PACIFIC GUARDIAN LIFE

Pono ʻOe

Portal User Guide

Pacific Guardian Life

Release 1.0

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1. Overview

Welcome to Pono ‘Oe, Pacific Guardian Life’s online portal designed to make managing your group’s TDI (Temporary Disability Insurance) claims, billing, policies, and reports easier than ever before.

This guide covers the key features available in the first release of Pono ‘Oe:

- Viewing the status of TDI claims and associated payments
- Setting up and managing user accounts through User Delegation
- Understanding permission levels and what access each role provides

NOTE	This guide is intended for Group/Policy administrators and authorized third-party users (such as bookkeepers or accountants) who have been granted access to the Pono ‘Oe portal.

2. What’s New in This Release

Pono ‘Oe has been part of Pacific Guardian Life’s commitment to making TDI administration simpler for Groups and Employers. This release builds on the portal’s existing capabilities with two major new features designed to give you greater visibility and control.

What Pono ‘Oe Already Offers

If you’re an existing Pono ‘Oe user, you’re already familiar with these core features:

- View your TDI premium statements
- Complete employee count information with automatic premium calculation
- Make payments online

New in This Release

This enhancement introduces the following capabilities:

- TDI Claim Status & Payment Visibility – View the real-time status of TDI claims filed by your group members, along with a history of associated payments.
- User Delegation & Account Management – Policy Administrators can now create and manage portal accounts for other users within their group or division, and assign tailored permissions based on each user’s role.

Previously Available	New in This Release
• View TDI premium statements • Complete employee count information & auto-calculate premiums • Make payments online	• View TDI claim status (Open / Closed) • View claim payment history • User Delegation – assign Policy Administrators • Create & manage user accounts with custom permissions

NOTE	All previously available features remain fully accessible. This release adds to what you already know without removing or changing existing functionality.

3. Getting Started – Logging In

To access the Pono ‘Oe portal, you must have a registered account. If you are a Policy Administrator, your account will be created by Pacific Guardian Life. All other users will receive an invitation from their Policy Administrator.

Accessing the Portal

1. Open your web browser and navigate to the Pono ‘Oe portal URL provided by Pacific Guardian Life.
2. Enter your registered email address and password.
3. Click Sign In to access your dashboard.

TIP	If you have not received your login credentials or need to reset your password, contact your Policy Administrator or reach out to Pacific Guardian Life directly for assistance.

4. Viewing TDI Claim Status & Payments

The Pono ‘Oe portal allows authorized users to view the current status of TDI claims submitted by members of their group, as well as a history of associated payments.

Navigating to Claims

1. From your dashboard, click on the Claims in the main navigation menu.
2. A list of TDI claims associated with your group will be displayed.
3. Click on a specific claim to view its details, current status, and payment history.

NOTE	The Pono ‘Oe portal displays claim history for up to three years. If you cannot locate a claim, it may not be available due to a previous internal system transition at Pacific Guardian Life. For assistance, please email **TDIClaims@pacificguardian.com** with the claimant's **name** and **member ID**.

Understanding Claim Statuses

Each claim will display one of the following statuses:

Status	What It Means
OPEN	The claim is actively being processed. This includes claims currently under review by Pacific Guardian Life, as well as claims that have been approved and for which payments are actively being issued.
CLOSED	The claim has been finalized. This may mean the benefit period has ended, and all payments have been made, or the claim was closed due to insufficient information or pending supporting documentation.

NOTE	If a claim has been closed due to insufficient information or a request for supporting documents, please contact TDIclaims@pacificguardian.com to understand what is needed to continue processing the claim.

Viewing Payments

When viewing an individual claim, the payment history section will show a record of all current payments that have been issued for that claim, including payment dates and amounts. For Open claims with active payments, this section will reflect the most recent payment activity.

5. User Delegation & Account Management

User Delegation is the process by which access to Pono ‘Oe is set up and managed within your organization. To get started, your organization must first submit a Policyholder Authorization Form to Pacific Guardian Life. Once approved, your designated Policy Administrator can then create and manage accounts for others in your group.

