Curi INSURANCE

Policyholder Services Member Guide

Policyholder Services (PHS) allows providers and authorized practice representatives to manage many aspects of their accounts online, including applications, certificates of insurance, and Legacy Fund balances.

Features available to practice administrators:

- View policy information
- View billing and payment information
- View Policy Documents
- For providers listed on the policy:
    - Generate a Certificate of Insurance (COI), including certificate holders
    - Add a provider
    - Add a locum tenens
    - Remove a provider
- Review Legacy Fund balance
- Access member benefit statements
- Manage renewal questionnaires
- Update contact information

Features available to providers:

- View policy information
- Generate COI
- Review Legacy Fund balance
- Access member benefit statement
- Access renewal questionnaire
- Update contact Information

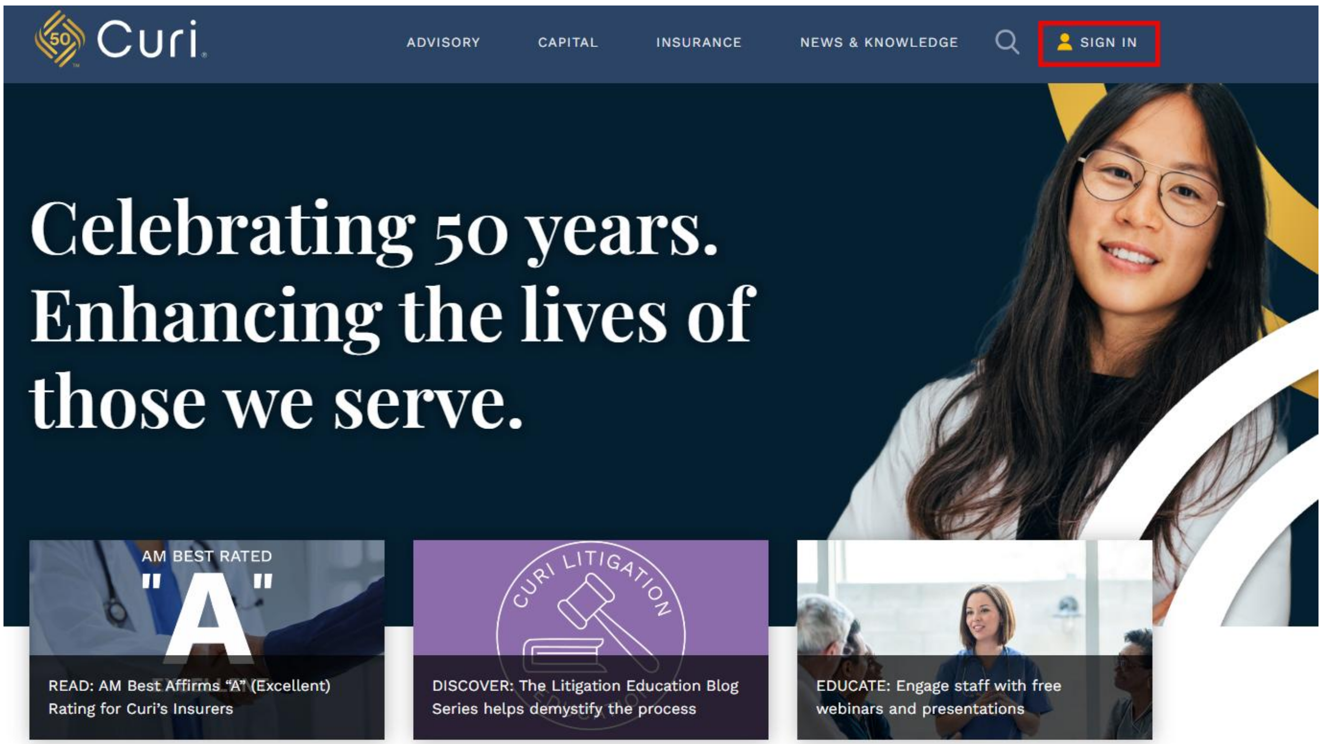
For questions, contact your Curi representative.

Table of Contents

Getting Started

Visit curi.com

Click **Sign In.**

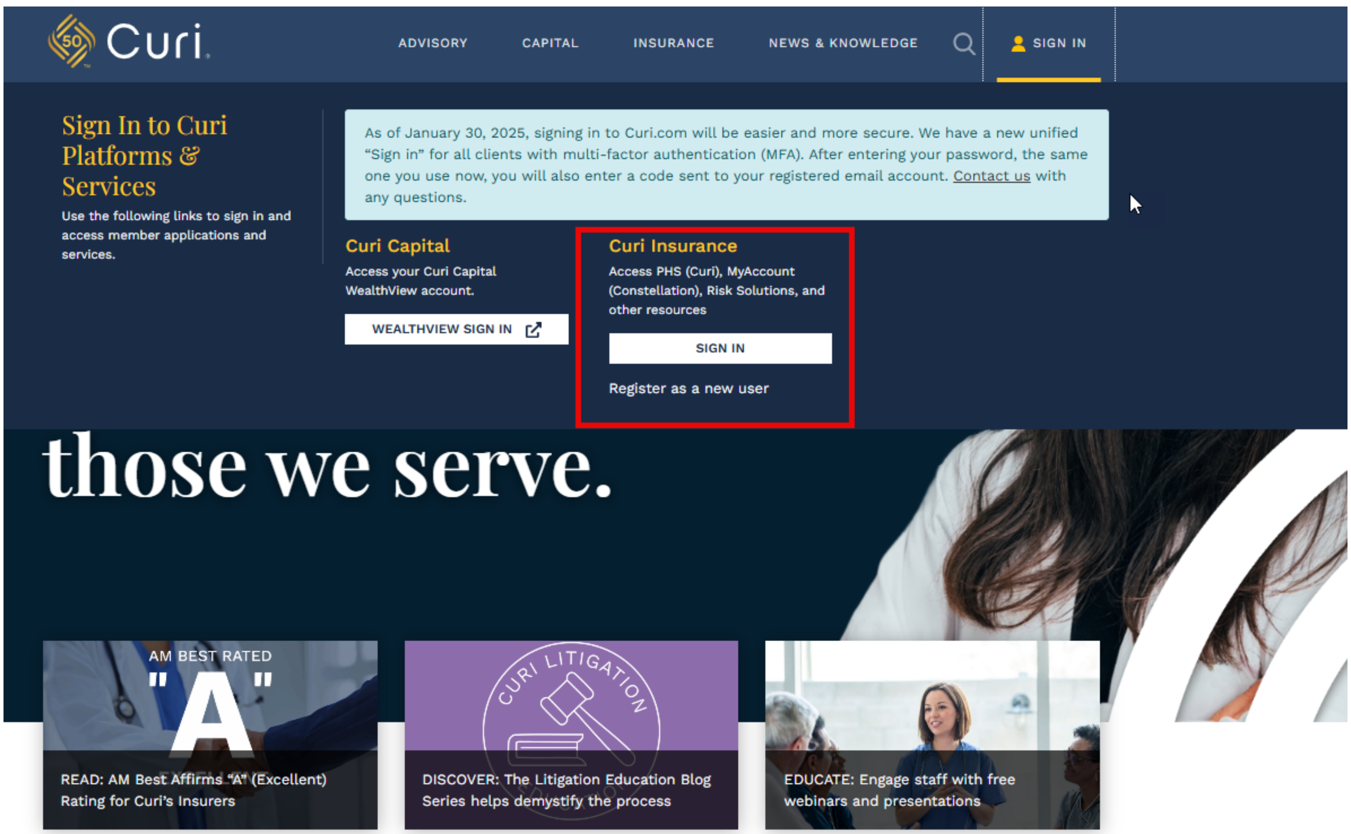


Register/Sign In to PHS

If you are new to the Curi site, you will need to register.

In the Curi Insurance box, click **Register as a new user**.

