



# WINAllied

Allied National Proposal Software

## User Guide

### Introduction

**The Allied National Proposal System** (WINAllied) is software designed to run under Microsoft Windows® on your personal computer. WINAllied will run under any PC running Windows 95 or higher.

WINAllied is designed to provide custom proposals for all current Allied products. WINAllied will store data and multiple proposals for all your agents, clients & insureds.

WINAllied requires the input of four types of data from you to produce a proposal.

- **Agent data** is entered to identify the agent presenting the proposal. There is no limit to the number of different agents that may be entered in the system.
- **Client data** is entered under each agent to provide the name, location and products for which a proposal is being run. There is no limit to the number of clients that may exist for each Agent.
- **Insured data** is entered for each client that provides the individual “census” information for a group or individual such as age, sex and insurance coverage requested.
- **Proposal data** is entered for each client to provide the specific benefit information, such as deductibles and copays, on the insurance plan for the proposal you are creating. Multiple proposals may be entered for each client to propose different products or different benefit plans.

# Call Allied Sales for Software Support 1-888-767-7133

## Computers and Windows

To put WINAllied to its best use, some general information about your computer and about Microsoft Windows is helpful.

### Your Computer

WINAllied will run on any system capable of running Windows 95 or higher, but there is a minimum system requirement to allow efficient running of the program. For PCs using, Windows 10, Windows 8, Windows 7 or Windows Vista, the program must be run in compatibility mode with administrator rights. For detail instructions, see our website at [http://www.alliednational.com/software\\_download.htm](http://www.alliednational.com/software_download.htm).

The WINAllied programs and data files are copied onto your computer's hard drive during the installation process. By default this location is C:\Program Files\Winallied. You can modify this location during the installation.

A shared network installation is also possible to allow multiple users to connect to the program simultaneously and share the same data files. Please review the directions on the download website linked above.

Most computers and software are very reliable. However, because of the infinite number of hardware configurations and software designs, there are always things that can go wrong. Here are a few words of advice:

- **BACKUP YOUR SYSTEM REGULARLY**—A system crash, a virus, or just plain bad luck can destroy a lot of work. Do a regular backup to protect your system and its data. If you can't back up the whole system, at least back up the WINAllied directory on your system. You'll be glad you did.
- **ERROR MESSAGES**—If you get an error message from the WINAllied system or if something just doesn't work right, call Allied's Sales Support line at 1-888-767-7133. We'll help you fix what is wrong so you can get back to what you should be doing - *selling insurance!*
- **MAKE SUGGESTIONS**—If you have a suggestion that would improve something in the system, please feel free to give us a call. We're not perfect, and we're always willing to accept advice from the people who are using our products.

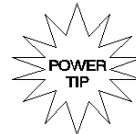
### Microsoft Windows

The great thing about Windows is that software programs written to run under Windows often have the same "look and feel" about them. They utilize some of the same functionality, such as control of your printer, and make it easier for you to learn how to use them. A few things that might help you in WINAllied (and other Windows programs) are as follows:

- **TAB KEY**—Windows makes good use of the TAB key on your keyboard. When you want to move around between data entry fields within a Windows program, you use the TAB key on your keyboard. When entering data in WINAllied, TAB allows you to move forward from one field

to the next. (Shift-TAB allows you to move backwards - notice the arrow keys on the TAB key go both ways.)

- **CLICK AND DOUBLE-CLICK**—In "Windows speak" clicking on something means using your mouse. You use your mouse to move the pointer/cursor on your screen (usually it's a little pointer arrow). When the pointer is over the button or object you want to use, you "click" the left mouse button. This tells Windows, "DO SOMETHING." There's also the double-click. You use double-clicks in WINAllied to select agents and clients. A double-click just means quickly clicking the left mouse button twice.
- **ALT KEY**—The ALT key on your keyboard is used along with another key on your keyboard as a "Quick Key." A quick key is just a keyboard shortcut of a function that you could use your mouse to do. But sometimes it's easier to keep your hands on the keyboard, especially when entering a long client census! What does ALT do? You'll notice that most of the buttons in the WINAllied system have names on them with one letter underlined (like Quit or Save). That means that hitting ALT+Q (at the same time) will do the same thing as clicking on the Quit button with your mouse.



**REMEMBER: ALT+S is the keyboard shortcut to SAVE data you enter in the system. It's the quick way to do it!**

## The WINAllied System

### Current Agent and Client

When a user first enters the WINAllied system, the Agent Page is displayed by default. At the bottom of the screen is a status bar with information about the current agent, current client and the current user (if you've input user information). When first entering the system, you may select from existing agents and clients or ADD a new agent or client. Until you select or add an agent or client, the status bar is blank.

