

# **FAQ** Rollout Mygroupinsurance

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#### What is mygroupinsurance.vivium.be about?

#### I What is 'mygroupinsurance.vivium.be'?

All employees (wage earners) who have or have had Vivium group insurance through their employer can find information about this insurance on mygroupinsurance.vivium.be, in their personal environment:

- An overview of their cover: what does their group insurance cover? (My contracts)
- A 'frequently asked questions' heading for the group insurance.
- Their own space 'My profile' with their personal details.
- The official benefit statement: their insured cover.

They won't find information about their personal pension savings or life insurance there.

An employee can have multiple group insurance contracts and each contract may have its own status:

- Active policies: Premiums are still being deposited for these contracts.

The cover amounts and current (total) annual premium (filled in under

premium) are displayed.

In some exceptional circumstances, no premium has been entered, even though your contract is active. This may be the case when your employment contract has been (temporarily) suspended because of a long-term illness or career

break, for example.

- Passive policies: Premiums are no longer being paid for these contracts, but there are still

reserves (previously saved amount).

Cover amounts are still displayed, but no annual premium is filled in for

the premium.

- Terminated policies: Premiums are no longer being paid for these contracts and there are no

remaining reserves.

All cover amounts and the premium are set to 'zero'.

The reserves for these contracts have either been paid out or

transferred to another contract.

A contract can be viewed on mygroupinsurance.vivium.be up to six months after its termination. After that time this will no longer be

possible.

# 2 For whom is mygroupinsurance.vivium.be intended?

Mygroupinsurance.vivium.be is available to all employees who have or have had group insurance with Vivium through their employer during their employment as a wage earner, provided that there are still reserves remaining (a saved amount).

Has a contract been terminated because its reserves have been paid out or transferred to another contract? Then, the contract can still be viewed on mygroupinsurance.vivium.be up to six months after its termination.

#### 3 Can my employee find his/her pension savings there too?

No, your employee will only find group insurance policies (contract numbers 530/.....) there that he/she has or used to have with Vivium. Pension savings and life insurance are the employee's private affair and are therefore separate from this website.



#### 4 Can my employee find group insurance policies for the self-employed there too?

No, not normally. These are group insurance policies for wage earners. There are a few exceptions, however. If the contract number starts with 530/..., the policy can generally be found at mygroupinsurance.vivium.be.

#### 5 Can my employee find information about previous employers there too?

Yes, if the previous employer also had group insurance with Vivium (contract number 530/.....) and provided that the contract isn't terminated. Six months after all of a contract's reserves have gone, that contract will no longer be available for viewing on mygroupinsurance.vivium.be. Reserves will disappear from a contract if they have been paid out or were transferred to another contract.

#### 6 Can my employees see more on mygroupinsurance.vivium.be than I can in EB-Connect?

First of all, your employees don't have access to the secure EB-Connect application you use for the daily management of your group insurance.

Besides his/her own details for the group insurance he/she has through you, your employee may also be able to see contracts for previous employer(s) on mygroupinsurance.vivium.be. This only applies if those contracts were also taken out with Vivium and still have reserves. Naturally, you can't see this information in EB-Connect.

The application also provides your employee with a 'My contracts' screen. This screen gives a handy overview of all the cover to which your employee is entitled. This screen does not exist in EB-Connect. EB-Connect is a management application, while Mygroupinsurance.vivium.be is intended to provide clear, concise information. So, they have different purposes.

The benefit statements in the pdf which your employee can consult are the same as those you'll find in EB-Connect. Your employee can only see the last (current) benefit statement, while you also have access to the history. Of course, the employee can also save his/her benefit statements locally or print them out, creating his/her own archive.

#### 7 Can my employee refuse to use mygroupinsurance.vivium.be?

Yes, your employee is not obliged to use mygroupinsurance.vivium.be. All we do is to invite him/her to visit the website by e-mail.

# 8 Can my employee change certain things him/herself, so I needn't do as much in EB-Connect?

No, you're responsible for updating the employee's details via EB-Connect. This is to avoid errors and confusion.

One new input field, for your employee's work e-mail address, has been added to EB-Connect.

However, the insured party can change the language of his/her benefit statements on mygroupinsurance.vivium.be and enter and/or change his/her private e-mail address.



# 9 An employee says that he/she can't see all of his/her contracts. Is that possible?

This can happen in two cases:

- The contract in question has been terminated, with no reserves related to this contract for at least six months. These have either been transferred to another contract, or paid out.
- No national registration number (or BIS for foreigners) was entered for that contract. This is highly unusual, but possible. Check in EB-Connect whether the national registration number (or BIS number for foreigners) has been entered, and enter it if necessary. The next day, the contract will then be available for the employee concerned.

