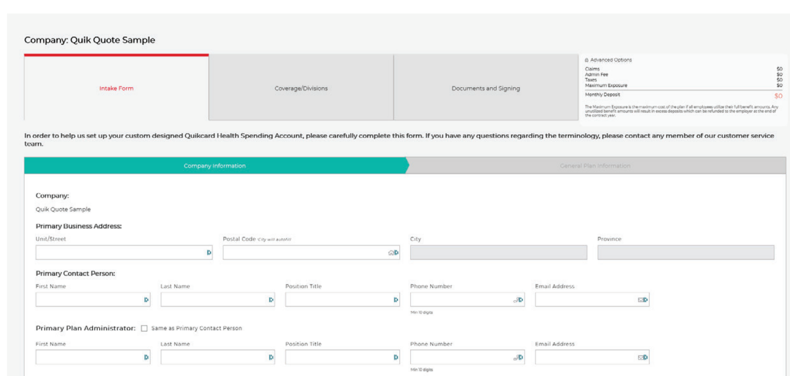


The **Quik Quote** screen is divided into three stages, each listed across the top of the screen. The three stages are:

a) Intake Form: This stage collects information about the Company such as contact information, start date for the contract and other general information that will apply to the whole Company.

b) Coverage/Divisions: This stage lets you set up multiple divisions, each with different coverage options and levels.

c) Documents and Signing: This stage allows your client to review and sign the finalized Plan Administration Contract.



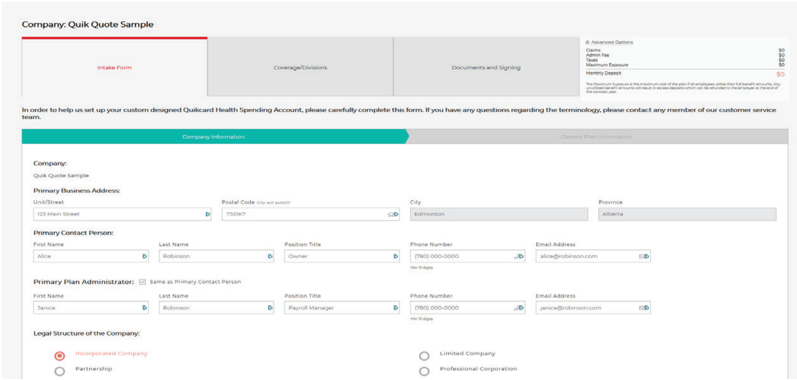
IMPORTANT NOTE: It is important to work through the three stages in order so that all information is correctly accumulated for the **Plan Administration Contract**.

Broker Portal Guide

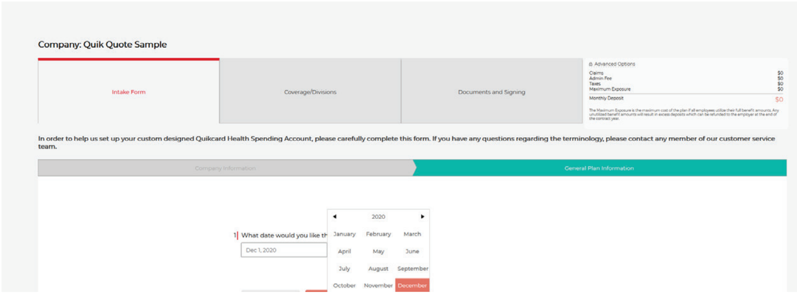
INTAKE FORM

There are two parts to the **Intake Form** stage.

The first part collects **Company Information**. All fields on this page are required. The **Primary Contact Person** is the person who will sign the **Plan Administration Contract** on behalf of the Company. The **Primary Plan Administrator** is the person who will have the administrative responsibilities for managing the Quikcard plan, including adding employees and managing funding payments.

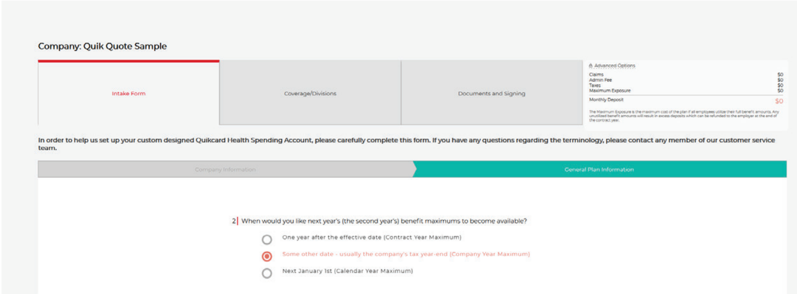


HELPFUL HINT: These two roles can be fulfilled by the same person, but often the Primary Contact Person is an owner or executive and the Primary Plan Administrator is an administrative employee.

