



*The Solution for Peaceful Management of Your Health System*

# HR PORTAL USER MANUAL

## SOMMAIRE

I.	Access and Login to the Portal .....	6
	Login Interface.....	6
II.	Your Workspace .....	6
	1. The Top Bar — Marker 1 .....	7
	2. Navigation and Dynamic Zones — Markers 2, 3 and 4 .....	7
	3. The Context Panel — Marker 5 .....	8
III.	The Dashboard .....	8
	1. Performance Indicators .....	9
	2. Detailed Monitoring .....	9
IV.	Consulting the Policy Form .....	9
	1. Overview and Special Conditions .....	9
	2. Action Bar (Management Tools).....	10
	3. Document Management and Premium Invoices .....	11
V.	Structure of Colleges and Benefits .....	11
	1. Accessing the College List.....	11
	2. Detailed College Consultation .....	12
VI.	Member Management .....	14
	1. The Action Bar: "Act on your workforce" .....	14
	2. Search and Filtering: "Quickly find a member".....	15
	3. Using the Results Table .....	15
VII.	Mass Import (Bulk Process) .....	16
	1. Step 1: Preparing the Template File .....	16
	2. Step 2: Uploading to the Server.....	18
	3. Step 3: Linking to the Endorsement and Launching .....	18
	4. Step 4: Verifying Imported Data .....	19
	Important Note: Premium Display.....	20
	5. Linking to Colleges and Triggering Premiums .....	20
	Step 1: Assigning to Colleges .....	20
	Step 2: Manual Premium Calculation .....	21
	Analysis of the Final Summary (After Calculation).....	22
	6. Final Validation and Integration .....	23
	Step 3: Validate the Import .....	23
	Step 4: Post-Import Consultation and Control .....	24
VIII.	The Membership Form: The Individual Record .....	24
	1. Overview of the Insured Member .....	24

2.	Family Composition and Beneficiary Form .....	25
A.	Family Composition .....	25
B.	Beneficiary Form (Individual Details) .....	26
3.	Expense Analysis.....	28
4.	Analysis Tools in the Member Action Bar .....	29
A.	Viewing Family Limits .....	29
B.	Claims History (Care Details) .....	30
IX.	Adding a New Member.....	31
1.	Entering Information .....	31
2.	Financial Validation: The Breakdown .....	32
3.	Finalization .....	33
X.	Adding a New Dependent .....	33
1.	Inclusion Parameters and Civil Status.....	33
2.	Specific Premium Calculation .....	34
3.	Final Validation.....	35
XI.	Movement Tracking.....	35
1.	Defining Your Search Criteria.....	36
2.	Using the Results .....	36
XII.	Reimbursement Validation (Non-Third Party Payment) .....	37
1.	Access and Filtering .....	37
2.	File Management and Validation Conditions.....	37
3.	Checking Supporting Documents.....	38
4.	Decision Making .....	39
XIII.	Consumption Summary .....	39
1.	Monitoring Indicators.....	39
2.	Detailed Analysis and Export .....	40
XIV.	Loss Ratio Report (Claims / Premiums).....	41
1.	Performance Indicators .....	41
2.	The Three Analysis Levels.....	41
	Tip.....	43
XV.	Creating a New Amendment .....	43
1.	Amendment Configuration (Overview) .....	43
2.	Behavior Based on Amendment Type .....	44
XVI.	Amendments History.....	45
1.	Viewing the List .....	45
2.	Origin of Movements.....	45

3.	Available Information .....	46
XVII.	Unbilled Premiums .....	46
1.	Financial Dashboard .....	47
2.	Details by Effective Date.....	47
XVIII.	Electronic Document Management (EDM).....	47
1.	Consultation and Filters.....	48
2.	Archiving and Transmission (New Document).....	48
3.	Document Tracking Table.....	48
XIX.	Individual Loss Ratio Report (Profitability Analysis).....	48
1.	Financial Summary .....	49
2.	Time-Based Details (Contract and Family).....	49
XX.	Member Premium Tracking.....	50
1.	Display Configuration .....	50
2.	Analyzing the Premium Table.....	50
XXI.	Specific Action: Replacing the Member .....	51
1.	Replacement Interface .....	51
A.	Departing Family Details .....	51
B.	Movement Parameters .....	52
2.	Validation and System Security .....	52
3.	Validation and Finalization of the Replacement .....	52
A.	Reminder of the Departing Family .....	52
B.	Transfer of Rights and Benefits .....	53
C.	Creation of the New Member .....	53
XXII.	The Side Menu: Shortcuts and Business Accesses.....	54
1.	Prerequisite Step: Selecting the Policy and Setting the Session .....	54
2.	Focus on Cross-Functional Modules .....	54
3.	Focus: The Movements > Entries & Exits Module .....	55
4.	Summary Table of Access Paths .....	56
XXIII.	Settings: Users.....	56
1.	List of HR Portal Users .....	56
2.	Management Actions and Modifications.....	57
3.	Creating a New Account .....	57
XXIV.	Permission Management (Menus & Rights) .....	58
1.	Accessing the Interface.....	58
2.	Selecting the HR Profile .....	59
3.	Menu Configuration (Rights Transfer) .....	60

4. Managing Submenus and Specific Actions .....	60
A. Accessing the Interface .....	60
B. Filtering and Loading .....	60
C. Rights Configuration (Transfer) .....	61

## I. Access and Login to the Portal

This section explains how to secure access to your employees' health data.

### Login Interface



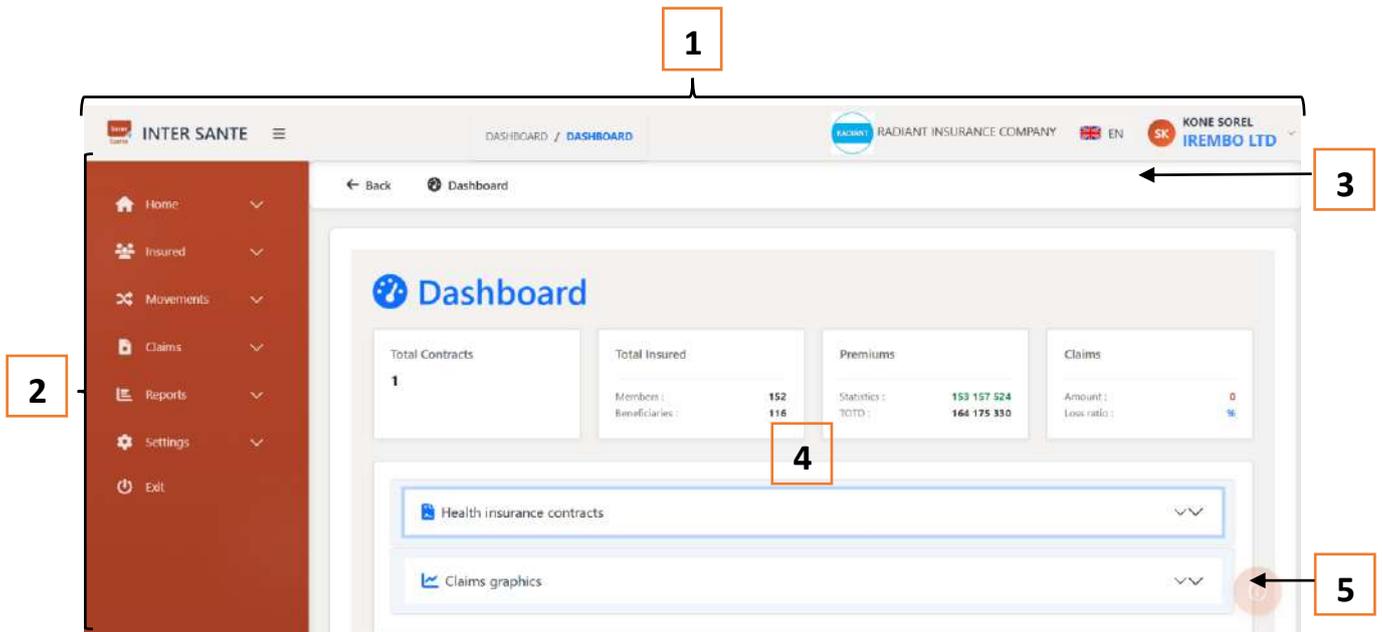
Access is via a secure interface. The following elements must be entered:

- **Language Selection:** Select your preferred language (e.g., English) from the dropdown menu to adapt the interface.
- **Login:** Enter the unique username provided to you by **RADIANT INSURANCE COMPANY** or your HR manager (e.g., kzanga\_rhe).
- **Password:** Enter your confidential password.
- **Validation:** Click the **Login** button to access your management area.

**Security Note:** As an HR manager, you access sensitive data. Ensure you never share your access credentials.

## II. Your Workspace

Once logged in, you access a structured interface designed to optimize your daily management tasks. Before analyzing your data, here is how to familiarize yourself with your environment.



The INTER-SANTE interface is designed to be consistent. No matter which page you are on, the navigation tools remain in the same places to offer you maximum ease of use.

## 1. The Top Bar — Marker 1

This is your control and identity center. It consists of:

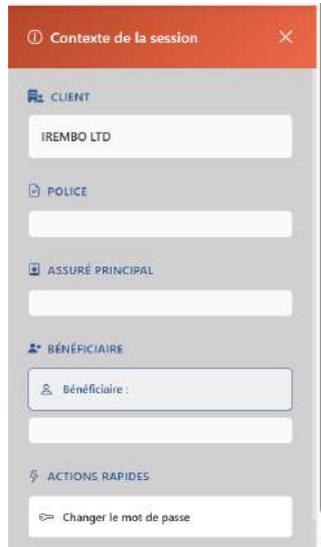
- **Logo & List Icon:** The INTER-SANTE application logo and name. Click the "list" icon to collapse the side menu and maximize your workspace.
- **Breadcrumb:** Located in the center, it displays your path (e.g., DASHBOARD / DASHBOARD). Text in **blue** indicates your current position, while text in **black** allows you to return to the previous step.
- **Insurer Identity:** The RADIANT logo and name confirm which company manages your contracts.
- **Preferences:** Switch the interface between French or English using the language selector.
- **User Menu:** Displays your initials, your name, and the name of the managed client. A click opens options to change your password or log out.

## 2. Navigation and Dynamic Zones — Markers 2, 3 and 4

- **The Side Menu (2):** Groups all your business modules. Menus with a chevron (V) expand to reveal advanced options.
- **The Action Bar (3):** Adapts to each page to offer buttons specific to your tasks (e.g., "Back", "Save").
- **The Display Area (4):** This is the heart of the page where your data, charts, and forms are displayed.

### 3. The Context Panel — Marker 5

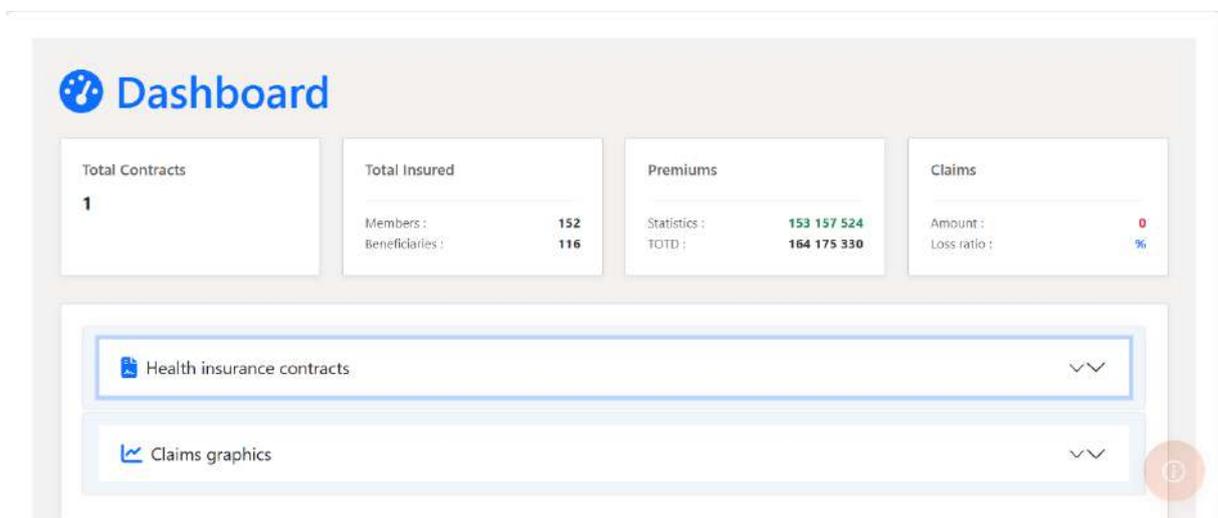
By clicking the (i) icon at the bottom right, you open a side panel called "Session Context" as follows:



- **Purpose:** This panel summarizes the key information of your current navigation (Client name, selected policy number, insured member or beneficiary currently being viewed).
- **Quick Actions:** It also contains a direct shortcut to change your password.

### III. The Dashboard

The Dashboard is the default home page of the application. It provides you with a panoramic, real-time view of your health portfolio.



## 1. Performance Indicators

At the top of the page, counters inform you in real-time about:

- **Volumetrics:** Number of contracts and total number of insured persons (policyholders and dependents).
- **Financial Health:** Premium amount and cumulative paid claims.

## 2. Detailed Monitoring

Use the two collapsible sections to deepen your analysis:

- **Health insurance contracts:** To list your policies, verify their validity dates, and access the details of each contract.
  - Consultation: The table lists the policy number, validity period (start/end), and the type of endorsement.
  - Action: Click on the colored buttons in the **Policy No** or **Policy ID** columns to open the detailed **Policy File** for a specific contract.
  - Export: You can copy the data or export it in **CSV, Excel, or PDF** formats using the buttons located above the table.
- **Claims graphics:** To visualize the breakdown of your expenses by type of care and track the evolution of your loss ratio.
  - Claims distribution: Visualize expenses by type of care (Outpatient care, Hospitalization, Optical, Dentistry, etc.).
  - Monthly trend: Track consumption month by month to identify usage peaks.
  - Loss Ratio: This chart displays the ratio between premiums paid and claims declared. It is a key indicator for the balance of your contract.
  - PDF Export: Use the red "**Export charts to PDF**" button to generate a visual report ready to be shared in meetings.

## IV. Consulting the Policy Form

The **Policy Form** centralizes all the administrative and financial conditions of a specific contract.

### 1. Overview and Special Conditions

This area allows you to verify contract compliance:

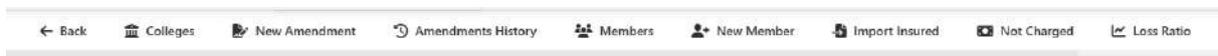
The screenshot displays a 'Policy Form' interface. At the top left, it shows 'POLICY : RAD000217' with an 'ID: 45' tag. On the top right, it indicates 'Premiums not charged' with a value of '1 629'. The form is organized into several sections:

- CUSTOMER:** IREMBO LTD
- POLICY NUMBER:** RAD000217
- BROKER / REFERER:** AUCUN
- COM RATE (%):** 0
- CONTRACT TYPE:** GROUP
- STATE OF THE POLICE:** In force
- DATE EFFECT:** 01/11/2026
- DEADLINE:** 01/10/2027
- AMENDMENT NO:** 369
- MANAGED SERVICE ACTIVATED:** NO
- REPLACE FAMILY:** YES
- Special Terms Text...:** A button to view specific clauses.
- Financial Summary:**
  - Premiums: 176 346 985
  - Cashing: 0
  - Balance: 176 346 985

- **General Information:** Find the policy number, contract status (e.g., Active), as well as the start and end dates.
- **Financial Indicators:** Track in real-time the total **Premiums**, **Receipts**, and the **Remaining Balance Due**.
- **Special Conditions:** Click the blue "Special Terms Text..." button to consult the specific clauses and detailed benefits of the policy.

## 2. Action Bar (Management Tools)

Located at the top of the file, this bar is your operational command center. It groups the following functions:



- **Contract Organization:**
  - **Colleges:** Access the configuration of member categories (e.g., Executives, Non-Executives, Active Members) to verify the specific rules for each segment of your structure.
- **Movements & Endorsements:**
  - **New Endorsement / History:** Manage contractual modifications and consult the chronology of the contract's changes.
- **Insured Population Management:**
  - **Policyholders / New Policyholder:** View the list of beneficiaries or manually register a new affiliation.
  - **Import Insured Members:** Proceed with the bulk integration of your members via an import file, an ideal solution for annual updates or large workforces.
- **Financial & Performance Monitoring:**

- Unbilled: View the list of benefits or movements that have not yet been invoiced (premium notice).
- Loss Ratio Report: Instantly generate the Claims to Premiums report to analyze the profitability and medical consumption of this specific policy.