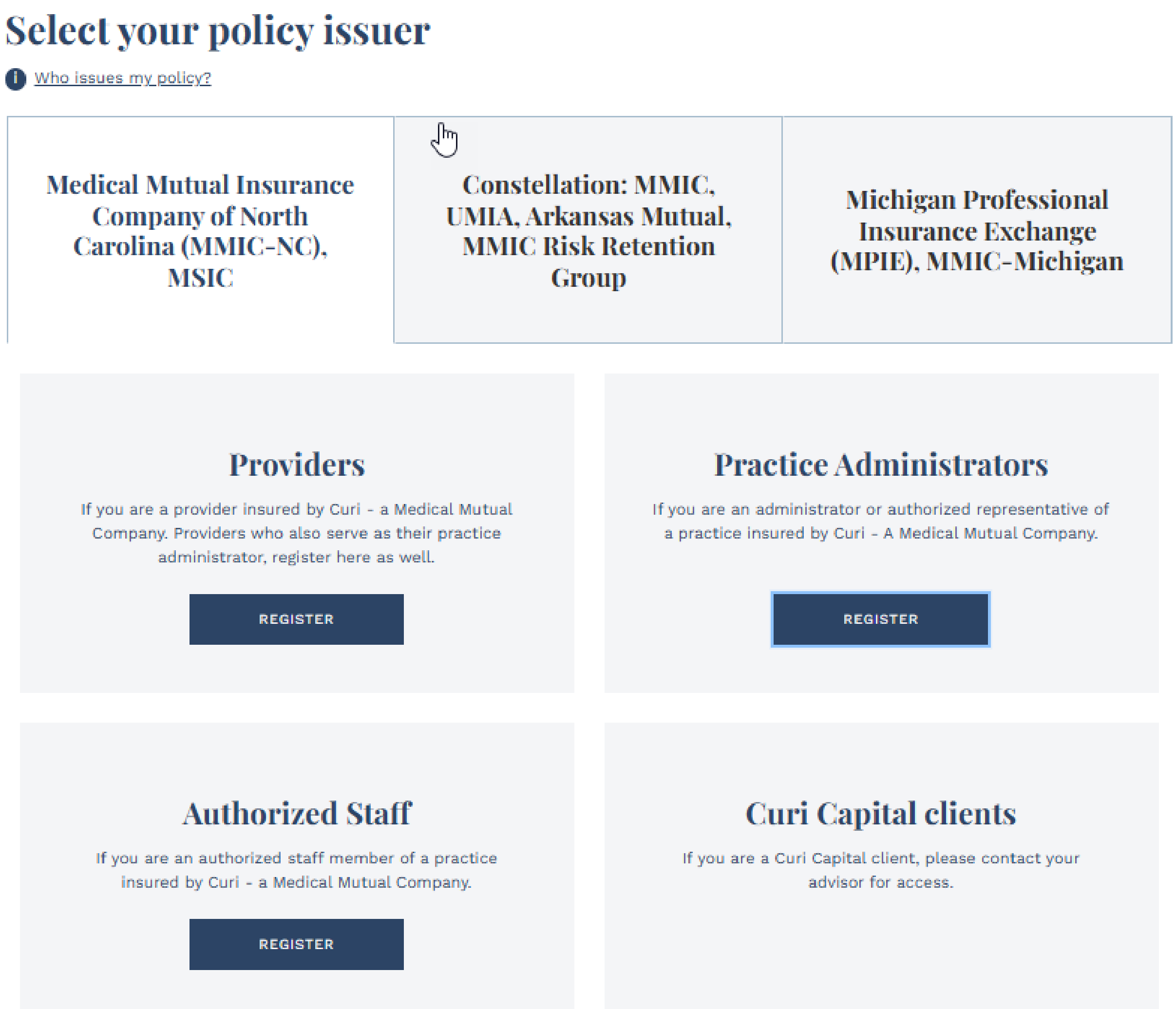
If you already have an account, sign in with your email address and password.



Select the appropriate registration link under the Medical Mutual Insurance Company of North Carolina tab based on your role within the practice, i.e., **Provider, Practice Administrator, or Authorized Staff Member.**

Note: Brokers cannot self-register for a login at this time. If you are an employee of one of Curi's broker partners and in need of a login, please reach out to our Agent Support team at **agentsupport@curi.com** *to request a login.*

Register with Curi



Enter the **requested registration** information.

Please note, the information requested will be different for each role.

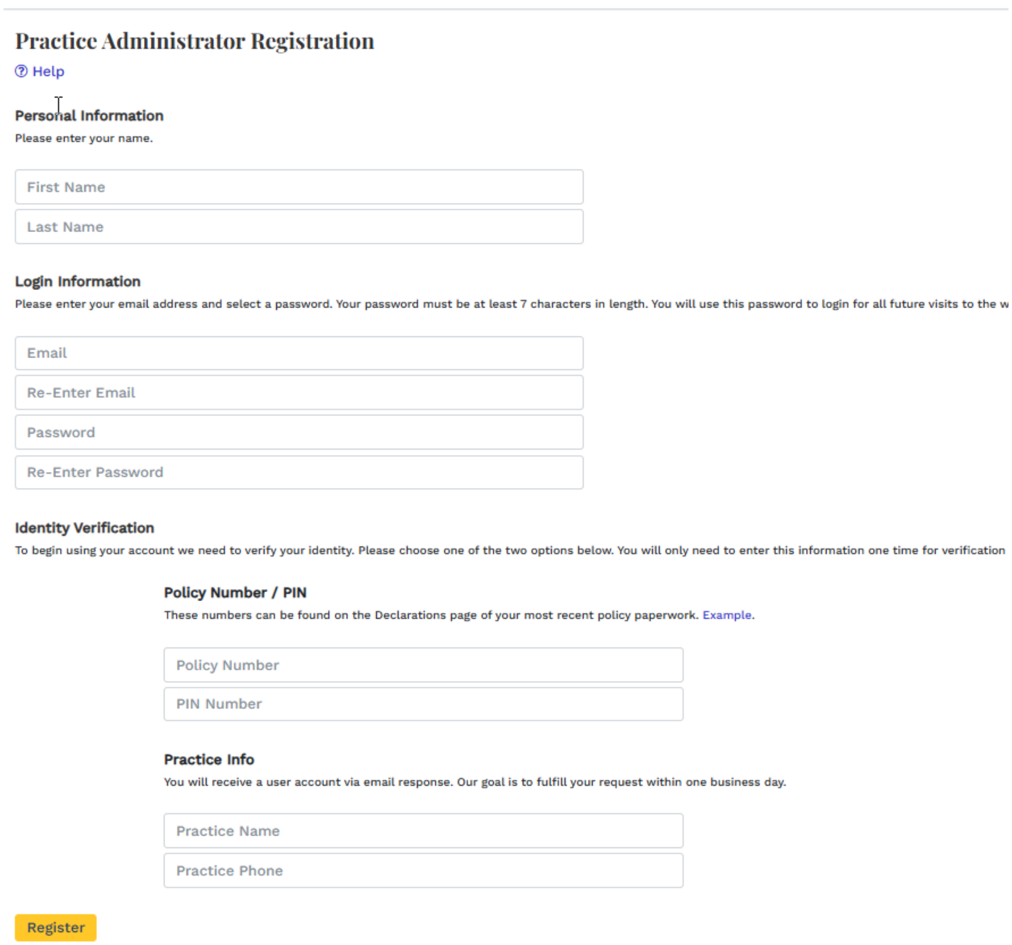
Practice Administrators are required to provide a **PIN** number as part of the validation process.

The **PIN** is located at the bottom right-hand side of the declaration page. It is a 9-digit number is listed above the page number. Example:

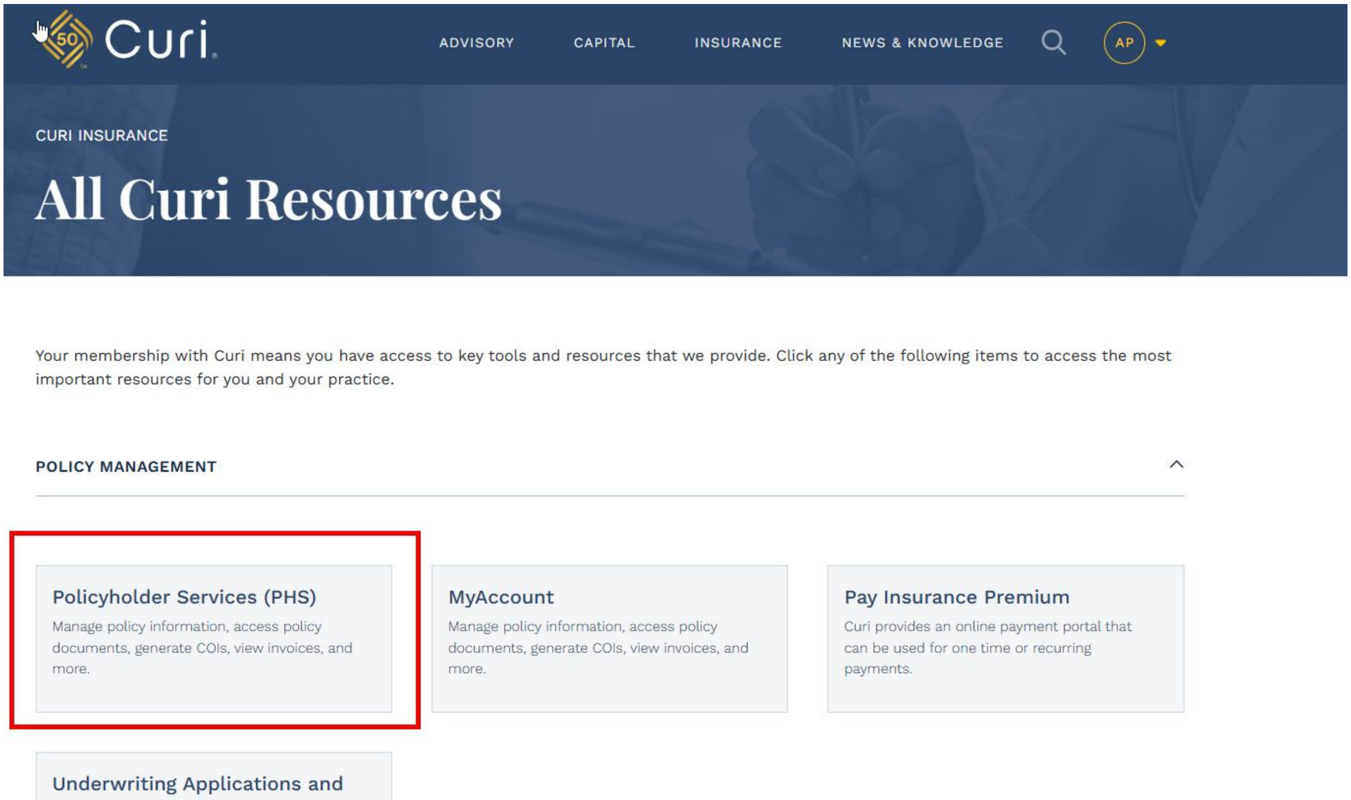
PIN: 123456789
Page 1 of 2

Once the information is complete, click **Register**.

Upon successful registration, you will be directed to log in.