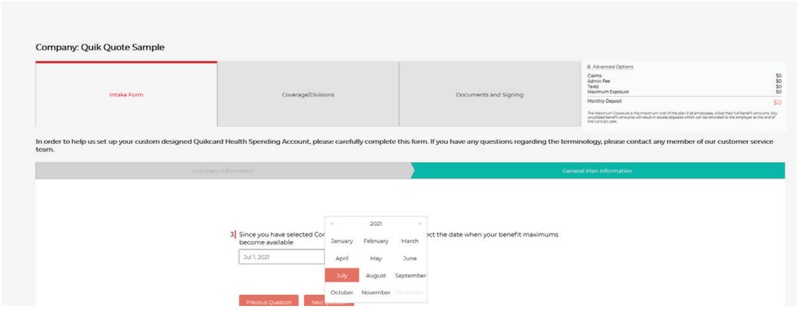


The second part collects **General Plan Information** that applies to the entire Quikcard plan. The effective date of the plan can be back dated up to 12 months or forward dated up to 12 months by selecting a month from the pop-up calendar. All Quikcard plans are effective on the 1st day of a month.

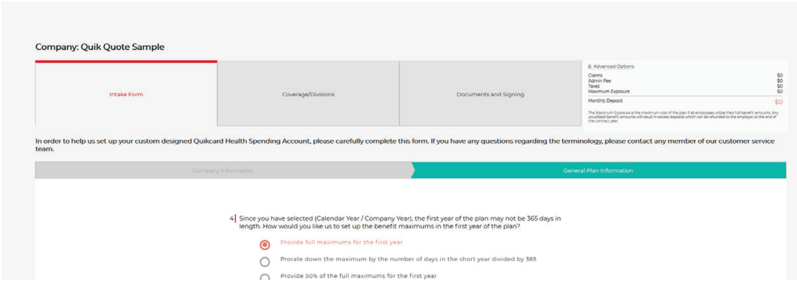
Some clients start a Quikcard plan part way through a year. The next question allows you to set the date that you would like the next year's (the second year's) benefit maximums to become available.



If you select **Company Year Maximum** or **Calendar Year Maximum**, an additional question will ask whether you wish to prorate benefit maximums during the first year.



HELPFUL HINT: This proration applies to all cardholders in the Company during the Company's opening stub year with the Quikcard plan. A different question in a future stage will address proration for new employees who begin employment during a benefit year.



Broker Portal Guide

COVERAGE/DIVISIONS

There are two parts to the Coverage/Divisions stage.

The first part is the **Divisions Management** table, which lists the Divisions you have set up for the Company. You can create multiple divisions, each with different coverage options and levels.

The Divisions you have created are listed in the table. Four icons for each Division allow you to:

a) Edit Division Information: To rename the Division or change its status.

b) Edit Division Design: To open the questionnaire to change the coverage in the Division.

c) Copy Division: To create a duplicate Division with the same coverage, which can then be edited.

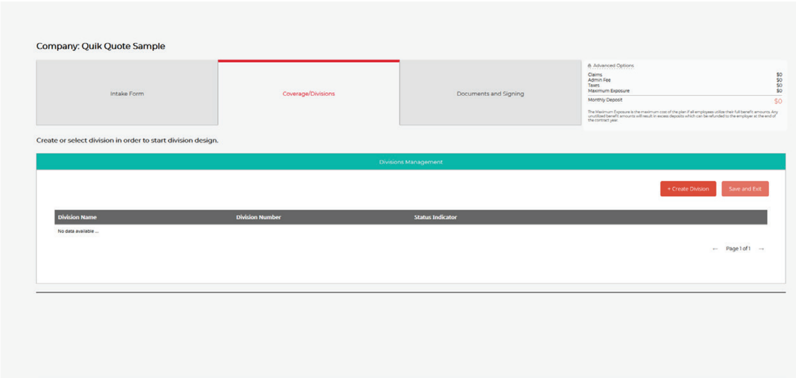
d) Delete Division: To delete the selected Division from the Quikcard plan.

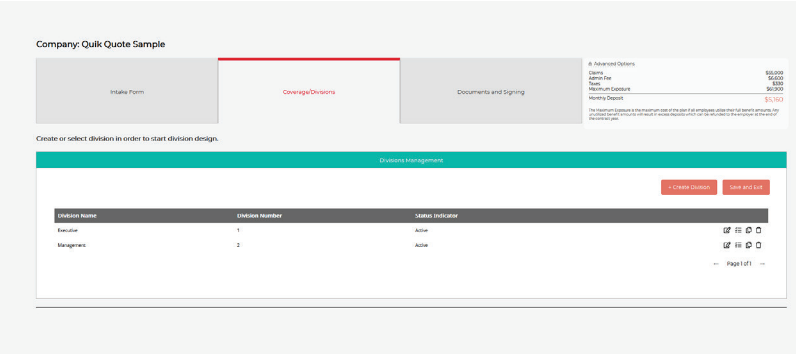
To create a new division, you can:

