Bentegro

Decision Tool User Guide:
Group

Table of Contents

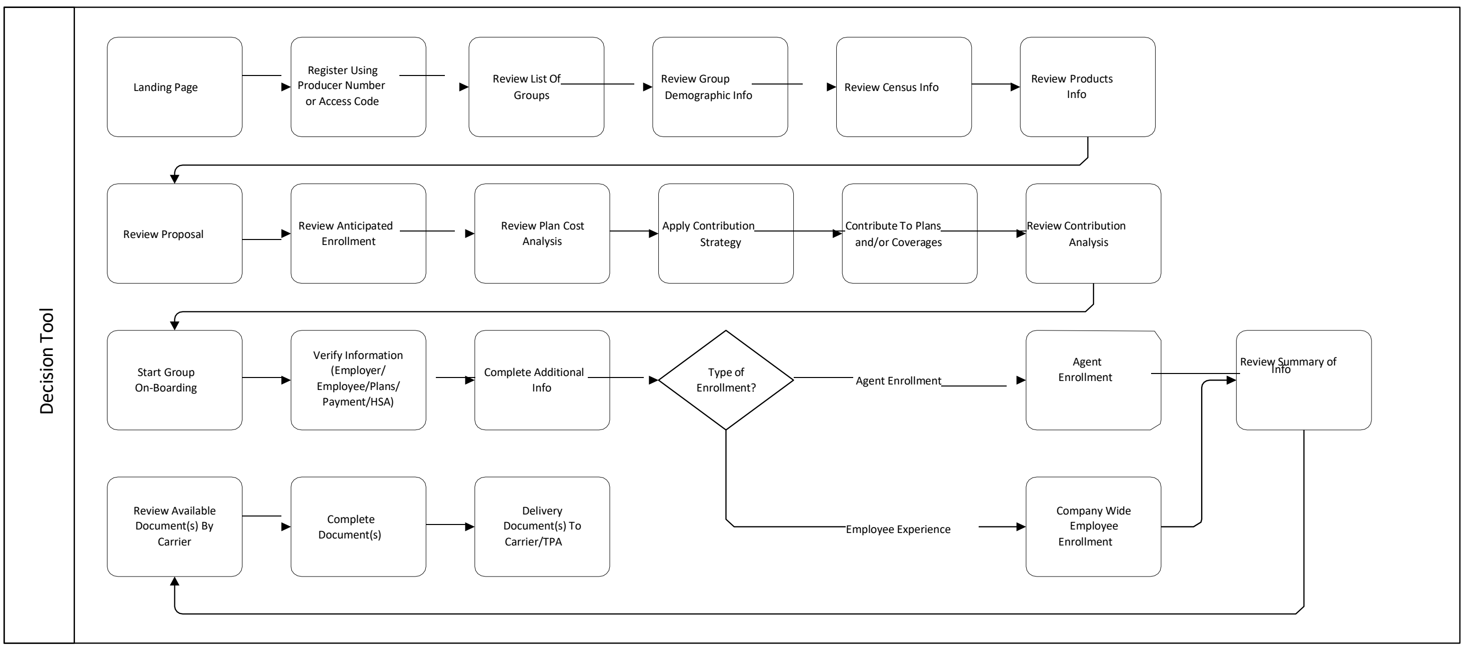
1 Important Things to Know

- Do not leave required fields blank. Items marked with a red asterisk (*) indicate a required field. If you do not complete a required field, you will receive an error message.
- Try to avoid punctuation marks (commas, periods, dollar signs, etc.) in any of the **required fields**.
- For example, "Boulevard" may be abbreviated as "Blvd" but not "Blvd." with a period. Omitting punctuation marks will produce cleaner data and can eliminate error messages.
- Click on the **Logout** button in the upper right-hand corner of the screen to close the website. By using the **Logout** button, your data will be saved and secured.
- To quickly navigate through the system, you may use the **Jump To** at the top of the page.

2 Introduction

This user guide is designed to provide documentation for carriers and producers who will use this platform on a regular basis. This document will also assist in providing general knowledge of how to navigate the platform and how to properly utilize the tool. It will also include the functionality provided by the software including examples of utilization.

The Decision Tool platform guides Support Teams, Carriers, General Agencies, Agencies, and Agents – from quoting through enrollment. Each step within the tool allows you to cater to the needs of the group from comparing plans to setting up contributions, and employee enrollment.