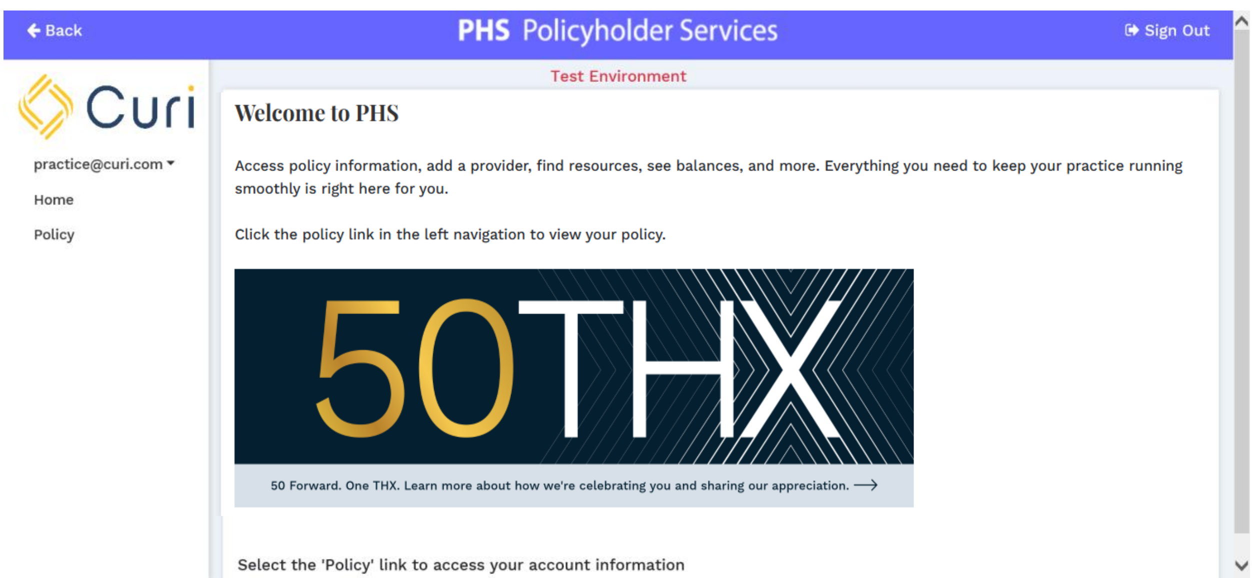
Once logged in, you will be directed to the **All Curi Resources** page. Click on the Policyholder Services chicklet under the Policy Management section to access your account information. Please note this is where you can access risk resources, report a claim, find CME webinars, and other member benefits.


Curi
ADVISORY
CAPITAL
INSURANCE
NEWS & KNOWLEDGE
AP
CURI INSURANCE
All Curi Resources
Your membership with Curi means you have access to key tools and resources that we provide. Click any of the following items to access the most important resources for you and your practice.
POLICY MANAGEMENT
Policyholder Services (PHS)
Manage policy information, access policy documents, generate COIs, view invoices, and more.
MyAccount
Manage policy information, access policy documents, generate COIs, view invoices, and more.
Pay Insurance Premium
Curi provides an online payment portal that can be used for one time or recurring payments.
Underwriting Applications and

Home/Policy Screen

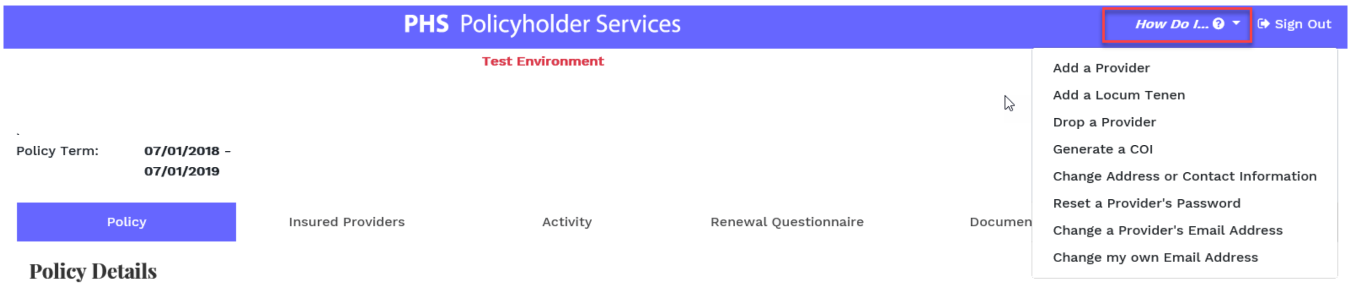
Select the **Policy** link to access your account information, where you may do the following:

- Add/delete providers
- Add locum tenens
- Generate COIs
- Change address/contact information
- Change/update email address
- Reset providers' passwords
- View policy details
- Access insured providers tab
- Access billing tab
- Access activity tab
- Manage users

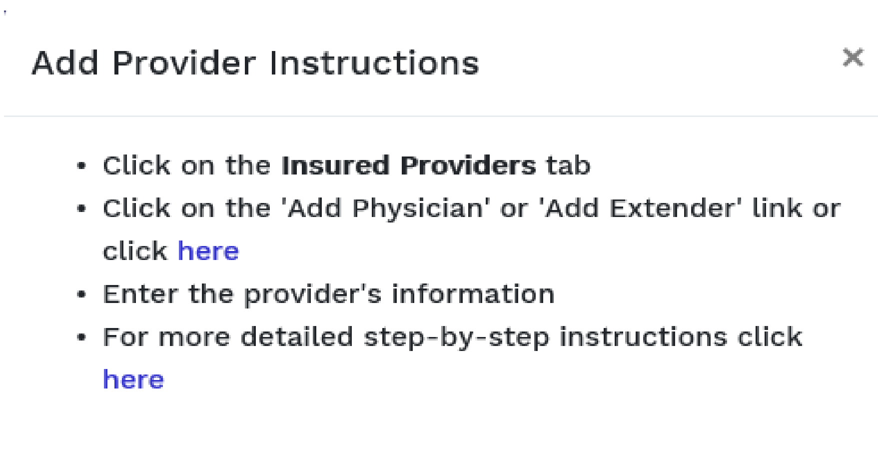


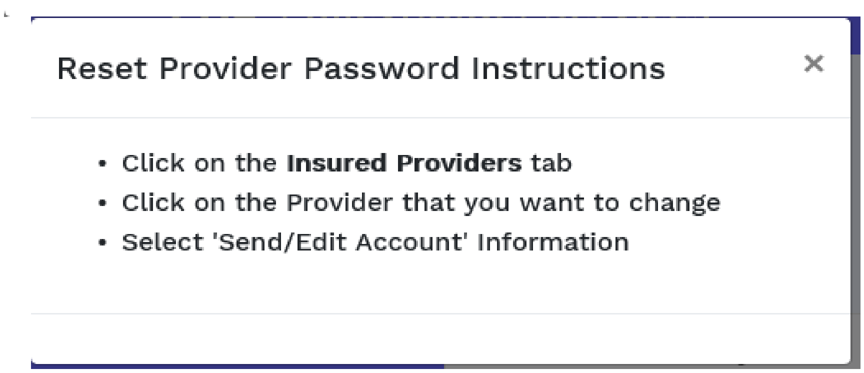
How Do I…

The **"How Do I…"** drop-down button provides instructions on what you can process through PHS. For example: add a provider, drop a provider, or generate a COI.



Click on an item to view brief instructions. Click on the link within the summary for more detailed instructions, if applicable.





Add Provider/Extender

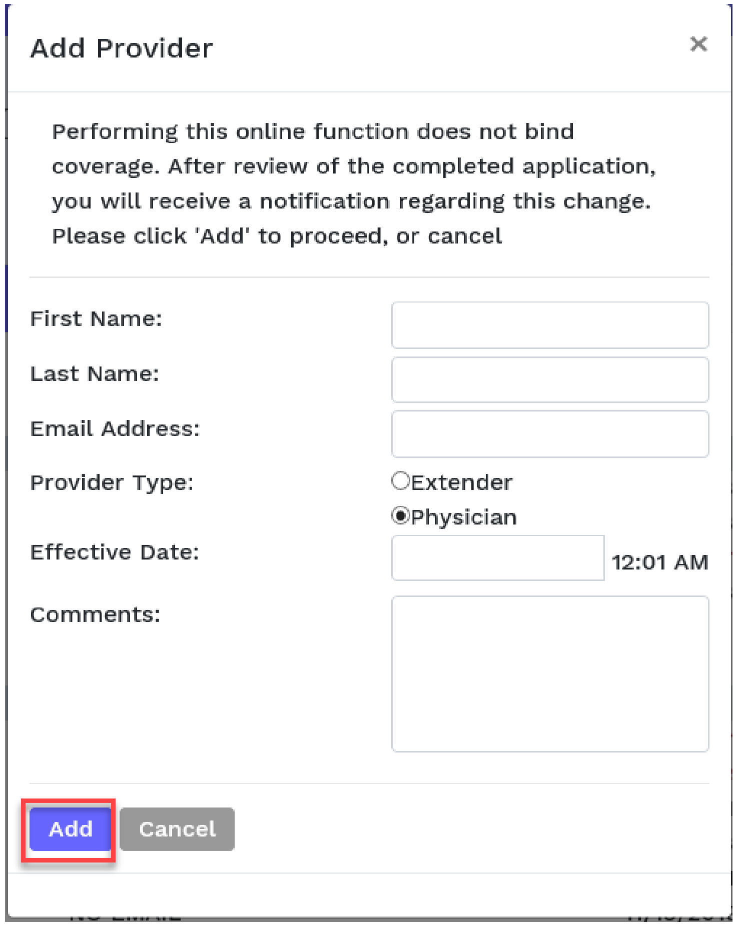
Click the **Insured Providers** tab.

Click the **Add Physician** or **Add Extender** link.

Enter the provider's information.

The practice administrator will need to start an application for a physician or extender.

Complete the information in the **Add Provider** box and then click **Add**.



The **Provider Form** box will pop up with additional instructions regarding the completion of the form.

