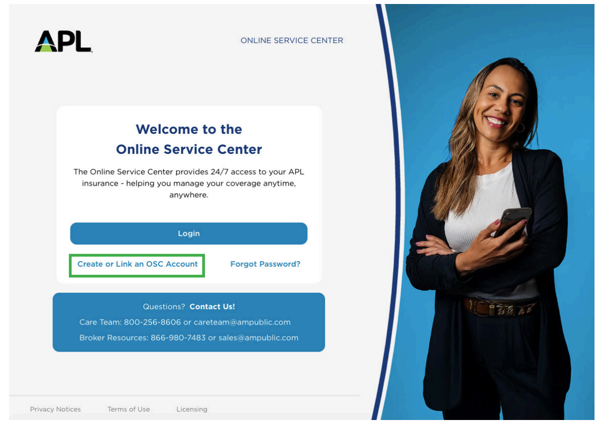
ONLINE SERVICE CENTER
Overview for Insureds

decisions matter

The Online Service Center (OSC) is your go-to resource for managing your APL coverage and claims.

With an OSC account, you're instantly connected to your policy details, benefit information and helpful resources—online, any time.

Visit **secured.ampublic.com** and click **Create or Link an OSC Account** to get started today!



Create an Account

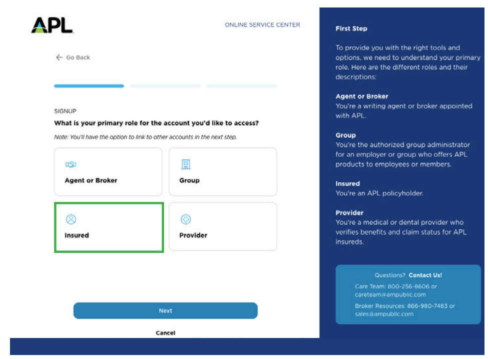
Click **Create or Link an OSC Account** and select the role that best describes your primary relationship with APL. If you have multiple roles, you'll have the option to link to other accounts in the next step.

Agent or Broker - You're a writing agent or broker appointed with APL.

Group - You're the authorized group administrator for an employer or group who offers APL products to employees or members.

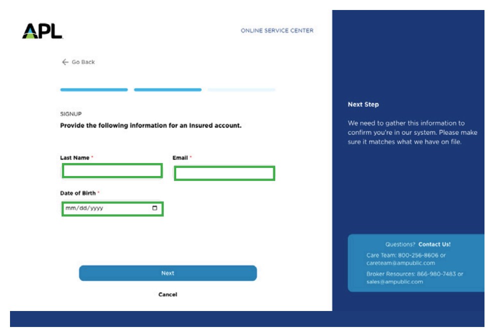
Insured - You're an APL policyholder.

Provider - You're a medical or dental provider who verifies benefits and claim status for APL insureds.

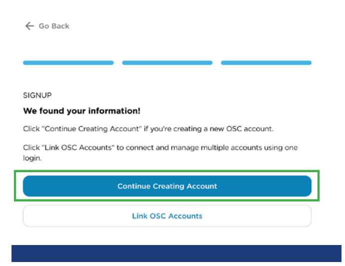


Enter your Last Name, Email on Record and Date of Birth.

Please be sure it matches the information we have on file. Click **Next**.



To create a new OSC account, click **Continue Creating Account**.
If you already have an OSC account and you want to use your existing login credentials, click **Link OSC Accounts (see next page)**.