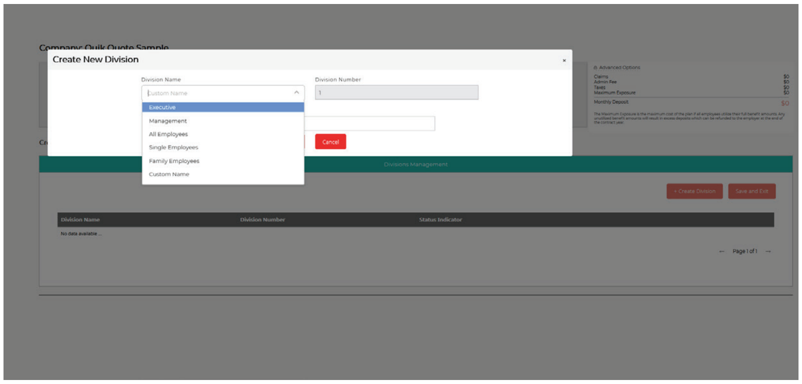
a) Create a brand-new division by selecting the Create Division button. This will create a blank division for you to set up.

b) Copy an existing division by selecting the Copy Division icon by the division you wish to copy. This will create a pre-populated division for you to edit.

A pop-up window allows you to name the division. Common division names are provided in the drop-down window or you can enter a custom division name in the free-form entry box. The division number is automatically assigned.







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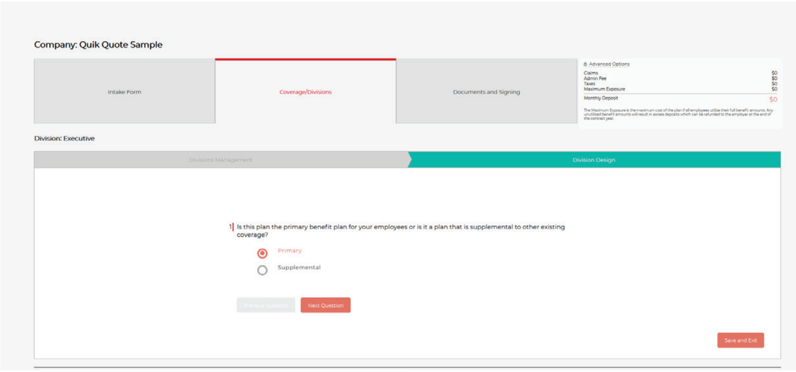
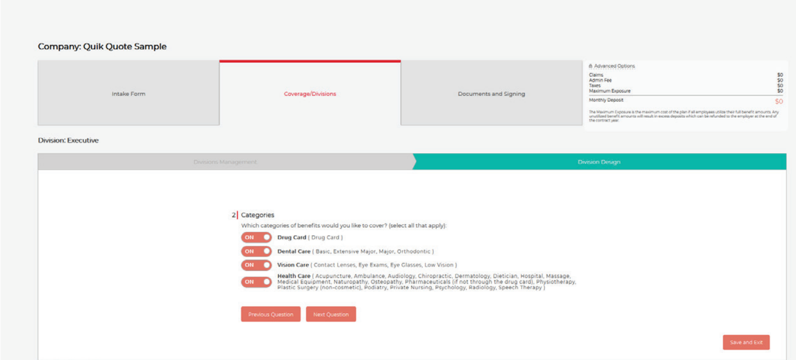
The second part is the **Division Design** questionnaire. This questionnaire will collect the information required for each division.

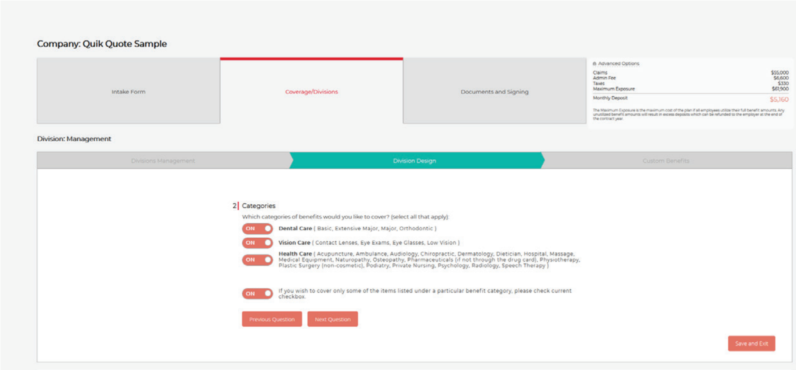


HELPFUL HINT: The questions automatically adjust based on the answer provided in the previous question, so it is important to answer the questions in order.

Question 1: Select Primary plan if the Quikcard plan is the primary benefit plan for the employees. Select Supplemental plan if the employees have other health benefits coverage through another carrier and the Quikcard plan is designed to top-up that coverage. All claims for Supplemental plans require an **Explanation of Benefits** statement from the primary carrier before the claim can be paid.