Provider Form

Please read carefully:

You may click the **Edit** link to begin filling out the form. Once you have completed the form to the extent that you choose, you **must** send it to the Applicant for final completion and submission. **Please note: Only the Applicant is permitted to perform the final step to submit the completed form.**

To send the form to the Applicant, click the icon, which will send login information and instructions to **Addison Coolidge**. You will be notified by email when the Applicant has successfully submitted the form. If you do not receive this email notification in a timely manner, you will need to follow-up with the Applicant to determine the reason for the delay.

At any time you can click the icon to attach supporting documents.

No coverage is bound until the Applicant has completed the form, and the Underwriting process has been completed. You will receive notification once coverage is bound.

Forms should not be submitted more than 90 days prior to the requested effective date, otherwise an updated form may be required.

For more detailed step-by-step instructions click here

Policy Term: 07/01/2018 – 07/01/2019

Policy	Insured Providers	Activity	Renewal Questionnaire	Documents	Manage Users

Pending Physicians and Extenders | **For Instructions click *here***

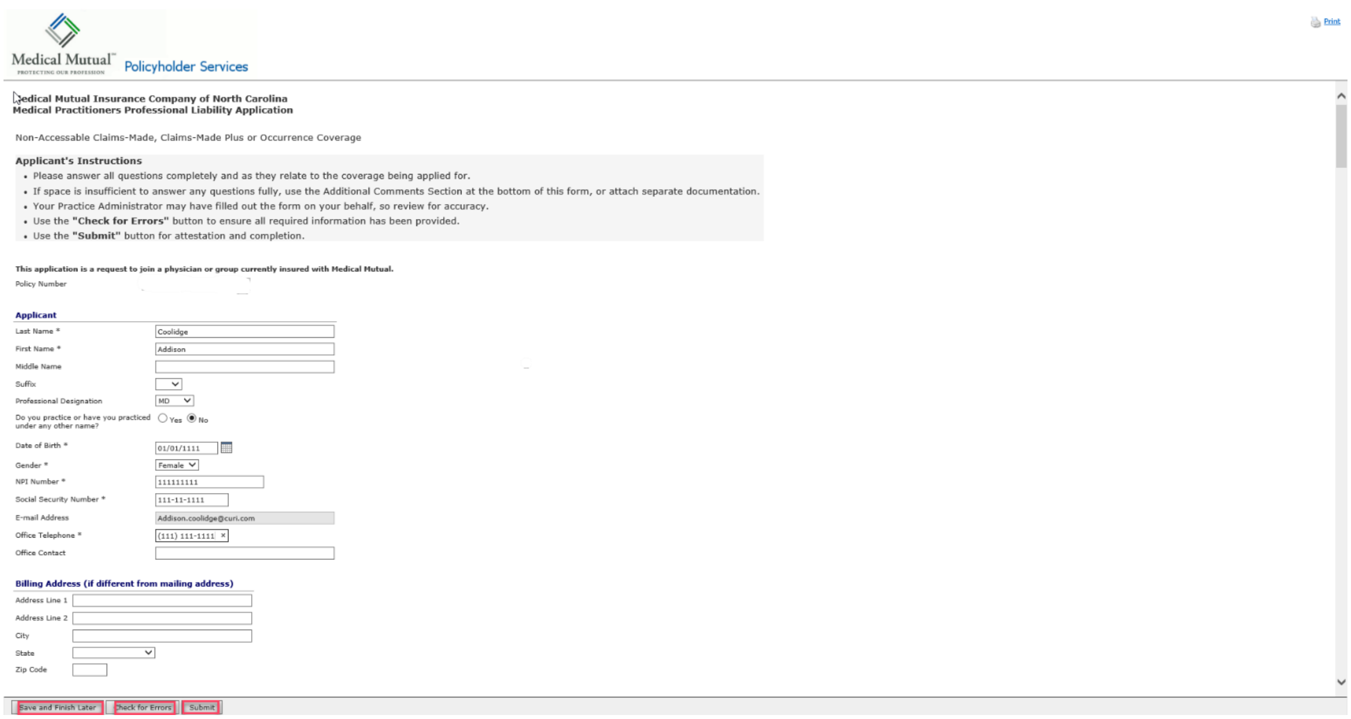
Name	User ID	Send	Form	Status	Type	Attach	Remove
Coolidge, Addison	Addison.coolidge@curi.com		Edit	PENDING (09/11/2019)	PHYSICIAN		

The application is now in **Edit/Pending** mode. Data can be entered by a practice administrator or provider, and **the application can only be signed by the provider/extender**. The practice administrator can email account information to the provider with a link to the application by clicking on the airplane icon.

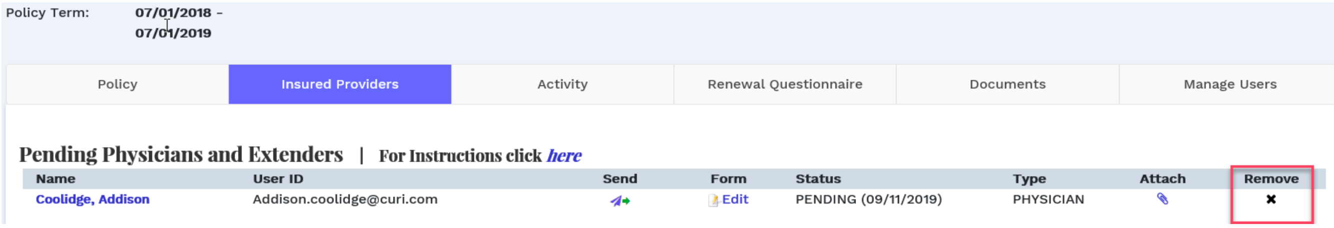
This sends a temporary password to the provider/extender. The provider/extender will then be asked to enter a permanent password upon initial sign in. Applications that are signed/submitted will have a status of **Submitted**.

You will not be able to access the application once it has been submitted to Curi and the status is changed to Submitted.

Once you begin the application, you will have the ability to **Save and Finish Later**. When the application is complete, click **Check for Errors**. Errors will be highlighted in red. After correcting any errors, click on **Check for Errors** again. If the application is valid, you will receive a confirmation in green stating that the **Form is Valid**. Click on **Submit** to send your application to Underwriting for processing.



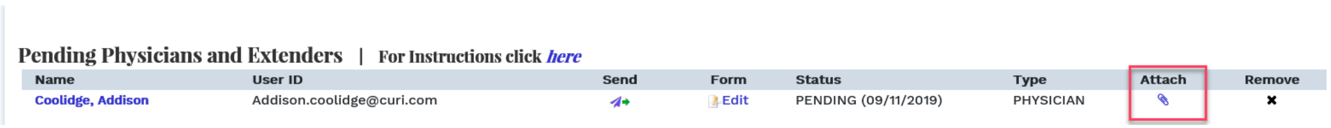
To remove the application from processing, click the **X** under **Remove**. A pop-up box will appear asking if you are sure you want to delete the application.


Policy Term: 07/01/2018 – 07/01/2019
Policy
Insured Providers
Activity
Renewal Questionnaire
Documents
Manage Users
Pending Physicians and Extenders | For Instructions click here
Name
User ID
Send
Form
Status
Type
Attach
Remove
Coolidge, Addison
Addison.coolidge@curi.com
Edit
PENDING (09/11/2019)
PHYSICIAN

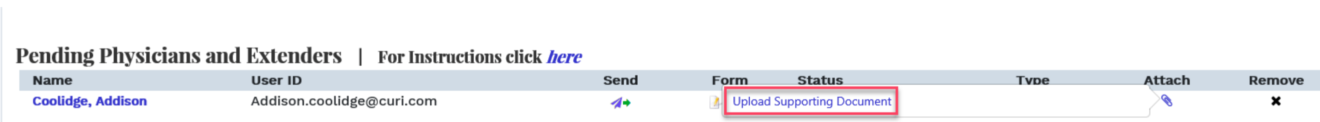
Upload Documents

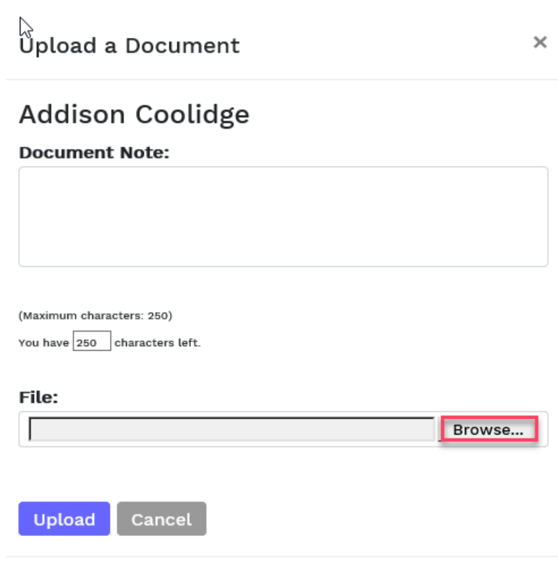
Supplemental application information can be attached using the paperclip icon.

Click on the **paperclip icon**.

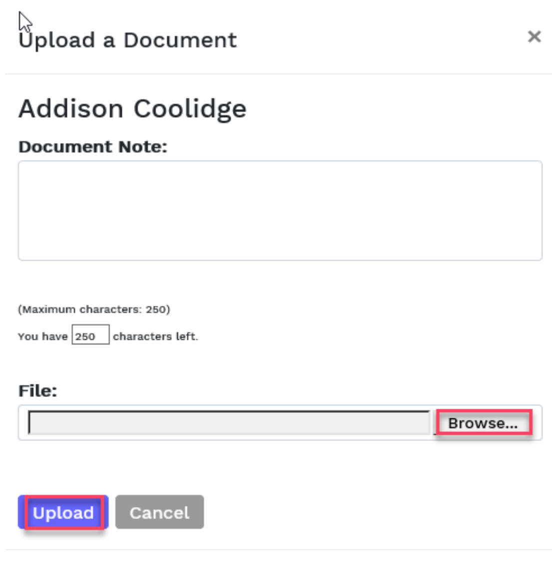


The **Upload Supporting Document** box will open.