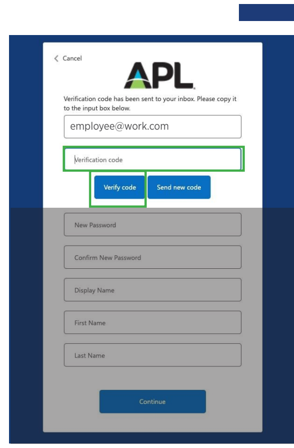


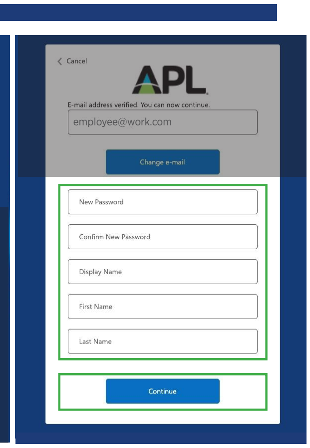
Now, create your login credentials and verify your email address.
First: Complete only the top part of the form. Enter your email address to receive a verification code.

This email can be different from the email on record, just be sure you can access it. This email address will also serve as the user name for logging into the OSC every time you visit.

Click **Send verification code. Note: Codes are valid for 5 minutes. After this time, you'll need to send a new code**. Check your email for the code, enter it and click **Verify code.**

Second: Now your email address is verified and you can complete the bottom part of the form. Create a password, enter your display name, first name and last name. Click **"Continue."**

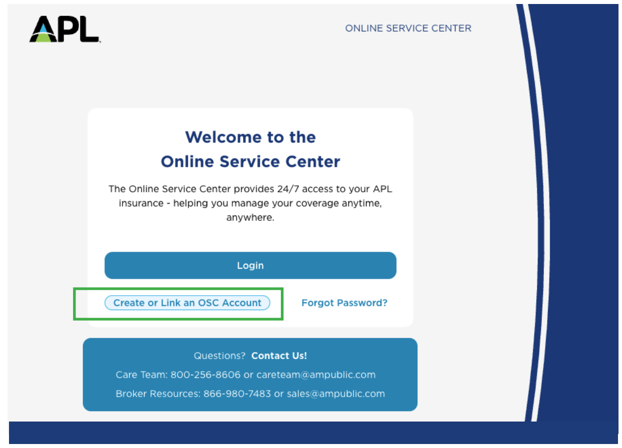




Overview for Insureds

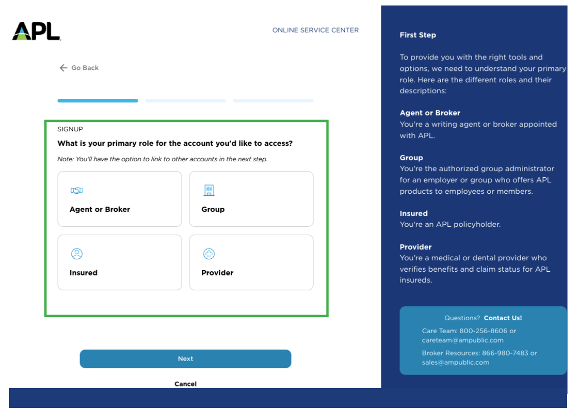
Linking Multiple Accounts

Linking accounts is an easy way for users to manage multiple OSC accounts using one log in. By linking accounts, you're able to connect all your accounts using one login.



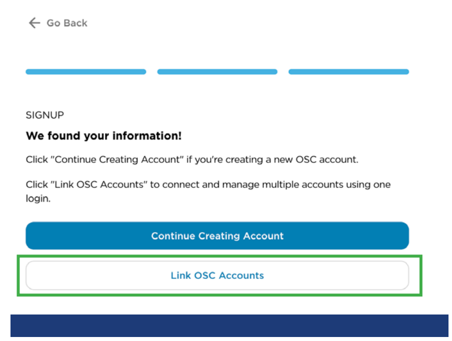
To get started, visit secured.ampublic.com and click **Create or Link an OSC Account.**

Select the role that best describes the account type that you're linking to your original account.