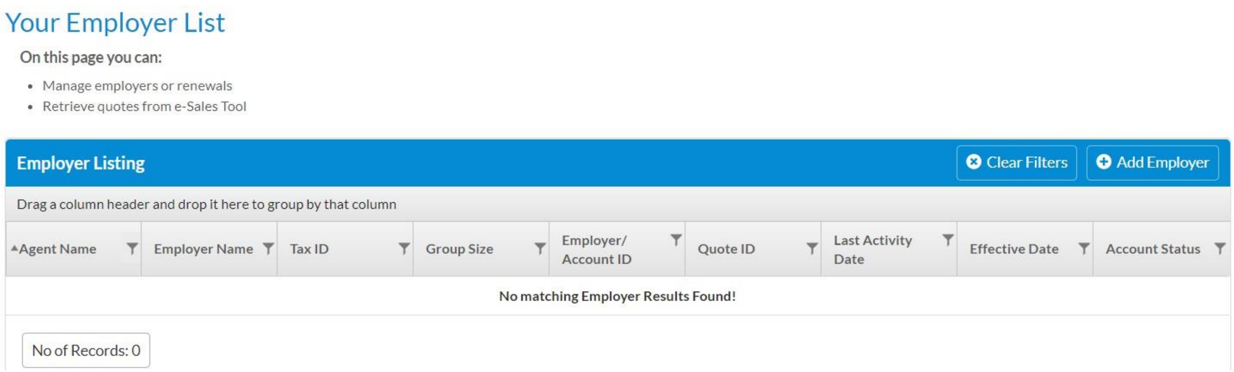
3 Agent Account Management

3.1 Employer Management

3.1.1 Employer Listing Overview

When you login, you will be directed to your Employer Listing page. This page will contain all your employers or renewal accounts, including its agent mapping, group size, effective date, and account status.

The listing contains nine columns that include a filter icon for multiple ways of searching for a group. Your screen will look like the one below:



Search and Filter

You can filter employer information in any of the categories that appear in the grid-style Employer Listing box by clicking on the **Funnel** icon to the right of the header. This lets you locate information by each desired column.

3.1.2 Status - Definitions

1. New: When a group is New status, the group is still in the Quoting phase of the tool.
2. On-Boarding: When a group is in the On-Boarding status, the group has passed the Quoting phase and is preparing to finalize with the selections made in the Quoting stage.
3. Finalized: When a group shows Finalized, the group has been finalized with their selections.
4. Enrolling: When a group shows Enrolling, the group has finalized their plan selections but is currently in Open Enrollment. Once the Open Enrollment window closes, the account status will update to Finalized.
5. Approved: When a group status shows as Approved, the Carrier has approved the account.
6. Finalized Incomplete: When a group shows Finalized Incomplete, an issue has occurred that requires review. Contact Technical Support for further investigation.
7. *Not Approved*: When a group shows as Not Approved, case was declined.

3.1.3 Add Employer

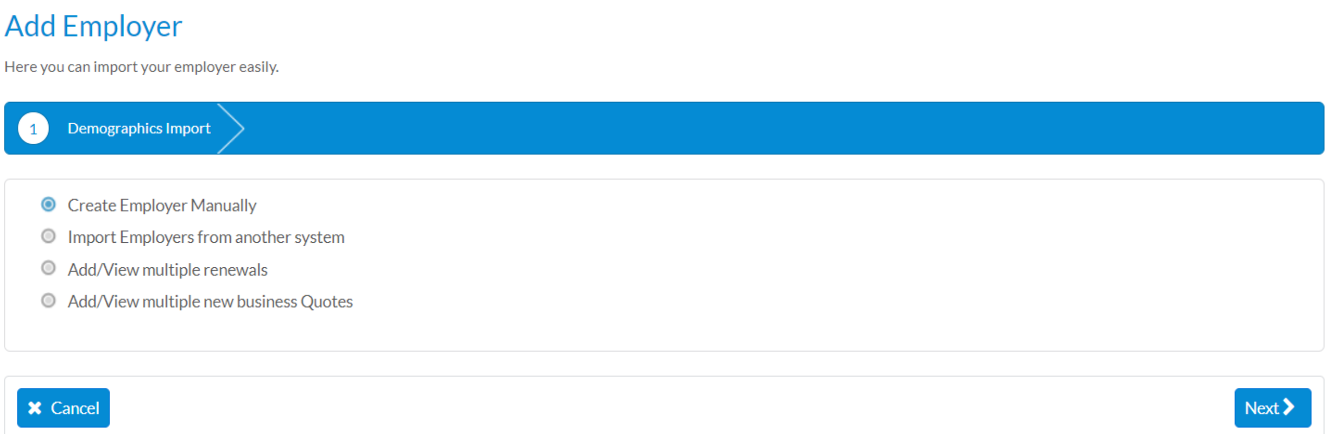
You can add new employers by clicking on the **+ Add Employer** button which is located at the upper right-hand corner of the data table on the Employer Listing page.