Click **Browse** to select your document. Enter the file name and click **Upload**.



You will receive the following confirmation:

The number of documents that have been uploaded will be listed in the **Attach** column.

Click **View Supporting Documents** to review the documents that were uploaded.

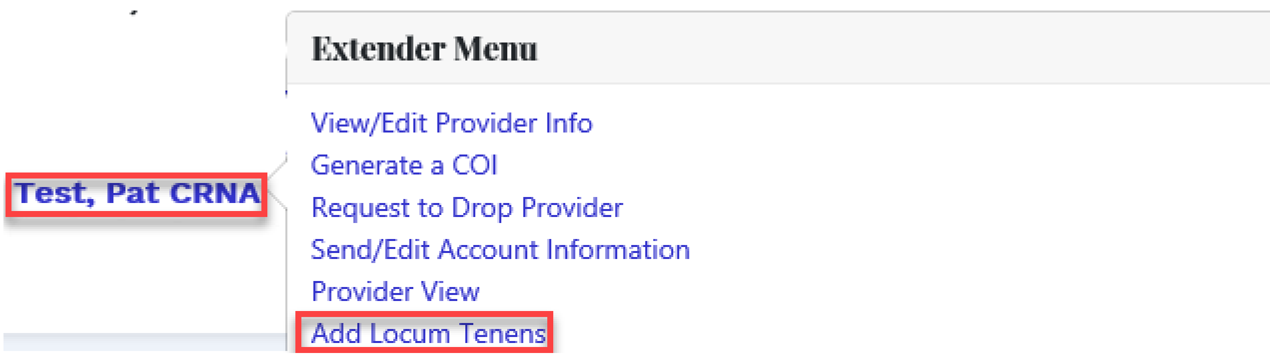
Add a Locum Tenens

Click on the provider's name.

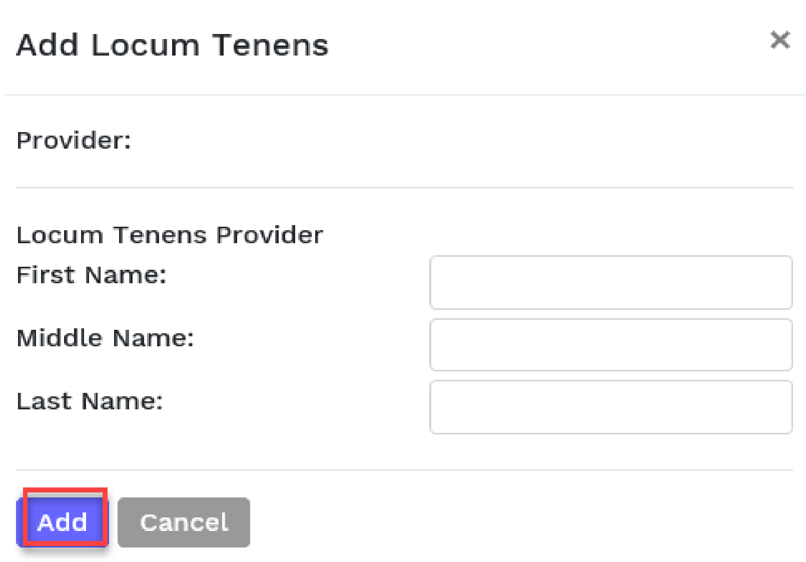
If the provider is a physician, the Physician Menu will pop up.

If the provider is an extender, the Extender Menu will pop up.

Click on **Add Locum Tenens**.



Complete the information in the pop-up box and click **Add**.



The **Provider Form** box will pop up with additional instructions regarding the completion of the locum tenens application.

Provider Form

Please read carefully:

You may click the **Edit** link to begin filling out the form. Once you have completed the form to the extent that you choose, you **must** send it to the Provider for final completion and submission. **Please note: Only the Provider is permitted to perform the final step to submit the completed form.**

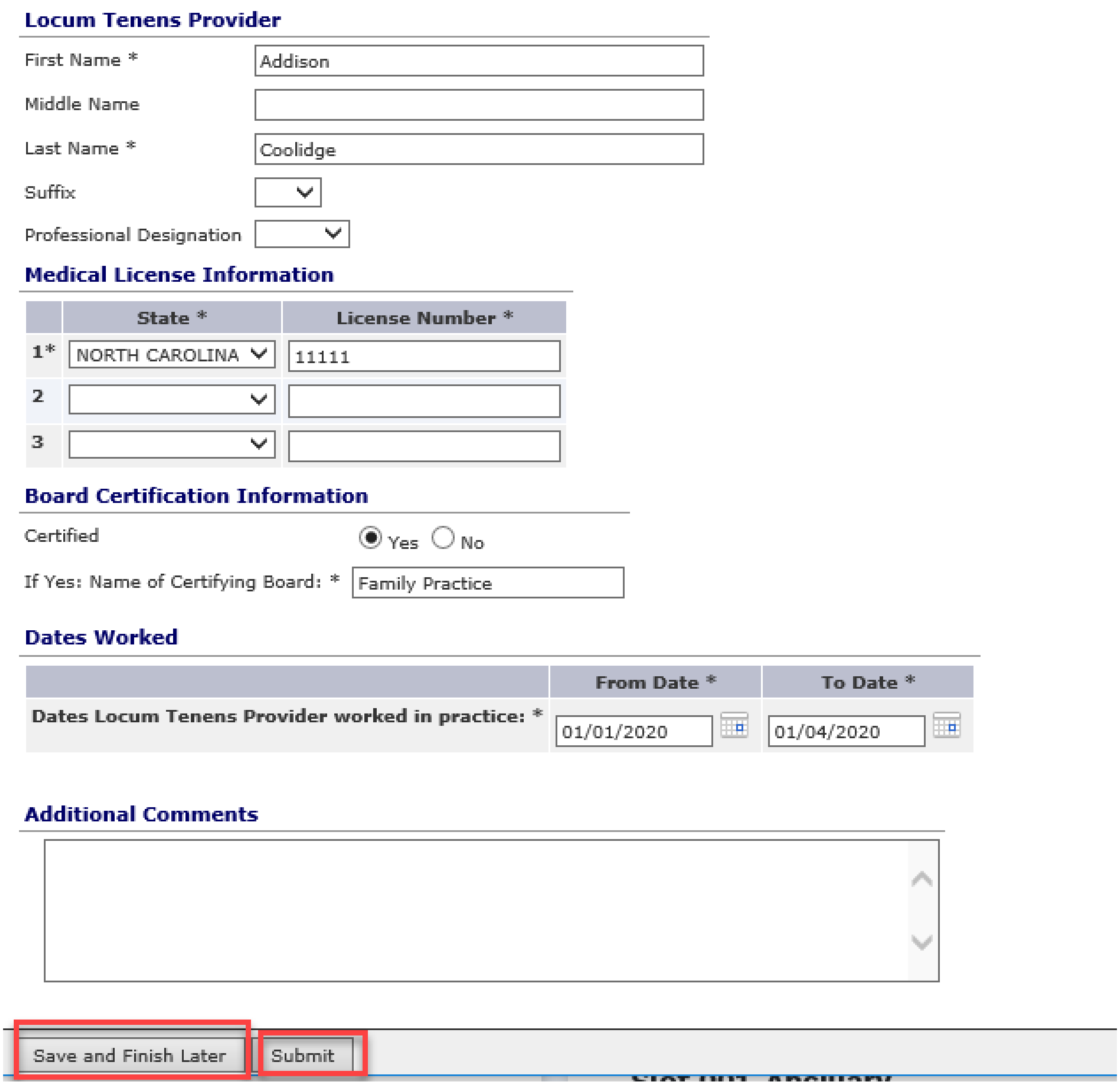
To send the form to the Provider, click the icon, which will send instructions to **Pat Test**. You will be notified by email when the Provider has successfully submitted the form. If you do not receive this email notification in a timely manner, you will need to follow-up with the Provider to determine the reason for the delay.

Curi must be notified within thirty (30) days of the conclusion of any locum tenens coverage arrangement involving that Insured.

Under **Form**, click **Edit** and complete the locum tenens application.

Pending Locum Tenens

Name	Send	Locum Tenens	Form	Status	Remove
Test, Pat CRNA		Coolidge, Addison	Edit	PENDING (11/13/2019)	✖



Locum Tenens Provider

First Name * Addison

Middle Name

Last Name * Coolidge

Suffix

Professional Designation

Medical License Information

	State *	License Number *
1*	NORTH CAROLINA	11111
2		
3		

Board Certification Information

Certified ◉ Yes ○ No

If Yes: Name of Certifying Board: * Family Practice

Dates Worked

	From Date *	To Date *
Dates Locum Tenens Provider worked in practice: *	01/01/2020	01/04/2020

Additional Comments

Save and Finish Later | Submit

Once the form is completed and submitted, it will be delivered to Underwriting for processing.

No endorsement/certificate will print for locum tenens coverage since this benefit is included in the policy. Each physician/APP is subject to a limitation of sixty (60) days per policy period.

There are exceptions made when a certificate is required for admission to the hospital. The practice will need to contact Curi to have a locum certificate issued.