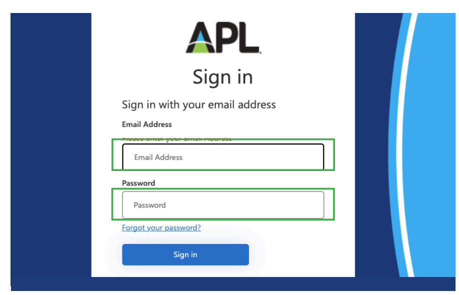


Enter the **required information** necessary to identify and setup the new account. Click "Next."

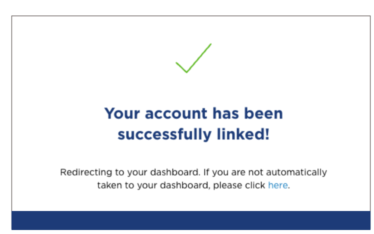
Once the new account details are confirmed, click **Link OSC Accounts**.



Next, **sign in** with the email address and password credentials from your first OSC account.



You'll receive a message that your accounts have been successfully linked and you'll be **automatically redirected** to your first account's dashboard.

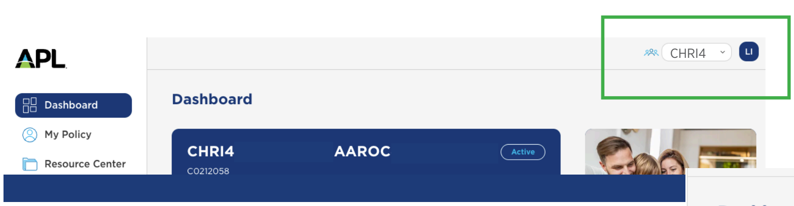


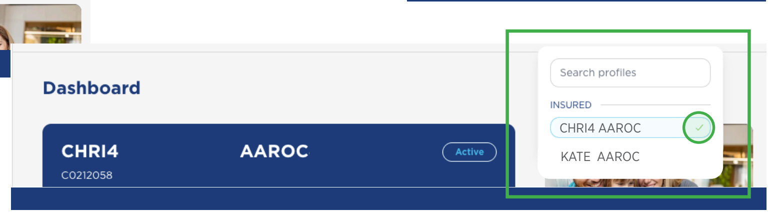
Switching Accounts

From your dashboard, you can easily **toggle between linked accounts** by clicking the drop down in the top right of your dashboard.

A green check mark will appear next to the account that's currently displaying on your dashboard.

Select the account you wish to view from the drop down of linked accounts and your dashboard will automatically reload.





Overview for Insureds

Navigating your Dashboard

From your Dashboard, you have instant access to your policy information, the Resource Center, ID Cards and Filing Claims.