### 3. Document Management and Premium Invoices

- **Attached Documents:** You can consult files linked to the contract (Forms, ID documents, etc.) or send new ones via the "Attach files to the policy" area.



- **Premium Notice Issuances:** At the bottom of the page, select a period (From/To) and click **Refresh** for the history of premium notices issued during this period.



## V. Structure of Colleges and Benefits

The college defines the care entitlements and rates applied to a specific category of your staff.

### 1. Accessing the College List

Once on the Policy File page, click the "Colleges" button in the toolbar.

Category	College Designation	Principal Member	Dependent	Fees WOT	Taxes	Accessory Fees	Premium TOTD
0	Catégorie 0	164	140	928 409	46 420	12 000	163 519 956
1	Catégorie 1	10	19	2 316 029	115 801	12 000	24 696 300
TOTALS		174	159	175 419 366	8 770 890	3 996 000	188 186 256

- The table summarizes the different categories (e.g., Executives, Non-executives, etc.).
- **Action:** Click on the **Premium Incl. VAT** amount of a row to access the details of that specific college.

## 2. Detailed College Consultation

This page is the technical repository for your health coverage. It is divided into four key sections:

1. **Global Information:** Presents the label and other specific information.

**COLLEGE : Catégorie 0**

<b>CATEGORY</b> Catégorie 0	<b>BUYBACK OF CO-PAY?</b> Yes	<b>BUYBACK RATE (%)</b> 0.00	<b>SURRENDER PREMIUM RATE (%)</b> 0.00
<b>NBER FAMILY</b> 164	<b>NBER DEPENDENT</b> 140	<b>BASIC PREMIUM</b> 844 008	<b>SURCHARGE</b> 0
		<b>FUNERAL COSTS</b> 0	<b>Moderator Tickets...</b>

**"Copayments...":** By clicking this button, a window displays the portion remaining payable by the insured member according to the type of provider (Clinic, Pharmacy, etc.). This is where network coverage rates are verified.

Provider type	Copay (%)		
	Basic	Bought	In force
Outside Rwanda	0	0.00	0
Health centers	5	0.00	10
Polyclinics	10	0.00	10
Drug store	10	0.00	10
National Reference Public Hospitals	10	0.00	10
Optical store	10	0.00	10
Public establishments	10	0.00	10
EDPU AFRICA Limited	10	0.00	10
Specialized Clinics	10	0.00	10
Private Clinics 2	10	0.00	10
Private Clinics	10	0.00	10
BABYL RWANDA LTD	10	0.00	10
Private Hospitals	15	0.00	10

2. **Basic Guarantees:** Lists the benefits included by default. For each benefit (e.g., Hospitalization, Consultation), you can view the **Coverage Rate** and the **Annual Ceiling**.

Basic Guarantees			
Basic Guarantees	Rt	Limit	Bn
Outpatient	1.5	1 266 012	<input type="checkbox"/>
Inpatient	10	8 440 080	<input type="checkbox"/>
Ophthalmology/Optic (glasses included)	0.5	422 004	<input type="checkbox"/>
Optical Frames	0.1	84 401	<input type="checkbox"/>
Dentistry	0.3	253 202	<input type="checkbox"/>
Funeral fees / per individual	0.5	422 004	<input checked="" type="checkbox"/>

3. **Optional Benefits Acquired:** Displays the specific additional coverages subscribed for this college, along with the corresponding additional premiums and ceilings.

Optional Benefits Acquired			
Bn	Optional Benefits Acquired	Premium	Limit

4. **Premium Summary per Member:** A summary table detailing the cost of coverage for each type of beneficiary (Principal Insured, Spouse, Child).

Summary	Principal Member	Dependent	Total Member	Totally Dependent	Total Family
Basic premium	844 008	0	138 417 312	0	138 417 312
Funeral expenses supplementary insurance	0	0	0	0	0
Optional guarantees	0	0	0	0	0
Buyout Copay	0	0	0	0	0
Various surcharges	0	0	0	0	0
<b>Net commission premium</b>	<b>844 008</b>	<b>0</b>	<b>138 417 312</b>	<b>0</b>	<b>138 417 312</b>
Broker Commission	0	0	0	0	0
Trade Commission	84 401	0	13 841 764	0	13 841 764
<b>Net Premium</b>	<b>928 409</b>	<b>0</b>	<b>152 259 076</b>	<b>0</b>	<b>152 259 076</b>
Taxes	46 420	0	7 612 880	0	7 612 880
Cards Fees	12 000	12 000	1 968 000	1 680 000	3 648 000
<b>Premium TOTD</b>	<b>986 829</b>	<b>12 000</b>	<b>161 839 956</b>	<b>1 680 000</b>	<b>163 519 956</b>
<a href="#">Net Premium Statistical</a>	928 409	0	-	-	-

## VI. Member Management

This module is the operational center for managing your insured population. It allows you to navigate among members, add new ones, or extract data for your reports.

The screenshot shows the 'Member Management' interface for policy RAD000217. At the top, there is a navigation bar with icons for Back, Search, Movement, New Member, Import Insured, Print, and Export. Below the navigation bar, the title 'Member Management' is displayed. A search bar and a dropdown menu for 'All the colleges' are present. The main content is a table with the following columns: Family N°, Identity, College, Period, and Detail. The table lists five family entries, each with a family number, identity name, college category, and a period range.

Family N°	Identity	College	Period	Detail
00450031	FAMILLE 3844 Aderent	C1 Catégorie 1	02/16/2017 → 06/01/2027	
00450120	FAMILLE 10848 Aderent	C0 Catégorie 0	09/21/2021 → 01/19/2025	
00450122	FAMILLE 10850 Aderent	C0 Catégorie 0	09/21/2021 → 01/19/2025	
00450124	FAMILLE 11016 Aderent	C0 Catégorie 0	10/22/2021 → 01/19/2025	
00450126	FAMILLE 11018 Aderent	C0 Catégorie 0	10/22/2021 → 01/19/2025	

### 1. The Action Bar: "Act on your workforce"

Located at the top of the page, this bar groups the update and extraction functions:

The screenshot shows the Action Bar at the top of the page. It contains a series of icons and labels: a left arrow for 'Back', a magnifying glass for 'Search', a double-headed arrow for 'Movement', a person icon for 'New Member', a document icon for 'Import Insured', a printer icon for 'Print', and a document with an arrow icon for 'Export'.

- **Member Updates:**

- **New Member:** To manually affiliate a new member.
- **Import Insured Members:** To integrate a massive list of members via an Excel file.
- **History and Tracking:**
  - **Movements:** Consult the traceability of entries, exits, and modifications made on this policy.
- **Export and Reporting:**
  - **Print / Export:** Generate a clean list of your insured members in PDF or Excel format for your internal needs.

## 2. Search and Filtering: "Quickly find a member"

Before consulting a file, use the sorting tools for greater precision:

1. **Global Search:** In the input field, type a name, first name, or policyholder number. The table refines results in real-time.
2. **Filter by College:** Use the dropdown menu (e.g., All colleges) to display only members of a specific category.
3. **Refresh:** The "Refresh List" button (blue arrows icon) is essential to display members you have just imported or modified.

## 3. Using the Results Table

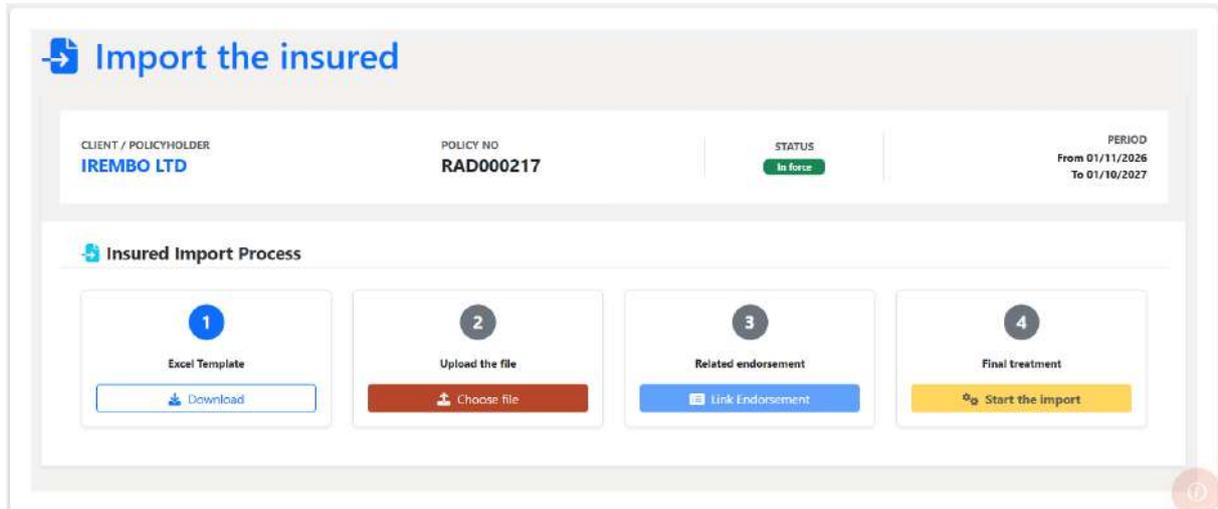
The table provides a summary view of each member's coverage:

Family N°	Identity	College	Period	Detail
00450031	<b>FAMILLE 3844</b> Aderent	CT Catégorie 1	02/16/2017 → 06/01/2027	
00450120	<b>FAMILLE 10848</b> Aderent	CD Catégorie 0	09/21/2021 → 01/19/2025	
00450122	<b>FAMILLE 10850</b> Aderent	CD Catégorie 0	09/21/2021 → 01/19/2025	
00450124	<b>FAMILLE 11016</b> Aderent	CD Catégorie 0	10/22/2021 → 01/19/2025	
00450126	<b>FAMILLE 11018</b> Aderent	CD Catégorie 0	10/22/2021 → 01/19/2025	

- **Identity:** Displays the name of the main policyholder.
- **Period:** Indicates the validity dates of the coverage. If the end date is in red, the coverage has already expired.
- **Access to File (Details):** Click on the "Blue Silhouette" icon on the far right. This is an essential step to view Dependents (family) and the member's personal information.

## VII. Mass Import (Bulk Process)

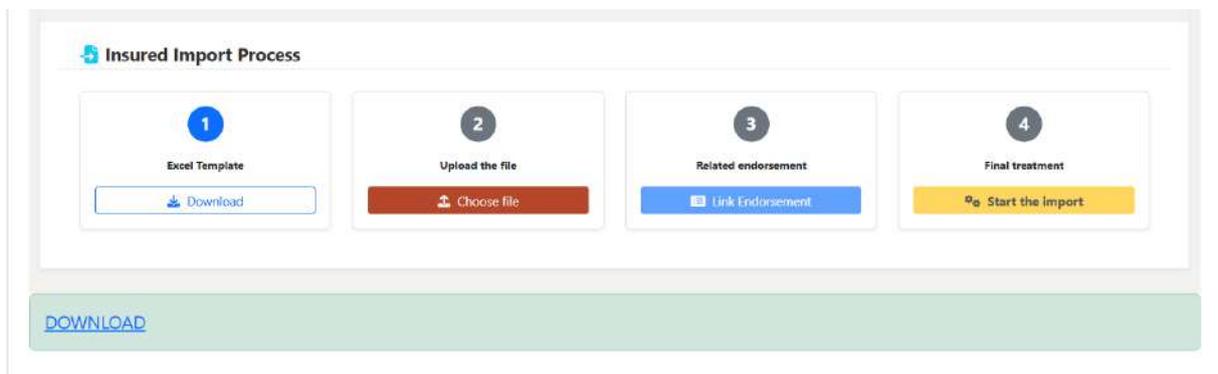
This feature allows you to integrate dozens or even hundreds of members in a single operation using a model Excel file.



### 1. Step 1: Preparing the Template File

The success of the import depends on the accuracy of the data entry in the Excel file.

1. Click "**Download**" in the import interface, then on the "**DOWNLOAD**" link that appears.

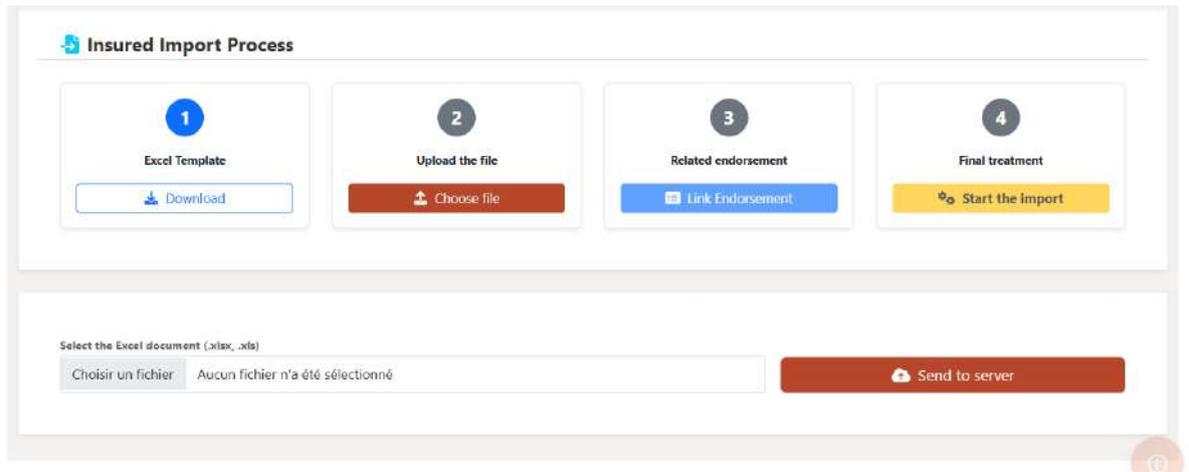


2. Open the Excel file and fill in the columns according to the following rules:

Column	Entry Rule
Category	Enter the code (e.g., C0). It will be linked to the policy's college later.
Member No	Enter 0 if the member does not yet have a number; otherwise, enter their known number.
Family No	Assign an identical number to all members of the same family (for example: 1, 1, 1, then 2, 2, 2 for two different families).
Last name	Type the beneficiary's name.
First Name	Type the beneficiary's first names.
Relationship	Use the codes: <b>A</b> (Principal), <b>C</b> (Spouse), <b>E</b> (Child).
Nature of ID	Specify the type of identification document (Identity card, Passport, Residence permit, Birth certificate, or Other).
ID Number	Please enter the identification document number.
Sex	Indicate gender using M (Male) or F (Female).
Blood group	Please enter I for the blood group if it is unknown.
Birth	Please ensure that the Birth column follows the SQL date format (YYYY-MM-DD).
Mobile	Please enter the mobile phone number including the country code.
Email	Please enter the email address.

**Important:** All fields are mandatory, except for **ID Document Number**. Once completed, save the file on your computer and **close it** before proceeding to the next step.

## 2. Step 2: Uploading to the Server

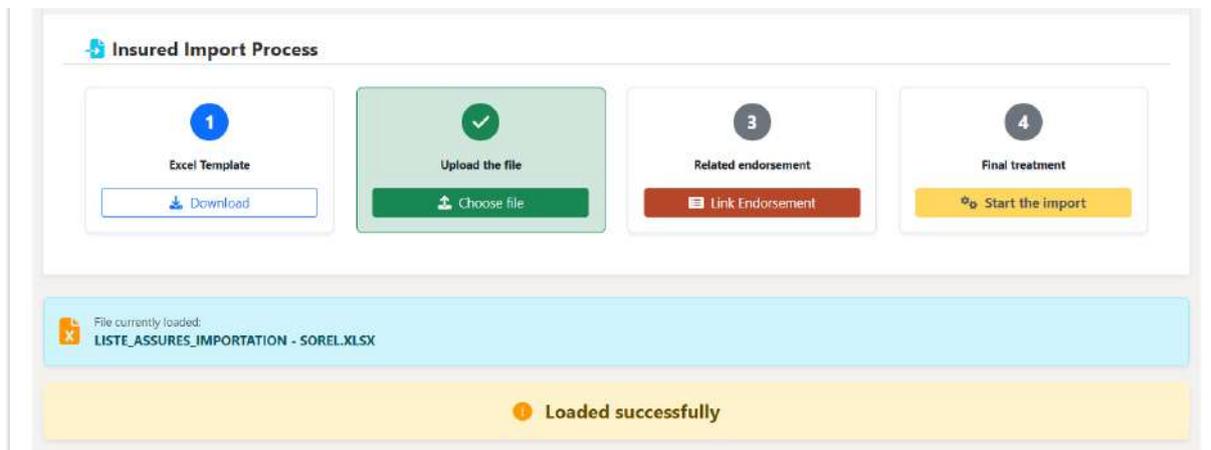


1. Click the " **Choose file**" button.
2. Select your saved Excel file. The system loads the data onto the server and validates Step 2.