**FIND AGENT/FIND CLIENT:** If you have previously added agents and clients to the system, you can display them using the **FIND AGENT** and then the **FIND CLIENT** buttons or use the **CLIENT SEARCH** button on the utility menu.

**FIND AGENT:** To find an agent in the WINAllied system, enter the first part of the agent's last name in the Agent Name or # text box, then click on **FIND AGENT**. This will display a list of all agents matching the information you entered in the text box. You can also enter an agent's specific Agent # (this is used primarily by Allied). If you leave the **Agent Name or #** field blank and click **FIND AGENT**, you will see a display of all the agents you currently have in the WINAllied system. To select an agent from the display, simply double click on that agent. You will then see that agent's information displayed on the Agent Page.

**FIND CLIENT:** To find a client (you must first have selected an agent - you're just looking for the client's of that agent), enter the first part of the client name in the **Client Name** text box

and click the **FIND CLIENT** button. This will display a list of clients matching your entry in the text box. If you leave the text box blank and click **FIND CLIENT**, ALL clients for the current agent will be displayed. To select a client from the display, simply double click on that client. You will then see that client's information displayed on the Client Page.

**CLIENT SEARCH:** This feature is on the Utilities menu. Click on the **Utilities** menu at the top of the screen, then choose **CLIENT SEARCH**. Follow the instructions on the screen to load any client in your system without having to first load the agent or knowing who the agent is.

## Agent Page

The agent page contains information about the current agent. The agent information is simply used to provide you with a way to store data about the agent.

The only required information is the agent's last name. The Agent ID (used by Allied) is optional information you can use to help find existing agents in the system.

**TO ADD A NEW AGENT:** You can **ADD** a new agent to the system by clicking on the **ADD** button at the bottom of the page. Enter the information you wish to keep on this agent then click on the **SAVE** button (or use ALT-S as the keyboard shortcut for saving). After entering a new agent, the client tab now becomes highlighted and available. You can now enter client data for a client that will be associated with this agent.

## Client Page

**ADD A NEW CLIENT**—To add a new client, click on the **ADD** button at the bottom of the client page. The only required information for a client is:

- Client Name
- ZIP Code
- Effective Date—After entering ZIP code and effective date, the system will automatically display all products that are available to quote (based on ZIP code and effective date)
- SIC information—All group products require the input of the group's SIC designation for accurate quoting. If you don't know this code, click on SIC search and you can select from a list of all SIC codes, grouped together by industry for easy search and selection.
- Product(s) to Quote – select ALL products you wish to quote for this client

The other information on the client page is optional information about the client. It is not necessary to complete this information to produce a proposal. After adding the information on your new client, click on the **SAVE** button to properly save the information.

**DENTAL QUICK QUOTE**—This optional product button can be used to quickly produce group dental quotes without entering detailed census information. If you are proposing multiple products (such as Wellness Horizons® and Allied™ Dental Design) you will be entering a full census anyway and won't need the quick quote option.

However, if you are ONLY quoting the Dental Design plan, using the Dental Quick Quote will save you from entering a full client census. To use the Dental Quick Quote follow these steps:

- Make sure Dental Design is a selected product under Products to Quote.
- Click on the Dental Quick Quote button.
- Enter the "census" by giving the numbers of "employee only", "employee/spouse", "employee/children" & "full family" coverages. (Example: If there are 4 employees with no dependents taking coverage - enter "4" next to employee only).
- Choose the benefits for the client.
- Choose the printout options.
- Click on SAVE/PRINT to save your "census" and print out a proposal.

## Insured Page

The insured page is the census list of insureds for the current client. Each new insured must be **ADDED** and **SAVED** in the system. The Insured List in the lower right of the screen shows all of the existing insureds for the current client. You can also import a spreadsheet census into the system. See the section of this guide under MENU/DATA UTILITIES for further help.

**TO ADD A NEW INSURED:** Click on the **ADD** button (or hit **ENTER** - this is a special feature on the insured page to help quickly do ADDS for large groups). This places you in add mode to enter the required information for each insured:

- NAME—Enter the insured's name or use the auto-numbering feature if names are not necessary in your proposal.
- DOB—Enter the insured's date of birth (MM/DD/YY). This will automatically calculate the insured's age. If DOB is unknown, use the TAB key to move the AGE field.
- AGE—If DOB is left blank, then you must fill in the AGE field with current age of the insured.
- SEX—Enter M or F
- COVERAGE—Enter I (Insured Only), S (Self & Spouse), C (Self & Children), F (family)
- SPOUSE'S DOB—No longer required for quoting Allied Products
- # CHILDREN— No longer required for quoting Allied Products
- BENEFITS FOR CURRENT INSURED—This section allows you to choose the benefits for which this insured will be quoted. This allows for insureds to waive coverage for certain benefits when proposing multiple plans or benefits.

