CELTIC

Earning Your Trust, Every Day

# Your Celtic Agent Portal & Celtic Agent WebLink Guide Book

Submitting and managing your
Celtic individual health business online using
Celtic's Agent eCommerce Solution

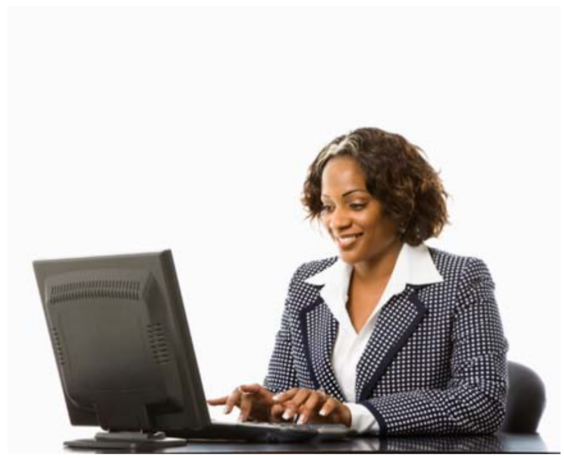
## Welcome to your personalized
## Celtic eCommerce solution!

This guide will help you get started submitting Celtic business online using your business-building Celtic Agent eCommerce Solution.

**The Celtic Agent eCommerce Solution:**

**Celtic Agent Portal**
An online business center with web-based tools that help you track your business, access and customize your Celtic Agent WebLink site, download rates, generate client proposals – and more!

**Celtic Agent WebLink**
This personalized URL connects you and your clients to an easy-to-use e-commerce site to get rate quotes, compare plans, and apply online for coverage.



You'll find that Celtic's Agent eCommerce Solution is convenient, business-boosting, and easy-to-use. It gives you and your clients quick access to instant rate quotes, side-by-side plan comparisons, online applications and more that make working with Celtic simple. We hope you'll enjoy using your Celtic Agent Portal and Celtic Agent WebLink to help build your individual health insurance business!

If you have any questions, call **(800) 477-7990** to speak with a District Sales Manager during regular business hours.

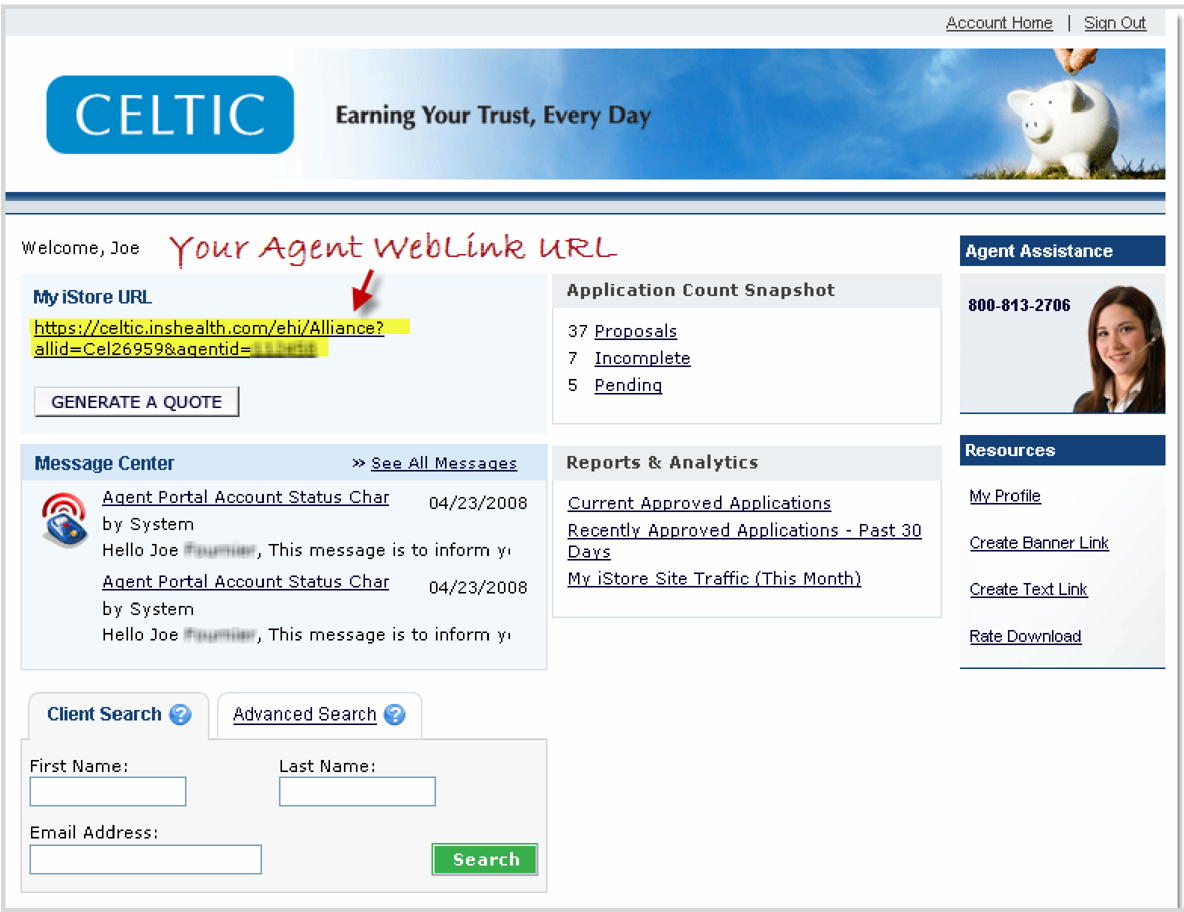
Visit www.celtic-net.com around-the-clock for agent sales tools
and individual health insurance education resources!