## 3. Step 3: Linking to the Endorsement and Launching

The import must always be attached to a contractual movement:

1. Click " **Link Endorsement**". The table of available endorsements is displayed.

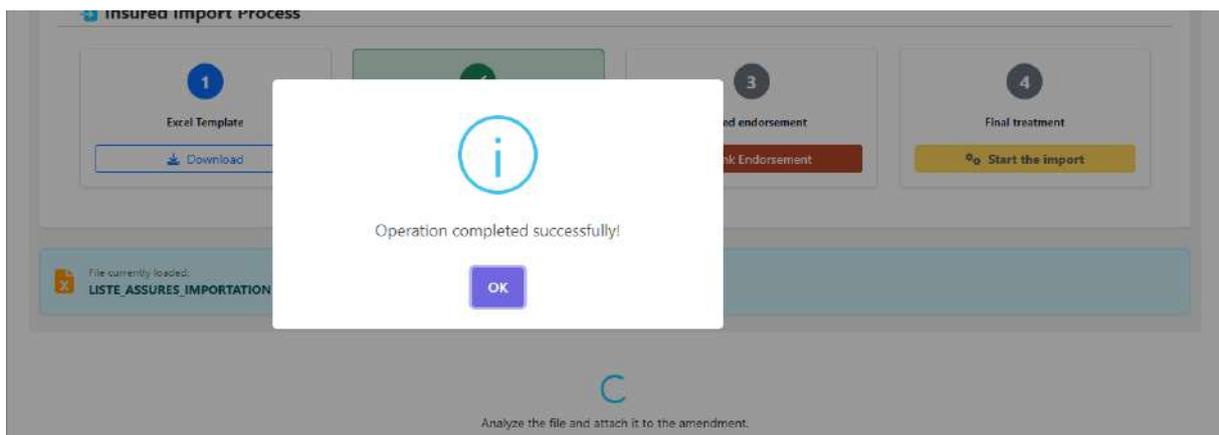


2. Identify the relevant endorsement and click "**Start the import**" in the Action column.

**Step 3:** Please select the endorsement to which these new insured individuals will be attached.

Amendment No	Date Effect	Movement	Reason / Comments	Author	Action
369	02/08/2026	Incorporation Saisie le 08/02/2026 13:42:13	Test	ikone_rhe	Start the import
367	03/01/2028	Incorporation Saisie le 27/01/2026 07:48:31	Test	blwitondah	Start the import
363	01/19/2025	Incorporation Saisie le 19/01/2026 15:40:34	tr	lzanga_rhe	Start the import
361	01/19/2025	Incorporation Saisie le 19/01/2026 14:44:26	te	lzanga_rhe	Start the import
357	01/06/2026	Incorporation Saisie le 06/01/2026 14:13:54	TEST INCORPORATION DEMO RH	kanerh	Start the import
355	11/01/2025	Incorporation Saisie le 05/01/2026 14:41:01	TEST SENS MOUVEMENT	kanerh	Start the import

3. A success alert appears: click "OK" to finalize.



#### 4. Step 4: Verifying Imported Data

After validating Step 3, you are automatically redirected to the control page. If not, simply click "Start the import" to access it:

- **Summary:** Check the total volume of insured members imported at the top of the page.

**Import the insured**

<b>IMPORTED VOLUME</b> 10 total lines	<b>DATA ALERTS</b> 10 without college / category	<b>TOTAL INCLUDING TAX</b> 0 FCFA
<b>Total excluding tax</b> 0	<b>Taxes</b> 0	<b>Accessory Fees</b> 0
<b>Total including tax</b> 0		

- **Control Table:** Browse the list of beneficiaries to ensure that the data (last names, first names, relationships) are correct before final validation.

Details of the beneficiaries							
Cat/College/Product	N° Fam/Adh	Identity	Link/Sex	Dates	Prem WOP	YOYD	Action
C0 Missing college	1 0	MANDELAA PAPA 1	A M	Born on 01/01/1985 Effect 02/08/2026	0	0	
C0 Missing college	1 0	MANDELAA EPOUSE 1	C F	Born on 01/01/1983 Effect 02/08/2026	0	0	
C0 Missing college	1 0	MANDELAA FILS 1	E M	Born on 01/01/2013 Effect 02/08/2026	0	0	
C0 Missing college	2 0	GANDHIA PAPA 2	A M	Born on 01/01/1990 Effect 02/08/2026	0	0	
C0 Missing college	2 0	GANDHIA EPOUSE 2	C F	Born on 01/01/1995 Effect 02/08/2026	0	0	
C0 Missing college	2 0	GANDHIA FILLE 2	E F	Born on 01/01/2018 Effect 02/08/2026	0	0	
C0 Missing college	3 0	KANEL LAZEM RH	A M	Born on 01/01/1990 Effect 02/08/2026	0	0	

### Important Note: Premium Display

At this stage of the process, you will notice that the columns relating to **Premiums (Excl. Tax / Incl. VAT)** display the value **0**.

**Why?** This is perfectly normal. The system cannot yet calculate the insurance cost because the imported members have not yet been formally assigned to a **College** (the pricing rules have not yet been applied).

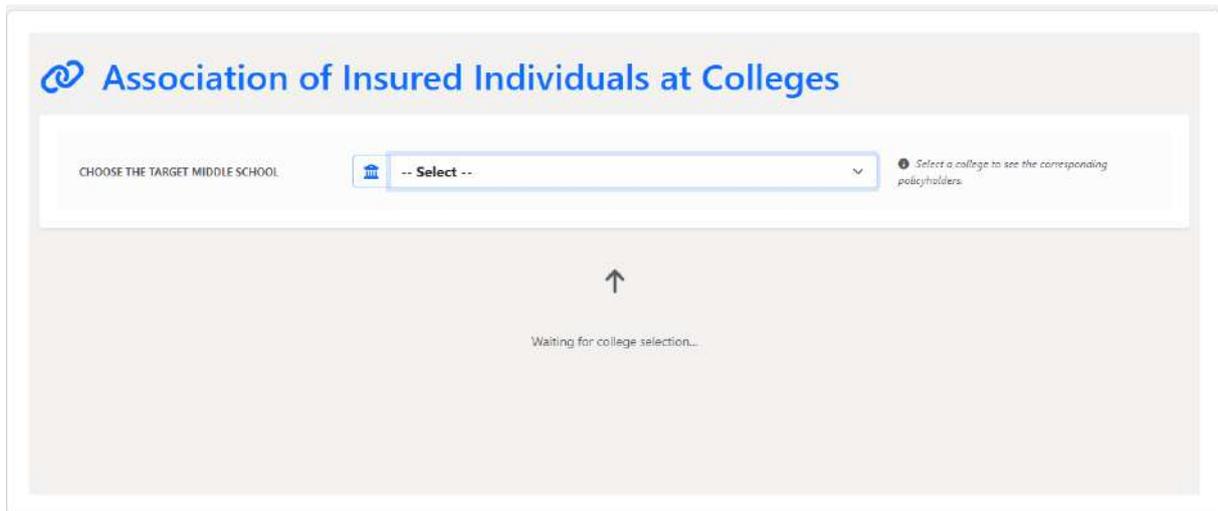
The final amounts and pro-rated breakdowns will appear automatically once you have completed the next step: **Linking to Colleges**.

## 5. Linking to Colleges and Triggering Premiums

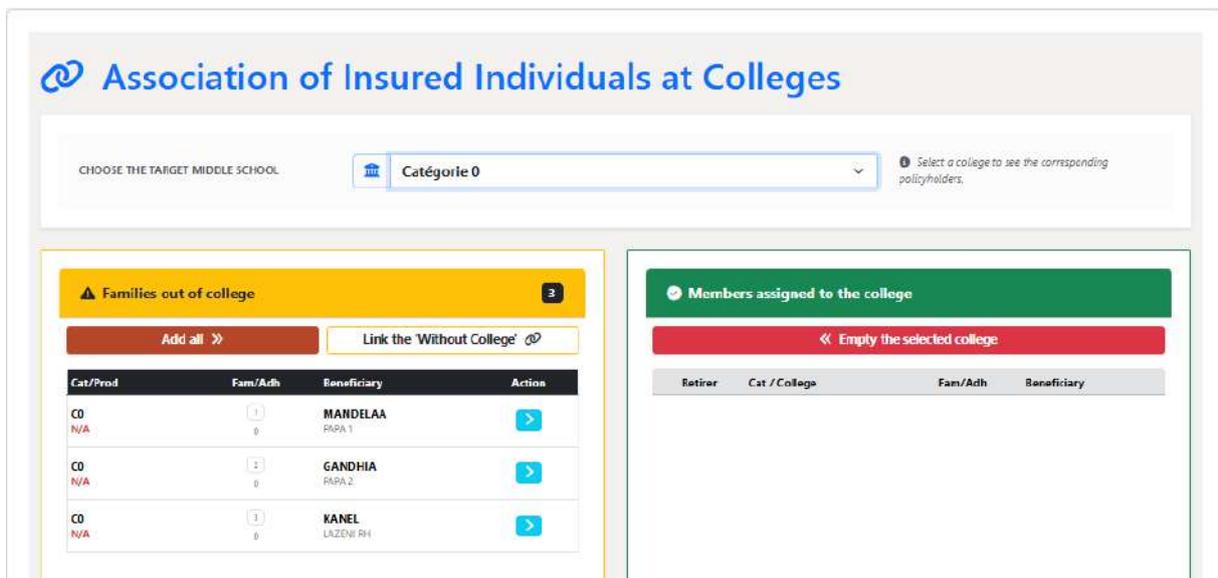
The process of finalizing the import takes place in two stages: administrative assignment, then financial calculation.

### Step 1: Assigning to Colleges

After import, your insured members are in a "holding area" without rates. This step allows you to distribute them into their respective benefit categories. In the action bar, click the **"1 => Link colleges"** button.



- **College Selection:** Choose the target college (e.g., Category 0).
- **Family Transfer:**
  - Use " Add All " to move all families from the left zone (Outside college) to the right zone (Assigned members).
  - Moving to the right confirms that these families now belong to this pricing segment.



## Step 2: Manual Premium Calculation

**Attention:** Simply linking a family does not yet generate the amounts. To see the Excl. Tax and Incl. VAT costs appear in your summary, you must return to the main import page and act on the toolbar.

1. Go back to the **Import Summary** page.
2. In the action bar, click the "2 => Calculate premium" button.

- The system then goes through all the linked members, applies the endorsement rules and the college rates, and automatically **refreshes the page**.

### Analysis of the Final Summary (After Calculation)

Once you have clicked "2 => Calculate premium", the page refreshes to display the actual financial data. This is your last safety net before final validation.

#### 1. The Updated Beneficiary Table

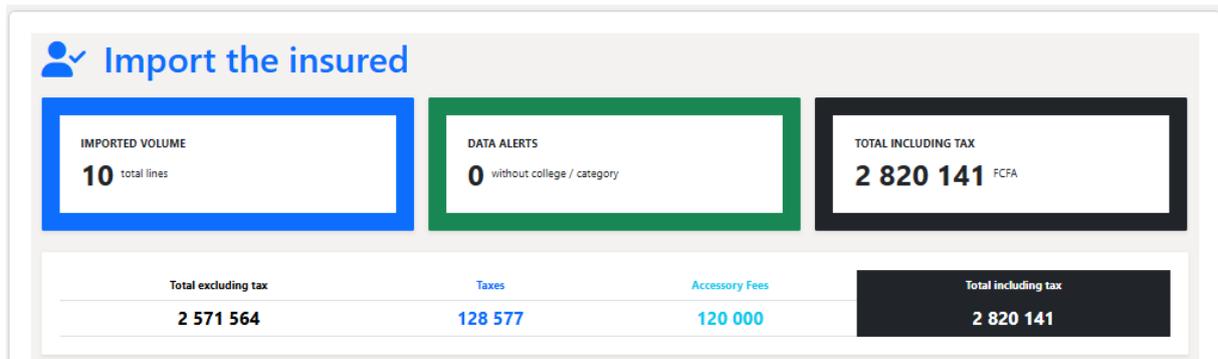
The major change is in the financial columns which were previously empty.

Details of the beneficiaries							
Cat/College/Product	N° Fam/Adh	Identity	Link/Sex	Dates	Prem. VAT	TOTD	Action
C0 Catégorie 0   C0	1 0	MANDELAA PAPA 1	M	Born on 01/01/1985 Effect 02/08/2026	857 188	912 047	<a href="#">🔗</a>
C0 Catégorie 0   C0	1 0	MANDELAA EPOUSE 1	F	Born on 01/01/1983 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>
C0 Catégorie 0   C0	1 0	MANDELAA FILS 1	M	Born on 01/01/2013 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>
C0 Catégorie 0   C0	2 0	GANDHIA PAPA 2	M	Born on 01/01/1990 Effect 02/08/2026	857 188	912 047	<a href="#">🔗</a>
C0 Catégorie 0   C0	2 0	GANDHIA EPOUSE 2	F	Born on 01/01/1995 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>
C0 Catégorie 0   C0	2 0	GANDHIA FILLE 2	F	Born on 01/01/2018 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>
C0 Catégorie 0   C0	3 0	KANEL LAZINI RH	M	Born on 01/01/1990 Effect 02/08/2026	857 188	912 047	<a href="#">🔗</a>
C0 Catégorie 0   C0	3 0	KANEL EPOUSE	F	Born on 01/01/1995 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>
C0 Catégorie 0   C0	3 0	KANEL FILS	M	Born on 01/01/2018 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>
C0 Catégorie 0   C0	3 0	KANEL FILLE	F	Born on 01/01/2020 Effect 02/08/2026	0	12 000	<a href="#">🔗</a>

- Premium Excl. Tax / Accessories / Taxes:** The system now displays the detailed cost for each family member based on the linked college.
- Pro-rated Premium Incl. VAT:** This is the exact amount that will be invoiced for the period remaining until the end of the financial year.
- Status:** Verify that each line is correctly associated with the right **College** (e.g., **Category 0**).

#### The Summary Block (Data Volume)

At the top of the table, the summary block gives you an overview for quick verification.



- **Number of lines:** Ensure the total corresponds to the number of people in your Excel file.
- **Total Premiums:** Here you have the global amount that will be injected into the policy as a result of this import.

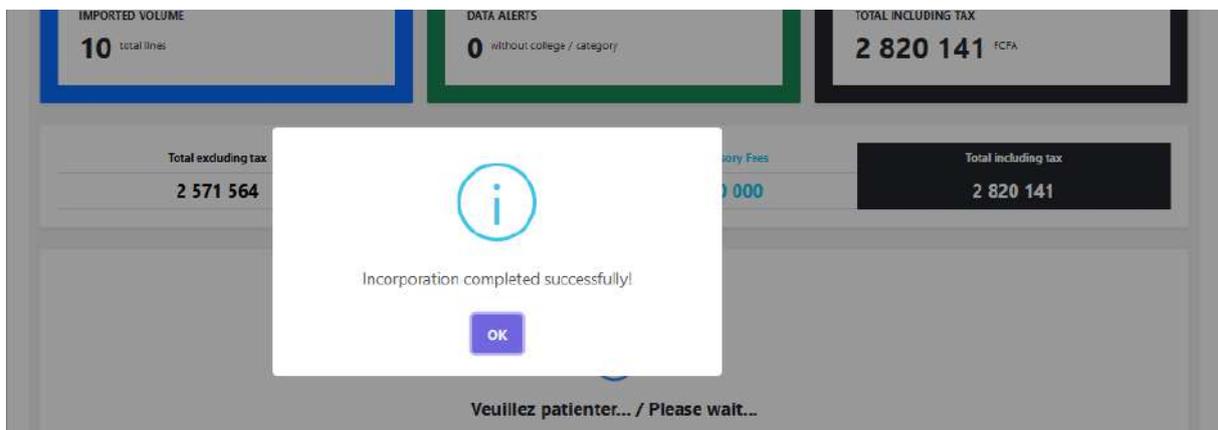
## 6. Final Validation and Integration

After verifying that the colleges are correctly linked and the premiums have been successfully calculated (the amounts are no longer zero), you must validate the import.