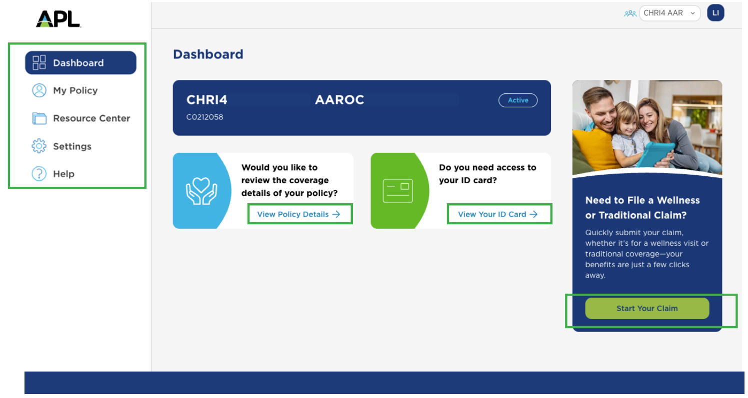
MY POLICY

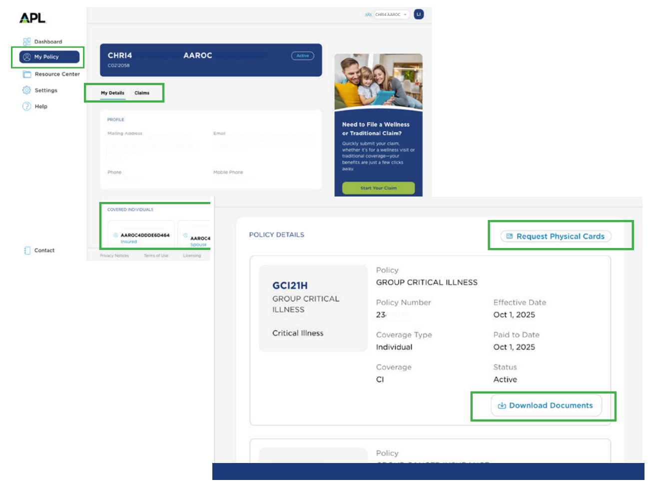
To view and download policy documents, click “My Policy” in the left menu or “**View Policy Details**” in the center of your Dashboard. File a claim any time by clicking “**Start Your Claim**” on the right side of your Dashboard.

Under “My Policy” in the “**My Details**” tab, you can see Profile Information and Covered Individuals.

Continue scrolling to the “**Policy Details**” section see **Policy Number, Policy Status** and **Effective Dates**. Click “**Request Physical Cards**” to have ID cards mailed to the address on file or “**Download Documents**” to view and save a copy of your policy.

Note: not all products are issued ID cards.

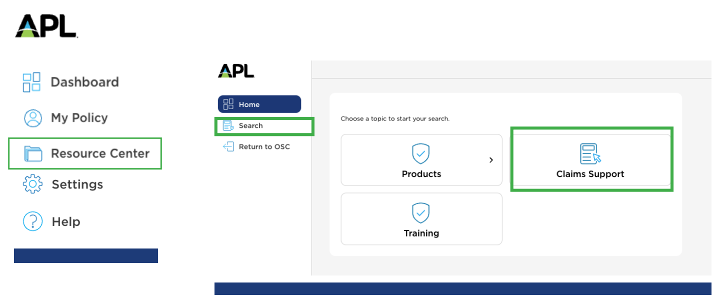




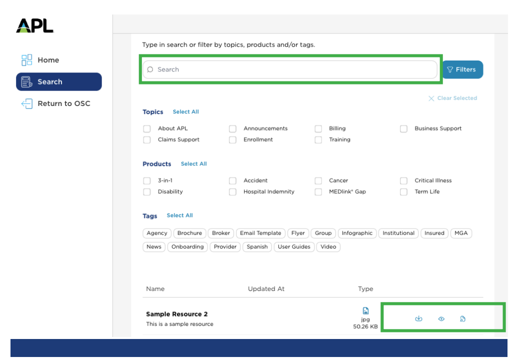
RESOURCE CENTER

From the left menu, Click “**Resource Center**.” You’ll automatically be taken to the dashboard of the Resource Center. From here, you can search for support and resources by topic or use “**Search**” from the left menu.

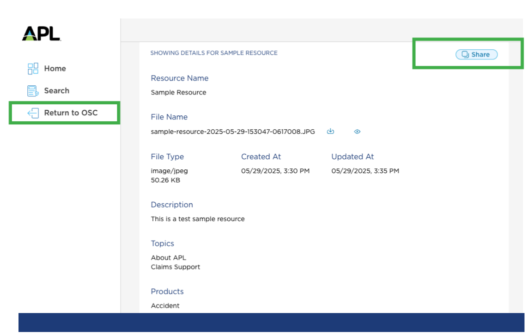
For example, click “**Claims Support**” to browse resources of this type. After you click into a topic, scroll down the results page to see the available resources.



From the results list, click the “**Download**” icon to download the file, click the “**View**” icon to open a preview of the file or click the “**Page Details**” icon to see file details. From the “**Details**” page, click the “**Share**” icon in the top right. A link to the file will be copied to your clipboard for sharing.