# The Basics of Applying Online with Celtic

To quote and apply for Celtic's individual health plans, appointed agents must have a Celtic Agent Portal account. The welcome page of a sample Celtic Agent Portal appears below. Your Celtic Agent Portal contains various tools to help you manage your business and your personalized Celtic Agent WebLink URL. You and your clients will use this link to quote, compare plans, and submit online applications.

It's easy to register for a Celtic Agent Portal account. Just visit the ***Register to Sell Online*** page in the Agent section of Celtic's website to get started. (General Agency producers, please contact your Celtic sales representative.)

**The Celtic Agent Portal Welcome Page**

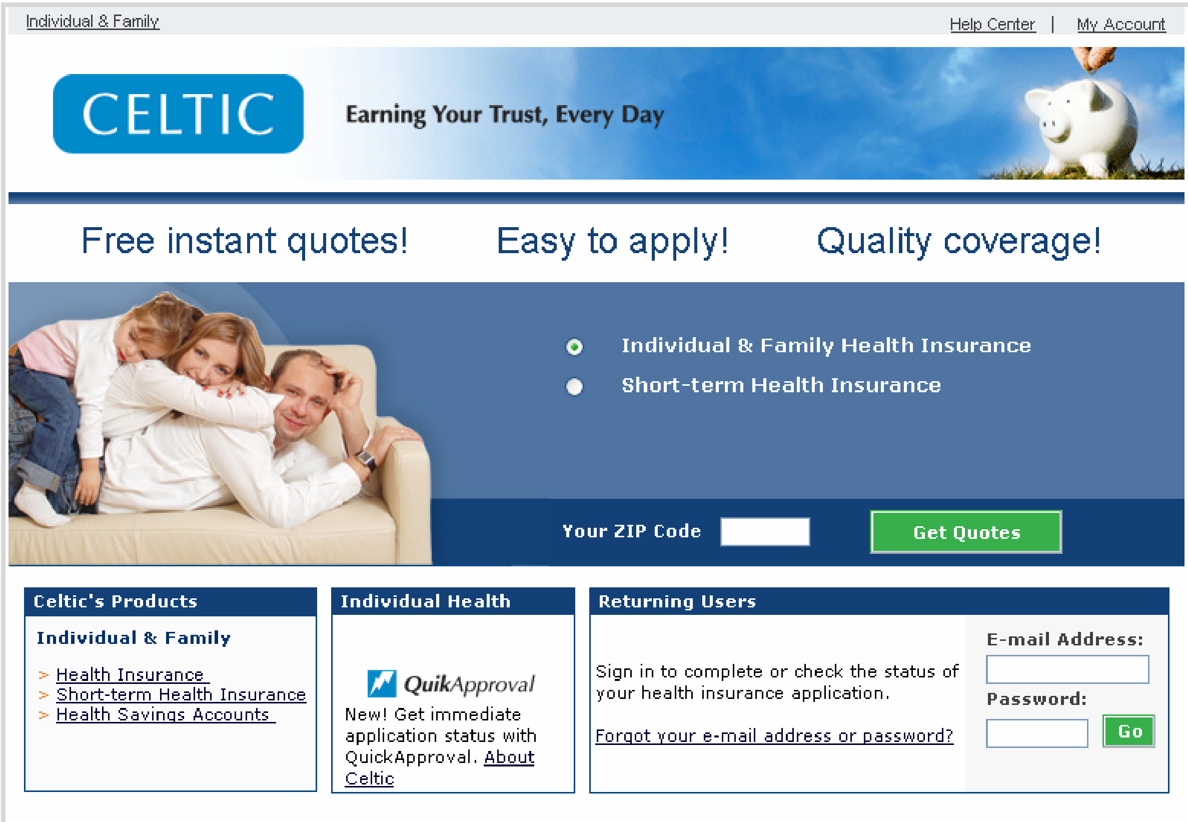



### Applying online with your Celtic Agent WebLink

- **Your clients can quote and apply on their own by clicking your link.** If you have an agency website, program a banner or text link of your Celtic Agent WebLink URL onto your website. (Instructions appear in another section of this guide.) Or, e-mail the URL to your clients. Either way, your clients are a click away from quoting and applying for Celtic individual health coverage – and you get credit for the business!

- **Quote and apply with your clients on your computer.** When you want to complete an application with your client from your computer, either click the link from your portal or bookmark your Celtic Agent WebLink home page in your browser's "favorites" menu and open the bookmark when you want to access it.