# 10 Can a foreign employee log in to mygroupinsurance.vivium.be?

Yes, of course. A foreign employee can log in using the BIS number on his/her residence permit.

# II If I start using mygroupinsurance.vivium.be now, can I stop using it later?

Once you've uploaded the work e-mail addresses in EB-Connect, this launches mygroupinsurance.vivium.be for your employees.

Even if you don't upload the work e-mail addresses, the website is accessible to anyone who knows the web address. Moreover, this address (mygroupinsurance.vivium.be) can be found on all benefit statements.

By combining your uploading of the work e-mail addresses with an internal business communication, you can present this new website to your employees as added value, however.



# **Getting started with mygroupinsurance.vivium.be**

# 12 How do I give the insured parties access to mygroupinsurance.vivium.be?

To allow employees access to mygroupinsurance.vivium.be, Vivium requires their work e-mail addresses.

You can supply Vivium with these work addresses by requesting an Excel file for the insured parties in EB-Connect (Downloads – 'Overview of insured parties')

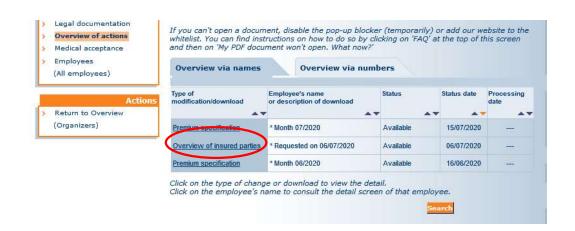


Step 2: (maximum 1 hour later): pick up the download and fill in the professional e-mail addresses.

You go to 'Overview Actions' to call up the Excel file, enter the work e-mail addresses and save the Excel file.







Finally, you use Uploads' to automatically upload the Excel file to our files.





The next day, the insured parties will receive an e-mail invitation to log in to mygroupinsurance.vivium.be. They can view their latest status and benefit statement at this time.

When the insured party logs in, we also request his/her private e-mail address. This enables us to keep in contact with him/her.

If your employees *don't* have a work e-mail address, be sure to ask them to fill in their private e-mail address the first time they visit the website.

# 13 How many e-mails will my employee receive if he/she uses the new mygroupinsurance.vivium.be website?

When an e-mail address is entered or changed, your employee will receive a confirmation e-mail to that e-mail address.

When a new benefit statement is issued, your employee will receive an e-mail to each known e-mail address. That way he/she knows that an update has taken place.

# 14 Will I need to re-upload e-mail addresses each year from now on?

No, you only have to upload all work e-mail addresses once, when launching mygroupinsurance.vivium.be.

When a new employee is added to EB-Connect, we'll ask you to provide the employee's work e-mail address. The employee enters his/her private e-mail address him/herself via mygroupinsurance.vivium.be.

Only in exceptional cases of changes affecting all work e-mail addresses will you need to re-upload these (if a company name change impacts the domain name, for example).



# 15 Is there a guide on uploading e-mail addresses in EB-Connect?

Yes, in the secure EB-Connect application under 'FAQ' (at the top of the screen) you'll find a guide with all of the steps to download, fill in and re-upload an overview of insured parties.

#### **Benefit statement**

#### 16 Will Vivium still send paper benefit statements?

Yes, Vivium will still send you paper benefit statements. However, you can choose to do away with the paper version yourself.

# 17 Can I do away with paper benefit statements?

Yes, you can do this after you've uploaded the work e-mail addresses. Simply send a message to your personal manager to cancel the paper version.

However, Vivium needs at least one e-mail address for each insured party to be able to reach your employees.

To check that everyone has entered at least one e-mail address, download an Excel file of the insured parties ('Overview of insured parties').

This will show you:

- For which persons we have obtained a private e-mail address (Y/N)
- For which people Vivium is still printing paper benefit statements
- The work e-mail address we have stored for each person

City	Countrycode	Personal e-mail	Ben. stat.	Professional e-mailaddress
		address	on paper	
JABBEKE	В	N	Υ	
ZEMST	В	Υ	Υ	john@employer.be
KNOKKE	В	Υ	Υ	jack@employer.be
HEIST	В	N	Υ	marie@employer.be

If you don't have a work e-mail address for certain employees, it is advisable to encourage them to enter a private e-mail address themselves

If this is unsuccessful, you must ensure that these employees continue to receive a paper benefit statement. Read on to find out how to do this.



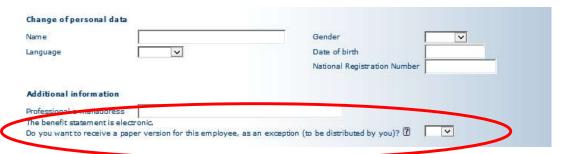
#### 18 I want to do away with paper benefit statements, but not for everyone. Is that possible?