You don’t have to be logged in to the OSC to view files shared from the Resource Center. This is ideal for distributing the most up-to-date versions of APL support and resource materials.

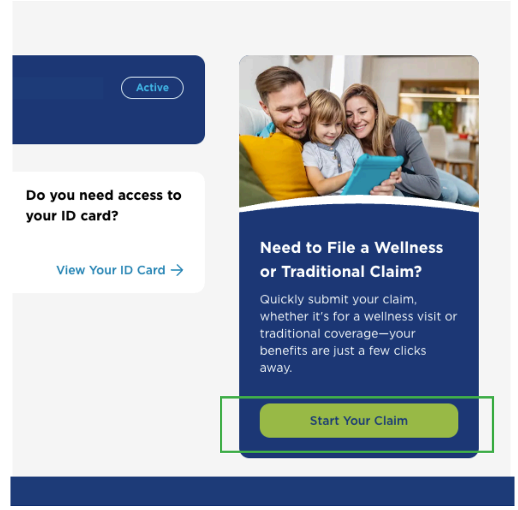


Use the **Search Bar** or **Filter** through the resources by topics, products and/or tags. To clear the search criteria, click “Clear Selected.” To return to the OSC, click “**Return to OSC**” from the left menu.

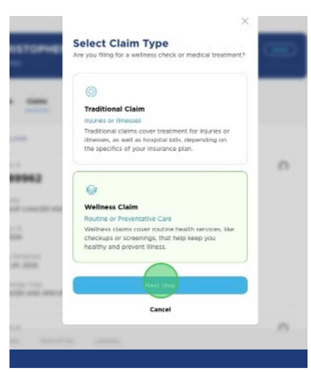
Overview for Insureds

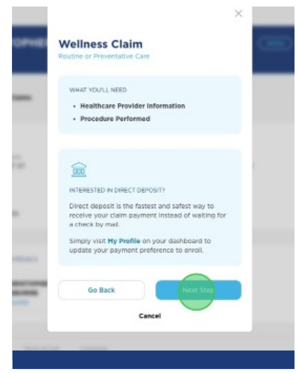
File Wellness Claims

If you have an APL policy that include wellness benefits, you have the option to quickly file your Wellness Claims through the OSC.

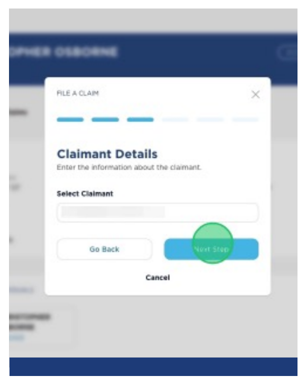


From your dashboard, click "**Start Your Claim**" from the right. Select "**Wellness Claim**," click "Next Step" and follow the prompts.

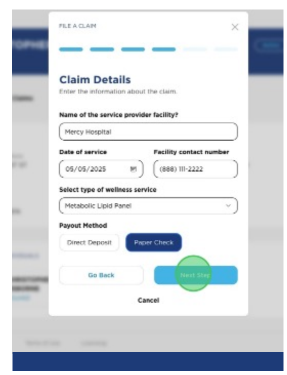




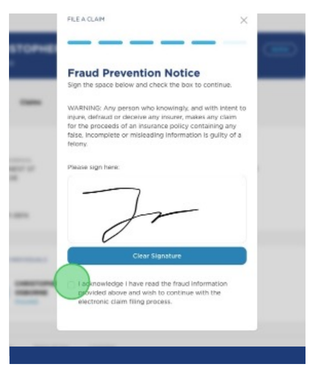
Next, click "**Select Claimant**" and choose the insured's name from the drop down, then click "Next Step."



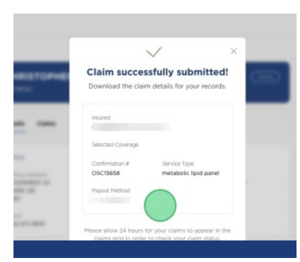
Be sure to have the provider's Facility Name and Phone Number, as well as the name of the wellness Procedure Performed on hand to complete the next step.