**Celtic Agent WebLink Home Page**




- **Send your clients a Quote XP proposal.** *See the instructions in this guide to learn how to generate a proposal using Quote XP.*

- **Use the Agent-Prepared Application**. *See the instructions in this guide to learn how to use this feature.*

**Q: If my client can't find my Celtic Agent WebLink URL, can I get credit for the case if they apply for coverage from www.celtic-net.com?**

**A:** Yes. Your clients should find your name using the *Find an Agent* tool. They'll be linked to your personalized Celtic Agent WebLink home page, where they can get quotes, compare plans, and apply online.

**Q: How do I customize the Agent Info Box that appears in my Celtic Agent WebLink website?**

**A:** Follow these steps to customize:

1.) In your Celtic Agent Portal, click the *Customize My Agent Info Box* link.
2.) Select the check boxes next to the items that you would like displayed. (Shaded check boxes cannot be changed.)
3.) Click the *Preview Results* button to see what the agent information box will look like to your clients.
4.) Click the *Save Changes* button.

# Navigating the Quote & Apply Process

## 1.) Quote

a) Click on your Celtic Agent WebLink URL to access your WebLink home page.
b) Enter your client's zip code and click the *Get Quotes* button.
c) Enter the required information into the boxes: gender, date of birth, tobacco, college student status, coverage start date and zip code.

