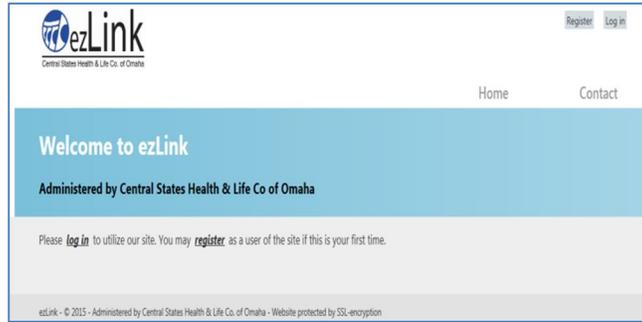
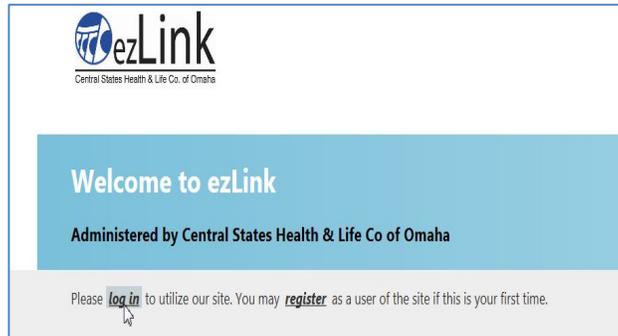


ezLink Registration

1. Go to www.cso.com/ezlink



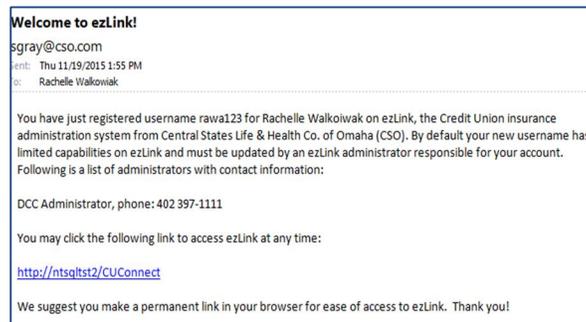
2. Click on Register



3. The following screen will appear. Enter user information to complete registration process.

A screenshot of the ezLink registration form. The form includes fields for 'User' (with a dropdown menu), 'Name' (split into 'First', 'Middle', and 'Last' fields), 'Email', 'Phone', 'Password', 'Confirm Password', 'State', and 'Account'. A 'Save' button is located at the bottom left. A blue callout box with an arrow points to the 'Phone' field, containing the text: 'Complete any box with * it is mandatory.' The footer text is: 'ezLink - © 2015 - Administered by Central States Health & Life Co. of Omaha - Website protected by SSL-encryption'.