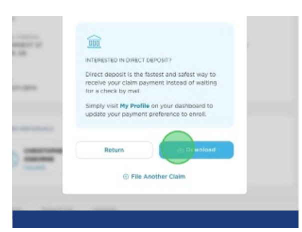
Now, select how you would like to receive your benefit payment. Choose **Direct Deposit for the fastest payment**. You can add your bank account information from the "Profile" page accessible from the top right of your Dashboard. Otherwise, select Paper Check for a check to be mailed. Click "Next Step."



Sign your name using your mouse or track pad and check the box to accept the "**Acknowledgment**." Click "Submit."



You will receive a "Success" message when your claim submitted. Click "Download" to save a copy of the confirmation for your records.

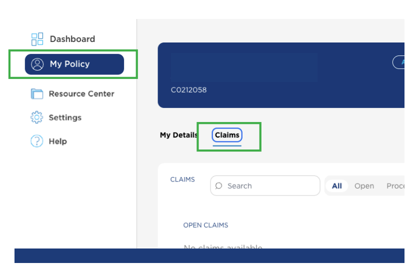


To file a new Wellness Benefit claim, click "File Another Claim" or click "Return" to go back to your claims dashboard.

It may take up to 24 hours for your claims to appear in the "Claims" section of your Dashboard and to see your updated claim status.

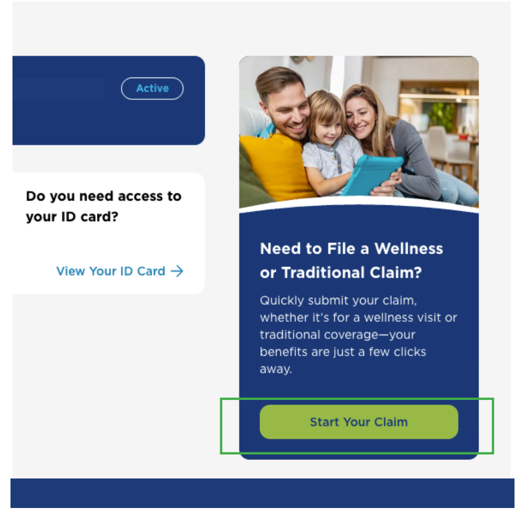
VIEW CLAIM STATUS

To view your claim status, click "My Policy" from the left menu and select the "**Claims**" tab in the center of the Dashboard to view claims. From here, you can see your **Open, Pending and Processed Claims**.



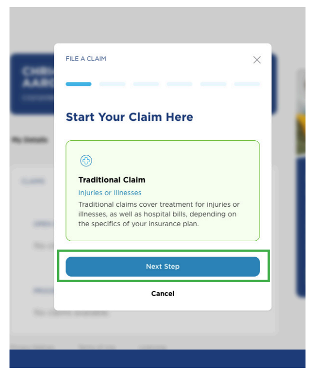
Overview for Insureds

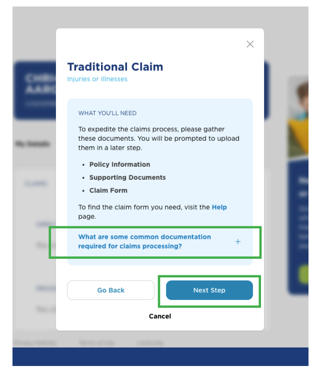
File Traditional Claims



With an OSC account, you can File Claims online directly from your Dashboard. Click "**Start Your Claim**" from the right.