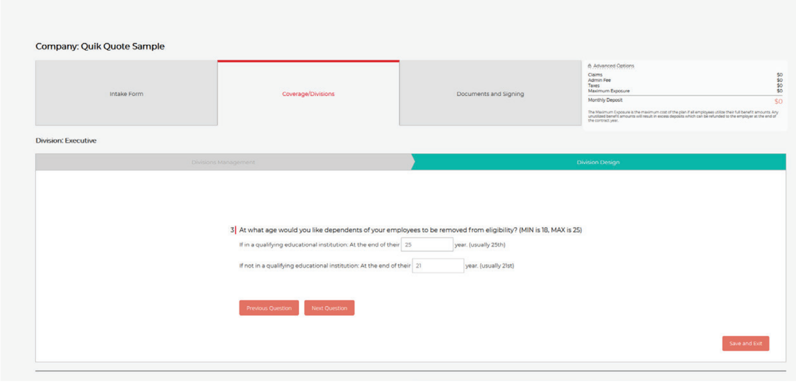


Question 2: Select “ON” for the categories of benefits you want to cover. Coverage within the general categories can be customized further in a later question. For Supplemental plans, you can choose which health subcategories you wish to cover by selecting “ON” in the bottom checkbox. The **Drug Card** is not available for Supplemental plans.



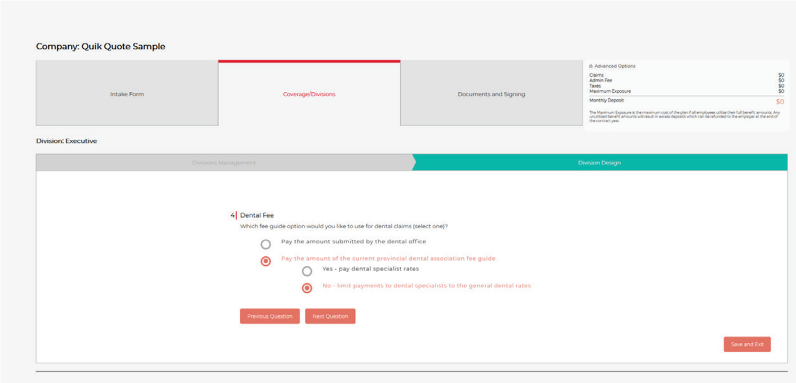
IMPORTANT NOTE: Quikcard subcontracts with **Claimsecure for the Drug Card**. There are some limits to the flexibility in the plan design if you wish to have a **Drug Card** for the division. Watch for pop-up information as you answer upcoming questions.

Question 3: Dependent ages can be adjusted from a minimum of 18 to a maximum of 25. The default answers are the common ages and are rarely adjusted.

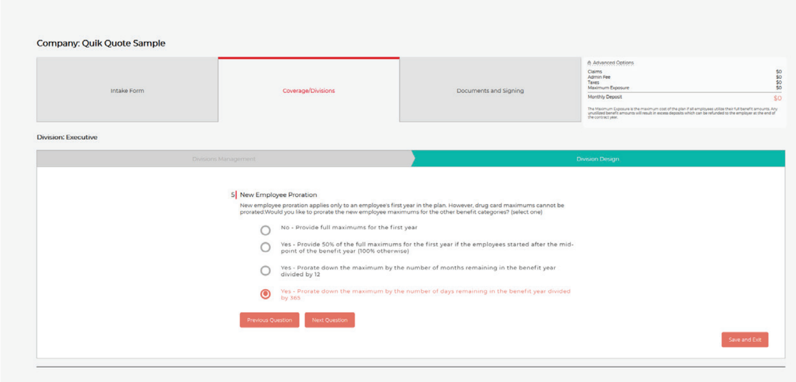


Broker Portal Guide

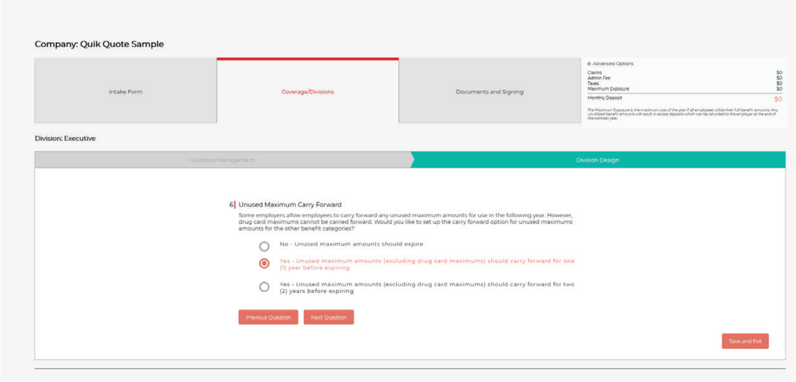
Question 4: Dental fee guide rates are often lower than the amount charged by dentists. Primary plans can be set up to pay based on the Provincial fee guide or the amount submitted by the dental office. Supplemental plans can only be set up to pay the amount submitted by the dental office.