4. Click on Save
5. Once registration has been completed you will receive an email from CSO.



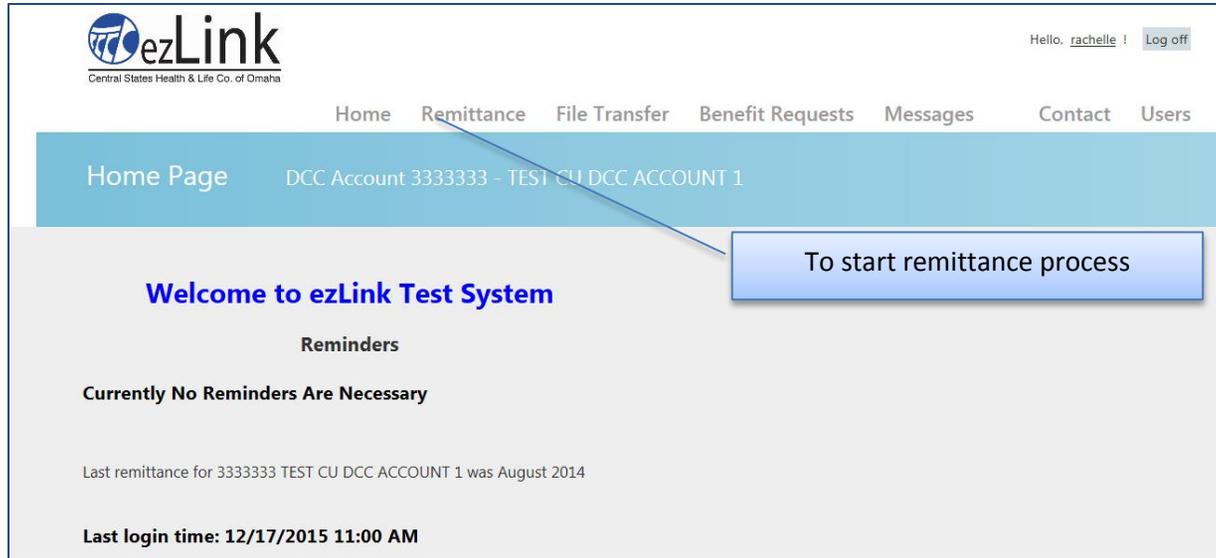
EzLink Remittance Process

This is an overview of how to remit debt protection monthly to Central States Health & Life Co. of Omaha, your Debt Protection Program Administrator (Administrator).

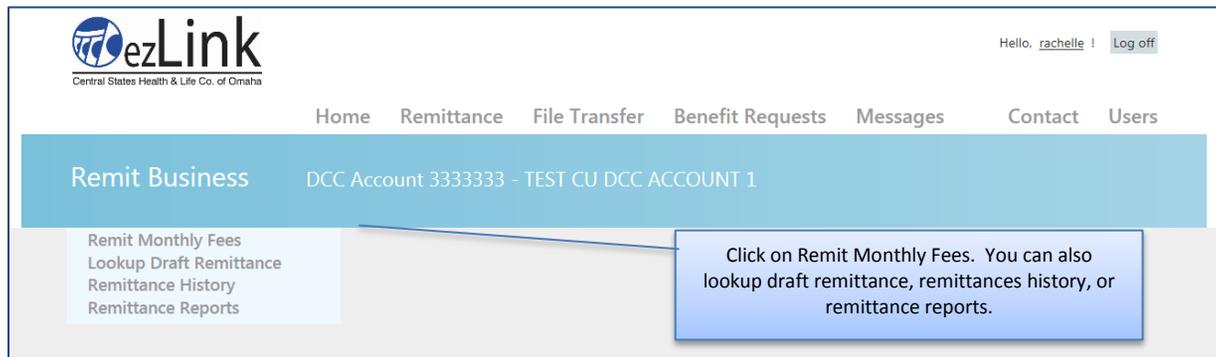
The 2-Step Process:

- Each month you will complete your monthly fee remittance via ezLink.

Step 1: Remittance Report



The screenshot shows the ezLink Home Page. At the top left is the ezLink logo with the text "Central States Health & Life Co. of Omaha". At the top right, it says "Hello, rachel ! Log off". Below the logo is a navigation menu with links: Home, Remittance, File Transfer, Benefit Requests, Messages, Contact, and Users. A blue banner below the navigation menu contains the text "Home Page" and "DCC Account 3333333 - TEST CU DCC ACCOUNT 1". The main content area has a heading "Welcome to ezLink Test System" and a sub-heading "Reminders". Below this, it states "Currently No Reminders Are Necessary". Further down, it says "Last remittance for 3333333 TEST CU DCC ACCOUNT 1 was August 2014" and "Last login time: 12/17/2015 11:00 AM". A blue callout box with a white border points to the "Remittance" link in the navigation menu, containing the text "To start remittance process".



The screenshot shows the ezLink Remit Business page. At the top left is the ezLink logo with the text "Central States Health & Life Co. of Omaha". At the top right, it says "Hello, rachel ! Log off". Below the logo is a navigation menu with links: Home, Remittance, File Transfer, Benefit Requests, Messages, Contact, and Users. A blue banner below the navigation menu contains the text "Remit Business" and "DCC Account 3333333 - TEST CU DCC ACCOUNT 1". Below the banner is a list of links: "Remit Monthly Fees", "Lookup Draft Remittance", "Remittance History", and "Remittance Reports". A blue callout box with a white border points to the "Remit Monthly Fees" link, containing the text "Click on Remit Monthly Fees. You can also lookup draft remittance, remittances history, or remittance reports."