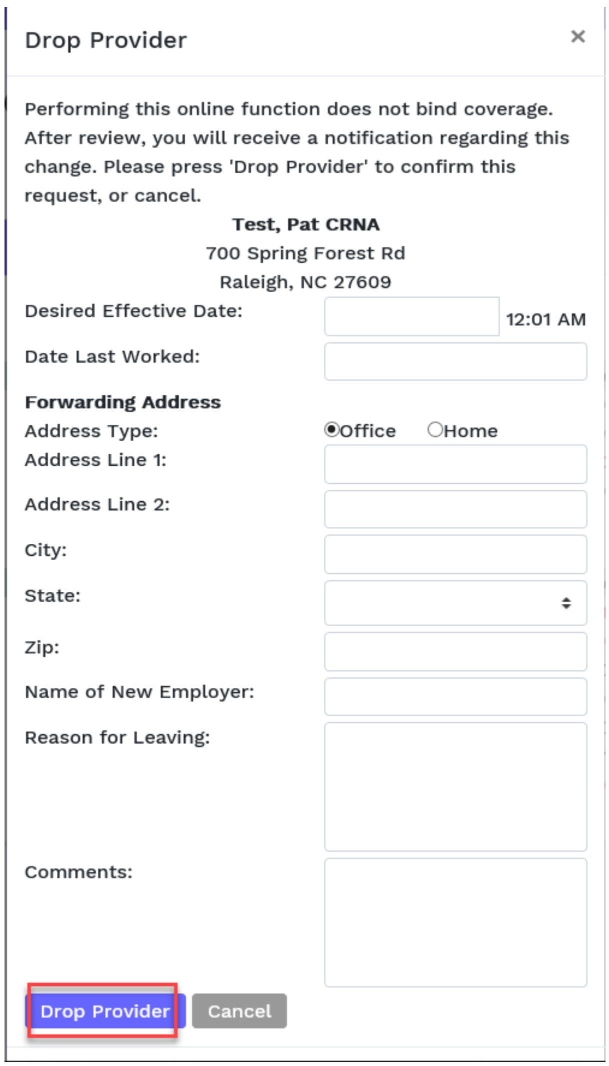
Drop a Provider

Click on the **Insured Providers** tab.

Click on the provider that you wish to remove from the policy.

Upon completion of form select **Drop Provider**.

Extended reporting offer letters and endorsements will be mailed by certified mail to the practice and copies will be mailed to the provider.



Request Received will show as confirmation, and **Pending Delete** will be written in red font.

The request will automatically be delivered to Underwriting for processing.

Once the request has been processed, effective dates will be listed in red under the **Physicians** tab.

Request Received

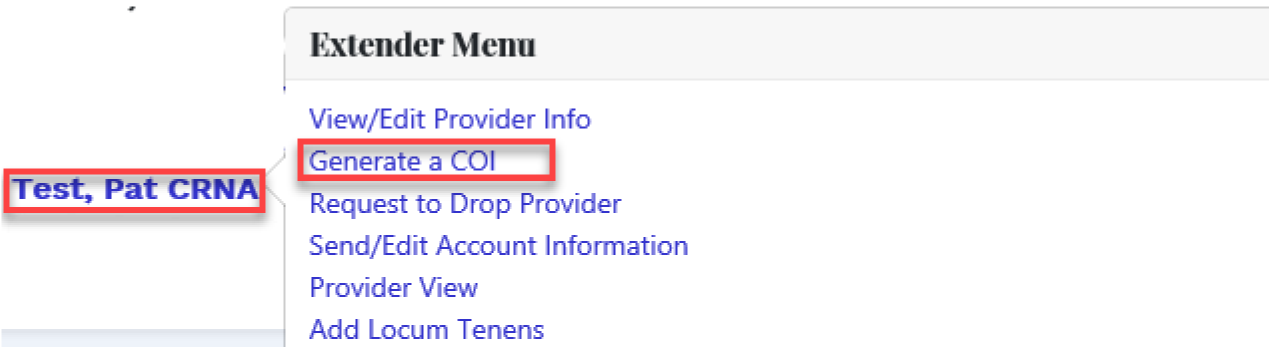
Test, Pat CRNA [Pending Delete]	11/13/2019 - 12/01/2019	11/13/2019	1M/3M

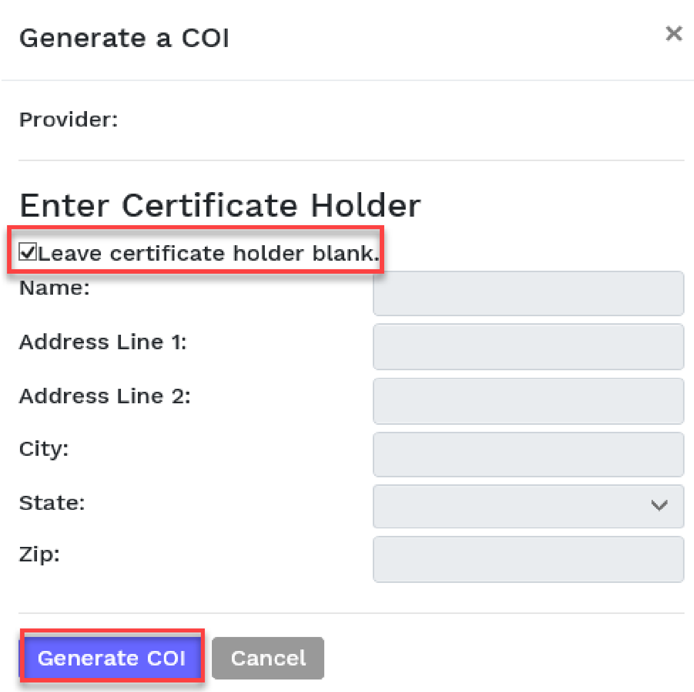
Generate a Certificate of Insurance (COI)

Click on the **Insured Providers** tab.

Click on the provider's name.

Select **Generate a COI**.





Do not complete name, address, city, state, and zip.

Example of a certificate without a certificate holder:

Medical Mutual™

PROTECTING OUR PROFESSION

CERTIFICATE OF INSURANCE

THE COVERAGE AFFORDED BY THIS POLICY IS WRITTEN ON A CLAIMS-MADE BASIS

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage afforded by the policies listed below.

INSURED:
Pat Test, CRNA
123 Main St
Raleigh, NC 27609

COMPANY AFFORDING COVERAGE:

Medical Mutual Insurance Company of North Carolina
700 Spring Forest Road 4th Floor
Raleigh, NC 27609

TYPE OF INSURANCE: Medical Professional Liability - Claims Made

POLICY NUMBER: Insured Policy Number **RETROACTIVE DATE:** November 13, 2019

POLICY PERIOD:

FROM: November 13, 2019;12:01 A.M. **TO:** December 1, 2019;12:01 A.M.

LIMITS OF LIABILITY:

EACH CLAIM: $1,000,000 **ANNUAL AGGREGATE:** $3,000,000

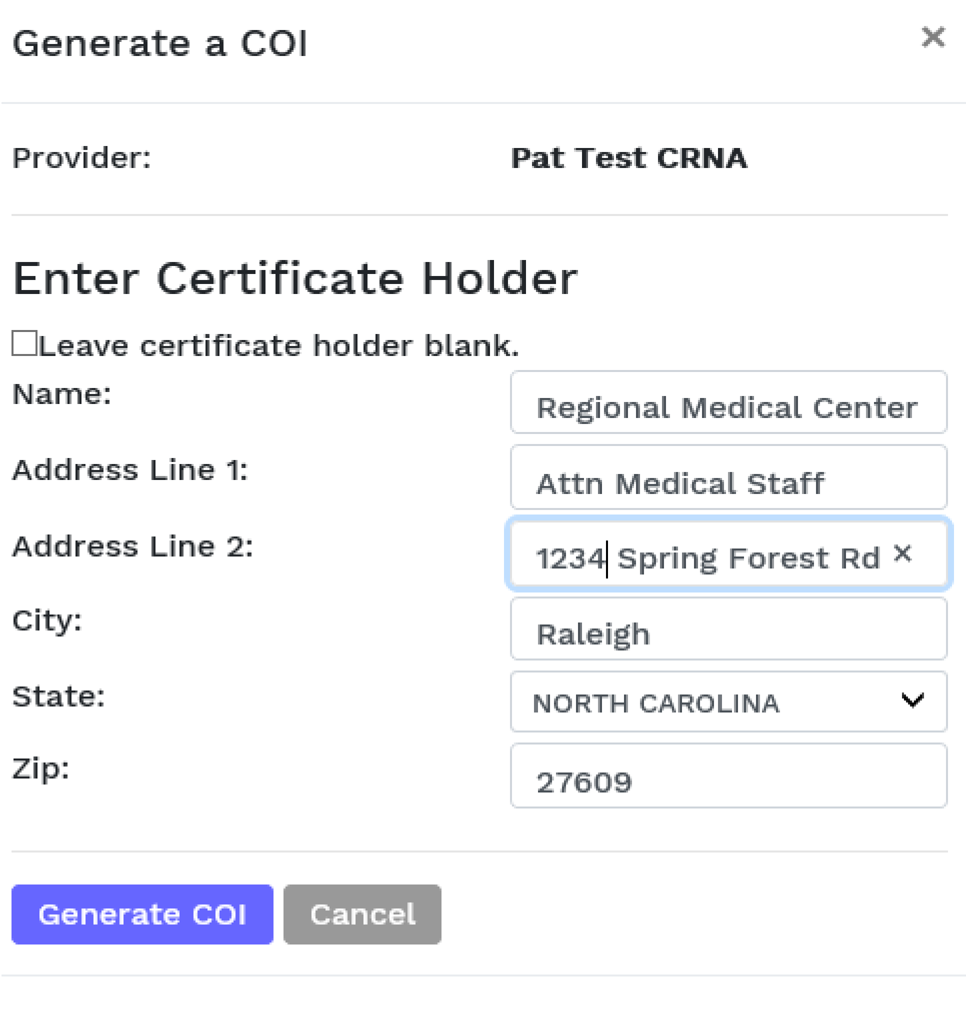
The above named INSURED is covered with shared limits of liability for employment related duties on behalf of the following Policyholder: Policyholder Name

Authorized Representative

Date: November 13, 2019

Issue a Certificate Holder

Enter the certificate holder’s information.