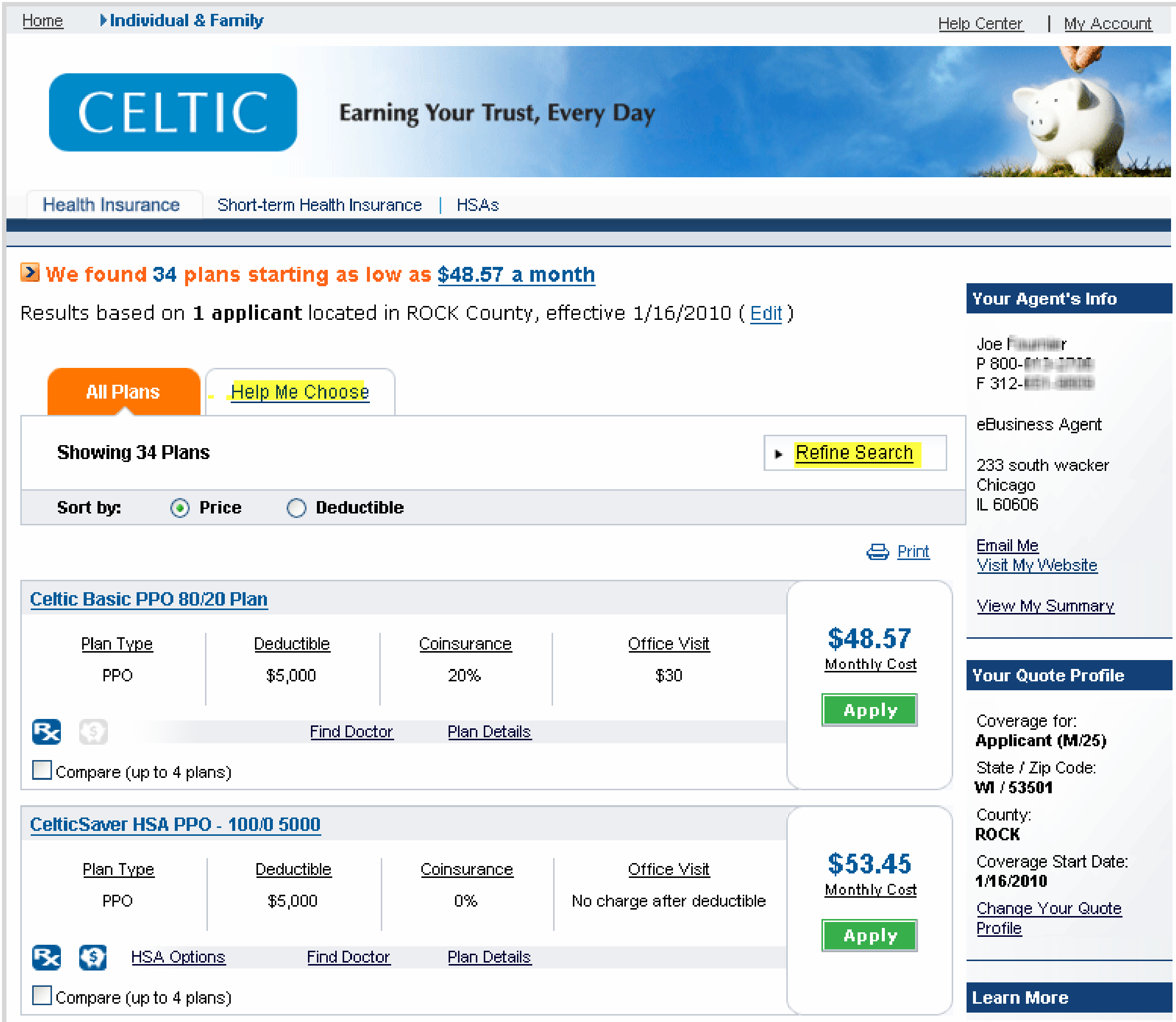
Note: If there are to be more than two children on the plan, click the *Add Children* link and you'll have the opportunity to enter up to five children. (If there are more than five children, use the *notes* section of the application to enter the required information for all children. Rates quoted on the site will not apply.)


d) Click the 

button and view quotes.

Note: If several product lines (e.g. Individual & Family Health Insurance, Short-Term Health Insurance, HSAs) are available in your client's state, click the tabs at the top of the pages to see quotes for these plans.

Note: You can change the required quote information by clicking the *Change Your Quote Profile* link in the *Your Quote Profile* box in the right-hand sidebar.




**2.) Compare** On the *Quotes* page, choose up to four plans you would like to view side-by-side by selecting the *Compare* check box in the lower left-hand corner of the plan information box.


**"Help Me Choose" Feature:** You and your clients can click on the *Help Me Choose* link located at the top (highlighted in the image above) or bottom of the of the *Quotes* page to help you decide which plans are best suited to your clients. The feature will walk you through a series of simple questions and suggests plans based on your answers.

**Refine Search Tool:** If there are 10 or more plans to choose from, the Refine Search Tool (highlighted in the image above) helps you narrow your search by specifying ranges for the following criteria (not all criteria will appear for all applicants): premium, office visit, deductible, coinsurance, Rx coverage, plan type, and HSA eligibility.