NOTE: It is important to retain your client's quote ID number from the e-Sales quoting tool if you are entering a new business account or your client's Account ID number if you are opting to renew an existing employer.

1. In order to add an employer, you must:

Click on the **+ Add Employer** button, located at the upper right-hand corner of the data table on the Employer Listing page.

2. Four options will appear for you on the next screen. Please choose to Create Employer Manually.



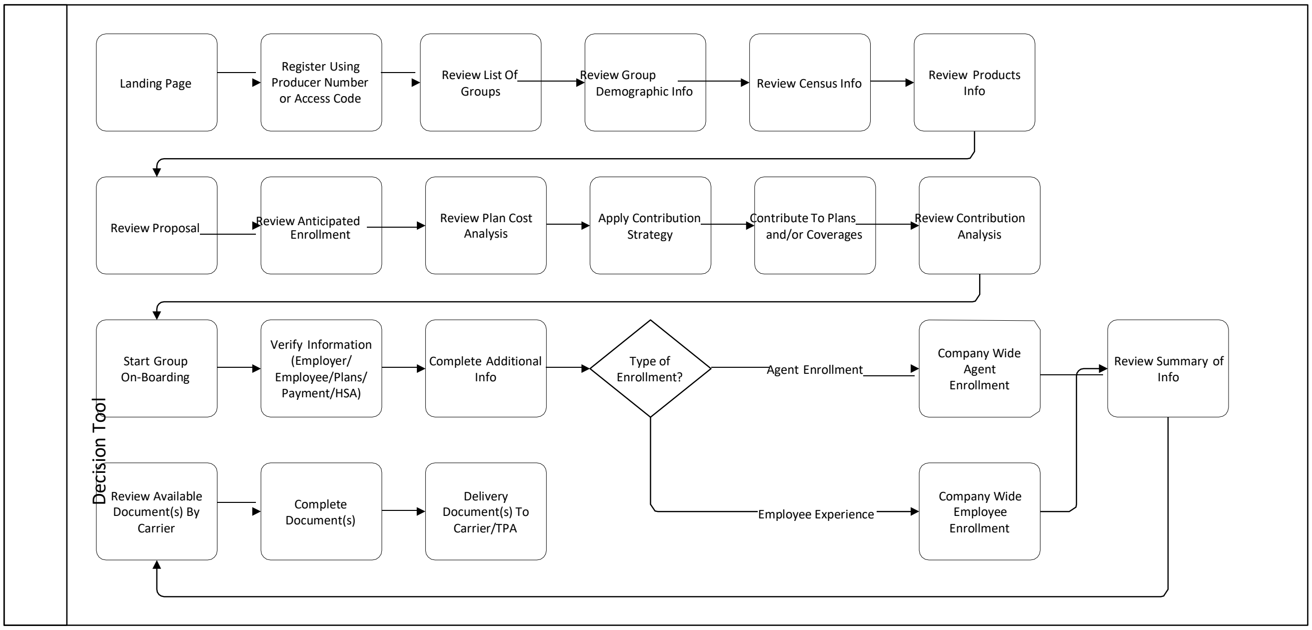
a. When you choose to **Create Employer Manually**, choose the first radio button and click **Next**

i. The next screen will allow you to manually enter all the following information: Employer Details,
Contact Details, and Agent Details

ii. Once all of this information has been entered, click on **Save**

3.2 Quoting / Proposals

The quoting and proposal section will allow you to successfully add an employer, select plans and view group rates.

