

Oxford Life Insurance Company Provides Seamless, Online Access to Back-office Applications with Seagull Software's LegaSuite®



Oxford Life originates annuities, credit life and disability, life, critical illness, and Medicare supplement insurance. Oxford Life also serves as a third-party administrator of employee health and dental plans and Medicare Supplement programs.

Challenge

Part of being a successful enterprise today means implementing the right combination of technologies. With marketplace conditions, competitive pressures and customer demands constantly shifting, those technologies need to be flexible and responsive to support ever-changing business processes. Oxford Life Insurance Company of Phoenix, Arizona saw the value of providing customers with access to Web-based business applications driven by the power and rich content of their legacy systems.

Oxford Life wanted to incorporate technologies that would enable them to improve usability of their green-screen-based applications and provide their policyholders and independent agents located across the United States with unfailing, seamless access to core business functions via the Internet. "Our customers - both policyholders and agents - expect more out of insurance carriers in terms of technology tools. Web access is a requisite," said Rue Ellen Chancellor, project manager of Web and e-commerce at Oxford Life.

Solution

With most of its business operations running on IBM iSeries midrange servers, Oxford Life went in search of a solution. After considering various options, Oxford Life selected LegaSuite GUI® and LegaSuite Integration® technologies, which are both modules of LegaSuite, Seagull Software's comprehensive, modular software platform for liberating and repurposing legacy assets for integration with new-generation architectures. LegaSuite GUI is a presentation integration solution that provides industry-leading developer tools and infrastructure for Web-to-host and Windows-to-host access to iSeries, back-office applications. LegaSuite GUI offers dynamic development and deployment technology that empowers organizations to deploy their iSeries applications to Windows, Java and HTML environments in a single work effort. LegaSuite Integration automates and dramatically accelerates the transformation of legacy systems into reusable components with XML, J2EE, .NET and Web services interfaces. With LegaSuite Integration, legacy applications become shareable and reusable business services for agile software delivery, evolving legacy systems to service-oriented architectures.

LegaSuite GUI allowed Oxford Life to modernize their core applications used by internal employees, transforming complex green screens into an intuitive, easy-to-learn and -use graphical interface. Without altering the code of their existing systems in any way, Oxford Life created customized, dynamic screens, complete with drop-down menus, radio buttons and mouse-driven navigation.



Key benefits:

- Provide agents and policyholders with access to back-office applications via the Web
- Replace green screens with a more intuitive, easier to use GUI
- Automate manual business processes
- Introduce customized, easy to navigate, graphical screens

"Seagull was willing to build a technical demo that clearly illustrated how the tools would work with Oxford Life's legacy system. We needed a solution in which we could be productive very quickly and Seagull could provide that to Oxford Life."

— Rue Ellen Chancellor
Product Manager of Web
and E-Commerce
Oxford Life Insurance
Company



CASE STUDY

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Oxford Life uses LegaSuite Integration to provide covered Third Party Administrator (TPA) client employees and policyholders with online access to medical and dental benefit and claim information.



The screenshot shows the Oxford Life eClaim Service Center interface. It includes a navigation menu with links to HR Service Center, U-Haul HR, U-Haul Home Page, and Oxford Life Home Page. The main content area displays a welcome message for System Member JANE E. DOE and a list of available services: Dental & Medical Claim EOB, Dental and Medical Claim Deductible, Out-of-Pocket Maximum Status, and 2004 Health Care & Dependents Account Payments.

The main claim details section shows:

- ADMINISTERED BY: OXFORD LIFE INSURANCE COMPANY, 2721 N. Central Ave., Phoenix AZ 85004
- Date: 6/14/2004 2:38:36 PM
- Medical Plan (AMP) & Dental Plan (ADP) Claim
- Claim No. 01234 0567-A
- Member: DOE, JANE E.
- SSN# 123456789
- Claimant: DOE, JANE E.
- Relation: Member
- Last Activity Date: 12/16/03
- Status: Issued

If You Have Any Questions, Please Call Our Customer Service Department at 888-757-3732

EXPLANATION OF BENEFITS

TaxID	Provider Name	Status	Check Type	Issued	Provider Check#	Provider Amount	System Member Check#	System Member Amount
01010101	Jim Smith MD	Issued	Issued	12/16/03	871177	\$ 679.04		\$.00

Service Date	Procedure Code	Total Charges	Excluded Charges	Covered Expenses	Deductible Applied	Total Benefit	Co-Insurance	Remark Codes
11/07/03	93015	\$ 170.00	\$ 72.40	\$ 97.60	\$ 0.00	\$ 78.08	80%	42
11/07/03	A9502	\$ 150.00	\$ 58.80	\$ 91.20	\$ 0.00	\$ 72.96	80%	42
11/07/03	78465	\$ 795.00	\$ 307.80	\$ 487.20	\$ 0.00	\$ 389.76	80%	42
11/07/03	78478	\$ 140.00	\$ 53.60	\$ 86.40	\$ 0.00	\$ 69.12	80%	42
11/07/03	78460	\$ 140.00	\$ 53.60	\$ 86.40	\$ 0.00	\$ 69.12	80%	42
Claim		\$ 1395.00	\$ 546.20	\$ 848.80	\$ 0.00	\$ 679.04		

Send any Patient Responsibility To: HEART CENTER, 123 Main Street PHOENIX AZ 12345

Patient ID Number: 12345

Provider Payment Amount: 679.04
Amount Payable: 679.04
Patient Responsibility: 189.76

Remark Codes Explanation

Remark Codes	Explanation
42	THIS PROVIDER IS A PART OF THE BLUE CROSS BLUE SHIELD (BCBS) PPO NETWORK. THE PATIENT IS NOT RESPONSIBLE FOR PAYING ANY PART

Agents and policyholders have fast, easy access to information displayed in a user-friendly graphical interface.

Oxford Life also uses LegaSuite Integration to provide the company's more than 1,500 independent agents with online access to business-critical information. Serving as the host integration layer between Oxford Life's iSeries applications and an HTML front-end written in ASP, LegaSuite Integration liberates back-office data and makes it available to agents 24 x 7 via the Web.

Now, when an agent submits an application for insurance, he or she can check the status of the application in real-time. "The beauty of how this works is that up-to-the-second information is made available to our agents. He or she can verify the status of the pending application without any lag. The minute we input the data into the administrative system, it's available to our agents online," said Chancellor. Prior to LegaSuite Integration, agents repeatedly called customer service representatives to monitor the status of their applications. "Since deploying LegaSuite Integration, we have significantly reduced the number of phone calls from agents checking on the status of their applications," added Chancellor.



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"Since an agent's commission is not cleared until a policy is issued, faster turnaround has made a significant impact on agent satisfaction. We've upped our service level to agents as well as policyholders."

Results

By deploying Seagull Software's LegaSuite technology, Oxford Life has become more productive and efficient. "A recent task involved processing licenses for more than 700 agents in the system. Previously, an agent license administrator would have had to pull up each individual file and input information to process the agent. The structure and architecture of LegaSuite Integration allowed us to automate the process, saving weeks of time," said Chancellor.

Oxford Life selected LegaSuite based not only on the solutions' technical capabilities, but also the people supporting the products. "One of the reasons we selected Seagull Software is because of the quality of the people representing it. Seagull has been great. The people have been wonderful. Seagull was willing to build a technical demo that clearly illustrated how the tools would work with Oxford Life's legacy system. We needed a solution in which we could be productive very quickly, and Seagull Software proved that they could provide that to Oxford Life," said Chancellor.



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