Monthly Remittance DCC Account 3333333 - TEST CU DCC ACCOUNT 1

Account: 3333333 **Account Name:** TEST CU DCC ACCOUNT 1

Added By: Rachelle Walkowiak **Email:** rawalkowiak@csco.com **Phone:** 402 399-3344

Comment:

Business Month:

Existing Business Only

Fee Code	Opt 1	Opt 2	Opt 3	Opt 4	TOTAL
1. Number of Program Contracts on Payment Date	0	0	0	0	0
2. Total Protected Balance	0.00	0.00	0.00	0.00	0.00
3. Total Fees Collected	0.00	0.00	0.00	0.00	0.00
4. Total amount of fees adjusted (+/-)	0.00	0.00	0.00	0.00	0.00
5. Net Fees (line 3 less line 4)	0.00	0.00	0.00	0.00	0.00
6. Financial Institution Fee Amount (%)	50.000 %	50.000 %	50.000 %	50.000 %	
7. Fee Income Amount (line 6 times line 5)	0.00	0.00	0.00	0.00	0.00
8. New Fees due the administrator (line 5 less line 7)	0.00	0.00	0.00	0.00	0.00
					Total Amount Due

After clicking on Remit Monthly Fees, this page will appear. Fill in Business Month, and each pertaining option.

If remittance is not complete you can save and complete later.

Save & complete remittance report. Notifies CSO ok to process and initiate ACH transaction.

Step 2: File Transfer


Hello, rachel !

[Home](#) [Remittance](#) [File Transfer](#) [Benefit Requests](#) [Messages](#) [Contact](#) [Users](#)

Home Page DCC Account 3333333 - TEST CU DCC ACCOUNT 1

Welcome to ezLink Test System

Reminders

Currently No Reminders Are Necessary

Last remittance for 3333333 TEST CU DCC ACCOUNT 1 was August 2014

To start file transfer process

 Hello, [rachelle](#) ! [Log off](#)

[Home](#) [Remittance](#) [File Transfer](#) [Benefit Requests](#) [Messages](#) [Contact](#) [Users](#)

File Transfer DCC Account 3333333 - TEST CU DCC ACCOUNT 1

[Transfer Files To CSO](#)
[Process Files From CSO](#)
[File Transfer History](#)

Transfer file to CSO, process files from CSO or look up file history.

 Hello, [rachelle](#) ! [Log off](#)

[Home](#) [Remittance](#) [File Transfer](#) [Benefit Requests](#) [Messages](#) [Credit](#) [Contact](#) [Users](#)

Transfer Files To CSO DCC Account 3333333 - TEST CU DCC ACCOUNT 1

[Transfer Files To CSO](#)
[Process Files From CSO](#)
[File Transfer History](#)

[Browse...](#)

Member Payment File?

File Transfer Notes:

[Transfer File To CSO](#)

Insert file to transfer to CSO. If file is not a payment file uncheck Member Payment File. If file is a member payment file this box has to be checked or will not be processed correctly.

Central States Health & Life Co. of Omaha

Hello, [rachelle](#) ! [Log off](#)

Home Remittance File Transfer Benefit Requests Messages **Credit** Contact Users

Home Page DCC Account 3333333 - TEST CU DCC ACCOUNT 1

Welcome to ezLink Test System

Reminders

Currently No Reminders Are Necessary

Last remittance for 12345 TEST CU CREDIT ACCOUNT was June 2014
 Last remittance for 3333333 TEST CU DCC ACCOUNT 1 was August 2014

Repeat process for converted blocks by toggling the Credit/DCC button.

Screens are color coded:

Blue – Debt Cancellation Business

Green – Credit Insurance Business

Central States Health & Life Co. of Omaha

Hello, [rachelle](#) ! [Log off](#)

Home Remittance File Transfer Claim Requests Messages **DCC** Contact Users

Home Page Credit Insurance Account 12345 - TEST CU CREDIT ACCOUNT

Welcome to ezLink Test System

Reminders

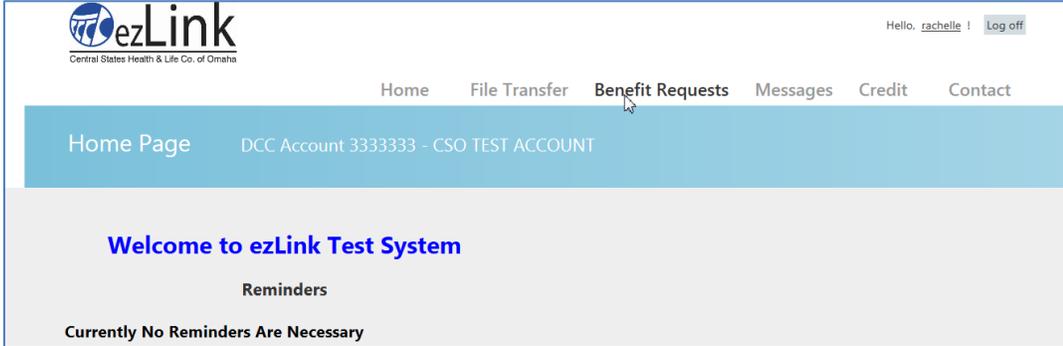
Currently No Reminders Are Necessary

Last remittance for 12345 TEST CU CREDIT ACCOUNT was June 2014
 Last remittance for 3333333 TEST CU DCC ACCOUNT 1 was August 2014