### Step 3: Validate the Import

In the toolbar (action bar) of the summary page, click the "3 => **Validate incorporations**" button.

- **System Action:** This command triggers the final writing of the data. The system transfers the beneficiaries from the "import staging area" to the active database of the insurance policy.
- **Confirmation:** A success message will confirm that the integration has been completed. The insured members are now officially registered.



## Step 4: Post-Import Consultation and Control

Once validation is complete, your new members are immediately operational:

1. **Visibility:** Return to the "**Members**" menu in the side bar.
2. **Search:** Use the global search to find one of the members you just imported.
3. **Verification:** Open their file (blue silhouette icon) to verify that their information, college, and dependents are perfectly configured.

**Tip:** If you notice an error immediately after validation, you will not be able to correct it via the import interface. You will then need to make an individual modification on the policyholder's file or carry out a corrective endorsement.

## VIII. The Membership Form: The Individual Record

This page centralizes all administrative, family, and consumption data for a member. It is the entry point for any personalized action.

### 1. Overview of the Insured Member

The upper part allows you to identify the insured member and manage their file:

- **Toolbar (Specific Actions):**



- **Family Management:** Add a New Member or a **New Dependent** (child, spouse).
- **Tracking & Analysis:** Access **Limits**, the **Loss Ratio Report**, **Claims**, or **Premiums** specific to this member.
- **Update:** Use **Replace Member** in case of a change of primary insured.
- **Member Information:** Find direct contact details (Email, Contact) and geographic location. The **College** (e.g., **Category 0**) determines the insured's rights.

**Membership form**

POLICY : RAD000217 ID: 45

Member informations : 00450130

NAME & SURNAMES: Famille 11022 Aderent

COLLEGE: Catégorie 0

CONTACT: 22506802339.22579939254

EMAIL: Ikane@ebene.info;skone@ebene.info

LOCATION: Rwanda / VILLE DE KIGALI / NYARUGENGE

## 2. Family Composition and Beneficiary Form

### A. Family Composition

This area details who is covered and for what amounts:

- **"Family Composition" Table** : Exhaustive list of attached beneficiaries.

Family composition

Photo	No Benef.	Name & Surnames	Sex	Relationship	Age	Prem MDT	Premium TOTD	Status
	0045013001	Famille 11022 Enfant 34738	M	Insured	29 ans	928 409	986 829	
<b>TOTAL FAMILY</b>						<b>928 409</b>	<b>986 829</b>	

- **Action:** Click on a row (name of a child or spouse) to open their detailed **Beneficiary Form**.
- **Indicators:** The table displays age, relationship, and premiums (Excl. Tax/Incl. VAT) per member.
- **"Limits and Benefits" Table:**
  - This is the summary of the family's entitlements.
  - **Reading:** For each benefit (Hospitalization, Dentistry, etc.), check the **Annual Ceiling**, the **Consumption** already used, and the **Remaining Balance**.

Limits and Guarantees of the family

BENEFIT	LIMIT	CONSUM.	BALANCE	PER PERSON
Soins ambulatoires	1 266 012	0	1 266 012	—
Hospitalisation	8 440 080	0	8 440 080	—
Ophtalmo./Optiq (verres inclus)	422 004	0	422 004	—
Monture	84 401	0	84 401	—
Dentisterie	253 202	0	253 202	—

## B. Beneficiary Form (Individual Details)

While the Policyholder File offers a consolidated view of the family, the Beneficiary File allows you to isolate the data of a specific member (main policyholder, spouse, or child). It is accessed by clicking on the member's row in the "**Family Composition**" table of the Member Form.

To facilitate understanding, this file is divided into three major sections:

### 1. Personal Information and ID Photo

This section formally identifies the insured member and their health status:

- **Identifiers:** Displays the unique insured number found on the insurance card, as well as the college/product of affiliation.
- **Coverage Status:** A badge (e.g., "Active") immediately indicates if the beneficiary's rights are valid.
- **Identity & Health:** Reminder of civil status (Last name, first names, date of birth, age, relationship) and health information such as blood type.
- **Photo Management:**
  - If a photo exists, it is displayed in the dedicated frame.
  - Otherwise, you can capture a photo live via a webcam by clicking the camera icon.
  - **Note:** The main policyholder can also upload this photo via their own personal portal.

The screenshot displays the 'Beneficiary form' interface. At the top, it shows 'POLICY : RAD000217' and 'ID: 45'. Below this, a box identifies the 'Beneficiary : 0045013001' with a 'Date Effect : 01/11/2026' and an 'In force' status badge. The main section is titled 'Personal Information' and contains several input fields:

- NAME & SURNAMES:** Famille 11022 Enfant 34738
- GENDER:** M
- BLOOD GROUP:** I
- BIRTH & AGE:** 06/02/1997 (29 ans)
- RELATIONSHIP:** Insured
- PHONE:** 22506802339,22579939254
- IDENTITY CARD:** NATIONAL IDENTITY CARD 0000
- COLLEGE / PRODUCT:** Catégorie 0

On the right side, there is a circular placeholder for a photo with a camera icon and the text '00450130 Family No'.

## 2. Benefit Details and Update

This technical area allows you to track the beneficiary's specific consumption:

- **Benefits Table:** It details for each item (Optical, Dental, etc.) the financial year, the contractual limit, the coverage rate, the current limit, the amount already consumed, and the remaining balance.
- **Specific Indicators:** The table specifies if the limit is "Per person" or linked to a "Parent benefit".
- **File Upload:** In addition to the webcam, a dedicated area allows you to choose and upload an image file from your computer to update the ID photo.

**Detail of Benefits**

Year	Benefit	Contract Limit	%	Effective Limit	Consum.	Balance	Per person	Parent
2026	Soins ambulatoires	1 266 012	100%	1 266 012	0	1 266 012	<input type="checkbox"/>	
2026	Hospitalisation	8 440 080	100%	8 440 080	0	8 440 080	<input type="checkbox"/>	
2026	Ophthlmo./Optiq (verres inclus)	422 004	100%	422 004	0	422 004	<input type="checkbox"/>	OUT
2026	Monture	84 401	100%	84 401	0	84 401	<input type="checkbox"/>	OUT
2026	Dentisterie	253 202	100%	253 202	0	253 202	<input type="checkbox"/>	OUT
2026	Frais funéraires / Par individu	422 004	100%	515 054	0	515 054	<input checked="" type="checkbox"/>	

**NEW PHOTO**

Choisir un fichier | Aucun fichier n'a été sélectionné

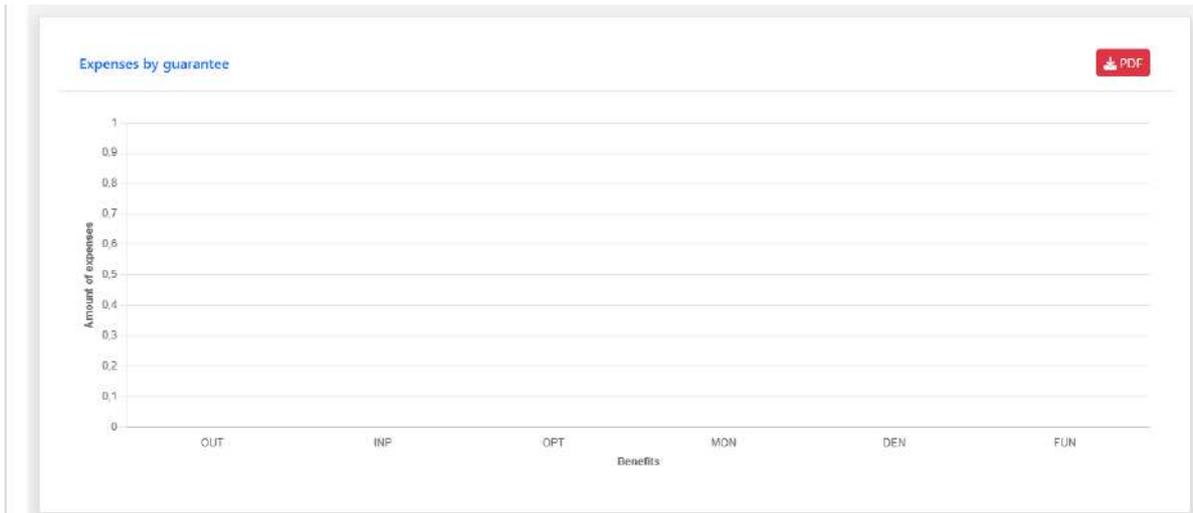
Current file:

## 3. Expense Charts

Two visual tools allow you to analyze the beneficiary's consumption behavior:

- **Monthly Expense Evolution:** A line chart showing the breakdown of reimbursements over the last 12 months.
- **Expenses by Benefit:** A bar chart isolating the most costly items for this specific beneficiary.

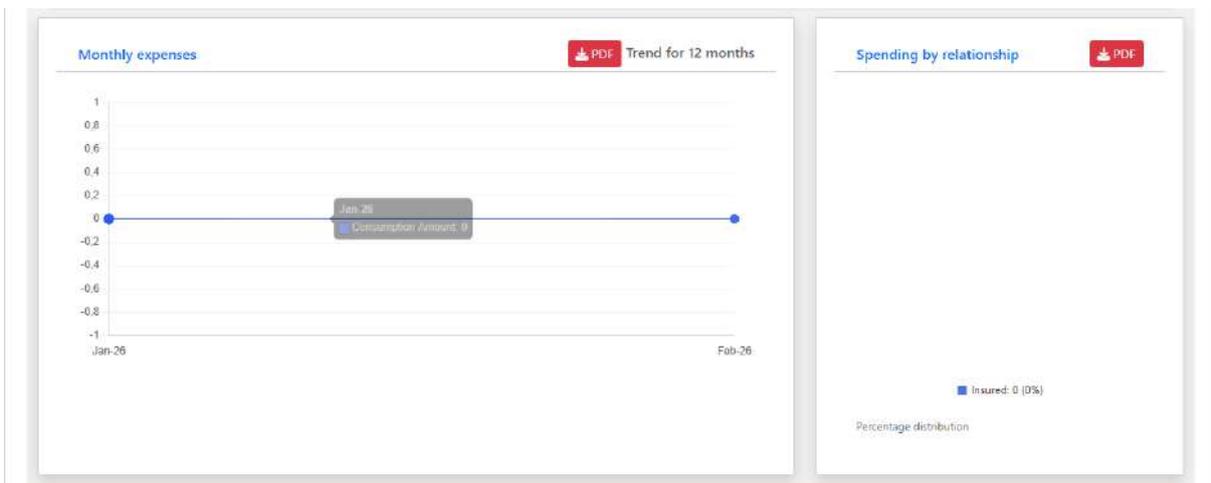


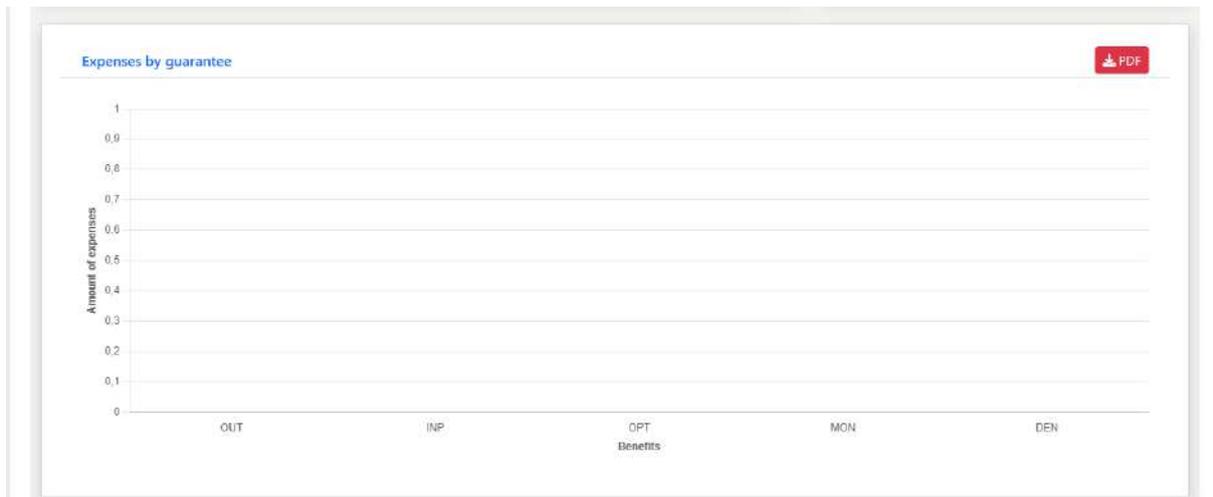


### 3. Expense Analysis

At the bottom of the Membership form, visual tools help understand the family's medical consumption:

- **Monthly Expenses:** Track the evolution of care over the last 12 months.
- **Breakdown by Relationship & Benefit:** See at a glance if expenses mainly concern optical, dental, or outpatient care.
- **Export PDF :** Click the red PDF buttons to export these charts and integrate them into your internal management reports.





## 4. Analysis Tools in the Member Action Bar

### A. Viewing Family Limits

This module is the main control tool for HR. It allows you to accurately answer employees' questions about their remaining entitlements for the current year.

BENEFIT	CONTRACT (ANNUAL)	INT. RATE	CURRENT LIMIT	CONSUMED	AVAILABLE BALANCE
Outpatient Réf: 2026	1 266 012	100 %	1 266 012	0	1 266 012
Inpatient Réf: 2026	8 440 080	100 %	8 440 080	0	8 440 080
Ophthalmology/Optic (glasses included) Réf: 2026	422 004	100 %	422 004	0	422 004
Optical Frames Réf: 2026	84 401	100 %	84 401	0	84 401
Dentistry Réf: 2026	253 202	100 %	253 202	0	253 202

#### 1. Selecting the Financial Year

Dès l'ouverture de la fenêtre, vous devez définir la période d'analyse :

- **Financial Year Selector:** Choose the calendar year or the contract's validity period (e.g., 2025-01-11 to 2026-01-10).
- **Impact:** Changing the financial year instantly updates the counters in the table below. This allows you to verify if a current package overrun is due to high consumption in the current year or the previous one.

## 2. Reading the Ceiling Table

The table is broken down into key columns for quick reading:

- **Benefit (Column 1):** List of care items (Hospitalization, Optical, Dental, etc.).
- **Contract (Annual):** The theoretical maximum amount provided by the insurance policy for this benefit.
- **INC Rate:** The incidence rate or applied coverage rate.
- **Current Limit:** The ceiling actually applicable to the family after rights calculation.
- **Available Balance:** This is the crucial information. It is the amount the family can still spend for this benefit before reaching the ceiling.

**HR Use Case:** If an employee contacts you because their pharmacy claim was denied, check the "**Available Balance**" for the corresponding line. If the balance is "**0**", the annual ceiling has been reached.

## 3. Usefulness for HR

This consolidated view saves HR from having to manually calculate remaining out-of-pocket expenses. It offers complete transparency on the actual consumption of the family (policyholder + dependents combined).

### B. Claims History (Care Details)

This module allows you to consult the exhaustive history of benefits consumed by the policyholder and all members of their family (dependents). It is the preferred tool for tracking reimbursements and verifying medical procedures.

#### 1. Search Configuration

When opening the **Invoice History** page, no data is displayed by default to optimize loading time. You must define your criteria:

The screenshot shows the 'Invoice History' search configuration interface. At the top, there is a header with the 'Invoice History' title and a refresh icon. Below the header, the policy information is displayed: 'POLICY : RAD000217' and 'ID: 45' in a blue box. To the right, the family name and ID are shown: 'Aderent Famille 11022 / 00450130'. The search criteria section includes a date range from '01/11/2026' to '02/16/2026', with a 'Refresh' button to the right. At the bottom, a table header is visible with columns: 'Type', 'Reference / Voucher', 'Bill ID', 'Date', 'Provider / Beneficiary', 'Actual Costs', 'Patient Part', 'To pay', and 'EXCLUDED'.