Question 5: New employee proration asks how you want the benefit maximums handled for an employee that begins employment during a benefit year. If you choose any of the "Yes" answers and you have a **Drug Card** for the division, the **Drug Card** maximum will NOT prorate, but all other benefit maximums will prorate.

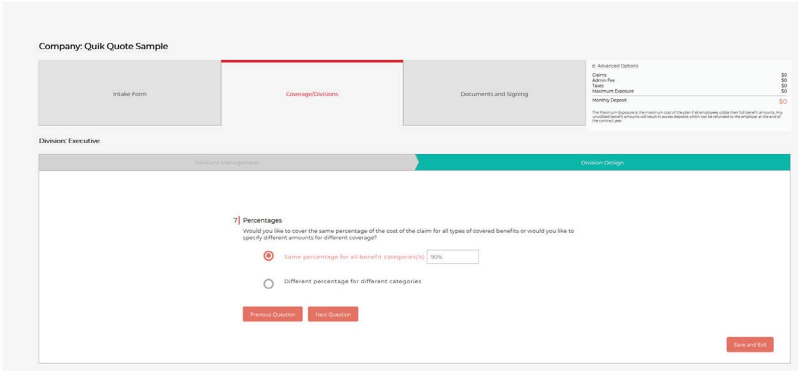


Question 6: Carry forward asks how you want unused benefit maximum amounts handled at the end of a benefit year. If you choose any of the "Yes" answers and you have a **Drug Card** for the division, the **Drug Card** maximum in the next year will be limited to the annual benefit maximum, but the carry forward will still apply to all other benefit categories.

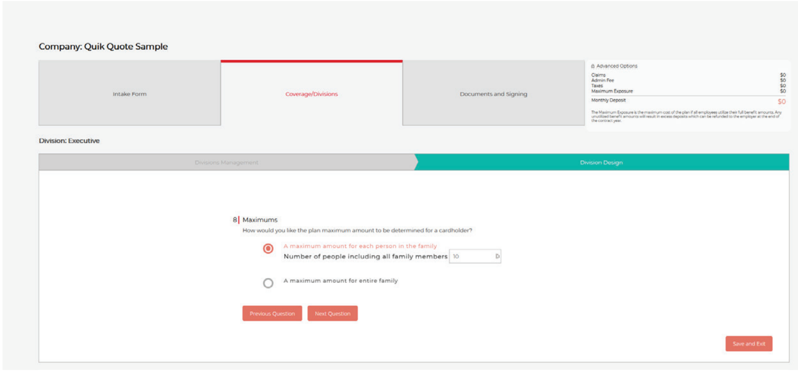


Broker Portal Guide

Question 7: This question allows you to specify a single coverage percentage for all benefit categories or to choose to customize different coverage percentages for benefit categories, which will be completed a future step on the **Custom Benefits** table. Supplemental plans can only be set up to cover 100% of the claimed amount.

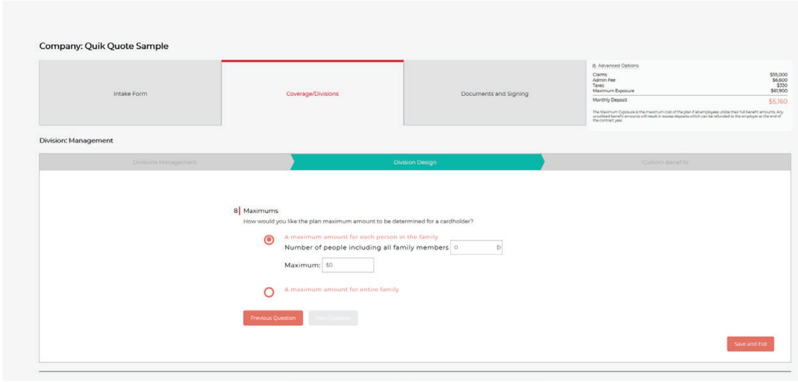


Question 8: Cardholder maximums can be based on each person in the family (a family of 4 would have 4 individual maximums) or combined for the entire family (a family of 4 would share a single maximum). The **"entire family"** option is almost always selected. The **"each person"** option is not available if you have a Drug Card for the division.



If you choose the **"each person"** option, enter the number of people (including all family members) who would be part of this division. This number is part of the calculation of **Maximum Exposure** (the maximum cost of the Quikcard plan if all employees used their full benefit maximums).

For Supplemental plans, you also provide the maximum amount for each person in this question.