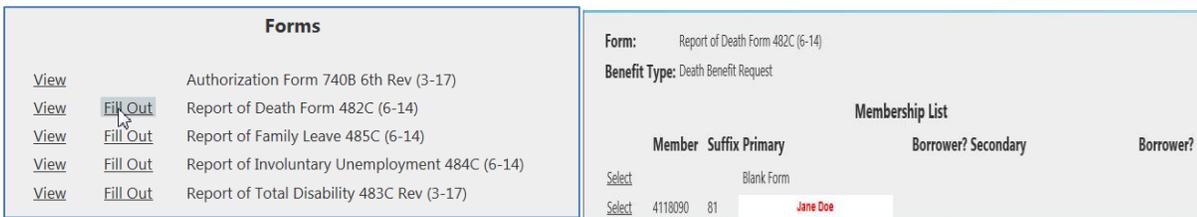
BENEFIT REQUESTS

View Benefit Forms

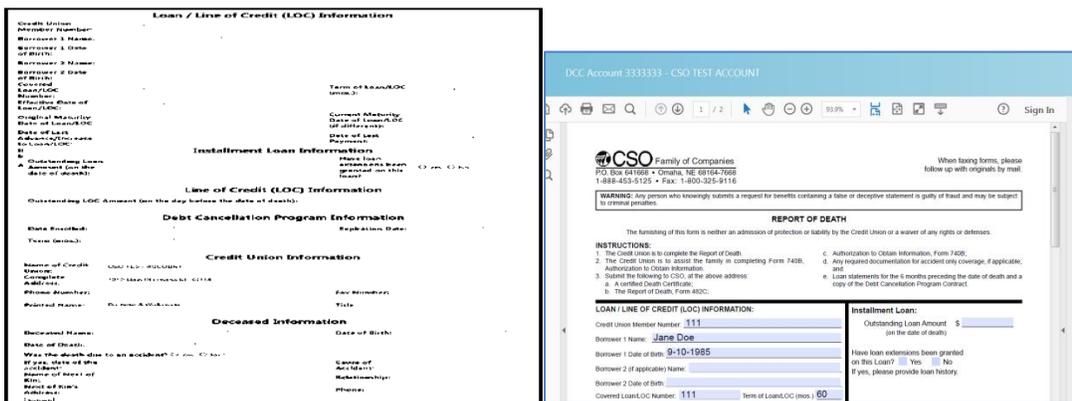
1. Click on the Benefit Requests tab
(For credit insurance accounts click on claim requests)



2. You can either View or Fill Out Benefit Request forms from this screen. Click on the fillable form you would like to complete. Membership list will appear to select the appropriate member.

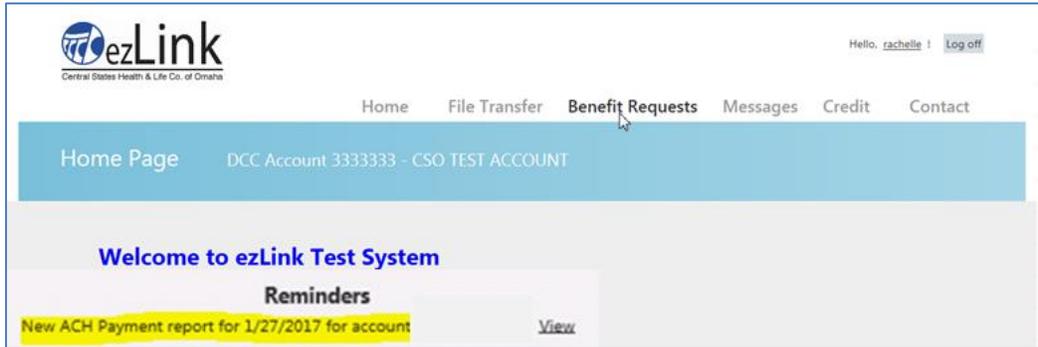


3. Once you have selected the member a pop up window will appear with information needed to fill out form. Once all information is filled in click submit at the bottom of screen and PDF of the benefit request form will appear. Print form and fax into CSO using fax # in upper right side of form.