- **Search Period:** Enter the "From" and "To" dates to target a specific period (e.g., last month or the current year).
- **Refresh Button:** You must click this button to launch the search and populate the results table.

## 2. Analyzing the Benefits Table

The table displays the chronological list of benefit invoices received. The columns allow for precise traceability:

Type	Reference / Voucher	Bill ID	Date	Provider / Beneficiary	Actual Costs	Patient Part	To pay	EXCLUDED
CSO	1016341	Q 733268	04/03/2025 12:24:41	EDPU AFRICA LIMITED Familie 11022 Enfant 34738	40 000	4 000	36 000	36 000
GPT	19574	Q 733131	26/02/2025 14:58:20	VISION PROTECT LTD Familie 11022 Enfant 34738	120 000	12 000	108 000	108 000
CSO	747606	Q 733113	26/02/2025 14:30:52	VISION PROTECT LTD Familie 11022 Enfant 34738	37 696	3 770	33 926	33 926

- **Date:** Date of the medical procedure or benefit.
- **Beneficiary:** Identity of the family member concerned by the care.
- **Provider:** Name of the establishment (hospital, pharmacy, vision center, etc.) that provided the service.
- **Procedure / Type of Care:** Nature of the expense (Consultation, Pharmacy, Optical, etc.).
- **Financial Details:** The table typically shows the amount billed, the amount reimbursed by the insurance, and any remaining out-of-pocket expense for the insured.

**HR Use Case:** In case of an employee complaint about an incomplete reimbursement, this screen allows you to confirm whether the invoice was indeed received by the insurer and what amount was processed.

## IX. Adding a New Member

The membership form is designed to secure the entry of new recruits into your health contract.

### 1. Entering Information

To ensure the validity of the file, carefully fill in the fields marked with a **red asterisk (\*)**:

- **Contractual Framework:**
  - **College:** Select the member's category (e.g., Category 0). This choice is crucial as it defines the level of benefits and the premium amount.

- **Endorsement:** Choose the linking endorsement to tie this entry to a specific contractual movement.
- **Identity & Contact:** Fill in civil status (Last name, First names, Gender, Date of birth). Age is calculated automatically to facilitate verification.
- **Location:** Specify the country and city of residence for the management of local care networks.

+ New Member

**POLICY : RAD000217**

**GENERAL INFORMATION & CONTRACT**

<b>COLLEGE *</b> <input type="text" value="-- Select --"/>	<b>AMENDMENT *</b> <input type="text" value="-- Select --"/>
<b>MEMBER'S NAME *</b> <input type="text"/>	<b>FIRST NAME *</b> <input type="text"/>
<b>NATURE OF ID *</b> <input type="text" value="-- Select --"/>	<b>ID NUMBER *</b> <input type="text"/>
<b>GENDER *</b> <input type="text" value="-- Select --"/>	<b>DATE OF BIRTH *</b> <input type="text" value="Age: 0"/>
<b>BLOOD GROUP *</b> <input type="text" value="-- Select --"/>	<b>FAMILY SITUATION *</b> <input type="text" value="-- Select --"/>

**LOCATION & CONTACT**

<b>COUNTRY *</b> <input type="text" value="Rwanda"/>	<b>PROVINCE *</b> <input type="text" value="VILLE DE KIGALI"/>	<b>DISTRICT *</b> <input type="text" value="NYARUGENGE"/>
<b>GEOGRAPHIC ADDRESS</b> <input type="text"/>	<b>EMAIL</b> <input type="text" value="exemple@mail.com"/>	
<b>MOBILE PHONE *</b> <input type="text"/>	<b>PHONE</b> <input type="text"/>	

**MEMBERSHIP APPROVAL**

**DATE OF ENTRY \***

**PRO RATA? \***

**CHILDREN**

**REGISTER THE MEMBER**

## 2. Financial Validation: The Breakdown

A strong feature of **INTER-SANTE** is immediate financial transparency. As soon as you select a college and an endorsement, you have:

Detailed Breakdown of Bonuses		Prorated Calculation
Component label	Annual Base	Prorated Amount
<b>GUARANTEES &amp; SURCHARGES</b>		
Basic premium	844 008	374 601
Funeral Expenses Supplement	0	0
Optional guarantees	0	0
Buyout Copay	0	0
Various surcharges	0	0
<b>FEES &amp; COMMISSIONS</b>		
Broker Commission	0	0
Trade Commission	84 401	37 400
Accessories	0	0
<b>TAXES &amp; MANAGEMENT FEES</b>		
Taxes	46 420	20 603
Accessory Fees	12 000	12 000
<b>PREMIUM TOTD</b>	<b>996 029</b>	<b>444 664</b>
Net Premium Statistical	928 409	412 061

- **Automatic Calculation:** The "Detailed Breakdown of Bonuses" table updates.
- **Pro-rating:** The system calculates the premium on an annual basis but also displays the **Pro-rated Amount** based on the entered effective date (click the blue "Calculate pro-rata" button to refresh).
- **Details :** You see the exact breakdown: Base premium, administration fees, taxes, and accessories (cards).

### 3. Finalization

Once the data is verified and the breakdown validated:

1. Indicate the **Effective Entry Date**.
2. Specify the number of **Children to attach** (if known).
3. Click the orange "**REGISTER THE MEMBER**" button to submit the file.

## X. Adding a New Dependent

This interface allows you to attach a family member (spouse, child) to an already existing main policyholder. The system automatically links the file to the referring policyholder's policy number.

### 1. Inclusion Parameters and Civil Status

As for the main member, the accuracy of data marked with a **red asterisk (\*)** is mandatory for file validation:

- **Movement Context:**
  - **Endorsement:** Select the endorsement corresponding to this mid-year entry.
  - **Entry Date:** Indicate the effective date of coverage for this specific member.
- **Personal Information:**
  - **Relationship:** Specify the relationship to the main policyholder (Child, Spouse, etc.).
  - **Civil Status:** Fill in last name, first name, and date of birth. Age is recalculated immediately to verify eligibility.
- **Supporting Documents:** Select the **Type of ID document** and enter its number for digital archiving.

The screenshot shows a web form for adding a new dependent. At the top, it says 'New dependent' with a plus icon. Below that, it displays 'POLICY : RAD000217' and 'ID: 45' in a blue box, and 'Primary Member :00450130' on the right. The form is divided into two main sections: 'INCLUSION SETTINGS' and 'CIVIL STATUS'.  
 In 'INCLUSION SETTINGS', there is a dropdown for 'AMENDMENT \*' (currently '-- Select --'), a date field for 'DATE OF ENTRY \*' (02/08/2026), and a dropdown for 'PRORATA OPTION \*' (Yes).  
 In 'CIVIL STATUS', there are fields for 'LAST NAME \*' (FAMILLE 11022) and 'FIRST NAME \*'. Below these are dropdowns for 'RELATIONSHIP \*' and 'GENDER \*'. A 'DATE OF BIRTH \*' field is present, with 'Age: 0' displayed next to it.  
 At the bottom of the form, there are four dropdowns: 'NATURE OF ID \*', 'ID NUMBER \*', 'BLOOD GROUP \*', and 'PORTABLE \*'. Below these is a 'Card Fees' field with the value 12000. To the right of this field are two buttons: a blue 'Calculate the premium' button and a red 'REGISTER THE BENEFICIARY' button.

## 2. Specific Premium Calculation

The cost of coverage for a dependent may vary depending on their age or the main policyholder's college.

- **Dynamic Update:** As soon as you select the endorsement and the relationship, click the blue "Calculate premium" button.
- **Breakdown Details:**
  - The table then displays the **Annual Premiums** and **Pro-rated Premiums**.
  - **Note:** Card fees (accessories) are generally applied to each new member added.
- **Total Transparency:** You see the breakdown including the **Base Premium** and any taxes or commissions.

Breakdown of premium calculation		
Components	Annual	Pro rata
Basic premium	0	0
Col funeral fees	0	0
Optional guarantees	0	0
Buyout Copay	0	0
Various surcharges	0	0
<b>NET COMMISSION PREMIUM</b>	<b>0</b>	<b>0</b>
- Broker Commission	0	0
- Trade Commission	0	0
Accessories	0	0
<b>Total Net Premium Excl. Tax</b>	<b>0</b>	<b>0</b>
Taxes	0	0
Accessory Fees	12 000	12 000
<b>Gross Premium</b>	<b>12 000</b>	<b>12 000</b>
NET PREMIUM STATISTICAL	0	0

### 3. Final Validation

Once the displayed breakdown meets your expectations:

1. Double-check the mobile phone number and blood type (if available).
2. Click the orange "REGISTER BENEFICIARY" button.

**Tip:** The new member will appear immediately in the "Family Composition" table on the main member's form.

## XI. Movement Tracking

This module is your control tool. It allows you to track in real-time the progress of insured member entries and exits that you have initiated on the portal.

### ↔ Entries & exits of policyholders

POLICY : RAD000217 ID: 45

CLIENT INPUT

-- All --

RESEARCH PERIOD

From

02/01/2026

to

02/16/2026

MOVEMENT

-- All --

VALIDATION

-- All --

↻

**Ready for research**

Select your criteria and click the refresh button

## 1. Defining Your Search Criteria

To isolate specific files, use the filters in the upper area:

- **Entered by Client:**
  - **Yes:** Displays only entries made by you on the portal.
  - **No:** Displays entries made directly by the insurer.
- **Search Period (From / To):** Define the time interval to target movements made over a specific period.
- **Movement Type:** Filter by **Entry** (new affiliations) or **Exit** (withdrawals/contract end)
- **Validation Status:**
  - **Yes:** The movement has been verified and validated by the insurer's services.
  - **No:** The file is still pending processing or requires correction.

**Action :** Once your criteria are selected, you **must** click the "**Refresh search**" button to update the results.

## 2. Using the Results

The results table summarizes the traceability of your operations:

Date Effect	Mvt	Beneficiary / Registration Number	Principal Member	Relationship	Entry / By	Status	Validation	Client Input
11/24/2025	Entrée	FAMILLE 15628 ENFATNT 75985 0345019104	Famille 15628 Aderent	E	24/11/2025 12:49:06 bingeners	Yellow	Waiting	No
11/24/2025	Entrée	FAMILLE 19664 ENFATNT 75983 0345027903	Famille 19664 Aderent	E	24/11/2025 10:35:49 bingeners	Yellow	Waiting	No
11/24/2025	Entrée	FAMILLE 33286 ENFATNT 76379 0345032201	Famille 33286 Aderent	A	02/01/2026 16:35:47 kane rhe	Yellow	Waiting	No
11/19/2025	Exit	FAMILLE 18371 ENFATNT 52946 0345024501	Famille 18371 Aderent	A	19/11/2025 13:12:41 rfeiyonsaba	Yellow	Waiting	No
11/19/2025	Exit	FAMILLE 18371 ENFATNT 52947 0345024502	Famille 18371 Aderent	C	19/11/2025 13:12:41 rfeiyonsaba	Yellow	Waiting	No
11/19/2025	Exit	FAMILLE 18371 ENFATNT 52948 0345024503	Famille 18371 Aderent	E	19/11/2025 13:12:41 rfeiyonsaba	Yellow	Waiting	No
11/19/2025	Exit	FAMILLE 19255 ENFATNT 54562 0345026201	Famille 19255 Aderent	A	19/11/2025 13:12:41 rfeiyonsaba	Yellow	Waiting	No
11/18/2025	Entrée	FAMILLE 16648 ENFATNT 75942 0345020403	Famille 16648 Aderent	E	10/11/2025 14:05:56 rfeiyonsaba	Yellow	Waiting	No
11/05/2025	Exit	FAMILLE 14392 ENFATNT 43793 0345016401	Famille 14392 Aderent	A	06/11/2025 15:13:11 bingeners	Yellow	Waiting	No
11/01/2025	Entrée	FAMILLE 33306 ENFATNT 76437 0345034501	Famille 33306 Aderent	A	05/01/2026 14:41:49 kane rh	Green	Validated kane 23/01/2026 21:06:58	Yes

- **Identity & Reference:** You find the policyholder's name and their policy number.
- **Processing Date:** Indicates the exact time the movement was recorded in the system.

- **Visual Status:** At a glance, you know if the file is closed (validated) or still being processed by the insurer.
- **Export:** You can copy the data or export it in CSV, Excel, or PDF formats using the buttons above the table.

## XII. Reimbursement Validation (Non-Third Party Payment)

Unlike Third-Party Payment which is automatic, standard reimbursement requests submitted by insured members on their portal must be validated by you before being transmitted to the insurer.

### 1. Access and Filtering

To manage these requests, go to the side menu: **Claims > Reimbursement**.

Use the filters to organize your workflow:

- **Period (From / To):** To target requests from a specific period.
- **Validation Status:**
  - **Pending:** Files requiring your immediate action.
  - **Validated / Rejected:** To consult the history of your past decisions.
- **Action:** Click "Search file" to refresh the table.

### 2. File Management and Validation Conditions

The dashboard displays all employee requests.

## REQUEST VALIDATION

List of files Outside Third-Party Payment of policyholders

Period from

To

Validation status

-- All --

Search results

4 request(s) found

N° Request	Date / Time	Member / Beneficiary	Status	Reason / Comments	Nb Factures	Actions
14	🕒 01/22/2026 18:31:32	Enfant 75460 Famille 33314 <small>Famille 33314 Aderent (00450353)</small>	Validated		0	
12	🕒 01/22/2026 08:51:04	Enfant 75461 Famille 33314 <small>Famille 33314 Aderent (00450353)</small>	Not valid	test	0	
11	🕒 01/22/2026 08:50:20	Enfant 75460 Famille 33314 <small>Famille 33314 Aderent (00450353)</small>	Validated		0	
10	🕒 01/22/2026 08:48:11	Enfant 75456 Famille 33314 <small>Famille 33314 Aderent (00450353)</small>	Waiting		1	

**Validation rule:** The validation button is displayed **only** when the file status is 'Pending' and at least one supporting **document is attached**. If no proof of care is provided, the system prevents transmission to the insurer.

### 3. Checking Supporting Documents

Before making any decision, click the **Consultation** button to open the **Reimbursement Details**:

- **Verification:** Download and examine the invoices, prescriptions, or receipts sent by the policyholder.
- **Objective:** Ensure that the declared care corresponds to the documents provided.

## Refund details

**POLICY : RAD000217** Request No: 10

**FILE IDENTIFICATION**

Primary Member (Account Holder)

Famille 33314 Aderent 00450353

Care recipient (Patient) Relationship

Enfant 76456 Famille 33314 00450353

Insured

Comment from the applicant

test

WAITING

**ATTACHMENTS (Invoices)** 1

28/01/2026 17:57:57

famille12.jpg

## 4. Decision Making

1. **Mandatory fields (\*)**: Fill in the requested decision information.
2. **Comment**: In case of rejection, it is advisable to provide a reason to inform the insured member.
3. **Save**: Click "Save the decision".

**Attention:** Once the decision is saved (Validated or Rejected), it is **final and irreversible**. If you make an error, the insured member must submit a completely new request from their personal portal.

## XIII. Consumption Summary

This module provides a panoramic and financial view of policy usage. It allows you to measure the "weight" of medical consumption relative to the granted ceilings.

### 1. Monitoring Indicators

Upon opening, the system displays the contract's key lifecycle counters:

- **Validity Period:** Reminder of the policy's start and end dates.
- **Acquired Duration:** Number of coverage days consumed to date.
- **Progress Bar (%):** A strong visual indicator displaying the overall consumption level of insured members relative to the policy's global budget.

## 2. Detailed Analysis and Export

To dive into the details of the figures, you have two options:

1. **Display Result:** Generates a dynamic pivot table on the screen. This table correlates for each beneficiary:
  - The **Premiums generated**.
  - The **Theoretical Ceiling** authorized by their benefit.
  - The **Actual Consumption** incurred.