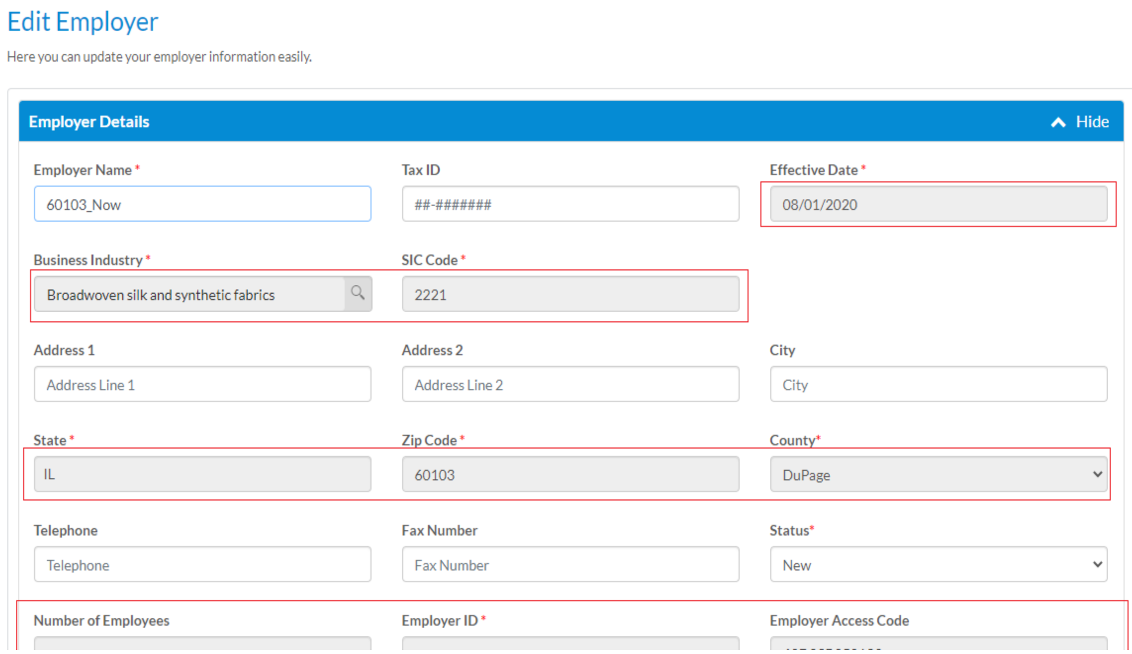


3.2.1 Edit Employer

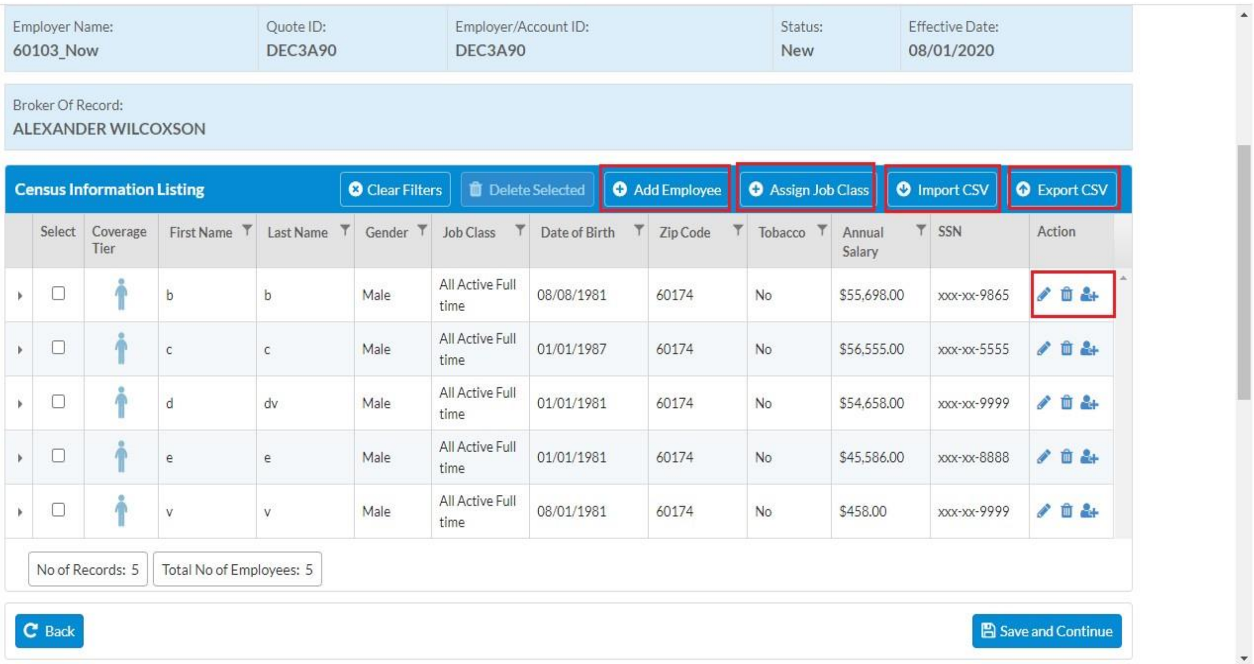
To view your employer's information, follow these steps:

1. Click on **Menu**
2. Click on **Employer Listing**
3. Once the employer has been added, you will be able to click and **Edit** their information except effective date, business Industry, State, Zip code, County, Employer Id, Access code.

4. Click on **Start Decision Tool to start** the quoting process



3.2.2 Census Information



Here you may also add, change, delete their census information, or import/export the census.

To Add Employees:

- Click on **+ Add Employee** if you wish to add a new employee to this employer.

To Delete Employees:

- You may do so by selecting the employees you wish to remove from this employer and click on **Delete Selected**. Multiple employees may be selected at once for deletion.
- Confirm this action by clicking **OK** on the next pop-up screen asking you if you are sure if want to delete these employees.

To Edit Employees:

- Click on the **Pencil** icon on the right-hand side next to the employee. This will allow you to edit their name, gender, job class, date of birth, zip code, and other important information.
- Click on the **Save** Disc icon to save the changes.
- You may also click on the small gray arrow on the left-hand side top open up the entire **Basic Information** and **Address Information** for each employee.

To Import CSV:

- Click on the **Import CSV** button to import your census file. This must be a CSV file.

To Export CSV:

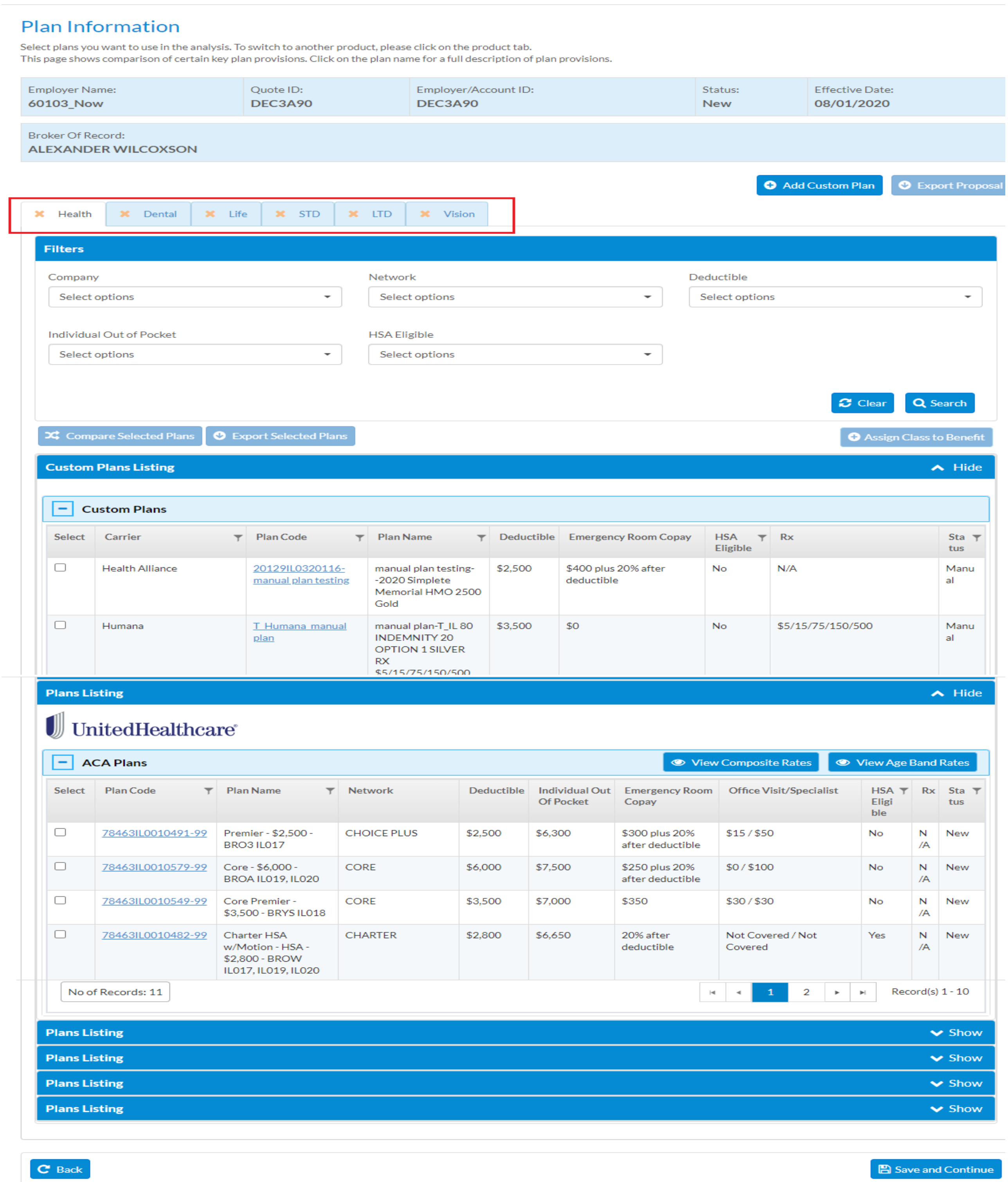
- Click on the **Export CSV** button to export this employer's employees and all of their census information**.** An Excel file will now open.