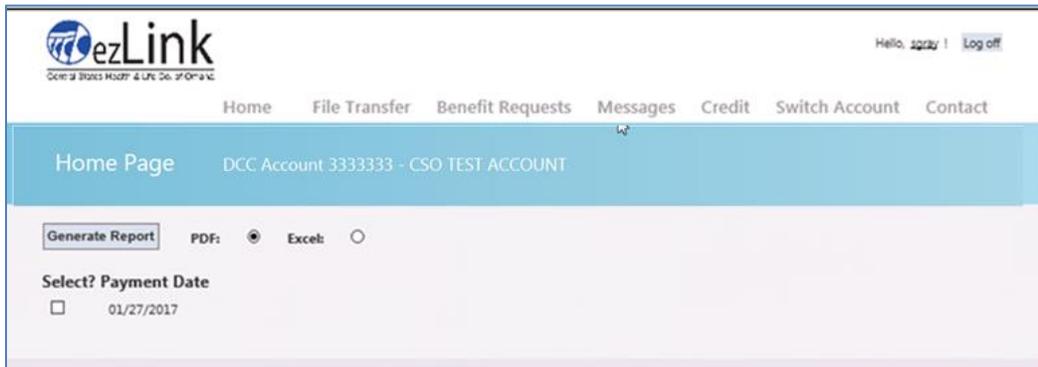


View ACH Reports for Benefit Request Payments

1. If you have a new ACH Payment Report, it will show under Reminders. Click on view to get details on ACH payment transactions.



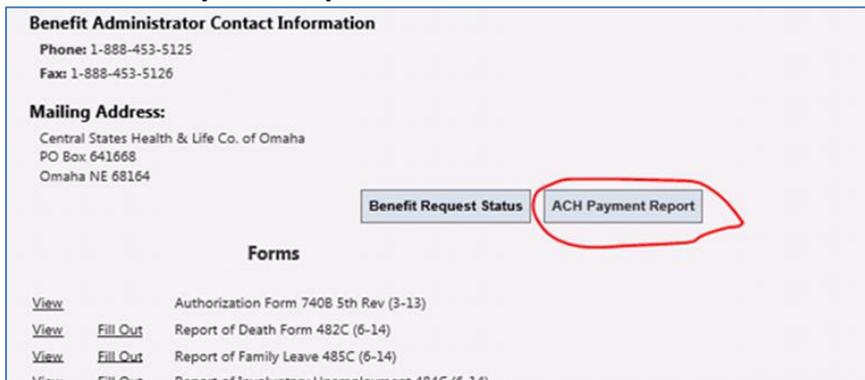
2. Select report date you would like to pull and click on Generate Report.
 - a. Report can be created in PDF or Excel



3. Below is representation of what the ACH Payment Report looks like.

CSO Test Account									
Account Number: 3333333									
PO Box 219751									
Omaha, NE 68134									
Claim ACH Payment Report									
Date	Transaction Number	Benefit Number	Program Contract Number	Loan Number	Member Name	Amount	Payee	Paid From	Paid To
1/27/2017	0700000135	6A01220	0002676601	123456	Jane Doe	381.44	CSO Test Account	11/30/2016	12/29/2016

4. To review past reports go to Benefit Request Screen. If no reports are available, you will not see the ACH Payment Report button.



View Benefit Status

1. From the Benefit Request tab, click on Benefit Request Status button

The screenshot shows the ezLink website interface. At the top left is the ezLink logo with the text "Central States Health & Life Co. of Omaha". To the right, it says "Hello, rachelle!" and "Log off". Below the logo is a navigation menu with links: Home, File Transfer, Benefit Requests, Messages, Credit, and Contact. A blue banner below the menu displays "Benefit Requests" and "DCC Account 3333333 - CSO TEST ACCOUNT". Underneath, there is a section for "Benefit Administrator Contact Information" with phone and fax numbers, and a "Mailing Address" section with the company's address. At the bottom center of this section is a button labeled "Benefit Request Status".

2. The CSO Benefit Request/Claim Status site will open and be displayed.
 - a. To pull up members to review benefit information, enter any of the search criteria fields and click search. The search criteria results can be sorted by any of the result column headings.
 - b. To review a certain member and their information double click on the member.
 - c. Benefit details screen will appear
 - d. From this screen, you will be able to view member information, coverage information, benefit information, benefit payment information, and letter history.