*This is the ideal tool for identifying high consumers or families close to exhausting their annual package.*

Beneficiary		Premiums		Limits					Consumptions					TOTAL		
Name & Surnames	Memb No	Stat	TTC	OUT	INP	OPT	MON	DEN	FUN	OUT	INP	OPT	MON	DEN	FUN	TOTAL
FAMILIE 33287 ADERENT	00450023	928 409	986 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33291 ADERENT	00450030	2 316 029	2 467 830	3 158 222	21 054 810	1 052 741	210 548	631 644	1 052 741	0	0	0	0	0	0	0
FAMILIE 33292 ADERENT	00450031	2 316 029	2 467 830	3 158 222	21 054 810	1 052 741	210 548	631 644	1 052 741	0	0	0	0	0	0	0
FAMILIE 33293 ADERENT	00450032	2 316 029	2 479 830	3 158 222	21 054 810	1 052 741	210 548	631 644	1 052 741	0	0	0	0	0	0	0
FAMILIE 33297 ADERENT	00450036	2 316 029	2 467 830	3 158 222	21 054 810	1 052 741	210 548	631 644	1 052 741	0	0	0	0	0	0	0
FAMILIE 33298 ADERENT	00450037	2 316 029	2 467 830	3 158 222	21 054 810	1 052 741	210 548	631 644	1 052 741	0	0	0	0	0	0	0
FAMILIE 33300 ADERENT	00450039	928 409	1 010 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33301 ADERENT	00450040	928 409	1 010 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33302 ADERENT	00450041	928 409	1 022 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33306 ADERENT	00450046	928 409	998 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33312 ADERENT	00450051	928 409	998 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33313 ADERENT	00450052	928 409	1 010 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 33314 ADERENT	00450053	928 409	998 829	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
FAMILIE 3844 ADERENT	00450031	2 316 029	2 455 830	3 158 222	21 054 810	1 052 741	210 548	631 644	1 052 741	0	0	0	0	0	0	0
GANDHIA PAPA 2	00450008	0	0	1 168 909	7 792 726	389 636	77 927	233 781	422 004	0	0	0	0	0	0	0
KALIFA PRINCE	00450063	0	12 000	1 266 012	8 440 080	422 004	84 401	253 202	422 004	0	0	0	0	0	0	0
KAMEL LAZENI RH	00450069	0	0	1 168 909	7 792 726	389 636	77 927	233 781	422 004	0	0	0	0	0	0	0
MANDELA PAPA 1	00450067	0	0	1 168 909	7 792 726	389 636	77 927	233 781	422 004	0	0	0	0	0	0	0
<b>Grand Total :</b>		<b>149 443 888</b>	<b>160 180 014</b>	<b>208 559 823</b>	<b>1 390 398 798</b>	<b>69 519 942</b>	<b>13 904 016</b>	<b>41 711 901</b>	<b>69 617 046</b>	<b>0</b>						

2. **Export to Excel:** Allows you to download all this data. This file is essential for your internal reprocessing, presentations to management committees, or for performing custom sorts (by department, seniority, etc.).

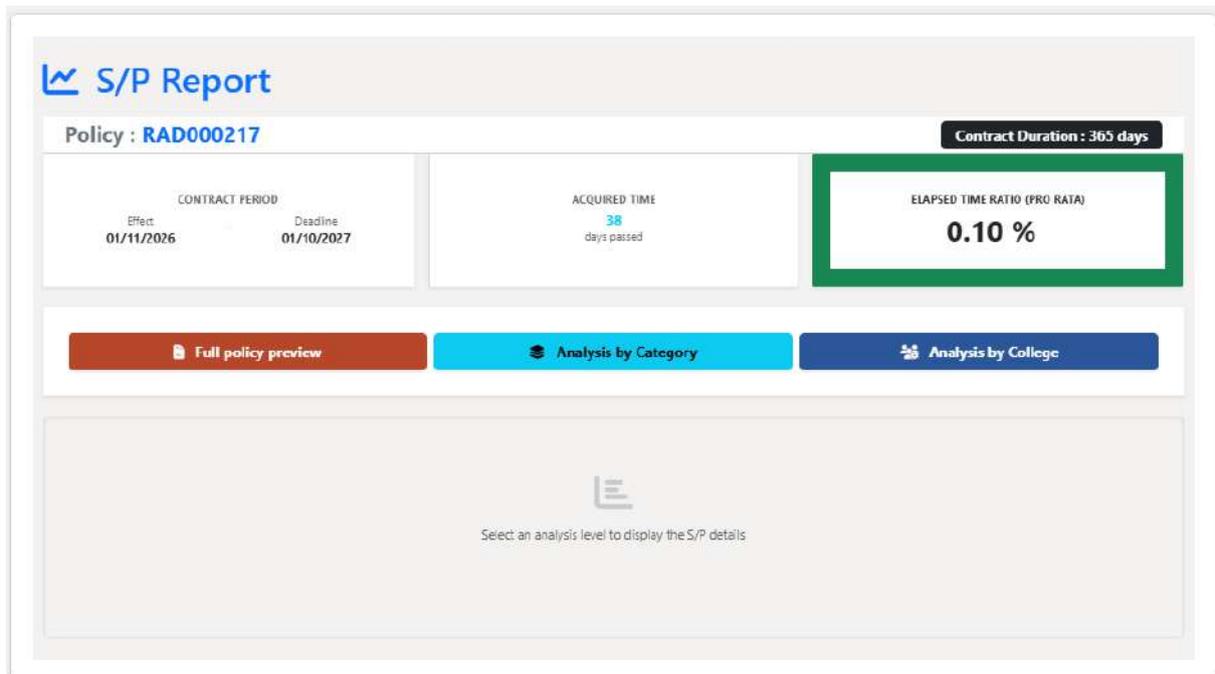
## XIV. Loss Ratio Report (Claims / Premiums)

This module measures the contract's profitability and helps anticipate annual renewals. The **\*\*Loss Ratio\*\*** is the key indicator: if it exceeds  $\backslash(100\%\backslash)$ , health expenses are higher than the premiums paid.

### 1. Performance Indicators

Upon opening, you access the policy's financial health dashboard:

- **Contract Duration & Validity Period:** Time frame of the analysis.
- **Acquired Duration:** Elapsed time, allowing you to contextualize current consumption.
- **Loss Ratio (%):** This is the most important figure. It represents the portion of premiums "consumed" by claims.

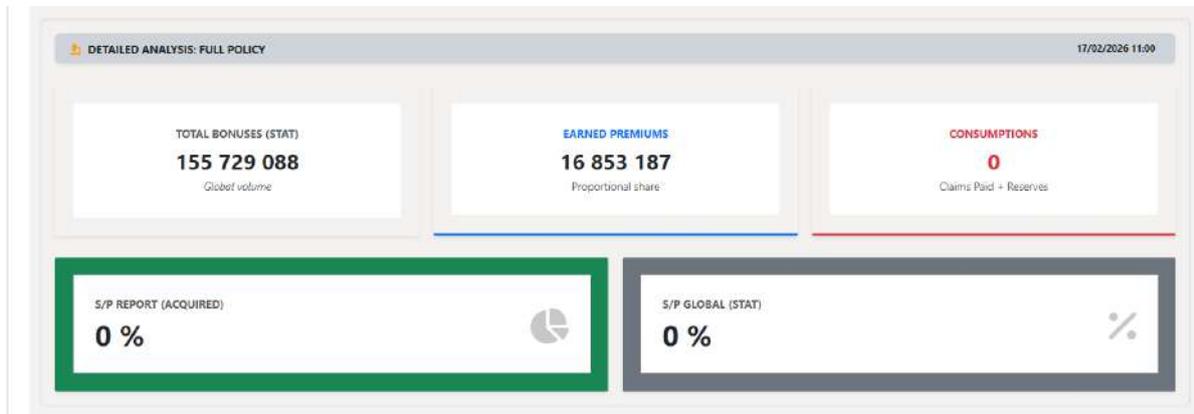


### 2. The Three Analysis Levels

The system allows you to zoom in on your data via three action buttons:

**A. Entire Policy View**

This is the consolidated view. It displays global indicators (Net premiums, Paid claims, Provisions for outstanding claims) for the entire contract. Ideal for a summary report intended for Senior Management.



**B. Analysis by Category**

This table segments the Loss Ratio report by types of benefits or broad groupings. It allows you to see if a specific category (e.g., "Active employees" vs "Retirees") weighs more heavily on the contract's balance.

Product	Total Premiums	Earned Premiums	Consumptions	S/P (Acquired)	S/P Global
C0	141 832 914	15 406 461	0	0 %	0 %
C1	13 896 174	1 446 726	0	0 %	0 %

**C. Analysis by College**

This is the most detailed level of analysis. The table details the Loss Ratio for each college (e.g., Executives, Supervisors).

College Identification	Total Premiums	Earned Premiums	Consumptions	S/P Ratio (Acquired)	S/P Global
C0 - Catégorie 0	141 832 914	15 406 461	0	0%	0%
C1 - Catégorie 1	13 896 174	1 446 726	0	0%	0%

**Usefulness:** If contributions need to be adjusted, this view allows you to know precisely which college is loss-making.

## Tip

A healthy Loss Ratio is generally below 80% (to leave margin for administration fees and taxes). If your ratio approaches or exceeds 100% before the end of the "Acquired Duration", this indicates overconsumption of medical care that could lead to a rate review.

## XV. Creating a New Amendment

The New Amendment module allows you to update the list of insured members. The system automatically locks certain data to ensure the legal consistency of your contract.

### 1. Amendment Configuration (Overview)

At the top of the page, the system reminds you of the current **\*\*Policy\*\*** information (number, validity dates) to serve as a reference point.

In the configuration form, you must enter three key elements:

- **Amendment Type:** HR has two main options:
  - **Incorporation:** For the arrival of new members or dependents.
  - **Removal-Withdrawal:** For the permanent removal of an insured member (resignation, contract end, etc.).
- **Effective Date:** This is the date on which the movement becomes active.

**System Security:** The date selector is restricted. You cannot choose a date outside the current policy's coverage period.

- **Reason / Comments:** A free (or choice) field to justify the movement to the insurer (e.g., "Permanent contract hiring", "Retirement departure").

## 2. Behavior Based on Amendment Type

### A. Incorporation Amendment

When you choose this type, the system redirects you to the policyholder management page (see page 12) and activates the data entry tools (manual or import) to add new members.

- **Premium Calculation:** The system will automatically calculate the pro-rata temporis amount (from the Amendment's effective date until the end of the policy period), as you must select this newly created Amendment.

### B. Removal-Withdrawal Amendment

This mode changes the interface to present you with a list of your current insured members.

**SUMMARY OF POLICYHOLDER WITHDRAWALS**  
Policy No: RAD000217

**Policy Information**

Effect: 01/11/2026	Deadline: 01/10/2027	Duration: 365 Days
--------------------	----------------------	--------------------

**Amendment Information**

Effect: 05/02/2027	Deadline: 01/10/2027	Duration: -112 Days
--------------------	----------------------	---------------------

**Financial Summary**

Total Premiums: 0	Earned Premiums: 0	Consumptions: 0	Loss ratio: 0 %	<b>TOTAL REBATE: 100.00</b>
-------------------	--------------------	-----------------	-----------------	-----------------------------

**DETAILS OF REBATES TO BE PAID**

NET PREMIUM COM	BROKER COM	COMMERC COM	ACCESSORIES	NET PREMIUM	TAXES	ACCESSORY FEES	TOTAL	NET STAF PREMIUM
0	0	0	0	0	0	0	0	0

[Insured selection](#) [RECAP](#) [SAVE THE WITHDRAWAL](#)

**DETAILS OF INSURED PERSONS TO BE REMOVED** Members: 0

CAT	NAME & SURNAMES	TYPE	N°	ENTRÉE	DURÉE	RATIO	S/P	NOT ACQUIRED	NET RONUS REBATE	TAXES	DISCOUNT INC ALL TAXES	ACTION
TOTALS												
								0	0	0	0	

- **Select:** You check the members to be removed from the contract.

- **Summarize:** The system calculates any overpayment (if the premium has already been paid) to generate a credit note or a reduction on the next invoice.
- **Save:** As long as the Amendment is not saved, it remains in "draft" status.

## XVI. Amendments History

The history is the logbook of all contractual modifications. It allows you to justify the evolution of your workforce and associated premiums over time.

The screenshot shows the 'Amendments History' page for 'IREMBO LTD | RAD000217'. It includes a search bar and a table of movements. The table columns are: N°, Effect, Movement Type, Comments, Seized by, Charged, and HR. The table contains 11 rows of data, with the most recent at the top.

N°	Effect	Movement Type	Comments	Seized by	Charged	HR
369	02/08/2026	Incorporation 02/08/2026 13:42:13	test	kone_rhe	<input type="checkbox"/>	<input checked="" type="checkbox"/>
368	01/15/2026	Family replacement 01/28/2026 18:29:11	Démission	kzanga_rhe	<input type="checkbox"/>	<input type="checkbox"/>
367	03/01/2028	Incorporation 01/27/2026 07:48:31	Test	kkwitondah	<input type="checkbox"/>	<input checked="" type="checkbox"/>
366	06/01/2027	Family replacement 01/23/2026 14:05:14	TEST	kzanga_rhe	<input type="checkbox"/>	<input type="checkbox"/>
365	01/11/2026	Renewal 01/22/2026 08:41:52	RENOUVELLEMENT	KANE Lazeni Rad Dev	<input type="checkbox"/>	<input type="checkbox"/>
364	01/19/2025	Withdrawal 01/19/2026 10:08:11	dirty	kzanga_rhe	<input type="checkbox"/>	<input checked="" type="checkbox"/>
363	01/19/2025	Incorporation 01/19/2026 15:40:34	tr	kzanga_rhe	<input type="checkbox"/>	<input checked="" type="checkbox"/>
362	01/01/2026	Withdrawal 01/19/2026 15:23:35	TESTS	kanerh	<input type="checkbox"/>	<input checked="" type="checkbox"/>
361	01/19/2025	Incorporation 01/19/2026 14:44:26	ta	kzanga_rhe	<input type="checkbox"/>	<input checked="" type="checkbox"/>
360	01/07/2026	Increase of limits 01/07/2026 11:27:11	aaaa	KANE Lazeni Rad Dev	<input type="checkbox"/>	<input type="checkbox"/>

### 1. Viewing the List

Upon opening, Amendments are sorted in descending chronological order (most recent to oldest) to allow you to immediately find the latest actions performed.

### 2. Origin of Movements

The table distinguishes between two types of actors for complete transparency:

- **HR Amendments:** Movements (incorporations or removals) that you initiated directly on this portal.

- **Insurer Amendments:** Contractual modifications, rate updates, or adjustments made by the insurer's management team.

### 3. Available Information

The history table allows you to track the administrative life of your policy through the following columns:

- **Amendment No.:** The unique reference assigned to each modification.
- **Effective Date:** The date on which the modifications (benefits or workforce) come into effect.
- **Reason:** The reason for the Amendment (e.g., Incorporation, Removal, Renewal, etc.).
- **Entry Date:** The actual date on which the operation was recorded in the system.
- **Author:** Identifies whether the Amendment was generated by the **Client** (you) or by the **Insurer**.

**Management Note:** On this portal, this page is a global consultation list. It allows you to confirm that your requests have been transformed into contractual acts and to verify the effective dates recorded by the insurer.

## XVII. Unbilled Premiums

This page is your pre-invoicing log. It lists all financial movements that have been validated in the system but have not yet been included in an official invoice.

Premiums not charged						
POLICY : RAD000217						
TOTAL VOLUME 1 639 Lines		TOTAL EXCLUDING TAX 708 943 324		TAXES & FEES 55 945 912		TOTAL INCLUDING TAX 764 874 236
DATE EFFECT	NR LINES	PREM WDT	TAXES	ACCESSORY FEES	PREMIUM TOTD	
02/16/2017	1	800 800	40 040	15 000	855 840	
02/16/2018	93	26 504 077	1 346 210	1 023 000	29 272 287	
02/22/2024	1	0	0	5 000	5 000	
03/08/2024	1	0	0	5 000	5 000	
04/09/2024	1	0	0	5 000	5 000	
06/06/2024	1	0	0	5 000	5 000	
06/18/2024	1	0	0	5 000	5 000	
07/05/2024	2	0	0	10 000	10 000	
01/15/2025	1	0	0	5 000	5 000	
02/18/2025	1	0	0	5 000	5 000	
02/25/2025	1	0	0	5 000	5 000	

## 1. Financial Dashboard

At the top of the page, you have a global summary of pending amounts:

- **Total Volume:** The total number of lines (movements) concerned.
- **Total Excl. Tax:** The sum of net premiums.
- **Taxes & Fees:** The amount of taxes and administration accessories.
- **Total including tax:** The exact amount that will be claimed on the next invoice issuance.