Question 8a: If you choose the **"entire family"** option, **Question 8a** will ask if you want to set the same benefit maximum amount for single employees as you set for employees with dependents. Once selected, enter the number of employees (not including family members) who would be part of this division. This number is part of the calculation of **Maximum Exposure** (the maximum cost of the Quikcard plan if all employees used their full benefit maximums).

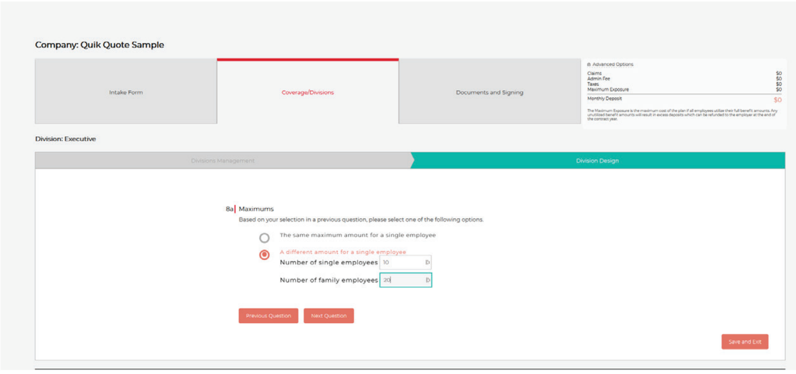
IMPORTANT NOTE: Different maximums for single and family employees in the same division is not allowed if you have a Drug Card in the division. If you have a Drug Card, you can either:

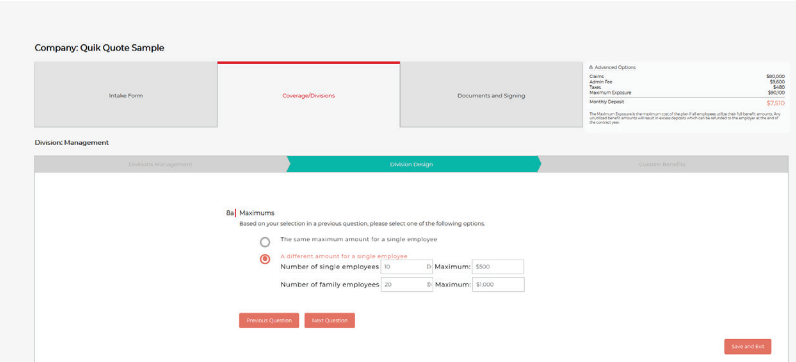
a) Set the same maximum for single employees in this question, or

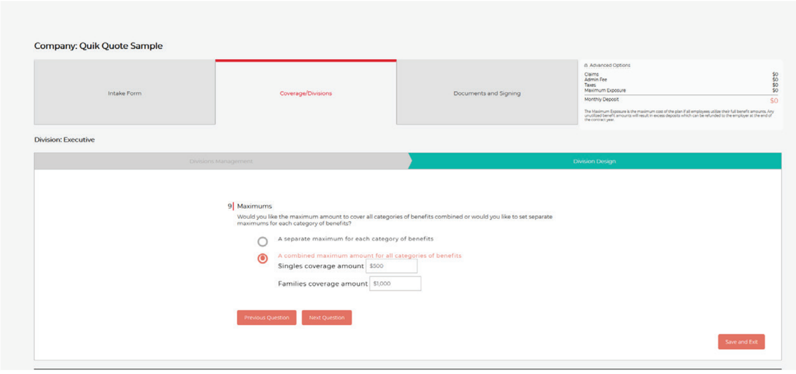
b) Copy this division and set up one division for single employees and one division for family employees.

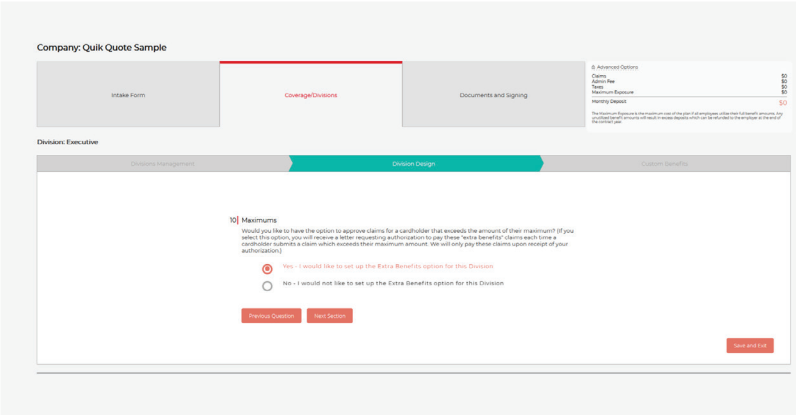
Question 9: This question allows you to specify a combined benefit maximum for all benefit categories or to choose to customize different benefit maximums for benefit categories, which will be completed a future step on the **Custom Benefits** table. If you choose a combined benefit maximum, enter the **Coverage Amount** in this Question. The minimum amount is $500. This number is part of the calculation of **Maximum Exposure** (the maximum cost of the Quikcard plan if all employees used their full benefit maximums). Supplemental plans can only be set up with the combined benefit maximum.