The screenshot shows the CSO Claim Status website. At the top is the CSO logo and the text "Central States Health & Life Co. of Omaha". Below the logo is a green header with "CSO Claim Status". Underneath is a form for "Account Information" with fields for "Account Number" and "Name". Below that is a "Search Criteria" section with fields for "Benefit Number", "Addendum Number", "Borrower First Name", "Last Name", "Date of Loss From", "Date of Loss To", "Reported Date From", and "Reported Date To". There are also dropdown menus for "Benefit Type" (set to "-- All Types --") and "Benefit Status" (set to "-- All Statuses --"), and a "Search" button. Below the search criteria, it says "Results Found: 25". At the bottom is a table with the following columns: Benefit Number, Borrower Name, Addendum Number, Reported Date, Date of Loss, Last Payment Amount, Last Payment Date, Benefit Type, Status, and Total Amount Paid.

Benefit Number	Borrower Name	Addendum Number	Reported Date	Date of Loss	Last Payment Amount	Last Payment Date	Benefit Type	Status	Total Amount Paid
6A01227		0432715080	10-20-2016	10-01-2016	\$0.00		Disability	Open	\$0.00
6A01212		0436660080	10-17-2016	09-01-2016	\$226.67	10-25-2016	Disability	Open	\$226.67
6A01217		0436816080	10-13-2016	10-01-2016	\$0.00		Involuntary Unemployment	Open	\$0.00
6A01217		0436816082	10-13-2016	10-01-2016	\$0.00		Involuntary Unemployment	Open	\$0.00
6A01209		0428315083	10-06-2016	09-16-2016	\$0.00		Disability	Open	\$0.00
6901201		0423479085	09-21-2016	10-25-2016	\$498.43	11-10-2016	Disability	Open	\$498.43

3. Once a member record is selected, benefit/claim details will appear. The details include member/borrower information, coverage information, benefit information, benefit payment information and letter history.

Benefit Details						
Borrower Information						
Name	Issue Age	Contract Number	Account Number	Account Name	Account State	Effective Date
	47	0438666080			TX	05-01-2016
Coverage Information						
Coverage Options						
Description	Expiration Date	Terms	Remaining Terms	Original Benefit Amount	Status	
Life	06-20-2021	61	53	\$18,893.96	Monthly	
All Cause Single Life, DI, IU, FL	06-20-2021	61	53	\$425.00	Monthly	
Benefit Information						
Benefit Number	Name	Benefit Type	Date of Loss	Date Reported To CSO	Status	
6A01212		Disability	09-01-2016	10-17-2016	Open	
Benefit Payment Information						
Number of Benefit Payments		Total Benefits Paid		Last Payment Date		
1		\$226.67		10-25-2016		
Payment Date	Paid From	Paid To	Amount	Check Number	Payment Type	Payee Name
10-25-2016	09-15-2016	09-30-2016	\$226.67	7000081	Partial Payment	
Letter History Information						
Contract Number	Letter Sent	Letter Description				

4. If member currently has an active benefit/claim, you will be able to see payment history. To see payment history click on "Show All Payments"

Benefit Payment Information						
Number of Benefit Payments		Total Benefits Paid		Last Payment Date		
2		\$792.95		10-11-2016		
Payment Date	Paid From	Paid To	Amount	Check Number	Payment Type	Payee Name
10-11-2016	08-13-2016	09-25-2016	\$467.08	7000071	Final Payment	
Show All Payments						

- a. Pop up window will appear with payment history.

Payment Details						
Contract Number	Benefit Number	Name	Date of Loss	Date Reported To CSO	Status	
0038569002	6701151		07-13-2016	07-20-2016	Closed	
Payment Date	Paid From	Paid To	Amount	Check Number	Payment Type	Payee Name
10-11-2016	08-13-2016	09-25-2016	\$467.08	7000071	Final Payment	
08-03-2016	07-13-2016	08-12-2016	\$325.87	7000039	Partial Payment	

- b. To view member letter history click on "Show All Letters"

Letter History Information		
Contract Number	Letter Sent	Letter Description
0005378152	10-27-2016	Requesting Info from Member_IU - (CUI1)
Show All Letters		

- c. Pop up window will appear with letter history.

Letter Details						
Contract Number	Benefit Number	Name	Date of Loss	Date Reported To CSO	Status	
0005378152	6A01207		07-23-2016	10-03-2016	Open	
Letter Sent	Letter Description					
10-27-2016	Requesting Info from Member_IU - (CUI1)					
10-25-2016	Requesting Info from Member_IU 2nd Request - (CUI2)					
10-11-2016	Requesting Info from Member_IU - (CUI1)					