## 2. Details by Effective Date

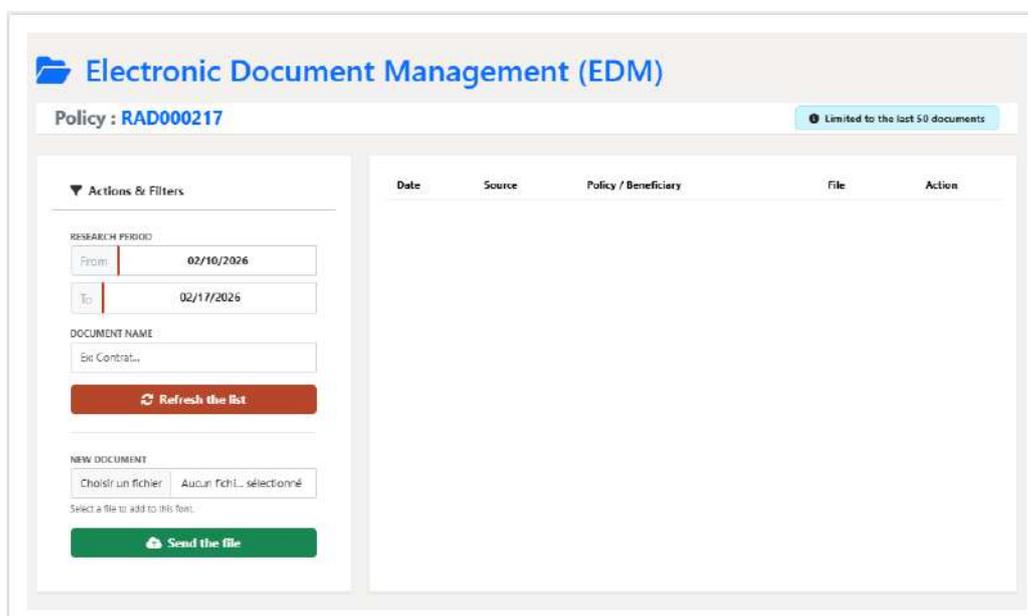
Unlike the administrative history, this table classifies items by **Effective Date**, allowing you to see the financial impact of each wave of movements:

- **Effective Date:** The date on which the financial movement takes effect.
- **Nb Lines:** The number of beneficiaries concerned by this specific date.
- **Cost Breakdown:** The system breaks down for each date the **Premium Excl. Tax, Taxes, Card fees**, and the final **Incl. VAT** total.

**Strategic Note:** This module allows you to anticipate your disbursements. If you see a high amount in the "**Total Incl. VAT**", you know that your next debit adjustment note will be for an equivalent amount.

## XVIII. Electronic Document Management (EDM)

This module centralizes all administrative, contractual, and technical documents related to your insurance policy. It guarantees the availability and traceability of your official documents.



## 1. Consultation and Filters

The page displays the most recent documents by default (limited to the last 50 files to optimize display). To find a specific document, use the "**Actions & Filters**" panel:

- **Search Period:** Target documents by their addition date.
- **Document Name:** Enter a keyword (e.g., "Contract", "Report", "CP") to filter the list instantly.
- **Refresh List:** Click this button to update the display after modifying your criteria.

## 2. Archiving and Transmission (New Document)

The major advantage of this module is that it allows you to enrich the policy file by uploading your own documents:

1. **Choose a file:** Select the document on your computer.
2. **Send the file:** Once uploaded, the document is instantly attached to the policy and becomes accessible to the insurer (and vice versa).

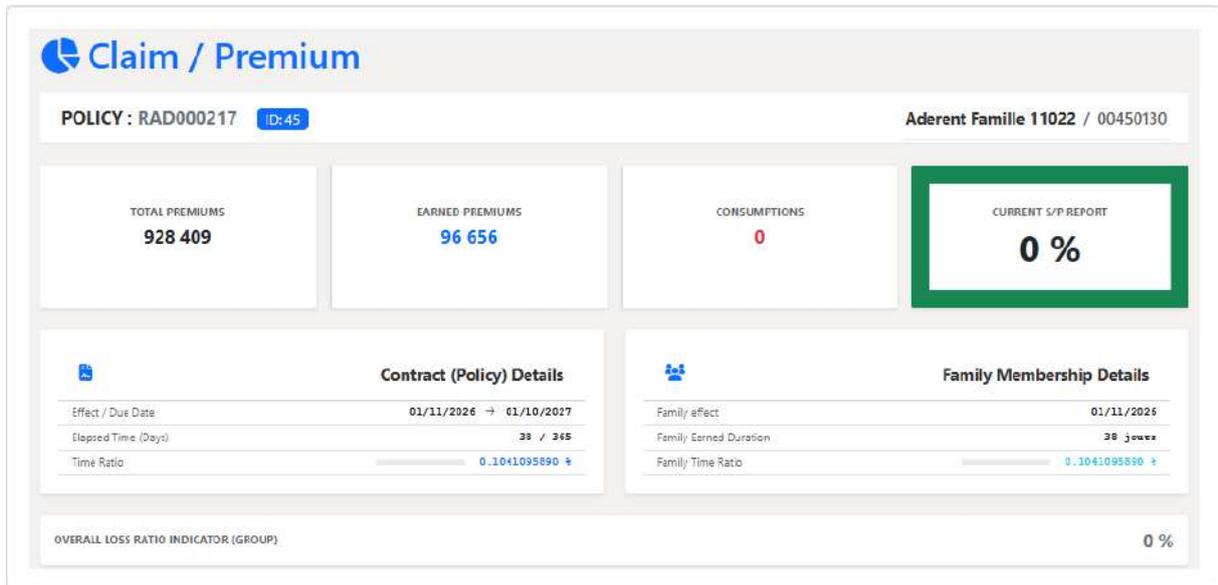
## 3. Document Tracking Table

The main table gives you a clear view of the origin and nature of the files:

- **Date & Source:** Identifies when and by whom (Client or Insurer) the document was deposited.
- **Policy / Beneficiary:** Specifies whether the document concerns the entire contract or a specific insured member.
- **Document:** Displays the file name.
- **Action:** Allows you to download or view the document in one click.

## XIX. Individual Loss Ratio Report (Profitability Analysis)

This module provides an in-depth financial analysis of the policyholder's file. It allows you to compare the family's actual consumption against the contributions paid, while taking into account the elapsed contract duration.



## 1. Financial Summary

This area presents the overall performance indicators for the file:

- **Total premiums:** The total amount of contributions planned for the period.
- **Earned premiums:** The portion of contributions corresponding to the coverage period already elapsed.
- **Total consumption:** The cumulative amount of reimbursements made for all family members.
- **Current Loss Ratio (%):** The Claims/Premiums ratio that determines the technical profitability of the file.

## 2. Time-Based Details (Contract and Family)

This area allows you to place consumption in time to avoid misinterpretation errors (e.g., high consumption at the start of the contract).

### Contract Details (Policy):

- **Start / End:** The start and end dates of the overall policy.
- **Elapsed duration (days):** Number of days passed since the contract start date.
- **Time ratio (%):** Percentage of the contractual year already elapsed.

### Family Membership Details:

- **Family start date:** The precise entry date of the family into the system.
- **Acquired family duration (days):** Actual number of coverage days for this specific family.

- **Family time ratio (%):** Proportion of the coverage period consumed by the family.

**Note for HR:** The **Time Ratio** is a key indicator. If a family has consumed 80% of their ceiling while their time ratio is only 20%, this signals very rapid consumption of benefits.

## XX. Member Premium Tracking

This module allows you to view the detailed accounting of all contributions (premiums) called by the insurer for the Member and their family.

### 1. Display Configuration

When opening the **Family Premium Details** page, the interface presents a filtering area to target the desired data:

- **Period From / To:** Enter the date range corresponding to the premium calls you wish to verify.
- **Refresh Button:** Click this button to load the data. This action is essential to populate the financial table below.

### 2. Analyzing the Premium Table

Once the data is loaded, the table displays the financial breakdown of each fund call:

GRAND TOTAL		874 008	0	84 401	0	47 920	12 000	1 018 329
EFFECT	REMIERCIARY	NET PREM	BROKER COM	TRADERS COM	ACCRES	TAXES	ACCESSORY FEE	PREMIUM TOTAL
01/07/2026	0045013001	Enfatnt 34738 Famille 11022	30 000	0	0	1 500	0	31 500
01/11/2026	0045013001	Enfatnt 34738 Famille 11022	844 008	0	84 401	46 420	12 000	986 829
SUBTOTAL		874 008	0	84 401	0	47 920	12 000	1 018 329

- **Coverage Period:** Indicates the month or quarter concerned by the contribution.
- **Amount Details:** The system distinctly displays the **Premium Excl. Tax**, the applicable **Taxes**, and any **Card fees** or accessories.
- **Total Incl. VAT:** The net amount payable (or already paid) for the family's health coverage for the line concerned.

**Note for HR:** This view is particularly useful for answering a member's questions about the evolution of their contribution amount or for verifying the correct application of a rate change following a switch from one college to another.

## XXI. Specific Action: Replacing the Member

This feature allows you to substitute one family for another within the insurance policy.

**Access Condition:** The button is only active if the current Member is present in the workforce (not already exited) and has not already been subject to a replacement.

### 1. Replacement Interface

The page is organized around two distinct areas to guarantee the traceability of the movement:

The screenshot displays the 'Replace Family' interface. It is divided into two main sections: 'Outgoing Family Details' and 'Motion settings'.

**Outgoing Family Details:** This section contains a table with the following data:

PRINCIPAL MEMBER	POLICY EFFECT	FAMILY EFFECT	DEADLINE	CONSUMPTION
FAMILLE 11022 ADERENT	01/11/2026	01/11/2026	01/10/2027	0

**Motion settings:** This section includes several input fields and a button:

- EFFECTIVE RELEASE DATE \***: 02/17/2026
- REPLACEMENT DATE \***: 02/17/2026
- CARD FEES**: 12000 FRW
- REASON FOR THE AMENDMENT (OBSERVATION)**: Ex: Replacement following resignation...
- Initiate the replacement** button

#### A. Departing Family Details

This area summarizes the information of the file that will be closed:

- **Member:** Last and first name of the current primary insured.

- **Policy Start / Policy End:** Validity dates of the global contract.
- **Family Start Date:** Actual entry date of this family into the contract.
- **Consumption:** Overview of the benefit usage level before exit.

## B. Movement Parameters

This is where you enter the data for the new entrant. Fields marked with an asterisk (\*) are mandatory:

- **Effective Exit Date:** Date on which the old family ceases to be covered.
- **Replacement Date:** Effective date for the new family.
- **Card Fees:** Amount of issuance fees for the new beneficiaries.
- **Amendment Reason (Observation):** Free comment explaining the context of the replacement.

## 2. Validation and System Security

By clicking the "Initiate the replacement" button, the system performs automatic consistency checks to prevent entry errors:

- **Chronological consistency:** If the **Replacement Date** is prior to or equal to the **Effective Exit Date**, the system blocks the action.
- **Contractual validity:** If the **Effective Exit Date** falls outside the contract's coverage period (after the expiry or before the policy start), the system blocks the action.

## 3. Validation and Finalization of the Replacement

Once you have initiated the movement and the date checks are validated, the system displays a confirmation view, which we have broken down into three key sections to facilitate and finalize the operation.

### A. Reminder of the Departing Family

The system displays a final summary of the information for the Member leaving the policy (Identity, effective dates, and current consumption) to avoid any allocation errors.

The screenshot shows a web interface titled "Replace Family". Below the title is a section for "Outgoing Family Details" containing a table with the following data:

PRINCIPAL MEMBER	POLICY EFFECT	FAMILY EFFECT	DEADLINE	CONSUMPTION
FAMILLE 11022 ADERENT	01/11/2026	01/11/2025	01/10/2027	0

## B. Transfer of Rights and Benefits

This area is crucial for the continuity of coverage:

Release Date: 05/01/2027 | Replacement Date: 05/02/2027 | Reason provided: " test "

Warranty Title	Limit	Consumed	Transferable Balance	Per person
Soins ambulatoires	1 266 012	0	1 266 012	<input type="radio"/>
Hospitalisation	8 440 080	0	8 440 080	<input type="radio"/>
Ophthalmologie/Optique (verres inclus)	422 004	0	422 004	<input type="radio"/>
Monture	84 401	0	84 401	<input type="radio"/>
Dentisterie	253 202	0	253 202	<input type="radio"/>

- **Summary of parameters:** The system recalls the **Exit Date**, **Replacement Date**, and **Reason** entered previously.
- **Balance Transfer Table:** A detailed table presents the rights that will be transferred to the new entrant:
  - **Benefit Description:** The care item concerned.
  - **Limit & Consumed:** The status of the departing family's counters.
  - **Transferable Balance:** The exact amount the new Member will benefit from for the remainder of the financial year.
  - **Per person:** Specifies whether the limit applies individually or to the entire family.

## C. Creation of the New Member

An incorporation form allows you to enter the identity of the replacement:

**INCOMING FAMILY IDENTIFICATION**

LAST NAME \* | FIRST NAME \*

NATURE OF ID \* | ID NUMBER \*

GENDER \* | DATE OF BIRTH \* | Age: 0

BLOOD GROUP | FAMILY SITUATION | NB CHILDREN | COUNTRY

GEOGRAPHIC ADDRESS | POSTAL ADDRESS

MOBILE PHONE \* | EMAIL | CARD FEES | FRW

**CONFIRM AND SAVE THE REPLACEMENT**

- **Entering information:** Fill in the civil status fields (Last name, First names, Date of birth, etc.). Fields marked with an asterisk (\*) are mandatory to validate the file.
- **Save:** Click the button to make the replacement effective.

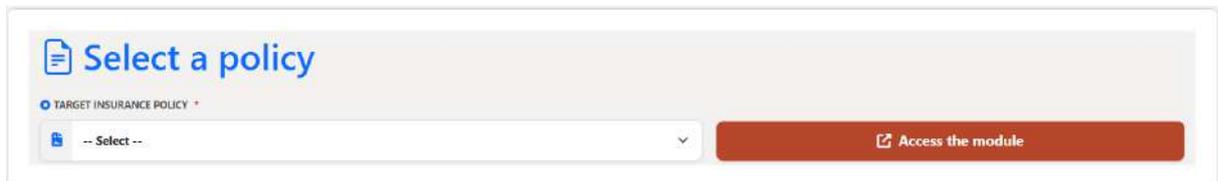
**Operation Result:** When validation is confirmed, the former Member and all members of their family are automatically removed from the active workforce, and the new Member is incorporated with their up-to-date rights.

## XXII. The Side Menu: Shortcuts and Business Accesses

The left side menu is designed to optimize your daily navigation. It allows direct access to information without having to go through the classic hierarchy "**Policy Form > Member**".

### 1. Prerequisite Step: Selecting the Policy and Setting the Session

To guarantee data consistency, when accessing the side menus or modules **Insured > Search, Reports > Claims**, or **Reports > Consumption**, the system automatically opens the policy selection page



- **Contract Selection:** You must choose the target insurance policy from the dropdown list.
- **The 'Access module' button:** Must be used to place the selected policy into session, thereby enabling access to the various modules.
- **Session Context:** Once validated, the policy becomes the active reference in your context panel, automatically filtering all data on subsequent pages to this specific contract.

### 2. Focus on Cross-Functional Modules

- **Insured > Search Module:** Ideal for finding a member by name or employee ID without having to navigate through the policy file submenus. Once you click on a result, you arrive directly at their **Member Form** or **Beneficiary Form**.

- **Reports Module (Claims & Consumption):** These shortcuts propel you immediately onto the financial dashboards for rapid monitoring of your key indicators.

### 3. Focus: The Movements > Entries & Exits Module

This shortcut is the central tool for the administrative tracking of your workforce. Although the operating principle is identical to that of the policy file (Chapter XI), this module offers a broader view.

- **Multi-Policy Selection:** The major difference is the addition of the "Insurance Policy" field in the filtering area. This allows you to quickly switch from one contract to another to consult movements without leaving the page.
- **Search Parameters:**
  - **Validity Period:** Define the "From" and "To" dates to isolate movements from a specific period.
  - **Types & Statures:** Filter by movement type (Entry, Exit, College change) or by validation status.

- **Compliance Check:** Use this module to verify that the replacements performed (see section VIII.4) or the new incorporations have indeed been recorded in the account's movement journal.