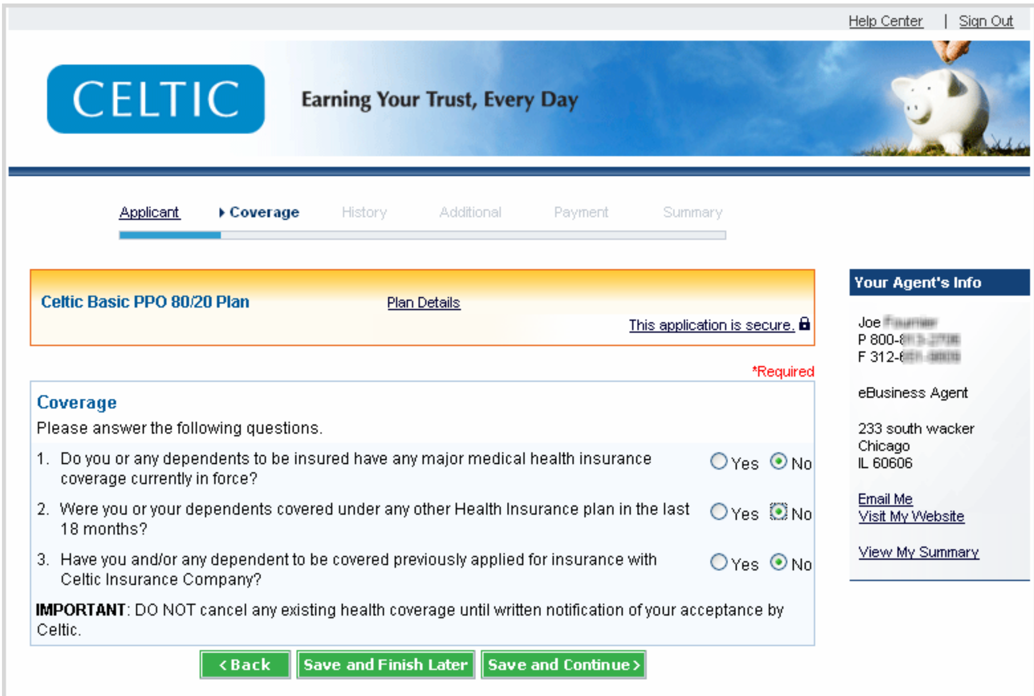
**3.) Apply**

a) Click the Apply button on any of the plans to start the application process, which begins with the applicant creating an account.

## The Application

The health plan application pages gather information in the following four categories in order to form a complete health plan profile. Boxes on the application marked with an asterisk (*) must be filled in.

- *Applicant.* Enter personal information (name, height, and contact information).
- *Coverage.* Enter information about applicant's current health plan coverage status.
- *History.* Answer questions about applicant's health history.
- *Additional.* Enter miscellaneous information. There is a notes section here to enter any information that has not been asked at any stage in the process.




To continue the application after completing a section, click the *Save and Continue* button. Click the section headers to jump to any section. At any point during the application process, you can click the *Save and Finish Later* button to save the application to your client's account. You can then sign out and return to the saved application later. If you do not click *Save and Finish Later* or *Save and Continue*, all changes will be lost.

Click the *Save and Continue* button on the *Additional* section to view the *Summary* page. Here you can review important plan information before clicking the *Submit Application* button. From here, you'll go to the *Signature* page, where your client will electronically sign the application.

Returning visitors can sign in to their account to view and edit details in their Account Center, which can be accessed through your Celtic Agent WebLink home page.

### QuikApproval

The QuikApproval feature provides applicants with an immediate response from Celtic regarding their application for coverage. After submitting their online application, applicants will be notified within 90 seconds whether Celtic has approved, declined or is pending their application for further review. A message will appear on their screen explaining the outcome.