Example of certificate listing a certificate holder:

Medical Mutual™
PROTECTING OUR PROFESSION

CERTIFICATE OF INSURANCE

THE COVERAGE AFFORDED BY THIS POLICY IS WRITTEN ON A CLAIMS-MADE BASIS

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage afforded by the policies listed below.

INSURED:
Pat Test, CRNA
123 Main St
Raleigh, NC 27609

COMPANY AFFORDING COVERAGE:

Medical Mutual Insurance Company of North Carolina
700 Spring Forest Road 4th Floor
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TYPE OF INSURANCE: Medical Professional Liability - Claims Made

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LIMITS OF LIABILITY:

EACH CLAIM: $1,000,000 **ANNUAL AGGREGATE:** $3,000,000

The above named INSURED is covered with shared limits of liability for employment related duties on behalf of the following Policyholder: Policyholder Name.

Authorized Representative

Date: November 13, 2019

CERTIFICATE HOLDER:
Regional Medical Center
Attn Medical Staff
1234 Spring Forest Rd
Raleigh, NC 27609

Underwriting will need to be notified by email in order for the certificate holder to reprint upon renewal.

Change Address or Contact Information

For the Policyholder:

Go to the **Policy** tab.

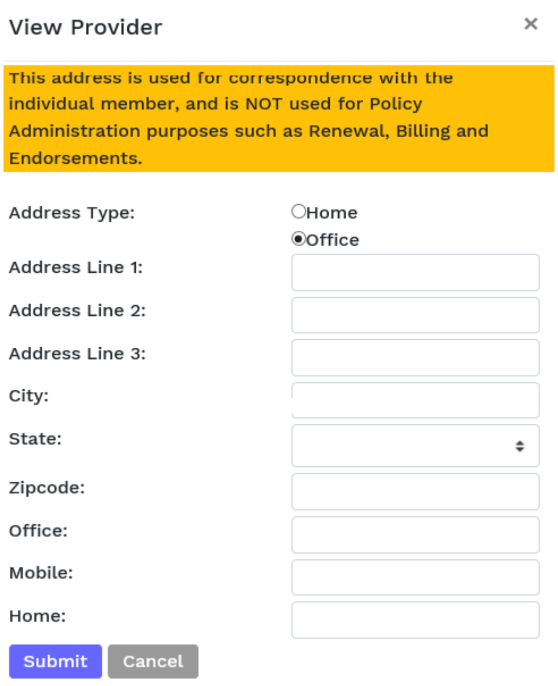
Select **Edit** next to the address you wish to change.

For a Provider:

Go to the **Insured Providers** tab.

Click on the provider's name.

Select **View/Edit Provider Info** from the pop-up menu.


View Provider ×

This address is used for correspondence with the individual member, and is NOT used for Policy Administration purposes such as Renewal, Billing and Endorsements.

Address Type: ○Home ◉Office
Address Line 1:
Address Line 2:
Address Line 3:
City:
State:
Zipcode:
Office:
Mobile:
Home:

Submit Cancel

The request will be submitted to underwriting for processing, and the following message will display:

Request to update address received.

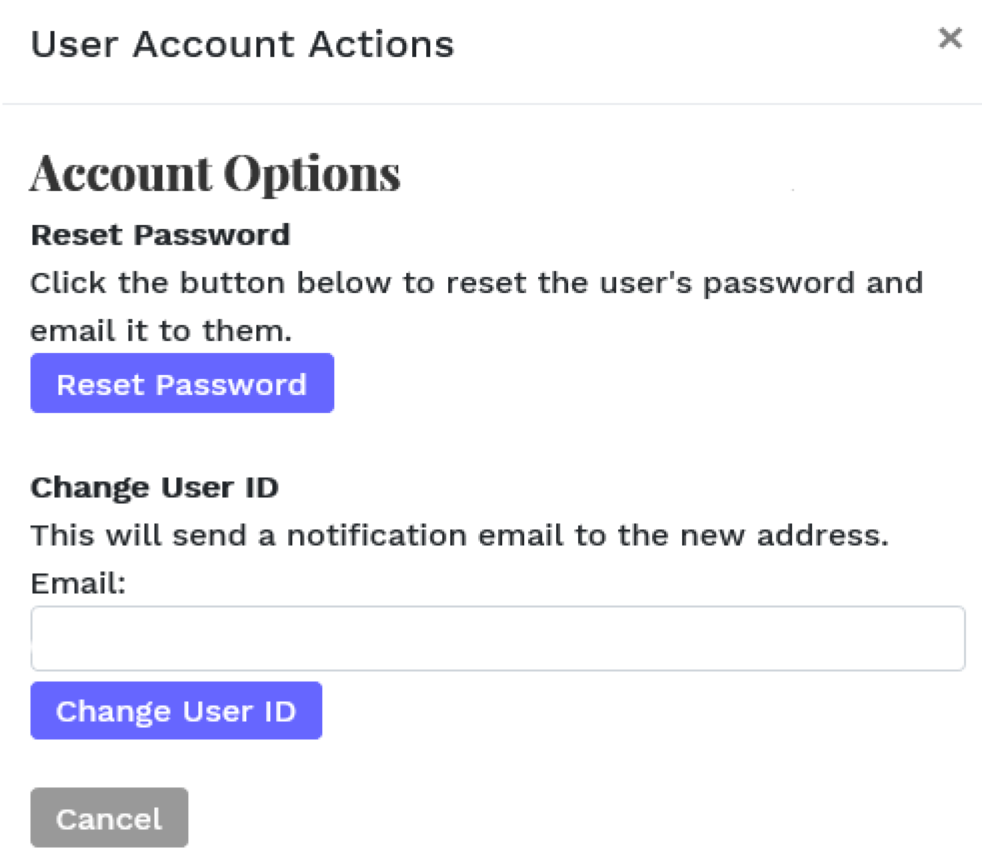
Change Provider Email or Password

Click on the **Insured Providers** tab.

Click on the provider that you want to change.

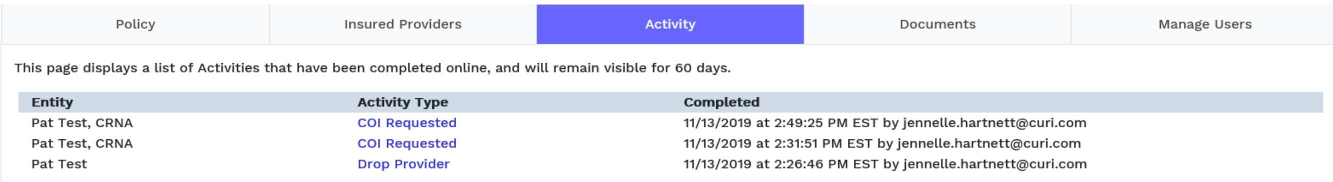
Select **Send/Edit Account Information**.

If sending to a new email address, enter the address and click **Submit**.



Activity Tab

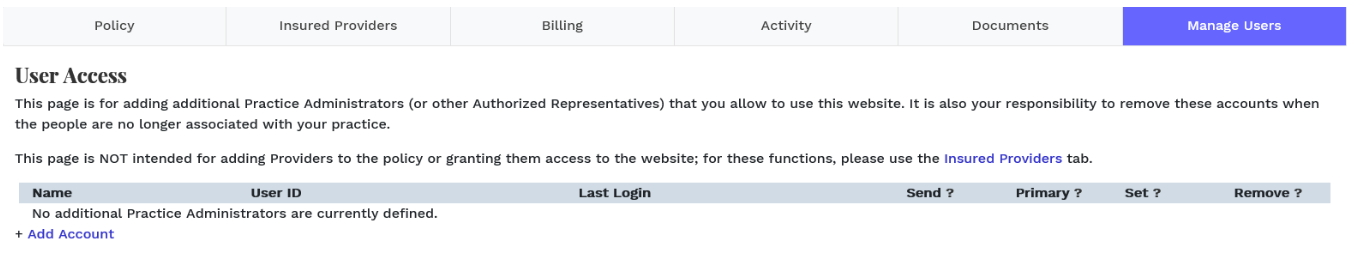
The **Activity** tab displays a list of activities that have been completed online in the past 60 days. The entity, activity type, activity date and time, and the name of the user are displayed. To view the document, click on the document type highlighted in blue.