#### 4. Summary Table of Access Paths

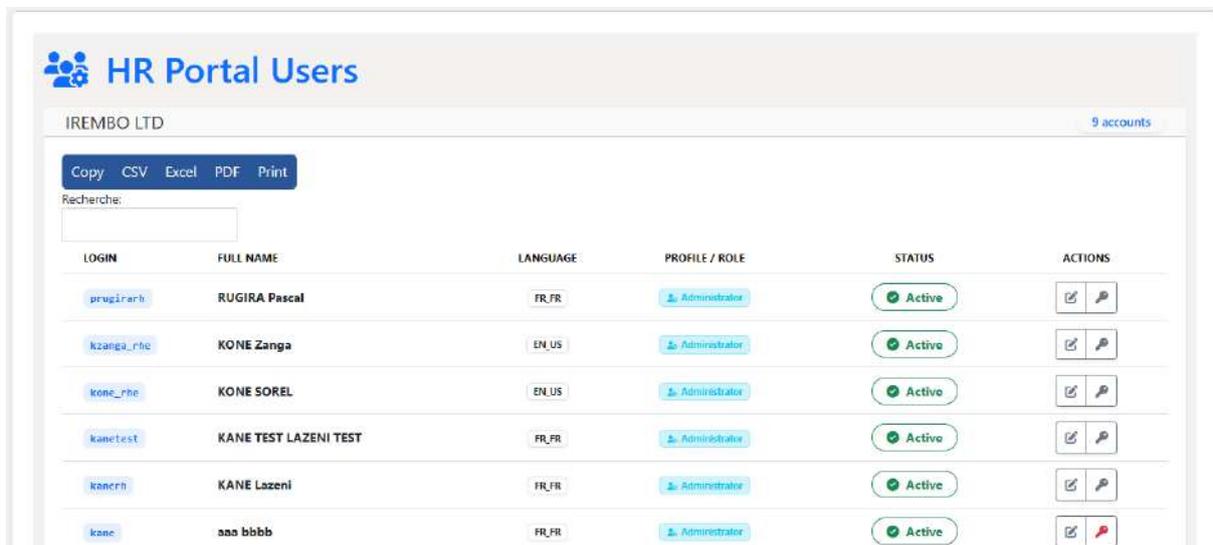
HR Need	Path via Policy (Contract View)	Path via Menu (Business View)
Individual search	Policy Form > Members	Insured > Search
Workforce audit	Policy Form > Movements	Movements > Entries & Exits
Loss Ratio monitoring	Policy Form > Loss Ratio	Reports > Claims
Ceiling control	Policy Form > Conso Summary	Reports > Consumption

### XXIII. Settings: Users

This module, exclusively reserved for the **HR Administrator** or **Supervisor**, centralizes access management for all employees authorized to manage the portal.

#### 1. List of HR Portal Users

Access the interface via the side menu: **Settings > Users**. The summary table displays key information for each account:



- **Username:** Login name required for connection.
- **Full Name:** Civil identity of the user.
- **Language:** Interface configuration language (FR or EN).
- **Profile / Role:** Responsibility level (e.g., Administrator, HR Manager, Consultation).
- **Status:** Account state (**Active** or **Blocked**).

**Note:** A blocked account loses all access to the portal, but the history of its past actions is retained for archiving purposes.

## 2. Management Actions and Modifications

The **Actions** column allows you to intervene quickly on an existing account via two icons:

- **Edit (Notebook Icon):** Opens the modification interface to:
  - Update contact details (Name, phone, email).
  - Adjust system parameters (Role, language).
  - Activate or deactivate the account via the "**Active?**" selector.
  - **Validation:** Click "**Save changes**" for immediate application.

The screenshot shows the 'Edit User' interface. At the top, there is a header with a user icon and the text 'Edit User'. Below this, there is a window titled 'pugirath' with a close button. The main content is divided into two sections: 'PERSONAL INFORMATION' and 'ACCOUNT SETTINGS'. Under 'PERSONAL INFORMATION', there are input fields for 'LAST NAME \*' (containing 'RUGIRA'), 'FIRST NAME' (containing 'Pascal'), 'PHONE \*' (containing '22506002339,22579939254'), and 'EMAIL \*' (containing 'lkane@ebene.info;skone@ebene.info'). Under 'ACCOUNT SETTINGS', there are dropdown menus for 'PROFILE / ROLE' (set to 'Administrator'), 'ACTIVE?' (set to 'Yes'), and 'PREFERRED LANGUAGE' (set to 'Français'). At the bottom right, there are two buttons: 'Cancel' and 'Save changes'.

- **Key Management (Key Icon):** Allows you to reset access credentials or adjust security permissions.

## 3. Creating a New Account

To onboard a new employee, click the "+ New user" button (top left). The form is divided into three essential areas:

- **Identity & Connection:** Mandatory entry (\*) of **Last Name**, **Email**, and **Login**.

- **Profile & Preferences:** Definition of **Phone (\*)**, **Language (\*)**, and **Role (\*)** (Administrator, HR Manager, or Consultation).
- **Password Security:**
  - **Sending Method:** Selection of the reception channel for credentials (Email and/or SMS).
  - **Generation:** Three possible options: manual entry (min. 8 characters), automatic generation by the system, or use of the default password.
- **Validation:** Click "**Create account**" to validate access.

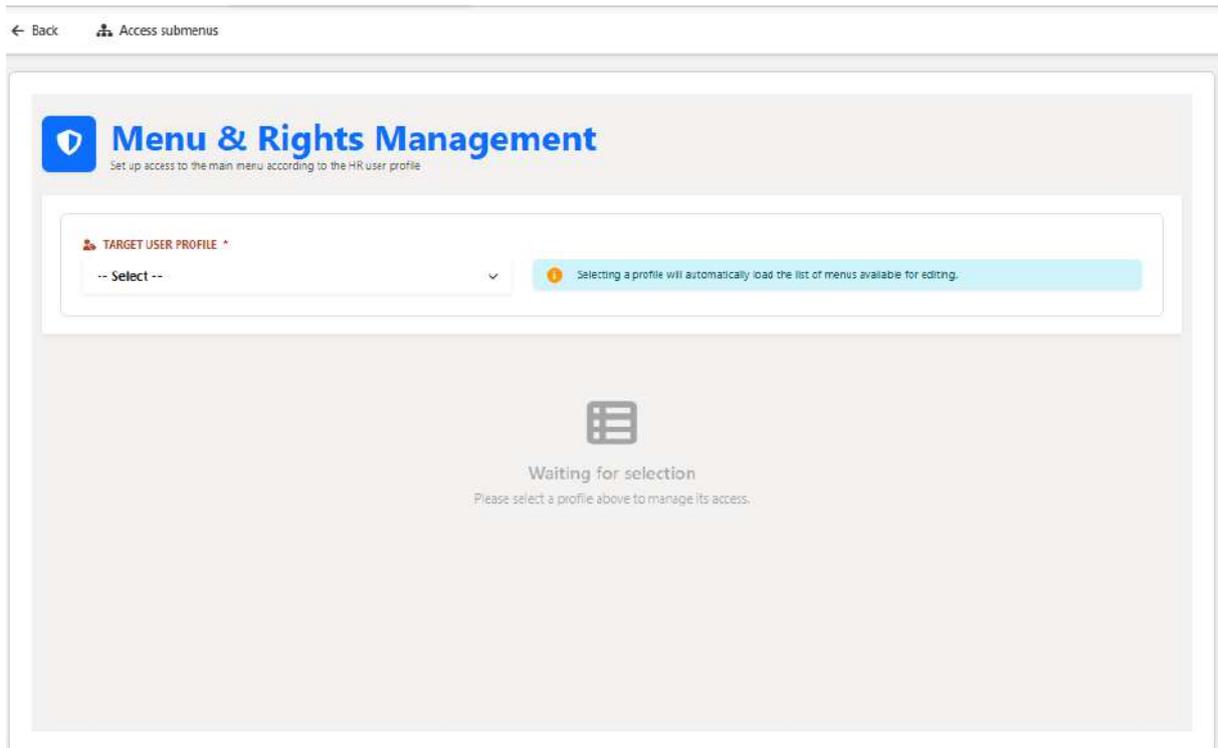
**Security Reminder:** All fields marked with an asterisk (\*) are mandatory to allow the user file to be saved.

## XXIV. Permission Management (Menus & Rights)

This module allows you to precisely define the scope of action for each type of user. This is where you determine which menus in the side panel will be visible or hidden based on the employee's profile.

### 1. Accessing the Interface

You access the configuration interface via the path: **Settings > Authorizations**.

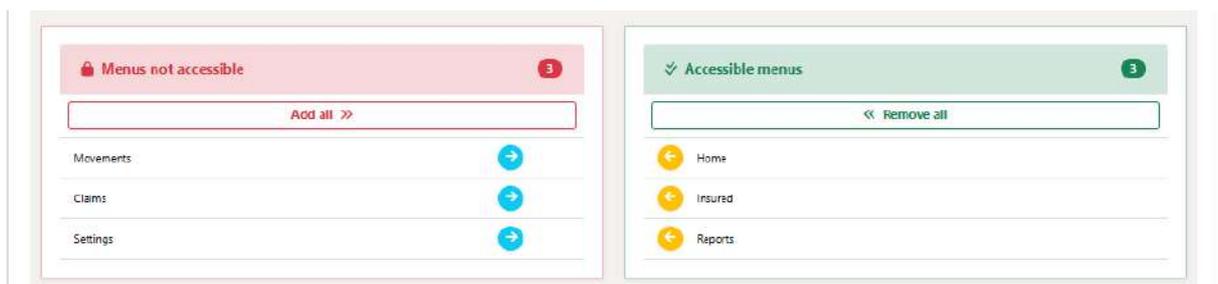


## 2. Selecting the HR Profile

The system manages access by function groups. To start the configuration, choose the target profile from the dropdown list:

- **Administrator (RH\_ADMIN):** Full access to all modules (Policy, Members, Reports, Settings).
- **HR Manager (RH\_MANAGER):** Intermediate access, generally focused on operational management and reports.
- **Consultation (RH\_LECTURE):** Restricted access to viewing data, without the possibility of modification or configuration.

**Note:** Selecting a profile automatically loads the list of menus currently assigned to it, as well as those still available.



### 3. Menu Configuration (Rights Transfer)

The interface is presented in the form of two interactive tables. Rights management is carried out by moving menus from one table to the other:

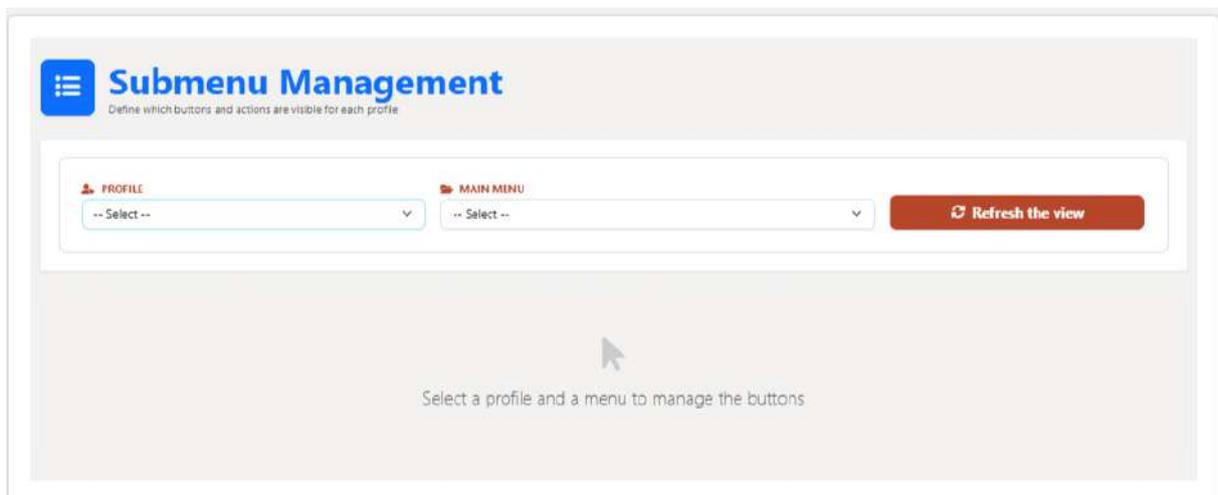
- **Left table:** Displays **available** menus (not assigned).
- **Right table:** Displays menus currently **active** for the selected profile.
- **Using transfer buttons:**
  - **Single buttons (> or <):** To move the selected menu from one side to the other.
  - **Double buttons (>> or <<):** To transfer all menus in a single action.

### 4. Managing Submenus and Specific Actions

For enhanced security, the portal allows you to go to the highest level of precision: controlling buttons and actions within the pages themselves.

#### A. Accessing the Interface

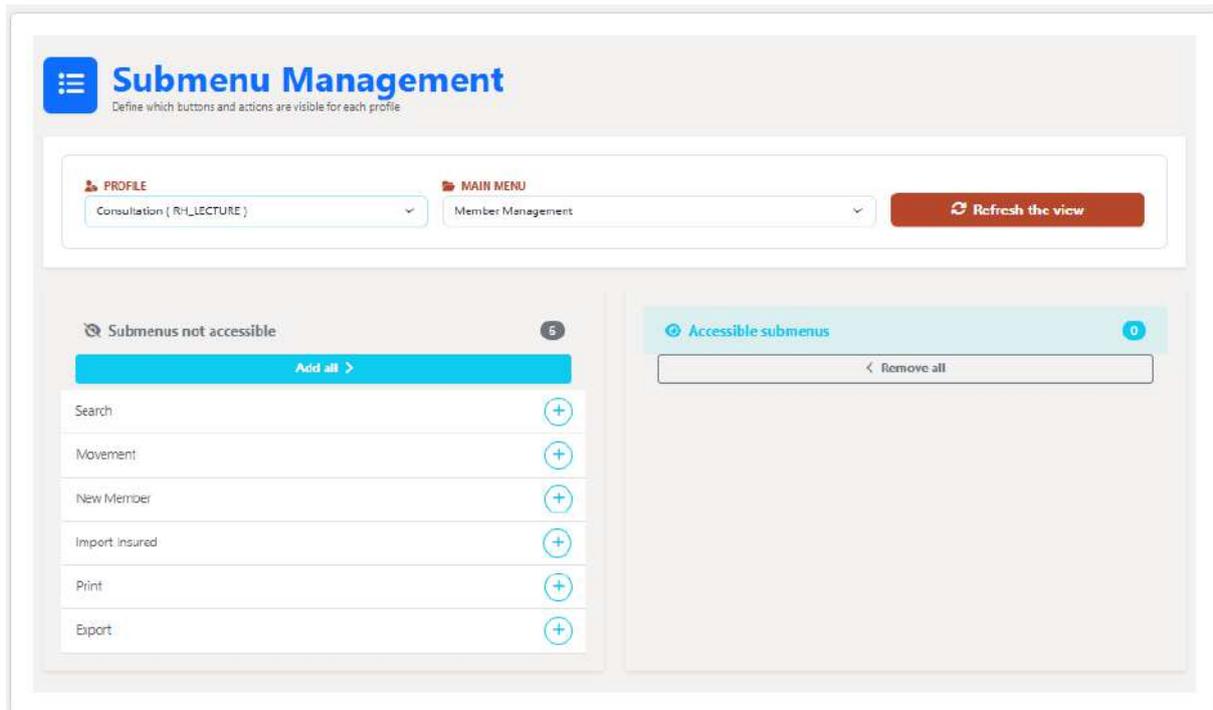
From the action bar at the top of the Permissions page, click the "**Submenu access**" button. You then access the **Submenu Management** page.



#### B. Filtering and Loading

Unlike main menus, submenus depend on a specific context. You must define two parameters:

1. **Profile:** Select the target role (e.g., Consultation).
2. **Main Menu:** Select the relevant parent menu (e.g., Member File).
3. **Action:** You **must** click the "**Refresh the view**" button to load the list of corresponding submenus and buttons.



### C. Rights Configuration (Transfer)

The transfer principle remains identical to that of the main menus for intuitive handling:

- **Left table:** Actions/Buttons **available but hidden** for this profile.
- **Right table:** Actions/Buttons **active and visible** for this profile.
- **Transfer:** Use the single arrows (> or <) to move a specific item, or the double arrows (>> or <<) to move the entire list.

**Security Advice:** For a "Consultation" profile, ensure you remove sensitive menus such as "Replace Member" or "Permissions" from the right table to guarantee the integrity of your data.