How User Delegation Works

Step 1	**Submit the Policyholder Authorization Form to PGL** Complete the Policyholder Authorization Form and submit it to Pacific Guardian Life via email at TDIportal@pacificguardian.com. This form designates the individual(s) authorized to manage portal access for your organization.
Step 2	**Pacific Guardian Life sets up the Policy Administrator** Once the form is received and approved, Pacific Guardian Life will create and activate the Policy Administrator account. The designated individual will receive login credentials to access the portal.
Step 3	**Policy Administrator creates user accounts** The Policy Administrator logs in to Pono ‘Oe and creates accounts for individuals within their group or division who need portal access (e.g., HR staff, bookkeepers, accountants).
Step 4	**Permissions are assigned to each user** When creating or editing an account, the Policy Administrator assigns the appropriate permissions based on the user’s role and responsibilities. See Section 6 for a full breakdown of available permission areas.

Creating a New User Account (Policy Administrators Only)

1. From the main navigation menu, click User Management.
2. Click Grant Access.
3. Enter the new user’s First Name, Last Name, and Email Address (this will serve as their username).
4. Select the Group and Account you would like the user to have permissions to.
5. Select the appropriate permission sets for this user (see Section 6).
6. Click Create. The new user will receive an email notification with instructions to access the portal.

IMPORTANT	Only Policy Administrators have the ability to create and manage user accounts. If you need access and have not yet received an invitation, contact your organization’s Policy Administrator.

6. Permission Areas Explained

When a Policy Administrator creates a user account, they will assign one or more permission areas that determine which sections of the portal that user can access. The table below outlines the available permission areas and which roles typically have access to each.

Permission Area	View	Update
Claims	✓	✓
Billing	✓	✓

Permission Area Descriptions

Claims

- View & Update – View the status and payment history of TDI claims filed by members of your group. This permission does not allow users to edit or update the claim, claim information, or payment information.

Billing

- View – Review your group’s TDI premium statements and billing history.
- Update – Everything in View, plus the ability to update billing details, complete and submit employee count information with auto-calculated premiums, and make payments on your group’s TDI premium statements.

7. Frequently Asked Questions

Portal Enhancements

What is changing in the portal?

The portal is being enhanced to provide expanded self-service capabilities, including TDI claim status visibility, delegated user management, permission-based access features, and customer request submission.

Will existing users lose their current portal access?

No. Existing portal access and current Billing permissions will remain active unless updated by your organization’s Policy Administrator or authorized representative.

Policy Administrator & User Management

What is a Policy Administrator?

A Policy Administrator is an authorized user responsible for managing portal user access and permissions for their organization.

Who can become a Policy Administrator?

Policy Administrator access requests must be approved by a company-designated signee, who is responsible for ensuring that access is granted only to authorized individuals within the organization.

How do I request Policy Administrator access?

Users may submit a Policyholder Authorization Form found on the portal to request Policy Administrator access.

Can there be multiple Policy Administrators for one organization?

Yes. Organizations may have multiple Policy Administrators based on business needs and approval.

What permissions can a Policy Administrator assign?

Depending on organizational authorization, Policy Administrators may assign access to areas such as Claims and Billing.

Can all users manage portal access?

No. Only authorized users with Policy Administrator access may manage user access and permissions for their organization.

What should I do if an employee no longer requires access?

Please contact your Policy Administrator to remove or update the user’s access.

What should I do if our Policy Administrator leaves or is no longer with our organization?

Please submit a new Policyholder Authorization Form to Pacific Guardian Life. Include the name of the previous Policy Administrator so their access can be removed and identify the new administrator who should be set up for your organization.

Security & Account Management

Why is approval required for Policy Administrator access?

Approval helps ensure only authorized individuals can manage portal access and organizational information.

What happens if I forget my password?

Users may use the password reset functionality available on the portal login page.

Customer Requests & Inquiries

How do I submit a customer request or inquiry?

Navigate to the Requests within the portal and complete and submit the request form.

How long does it take for a request or inquiry to process?

Customer Requests/Inquiries may take approximately 1–2 business days to process and reflect within the portal. Processing times may be extended during weekends, and/or holidays.

Will I receive updates on the status of my request or inquiry?

Yes. You will receive email notifications confirming when a request has been successfully submitted, and again once it has been completed.

Who should I contact if I need assistance with portal access or requests?

Please contact your organization’s Policy Administrator for any initial portal access needs, questions, or issues. If issues persist, please contact the Pacific Guardian Life team at tdiportal@pacificguardian.com or submit an Inquiry Ticket through the Customer Requests/Inquiries screen within the portal.

Need Further Assistance?

If you have any questions, please contact us:

TDI Portal Team	TDI Claims Team
Email: TDIportal@pacificguardian.com	Email: TDIclaims@pacificguardian.com