Entity	Activity Type	Completed
Pat Test, CRNA	COI Requested	11/13/2019 at 2:49:25 PM EST by jennelle.hartnett@curi.com
Pat Test, CRNA	COI Requested	11/13/2019 at 2:31:51 PM EST by jennelle.hartnett@curi.com
Pat Test	Drop Provider	11/13/2019 at 2:26:46 PM EST by jennelle.hartnett@curi.com

Manage Users Tab

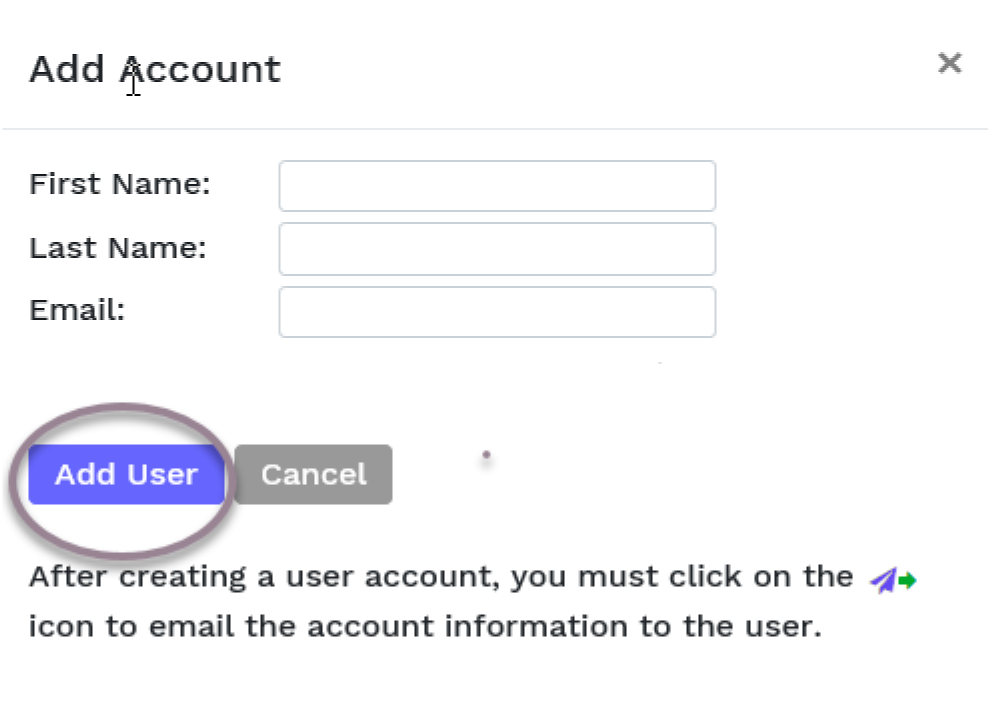
To provide account access to additional administrative users, go to the **Manage Users** tab.



Click **Add Account**.

Enter the user's first name, last name, and email address.

Click **Add User**.



The first person (practice administrator) added to the account will be designated as the **primary user**. The primary user can add or remove as many authorized users as needed.

User Access

This page is for adding additional Practice Administrators (or other Authorized Representatives) that you allow to use this website. It is also your responsibility to remove these accounts when the people are no longer associated with your practice.

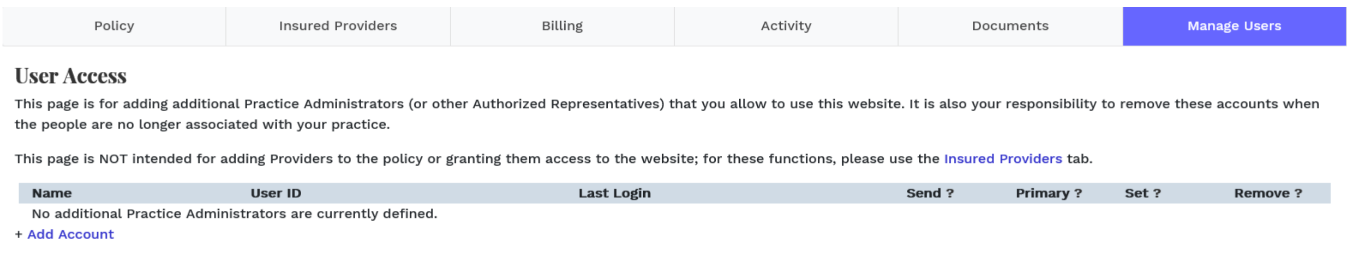
This page is NOT intended for adding Providers to the policy or granting them access to the website; for these functions, please use the Insured Providers tab.

Name	User ID	Last Login	Send ?	Primary ?	Set ?	Remove ?
Caden Coolidge	caden.coolidge@yahoo.com					

+ Add Account

Manage Users Tab

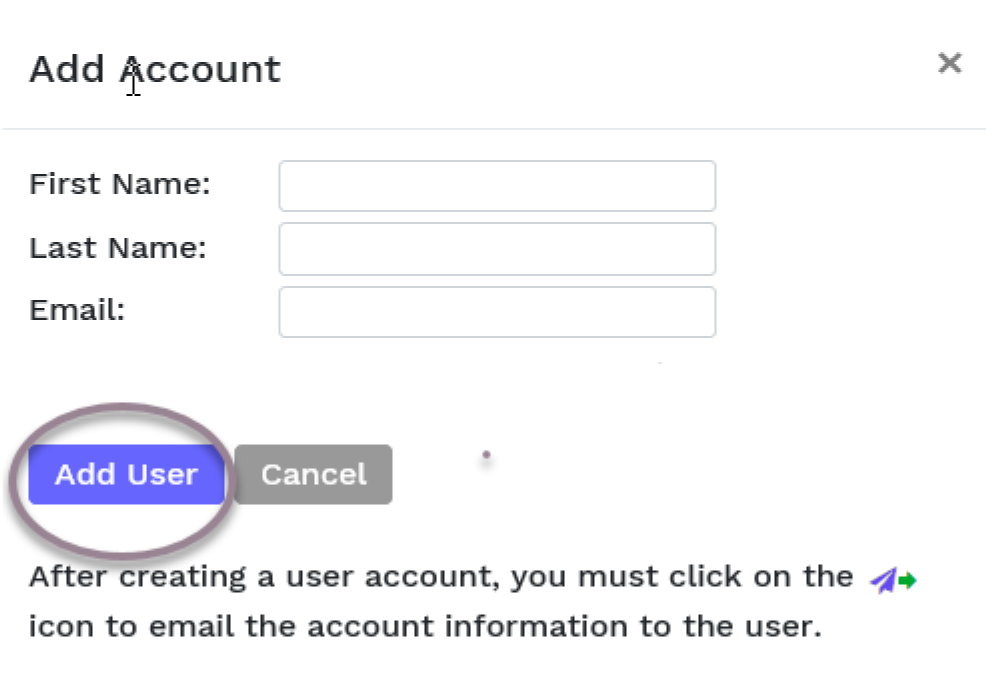
To provide account access to additional administrative users, go to the **Manage Users** tab.



Click **Add Account**.

Enter the user's first name, last name, and email address.

Click **Add User**.



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Name	User ID	Last Login	Send ?	Primary ?	Set ?	Remove ?
Caden Coolidge	caden.coolidge@yahoo.com					

+ Add Account

Viewing Payment History and Invoices

INVOICING

To view billing and payment history, go to the **Billing** tab.

Within the billing tab, you'll find an Account Summary, a notification if the account is currently set up on autopayments, and two subtabs titled **Invoice** and **Med Mal Account Activity – 12 months.**

Under the **Invoice** tab, you will find 24 months of invoices. To download a copy of any available invoice, click on the corresponding invoice number, and a copy of the document will be downloaded to your desktop for easy viewing.

PAYMENT HISTORY

To view billing and payment history, go to the **Billing** tab.

Within the billing tab, you'll find an Account Summary, a notification if the account is currently set up on autopayments, and two subtabs titled **Invoice** and **Med Mal Account Activity – 12 months.**

Click the **Med Mal Account Activity – 12 months** tab to view a list of all processed transactions on a 12-month rolling basis. Included in this list will be any renewal and endorsement transactions, as well as Invoicing and Payment activity.

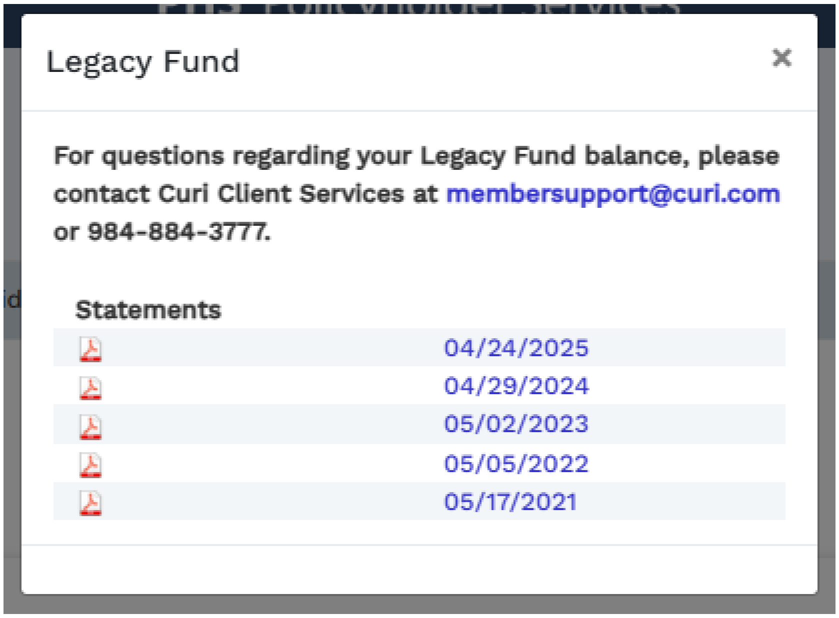
Note: Clients who have registered for electronic billing can also obtain copies of invoices and view payment history via Curi's Premium Payment portal (powered by KUBRA).

The Legacy Fund Statements

To view your most recent Legacy Fund Statements, go to the **Policy** tab.

Toward the bottom of the page, you will see a box titled **"The Legacy Fund."**

Click on that box to view a list of all available statements.



To download a copy of a specific statement, click on the corresponding date of the statement you'd like to view, and a copy of the document will be downloaded to your desktop.

Viewing Policy Documents

To view policy documents, go to the **Document** tab.

Within the **Document** tab, you'll find four subtabs titled **Policy Documents, Endorsements, Certificates of Insurance,** and **Finance Documents.**

To view a copy of any available document, click on the corresponding hyperlink located under the **Document Type** column of the item you wish to view, and a copy of the document will be downloaded to your desktop.

Note: Policy Bundles will only be available for viewing and download on the effective date of the policy. However, endorsement and finance documents will be available on the date those changes are processed in our system.