Question 10: The final question asks if you want to set up the **Extra Benefits** provision for cardholders who exceed their benefit maximum.









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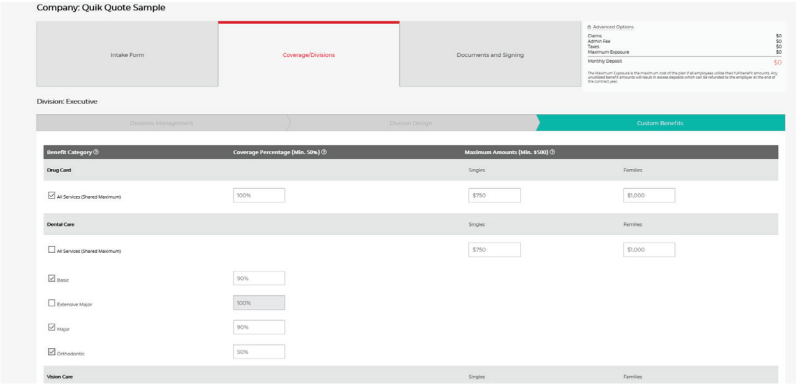
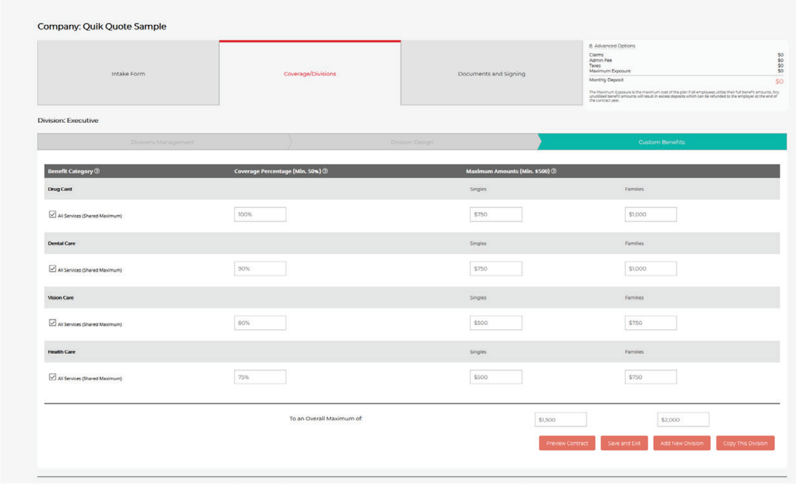
Custom Benefits table: This table activates if you chose to customize **Coverage Percentages** in **Question 7** or **Benefit Maximums** in **Question 9**.



Coverage Percentages can be adjusted from a minimum of 50% to a maximum of 100%. You can also choose not to provide coverage for specific coverage sub-categories by unchecking the check marks.

Benefits Maximums can be adjusted at the category level from a minimum of $500. The "To an **Overall Maximum** of" line at the bottom of the table will initially sum the category level amounts but can be edited to a lower value if required. The **Overall Maximum** value is part of the calculation of **Maximum Exposure** (the maximum cost of the Quikcard plan if all employees used their full benefit maximums).



Once the last question is completed for a division, you have four button options to advance in the Quote.

a) Preview Contract will bring you to the Documents and Signing stage.

b) Save and Exit will bring you back to the main Broker Dashboard.

c) Add New Division will bring you back to the Division Management screen to start a brand-new division.

d) Copy This Division will bring you back to the Division Management screen to edit a new division pre-populated with the information you have entered for the current division.

DOCUMENTS AND SIGNING

The **Maximum Exposure** is calculated at the top right of the screen utilizing the information you entered about cardholder counts and benefit maximums in each division. The **Maximum Exposure** is the maximum cost of the plan if all employees utilize their full benefit amounts. The **Maximum Exposure** is the sum of three parts:

a) Claims: The number of cardholders multiplied by the benefit maximum amount.

b) Admin Fee: The administration fee rate (including your commission) multiplied by the Claims amount.

c) Taxes: Including GST/HST and any applicable provincial taxes.

The **Maximum Exposure** is divided by 12 to determine the **Monthly Deposit** amount, which is then the amount that appears in the **Plan Administration Contract** to fund the Quikcard plan.

IMPORTANT NOTE: It is rare for all employees to utilize their full benefit amount. Unutilized benefit amounts would result in excess deposits to the Quikcard plan, which can be refunded to the employer at the end of the contract year or left in the Quikcard plan to reduce future deposit payments. In the Plan Administrator Portal, Plan Administrators can monitor funding levels in their Quikcard plan and adjust the balance by requesting refunds, sending top-up payments, and adjusting the scheduled monthly payments.