After entering all necessary information for an insured, click on the SAVE button or use ALT-S for a keyboard shortcut to the SAVE button.

**INSURED LIST:** The Insured List in the lower right-hand corner is the listing of the census for the current client. As you **ADD** new insureds, this list grows. This list gives you a way to quickly verify census information on a group by listing the main information on each insured.

If you want to view the specific information for an individual insured that is on the list, just click on that insured (anywhere in their row), and you'll see all of their information displayed on the Insured Page. If you need to change some of this information, just modify it and then click **SAVE**. The information will now be updated.

**CLASS and EDIT CLASS BUTTON:** The class and edit class feature allows you to quickly enter or change benefits for insureds based on the class to which they have been assigned. By default, all insureds are assigned to Class 1. If you're quoting a multi class plan with different plans for each class, use this feature. Just type in the description for the class (e.g. Management/Salaried, etc) and then check the box for whether they will be on a major med plan. If this box is unchecked, it means this class is only eligible for a MEC or Cost Saver type limited benefit plan.

## Proposal Page

The proposal page is used to select benefits for each proposal you wish to run on the current client. Only those products chosen for the current client are available to be proposed at this time.

**PROPOSAL LIST:** The Proposal List is the listing of the proposals for the current client for each product selected. (To see Wellness Horizons Major Med proposals you must be on that page). As you **ADD** new proposals, this list grows. This list gives you a way to quickly see basic proposals you have already created for a client.

If you want to view the specific information for a proposal on the list, just click on that proposal and you'll see it displayed on the Proposal Page. If you need to change some of this information, just modify it and then click **SAVE**. The information will now be updated.

**TO ADD A PROPOSAL**—Choose the tab for the product you wish to propose and click on the ADD button.

**Funding Advantage (small group level funded health)**—The following information is required for a Funding Advantage Major Med Proposal:

- PLAN—Enter the plan type to be quoted.
- DEDUCTIBLE— choose deductible here.
- COPAY— choose copay here.
- COINSURANCE— choose coinsurance here.
- OUT-OF-POCKET— choose out-of-pocket here.
- RX PLAN—Enter the plan benefit for Outpatient Prescription Drugs. Choosing none means there are NO outpatient prescription drug benefits being quoted.
- \$500 SUPPLEMENTAL ACCIDENT BENEFIT—Check this box for this optional benefit.
- MEDICARE PRIMARY—If this group is subject to Federal TEFRA laws (group of 20 or more) then MEDICARE PRIMARY must be **unchecked** to indicate Allied is primary payer for any insured age 65 or over.
- PPO NETWORK—If this plan is a PPO plan, choose the appropriate network. By default only those networks available in the client's home state are available. Click on the **All networks** button to view all available networks in all states for selection.
- ADD LOAD—This field should only be used at the direction of Allied Sales Support staff who will determine if a load for health status (or any other reason) is necessary. Allied will direct you on what number to enter here. By default ADD LOAD should be 0.90 (this is the preferred rate - 1.0 is considered a standard rate).
- DUAL CHOICE QUOTE – Groups may choose to quote different benefit plans for different classes of employees. To use this option, define your classes and set each employee into the proper class (click on edit class button on the insured page). Then create dual option proposal for

Funding Advantage and/or MEC/Cost Saver and define the class for which the proposal applies.

When done entering the benefit information for this proposal, click on the SAVE button (or use the keyboard shortcut ALT-S). This proposal is now saved. Multiple proposals for each client can be ADDED and SAVED to see how various benefit combinations affect rating.

**ALLIED™ DENTAL DESIGN (small group dental)**—Click on the Dental Design tab and then on the ADD button to add a new dental proposal. The Dental Design plan offers multiple plan options. Click on the down arrows next to each selection to view the available plan options for your group.

After selecting these options, click on the SAVE button (or use the keyboard shortcut ALT-S). This proposal is now saved. Multiple proposals for each client can be ADDED and SAVED to see how various benefit combinations affect rating.

