

#### **CURI CLIENTS**

### Curi's Premium Payment System/Process Transition Q&As

We are excited to introduce an enhanced billing and payment system making it even easier for clients to access their invoices and manage their account notifications and payment preferences. We understand you will have questions. This document will be updated as more details are available.

#### What is KUBRA

KUBRA is an online invoice and payment platform. While KUBRA is the system powering the payment platform, all system branding and messaging is Curi providing a seamless online experience.

#### What enhancements are included with the roll out of KUBRA?

The enhancements include:

- On-demand electronic payment portal;
- Reoccurring autopayment functionality;
- E-billing;
- Email and SMS text notifications for when a new invoice is available, an account is overdue, payments is received, etc.;
- Billing and payment history; and
- invoice download

### How do I access KUBRA (Curi Payment Center)?

Access to Curi's new payment center is available on our website <a href="https://curi.com/pay-premium/">https://curi.com/pay-premium/</a>. You will login to the website using your existing Curi credentials. If you do not have a login for the Curi website, one can be created using the "Register as a new user" link under the Sign In tab at the top righthand side of the Curi homepage. See our user guide for details.

### What are the different ways I can make a premium payment using the new Curi Payment Center?

You can make a one-time electronic payment using EZ-Pay, set up AutoPay to begin automatic premium withdraws on your installment due dates, or pay over the phone by calling 833-961-7436.

What payment methods does Curi accept in the new electronic Payment Center? Clients can make payments using their bank account and routing information (\$1,000,000 limit per transaction) or via credit card (\$25,000 limit per transaction). In addition, clients who prefer to pay their premium by check can continue to remit payment to Curi Agency, LLC at P.O. Box 63252 Charlotte, NC 28263-3252.

How do I navigate to my new Payment Center Dashboard?



Login to the Curi website using your existing Curi credentials (if you do not have a login please refer to the <u>User Guide – Registering for a Curi Login</u>) and navigate to the "Pay Insurance Premium" icon located under the All Curi Resources section. Next, click on the "Access Invoices and Manage Payments" button. Doing so will take you to your Payment Center Dashboard.

### What information can be found in the Payment Center Dashboard?

The Payment Center dashboard includes Account Information, Bill and Payment History, Account Activity information, your Online Wallet, AutoPay information, and Email/SME Text Notification settings.

### How do I add payment methods to my online wallet?

You can add multiple payment methods i.e. credit card, banking information to your online wallet. For detailed instructions see the <u>User Guide – Adding Payment</u> Methods to Your Wallet.

### Can I make a Tail Payment using the new Payment Center?

Yes, Tail Payments can be made using the one-time EZ Pay portal. To complete payment, you will need the Unique ERE Billing Account number which can be found on the Tail Offer letter, as well as, the billing zip code.

### Can I request email copies of my invoices?

Yes. To activate e-bill, login to the Curi website using your existing Curi credentials (if you do not have a login please refer to the <u>User Guide – Registering for a Curi Login</u>) and Navigate to the "Pay Insurance Premium" icon located under the All Curi Resources section. Next, click on the "Access Invoices and Manage Payments" button. Doing so will send you to your Payment Center Dashboard and will also automatically active your email notifications including e-bill.

## If I set up E-bill notification, does that mean I will no longer receive paper copies of my invoices?

No. During this transition, Curi will continue to mail paper copies of invoices to the billing address on file.

### **Are there any service fees for Credit Card Payments?** No.

## **How do I make a One-Time Online Payment using EZ-Pay?** Please refer to the User Guide – EZ-Pay.

**How do I change email notifications and/or set up SMS Text notifications?**For information on changing your email notifications and setting up SMS Text notifications, please refer to the <u>Curi User Guide – Setting up Notification</u>
Preferences.

### AutoPay FAQs



### Does Curi offer automatic withdraw of premium payments?

Yes, you can set up reoccurring automatic payments using AutoPay.

### How do I get set up on AutoPay?

The process to set up AutoPay is quick and easy. For detailed instructions on how to get started, please refer to <u>Curi's User Guide – Setting up AutoPay</u>.

### Can I set up AutoPay using a credit card?

Yes, however there is a \$25,000 limit per credit card transactions, so if your annual policy premium exceeds \$100,000 you will need to set up AutoPay using your bank account and routing information, rather than a credit card to ensure the full amount due is satisfied.

### Once set-up, will AutoPay satisfy any current installment due?

No, AutoPay will only apply to future invoices. Therefore, if you have an installment currently due, you need to make a one-time payment to satisfy the current installment.

### Can I choose the day of the month my AutoPay withdraws are processed?

No, the AutoPay withdraw will occur on the due date noted on the invoice.

# Will I be notified in advance of any scheduled withdrawal under the new AutoPay program?

Yes, you will receive a New Bill notification 15 days in advance of the installment due date (also the premium withdrawal date).

In addition, you will receive a second notification 5 days in advance of the installment due date (also the premium withdrawal date).

Finally, during this transition period, Curi will continue to mail a paper copy of your invoice to the billing address on file 15 days in advance of the installment due date.

### Can my PCF/MCare Account be set up on AutoPay?

Yes.

### Who should I contact if I have additional questions?

Please contact your assigned Curi Member Services representative. If you are unsure who your representative is, please feel free to reach out via email at <a href="mailto:membersupport@curi.com">membersupport@curi.com</a> or call 984-884-3777.