# How to Generate a Proposal Using Quote XP

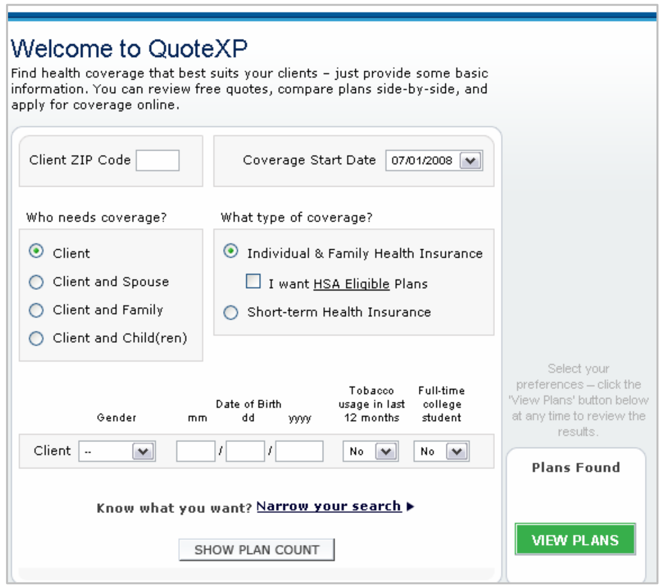
You can use the Quote XP feature of your Celtic Agent Portal to present particular Celtic plans to your clients with e-mail proposals. Use Quote XP to find plans that are right for your client; save, generate and e-mail proposals; and track proposals for easy follow up. Quote XP proposals guide your clients through the process of learning about the proposed plans and applying for coverage from your Celtic Agent WebLink.

**1.) Find plans for the proposal.**

a) Log in to your Celtic Agent Portal.
b) Click the *Generate A Quote* button.
c) Enter client zip code.
d) Indicate who needs coverage (e.g. Client, Client and Spouse).
e) Enter basic demographic data about your client and, if applicable, the client's family, including gender, date of birth, tobacco use in last 12 months, and college student status

Note: If you'd like a more specific search, click the *Narrow Your Search* link at the bottom of the page. Specify any or all of the following: premium, office visit, deductible, Rx coverage, plan type

f) Click the "View Plans" button to view the plans on a quotes page.




**2.) Select plans for the proposal.**

a.) Review the benefit details to make sure that you have selected a plan(s) that work for your client.
b.) Start proposals for one to four plans by selecting the checkbox next to each plan you want to include in the proposal and clicking the *Compare & Send Proposal* link. You can also click the *Send Proposal* link on one plan to start a proposal for just that plan.
c.) Proceed to the *Proposal Form* page, or click *Save for Client* to save the proposal for a future date. (Saved proposals are recovered by the Client Search Tool in your Celtic Agent Portal.)

**3.) Send the proposal.**

a.) The *Proposal Form* page asks for client information like client e-mail and name. It also includes your e-mail address, which appears to the client as the sender of the e-mail. You may edit this e-mail address if you want the client to reply to a different e-mail, and you may customize the message the client sees in the Message box. **Take care not to change the block of text that says <ReferralLink>. This is the link to the plan information.**
b.) Click the *Send* button to complete the proposal, or preview the proposal with the *View Email* button.
c.) Your client will receive an e-mail which will link to the plan information you chose. They can see quotes, get plan details, and apply for coverage!

Note: If your client does not receive the proposal e-mail, have them check their spam or bulk mail folders. Various e-mail systems automatically route these types of e-mails to spam folders without the recipient's knowledge.

**4.) Track the proposal.**
Your Celtic Agent Portal home page has a *Proposals* link under “Application Count Snapshot.”

**Application Count Snapshot**

4 Proposals
4 Incomplete
2 Pending

Click this link and look under the Current Status column to see the status of the proposal. It may be:

- Sent (Proposal sent by Agent)
- Saved (Proposal save by Agent)
- Viewed by Client (Proposal viewed by customer)

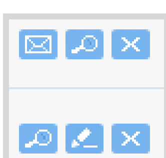
**Results** (1-5 of 5) Save this Search Export to Excel Page 1 of 1

| Client Name | Current Status | Status Updated | Plan Details | Effective Date | Action |
|---|---|---|---|---|---|
| [redacted] | Pending E | 10/13/2008 | Celtic Basic PPO 80/20 Plan | 10/15/2008 | |
| [redacted] | Received D | 01/06/2009 | Celtic Basic PPO 80/20 Plan | 01/15/2009 | |
| [redacted] | Received D | 11/24/2008 | Celtic Basic PPO 80/20 Plan | 12/01/2008 | |
| [redacted] | Received D | 08/06/2008 | Celtic Basic PPO 80/20 Plan | 10/06/2008 | |
| [redacted] | Received D | 07/31/2008 | Celtic Basic PPO 80/20 Plan | 08/01/2008 | |

Page 1 of 1

D Signed application was received by fax/mail
E Indicates an application was eSigned

Proposals you saved and/or sent to clients online can be viewed by clicking on the blue magnifying glass icon on the right column. The same proposal window will come up as was viewed when the proposals was initially created to be sent or saved. You can send a saved proposal or resend previously-sent proposal if you wish. You can delete incomplete applications and proposals that are no longer active by clicking on the blue “x” icon.