**COST SAVER** (– Click on the ADD button to add a new Cost Saver proposal. The following benefit options must be saved:

- PLAN - Choose the plan you wish to quote.
- MEDICARE PRIMARY—If this group is subject to Federal TEFRA laws (group of 20 or more) then MEDICARE PRIMARY must be **unchecked** to indicate Allied is primary payer for any insured age 65 or over.
- PPO – select a PPO network for the coverage.
- DUAL CHOICE QUOTE – Groups may choose to quote different benefit plans for different classes of employees. To use this option, define your classes and set each employee into the proper class (click on edit class button on the insured page). Then create dual option proposal for Wellness Horizons and/or Cost Saver and define the class for which the proposal applies.

## Printing Proposals

To print a proposal, go to the Proposal Page and then click on the PRINT button. The WINAllied Proposal Printing Page will be displayed.

The Proposal Printing Page allows you to select the following:

- The proposal(s) you wish to run
- The optional information that can be printed out with the proposals
- Whether you wish to print to your printer or display the proposal on screen (which can then be printed)
- Printer Setup—This allows you to choose the specific printer and setup for printing.

**SELECT PROPOSAL NUMBER**—If you wish to print only one proposal, click on the Select Proposal Number box and choose the proposal you wish to run.

**PRINT ALL**—This command button allows you to print out all proposals for the current client.

**PROPOSAL PAGES FUNCTIONS** – This is a list of available print options for the particular product/quote you are printing. If the option is highlighted in blue, it is turned ON. This is the default for

most print options. For Example: Clicking on the PRINT COVER PAGE option to deselect it will omit the Cover Page from the proposal

**# OF COPIES**—Allows you to print multiple copies of the client's proposal.

**PRINT TO**—Allows you to select Print To Screen , Print to Printer, or export directly to a PDF. Printing to your screen allows you to quickly view a proposal and then, if desired, print the proposal page.

**PRINT THE PROPOSAL**—After all selections have been made, click on this button to start the proposal printing process. After the printing process is complete, a message box will appear and alert you that "Printing is Complete."

**EXPORT FEATURE:** Any report that has been printed to screen can be exported to Adobe PDF format and saved. This is a great way to save copies of your quotes and to transmit via fax or email to anyone needing to see the report.

## SUMMARY OF BENEFITS AND COVERAGE

This new summary report, mandated by the Affordable Care Act, is available as a separate report for each group major medical plan being presented. From the Proposal Printing menu, select the appropriate proposal number from the drop down, then click on the PRINT SUMMARY OF BENEFITS & COVERAGE button.

## Menu

The WINAllied System has a menu bar at the top of the screen. The different menu items provide tools to perform several functions described:

### DATA UTILITIES

**EXPORT CLIENT/CENSUS**—This will allow you to export the client and census information for the current group to an external data file (called export.mdb). This file can then be copied to another computer (or sent to Allied Sales Unit) and imported into that computer's list of clients. This makes it easy to transfer large clients between computers where reentering the client and the census data is too time consuming.

**IMPORT CLIENT/CENSUS**—This will allow you to import a client that exists in the current export file. By default, the export file (export.mdb) must exist in your C:\Program Files\WINAllied folder on your PC. Currently the only data imported are the Client record and the Insured records. Proposal (benefit) data is not imported.

**EXPORT/IMPORT HELP**—Click on this button to view a brief on-line help message on using the Export and Import functions.

**CLEAR EXPORT DATABASE**—This deletes all clients from the current users export file. This is just for "housecleaning" purposes if your export file gets too large.

**PURGE DATA** – At any time you can purge old clients and proposals from your system using this feature. Click on this menu item and then enter a "cutoff" date. All data entered prior to this date will be deleted from your system.

**IMPORT SPREADSHEET CENSUS** – Rather than individually typing in a census for a large group, WINAllied supports the importing of a spreadsheet containing the appropriate census. The census must be in the appropriate spreadsheet template which can be downloaded by clicking on the DOWNLOAD SPREADSHEET TEMPLATE. You may copy and paste from your own spreadsheet into the template to provide the appropriate information.

### REPORTS

**CLIENT CENSUS REPORT**—This report will show a list of the current insured census for a group. This is an easy way to compare your data entry against the census provided. Another easy way to print a census is to "right click" on the census list on the insured page. It will prompt you for printing instructions when you do this.

**FUNDING ADVANTAGE QUOTE SUMMARY REPORT**—This report will print a summary of the number of clients and products quoted for a given time frame. When you click on this button, it will prompt you for the START DATE and END DATE for the report. If you enter 1/1/2018 for a start date and 12/31/2018 for an end date, the report will summarize all quotes between those two dates.

**RECENT QUOTES** – This report will print a detail of all clients entered in the system between the dates you specify for the current agent. This can be a good followup system to track recently done quotes.