Advanced Options

Claims	$80,000
Admin Fee	$9,600
Taxes	$480
Maximum Exposure	$90,100
Monthly Deposit	$7,510

The Maximum Exposure is the maximum cost of the plan if all employees utilize their full benefit amounts. Any unutilized benefit amounts will result in excess deposits which can be refunded to the employer at the end of the contract year.

HELPFUL HINT: The Advanced Options link appears in the calculation box for the Maximum Exposure, through which you can adjust your commission rate for the client. To access the Advanced Options, click the link and then enter the password "123456". You can adjust your commission rate between the minimum of 2% and the maximum of 8%. If you adjust your commission rate after entering the Documents and Signing stage, refresh the screen so that the Plan Administration Contract will reload with your updated information.

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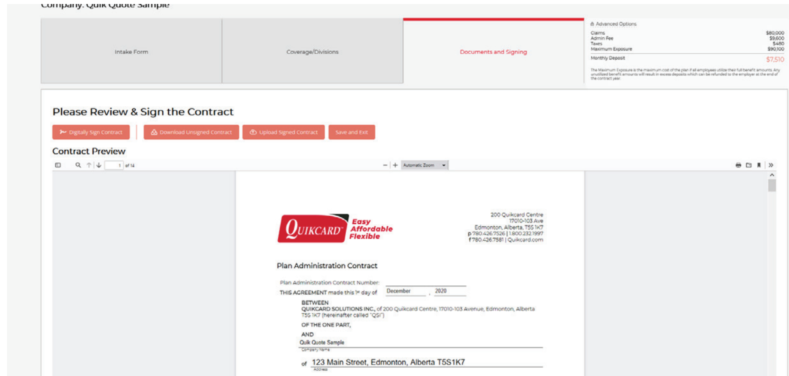
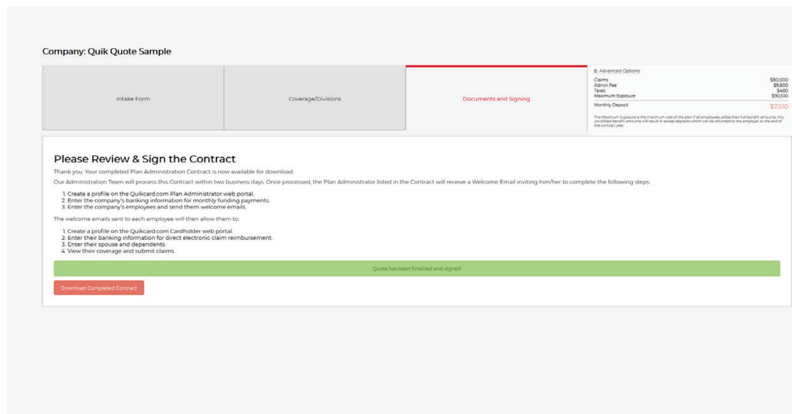
The **Plan Administration Contract** is created in a PDF document for you and your client to review. The general terms are presented first, followed by the general plan information and then a separate appendix document for each of the divisions. Once satisfied with the Contract, you can either:



a) Click Digitally Sign Contract to have the client sign the Contract on screen. Once signed, the Plan Administration Contract will submit to Quikcard. You can also download a copy for your client and for your records.

b) Click Download Unsigned Contract to create a version of the Contract to email to the client or print for manual signature. Once signed, you can click Upload Signed Contract to submit the signed Plan Administration Contract to Quikcard.



Once the signed contract is submitted, our **Administration Team** will process the Contract within two business days. Once processed, the **Plan Administrator** listed in the Contract will receive a **Welcome Email** inviting him/her to complete the following steps:

1. Create a profile on the Quikcard.com Plan Administrator web portal.

2. Enter the company's banking information for monthly funding payments.

3. Enter the company's employees and send them welcome emails.

The welcome emails sent to each employee will then allow them to:

1. Create a profile on the Quikcard.com Cardholder web portal or mobile application.

2. Enter their banking information for direct electronic claim reimbursement.

3. Enter their spouse and dependents.

4. View their coverage and submit claims.

Traditional paper forms are available for download from Quikcard.com if the **Plan Administrator** is not comfortable with this technology supported approach.

Broker Portal Guide

CUSTOM QUOTES

CREATE A QUOTE

To start a **Custom Quote**, select the "**New Custom Quote**" button on the **Broker Quotes Main Page**. A pop-up box will ask you to provide the Company's legal name.

In the free-text box, provide as much information about the client as possible, including company name and address, primary contact name and your requested effective date. You may also add specific requests about the plan design in this space.

You can submit documents, such as the client's existing benefits booklet or a plan design intake checklist, by clicking the "**Add Document(s)**" button.

Once all the information has been provided, hit the "**Submit Quote**" button and the Quikcard administration team will receive your request. Expect to hear back from our team within 2 business days.