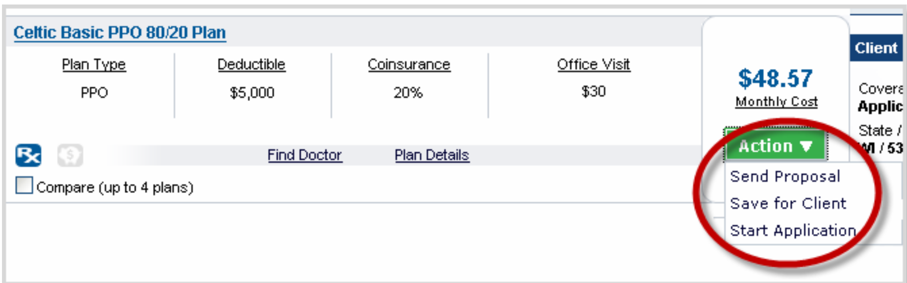


## Agent-Prepared Application

An agent-prepared application allows you to begin an application for a client electronically. You can either e-mail the application to your client for electronic signature and submission, or print out a paper copy for their wet signature and manual submission.

Follow these steps to complete an agent-prepared application that your client signs and submits electronically:

1) Run a quote for your client through *Quote XP* (click the *Generate A Quote* button) in your Agent Portal, and select the *Start Application* link (see image below) under the quote for the plan you'd like.




2) Begin filling out the online application. At any point up to the signature page, you can click on the "send electronically" link to deliver the application to your client via e-mail.

3) Your client completes and electronically signs and submits the application.

Follow these steps to complete an agent-prepared application that your client signs with a wet signature and submits manually:

1) Run a quote for your client through *Quote XP* (click the *Generate A Quote* button) in your Agent Portal, and select the *Start Application* link (see image above) under the quote for the plan you'd like.

2) Fill out the application up to the point of signature.

3) Click the *Preview* button to review a copy of the application. (This copy is not submittable.) Make any necessary changes before pressing *Finalize* to save a copy of the application for your permanent records. Once finalized, the application can no longer be edited.

4) Select *Confirm* to be presented with a PDF of the final application that you print and give to your client for a wet signature. (If this final, printable application does not appear, your browser's pop-up blocker may need to be enabled to allow pop-ups from Celtic.)

5) Have your client sign the printout and submit it to Celtic through the mail or fax it to New Business at **(800) 600-8802**.

The agent-prepared application will be listed in your Agent Portal so you can also print the finalized application from your Agent Portal's *Client Search* section.

Feel free to call your District Sales Manager at **(800) 477-7990**
for personal assistance.

# Creating Celtic Agent WebLink Banners and Text Links


**Banner Creation Tool**
The Banner Creation Tool in your Celtic Agent Portal generates HTML code that can be programmed onto your agency website to show a banner image that links your clients to your Celtic Agent WebLink home page. Follow these steps to create a banner:

1) Click the *Create Banner Link* in your Celtic Agent Portal.
2) Click the *Get HTML* button. This will generate the HTML code that represents the banner and links to your Celtic Agent WebLink home page.
3) Click the *Highlight HTML* button.
4) Select *Copy* from the *Edit* menu.
5) Insert the banner HTML code into your website.

**Text Link Creation Tool**
The Text Link Creation Tool generates HTML code that displays a custom text link to your Celtic Agent WebLink home page when programmed onto your agency website. Follow these steps to create a text link:

1) Click the *Create Text* link in your Celtic Agent Portal.
2) Type in the text that you want to appear in the link.
3) Click the *Get HTML* button. This will generate the HTML code that displays the text link to your Celtic Agent WebLink home page.
4) Click the *Highlight HTML* button.
5) Select *Copy* from the *Edit* menu.
6) Insert the text link HTML code into your website.

For help with this process, contact your web administrator.