## UTILITIES

**CLIENT SEARCH**—Each client in the system is tied to an agent. If you know the agent you can easily find the clients for that agent. If you are having trouble finding a client in the system (or don't know the agent for a client), clicking on Client Search will allow you to search for a Client by name. The search utility will display a list of possible clients based on the search criteria entered. You can then select and load the client (and agent) from the search utility.

**PRESCREEN/MEDICAL LOAD UTILITY**— Access to this utility is restricted to agents/agencies that have undergone training with Allied in its use.

For major medical group quoting, this utility will allow you to enter medical history information about an insured and client to estimate the health load required by that group. To use the Field Prescreen utility, you must first have loaded a client, a census and a proposal for that client. The Prescreen utility uses the benefits from the proposal to determine rates and the appropriate health load for the group.

### To use the utility:

- 1) Enter the client and census information.
- 2) Enter the proposal information. You may create as many proposals/benefit combinations as your desire. It's important to note that benefit selection has an important impact on the health load for a group. For example: If a client's only health history is a large number of prescription drug costs, lowering or eliminating the prescription drug benefit will lower or eliminate any required health load. If an insured has a condition known to cost \$1,000 per year, choosing a \$1,000 deductible will eliminate any load required for this condition. These are simple examples of how benefits affect both rates and loads. When prescreening a group with multiple medical conditions, it can be very helpful to enter multiple proposals using all of Allied's available plan types for comparison purposes. A group could be loaded very high under a benefit rich Traditional plan, but under a Catastrophic plan, not only are the rates lower, but the required health load may also be much lower.
- 3) Enter the Medical Condition Data. Clicking on the PRESCREEN/MEDICAL LOAD choice under the UTILITIES menu button will load the Prescreen page. Using the Field Data Entry screen, you simply click on the list of conditions until you find the condition you need. Click on the condition name to highlight it and you'll also see a description of that condition to aid your selection. Once you have highlighted the proper condition, click on the SELECT button. The condition you've chosen will appear on a list of conditions on the right side of the screen. Keep highlighting and SELECTING until the list on the right contains all of the known conditions for this group. **IMPORTANT:** It's easiest to enter the known Prescription Drugs first. Each of these drugs corresponds to a medical condition (e.g. The drug FLONASE corresponds to the medical condition ASTHMA). After SELECTING a drug, the corresponding medical condition(s) will appear for you to choose. Select the proper medical condition, and click OK.
- 4) Prescreen Rating—Once you've entered the known medical information for a client - click on the PRESCREEN RATING tab to run a health load

calculation for that group. The Prescreen page will show the list of proposals you've previously saved for this client. Simply click on the CALCULATE LOADS FOR ALL PROPOSALS button and the system will do a premium and health load calculation for each of the proposals. The calculated health load will be saved for each of these proposals. A Prescreen/Medical Load report may be printed (if necessary) listing the conditions you've entered for this client. Once the calculation is finished you'll see columns listing total premium and loads necessary for each proposal entered. This can be a very useful tool to compare overall plan/benefit prices and their impact on the health loads necessary for a client.

**SIC Lookup** – If you're having trouble finding the SIC code for a particular – select this menu item to see a complete listing. You can sort the list by SIC code or description to make it easier to find what you're looking for.

**USER INFO** – This form allows you to enter specific user info for each person you have using the proposal software system. If you enter and activate a user, then this user info will appear on each printed proposal to identify the user as well as your agency that produced the quote. This agency information will appear on each proposal cover. Once a user is entered into the system (by clicking on ADD . . . User Info), double click on their entry to set the user as the current user. You'll see the user name show up in the status bar on the program's main page. When you quit and restart WINAllied, the system will automatically remember the last user who used the system and assume this user is the current user. To change users (if you have multiple users using one PC), just double click on the proper user.

**TECH SUPPORT** – If you're having software trouble, an Allied representative may guide you to this utility than can provide simplified access to several program setup features. The REMOTE SUPPORT option should be used with an Allied representative to allow them to view your PC and provide assistance with quote or tech issues.

**REGISTER** - WINAllied allows users to register the software. The registration screen opens by default when you first run the software. Once you're registered, the system will automatically check our website for updates to the software. Registered users are also immediately notified of changes or bugs in the system that could impact quoting.

**CHECK FOR UPDATE** - Clicking on this menu item will open your web browser to our software download page at: [http://www.alliednational.com/software\\_download.htm](http://www.alliednational.com/software_download.htm).

This allows you to manually check for software updates. For registered users, the system will automatically check the site for updates for you every time you exit the system.

## FORMS

Click on this menu item will open a web browser with links to Allied's web site on the Internet.

From here you'll be able to select and find the various forms you'll need for sales and enrollment of all Allied products.