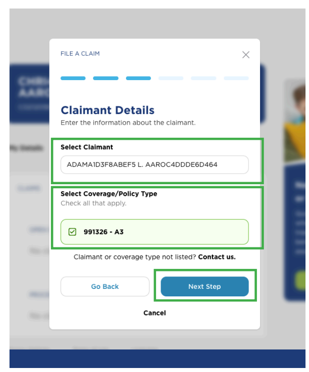
Select "**Traditional Claim**," click "Next Step."
Review the "What You'll Need" screen. Click the + icon to expand and view a list of the **common documentation** required to process a claim.

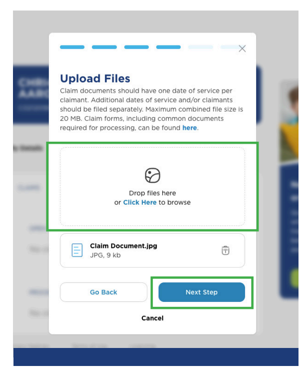




Next, click "**Select Claimant**" and choose the insured's name from the drop down, then click "Next Step."

Check the box next to the **Coverage** for which you're filing the claim and click "Next Step."



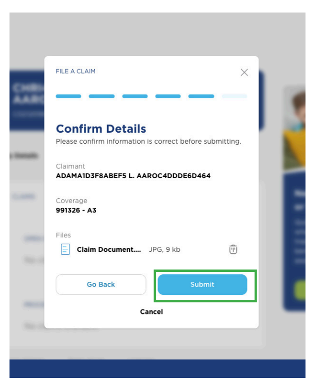


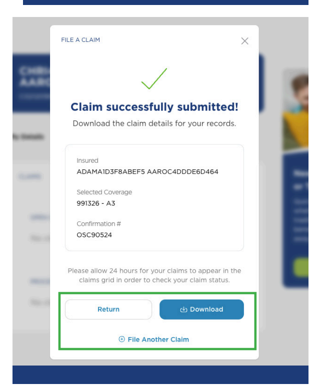
Now, you can drag and drop your **supporting documents** into the window or "Click Here" to browse for files on your computer. Once you've uploaded the necessary files, click "Next Step."

Claim documents should have one date of service per claimant. Additional dates of service and/or claimants should be filed separately. The maximum combined file size for document upload is 20 MB.

Carefully review the details you entered are correct and click "Submit."

You will receive a "Success" message when your claim is submitted. Click "Download" to save a copy of the confirmation for your records.





To file a new Traditional Claim, click "File Another Claim" or click "Return" to go back to your dashboard.

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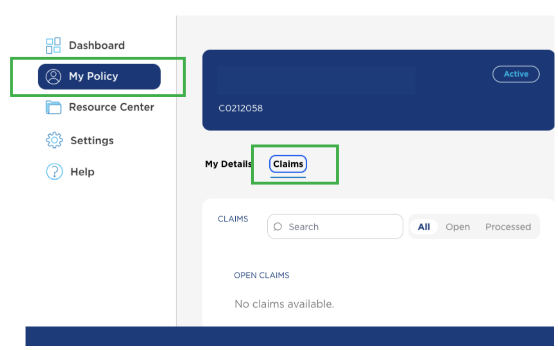
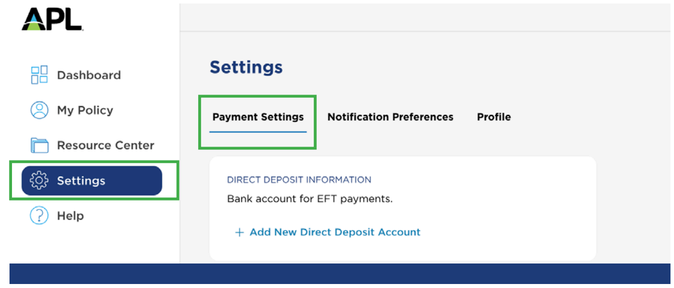


Overview for Insureds

Account Settings

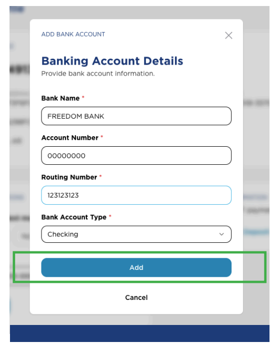
ADD ACCOUNT FOR DIRECT DEPOSIT

Click “Settings” from the left menu and select the “Payment Settings” tab.