Yes, of course. Once you've done away with paper benefit statements via your personal manager, there are three ways in which you can still receive paper benefit statements as an exception.

**Option 1**: download the 'Overview of insured parties' file in EB-Connect and indicate for whom you still wish to receive a paper benefit statement. Now upload this overview.

City	Countrycode	Personal e- mail address	Ben. stat. on paper	Professional e-mail address
JABBEKE	В	N	Y	
ZEMST	В	Υ	N	john@employer.be
KNOKKE	В	Υ	N	jack@employer.be
HEIST	В	N	N	marie@employer.be

Option 2: indicate this in the personal details of the employee(s) concerned in EB-Connect.



Option 3: print the benefit statements for the employees concerned yourself, via EB-Connect.

# 19 How do I know that my employee will be informed whenever a new benefit statement is available?

If you supply us with your employees' work e-mail addresses, they are unlikely not to receive the e-mail. However, Vivium will monitor this (bounced mails) and get back to you if necessary.

The employee is responsible for his/her own private e-mail address.



#### E-mail addresses

#### 20 How do I upload my employees' e-mail addresses?

By downloading and uploading an Excel file for the insured parties in the secure EB-Connect application. See question 12 above.

You'll find a detailed guide in EB-Connect under 'FAQ' (at the top of each screen).

# 21 Not all of my employees have a work e-mail address. What do I do?

In that case, you can -if you have it at your disposal- fill in the private email address. If not, don't fill in anything. You then have to communicate yourself the address of mygroupinsurance.vivium.be to your employee. He/she will connect and fill in his/her private e-mail address.

You also can add or modify email addresses later on via 'modification personal data' or through a new download.

If certain employees don't have either a work or private e-mail address, you must make sure not to do away with their paper benefit statements. See above for more information.

#### 22 Vivium asks for private e-mail addresses too. Why?

When an employee logs into mygroupinsurance.vivium.be for the first time, we ask him/her for his/her private e-mail address. He/she can also decide to enter this later. Afterwards, he/she can change this at any time via 'My profile' in mygroupinsurance.vivium.be.

We offer this option because some employees prefer not to check the status of their group insurance at work. At the same time, we want to keep in contact with the insured parties, even if their employment with you has ended (left the company/retired).

We'll shortly be adding a 'Payments' module to mygroupinsurance.vivium.be. Via this module, we'll handle the payment of the supplementary pension capital entirely by digital means. This will offer employees advantages in terms of speed, transparency, document archiving and fraud prevention.

# 23 Some employees don't want to receive e-mails at their private e-mail address. What should I do?

Try to convince the employees concerned that it's important for Vivium to stay in touch with them after their active employment ends; for the payment of the retirement lump sum, for instance. See previous question.

This isn't compulsory.

#### 24 What if an employee doesn't have a private e-mail address?

No problem. If he/she has a work e-mail address, he/she will be informed of his/her new benefit statement by this route.

If he/she doesn't have a work e-mail address either, be sure to create an exception for him/her if you opt to do away with the paper benefit statement.



#### **EB-Connect**

#### 25 What will change in EB-Connect?

The insured party's details will be amended to include a field for the work e-mail address.

Change of personal data	
Name	Gender
Language	Date of birth
	National Registration Number
Additional information	
Professional e-mailaddress	

Furthermore, the work e-mail address will be added to the 'Overview of insured parties' download, which will also show you whether we have access to an insured party's private e-mail address.

Done away with paper benefit statements? You can still receive paper benefit statements as an exception, in order to distribute them to one or more employees.

You can indicate this:

- via the personal details, or
- via the download 'Overview of insured parties'
- by printing a benefit statement yourself. (see question 18 of this FAQ)

# Access to the website

# 26 Do employees have to register like for EB-Connect?

No, no registration or user management is required for mygroupinsurance.vivium.be. You needn't concern yourself as the employer.

# 27 How do my employees get access to the website?

This takes place via the same software as for Tax-on-web or Mypension. The administration is handled by the FAS (Federal Authentication Service) government service. Anyone who logs in passes through the FAS checks to Vivium's website.

# 28 What if logging in is unsuccessful?

The FAS offers several, highly secure ways to log in, together with the necessary support. You'll find more information on the actual log-in page.



# Specific questions about Mygroupinsurance

# 29 Where can my employee find answers to specific questions about mygroupinsurance.vivium.be?

The website mygroupinsurance.vivium.be makes group insurance more accessible to your employees. In this way, the website supports your efforts to provide non-statutory benefits.

Most questions will be covered by the 'tool tips' ('i' about all technical terms) and 50 FAQs.

If these prove insufficient, you yourself are best placed to answer more specific questions. Naturally, you can always call your personal manager at Vivium or your account manager. He/she will be pleased to assist you.