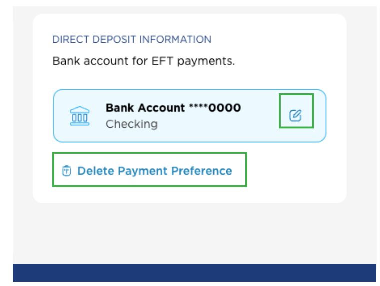
Click “**Add New Direct Deposit Account**” to enable direct deposit of benefit payments.

Complete the required information. Click “Add.”



You’ll receive a “Success” message when your direct deposit information is saved.

Your **account details** will now appear under “Payment Settings.”

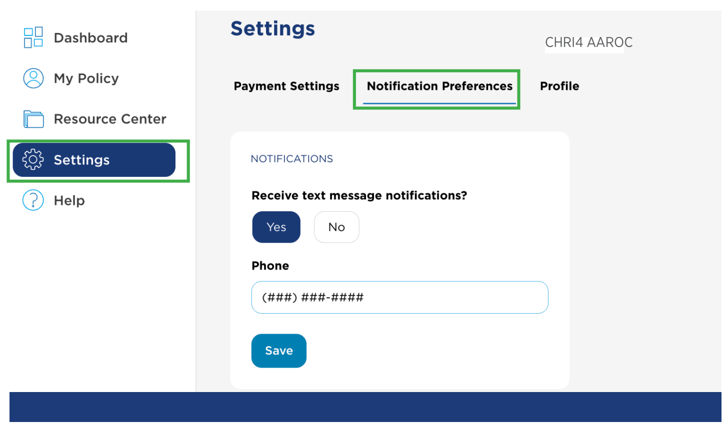


Click the Edit icon to change your account or click “Delete Payment Preference” to remove it.

RECEIVE TEXT NOTIFICATIONS

From “Settings” under the “**Notification Preferences”** tab, select “**Yes**” to receive text message updates to track your Claims status. Enter your **mobile number** and click “Save.”

To turn off text notifications, click “No” and “Save.”



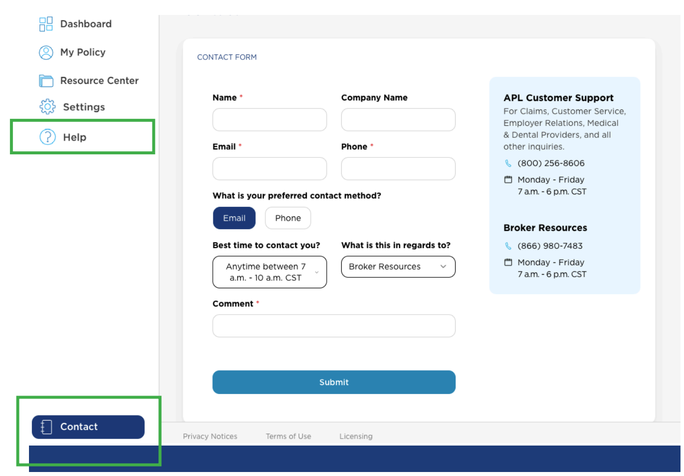
View FAQs and Claim Forms

Click “**Help**” from the left menu to access FAQs and claim forms. Select the product name to download a PDF of that claim form.

CONTACT APL

To send a message to APL, in the bottom left of the OSC, click “Contact.” Fill in the required information, select your preferred contact method, the best time to return your message and the department you wish to contact.

Please add any helpful details in the Comment box. If you have your Group Number available, please include it in your comments. Click “Submit.”



Use the left menu to return to your “**Dashboard**” or “**My Policy.”**