Email Prospect:

- If you wish to send an email to your client, click on **Email Prospect**. Enter their Email Address, Subject and the body of the Message, then click on **Submit**.

3.2.3 Plan Listing

You will be able to view all the available coverages and the plan details for the employer:



Plan Information

Select plans you want to use in the analysis. To switch to another product, please click on the product tab.
This page shows comparison of certain key plan provisions. Click on the plan name for a full description of plan provisions.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
60103_Now	DEC3A90	DEC3A90	New	08/01/2020

Broker Of Record:
ALEXANDER WILCOXSON

Add Custom Plan | Export Proposal

Health | Dental | Life | STD | LTD | Vision

Filters

Company: Select options
Network: Select options
Deductible: Select options
Individual Out of Pocket: Select options
HSA Eligible: Select options

Clear | Search

Compare Selected Plans | Export Selected Plans | Assign Class to Benefit

Custom Plans Listing — Hide

Custom Plans

Select	Carrier	Plan Code	Plan Name	Deductible	Emergency Room Copay	HSA Eligible	Rx	Status
☐	Health Alliance	20129IL0320116-manual plan testing	manual plan testing--2020 Simplete Memorial HMO 2500 Gold	$2,500	$400 plus 20% after deductible	No	N/A	Manual
☐	Humana	T_Humana_manual plan	manual plan-T_IL 80 INDEMNITY 20 OPTION 1 SILVER RX $5/15/75/150/500	$3,500	$0	No	$5/15/75/150/500	Manual

Plans Listing — Hide

UnitedHealthcare

ACA Plans — View Composite Rates | View Age Band Rates

Select	Plan Code	Plan Name	Network	Deductible	Individual Out Of Pocket	Emergency Room Copay	Office Visit/Specialist	HSA Eligible	Rx	Status
☐	78463IL0010491-99	Premier - $2,500 - BRO3 IL017	CHOICE PLUS	$2,500	$6,300	$300 plus 20% after deductible	$15 / $50	No	N/A	New
☐	78463IL0010579-99	Core - $6,000 - BROA IL019, IL020	CORE	$6,000	$7,500	$250 plus 20% after deductible	$0 / $100	No	N/A	New
☐	78463IL0010549-99	Core Premier - $3,500 - BRYS IL018	CORE	$3,500	$7,000	$350	$30 / $30	No	N/A	New
☐	78463IL0010482-99	Charter HSA w/Motion - HSA - $2,800 - BROW IL017, IL019, IL020	CHARTER	$2,800	$6,650	20% after deductible	Not Covered / Not Covered	Yes	N/A	New

No of Records: 11 — 1 2 — Record(s) 1 - 10

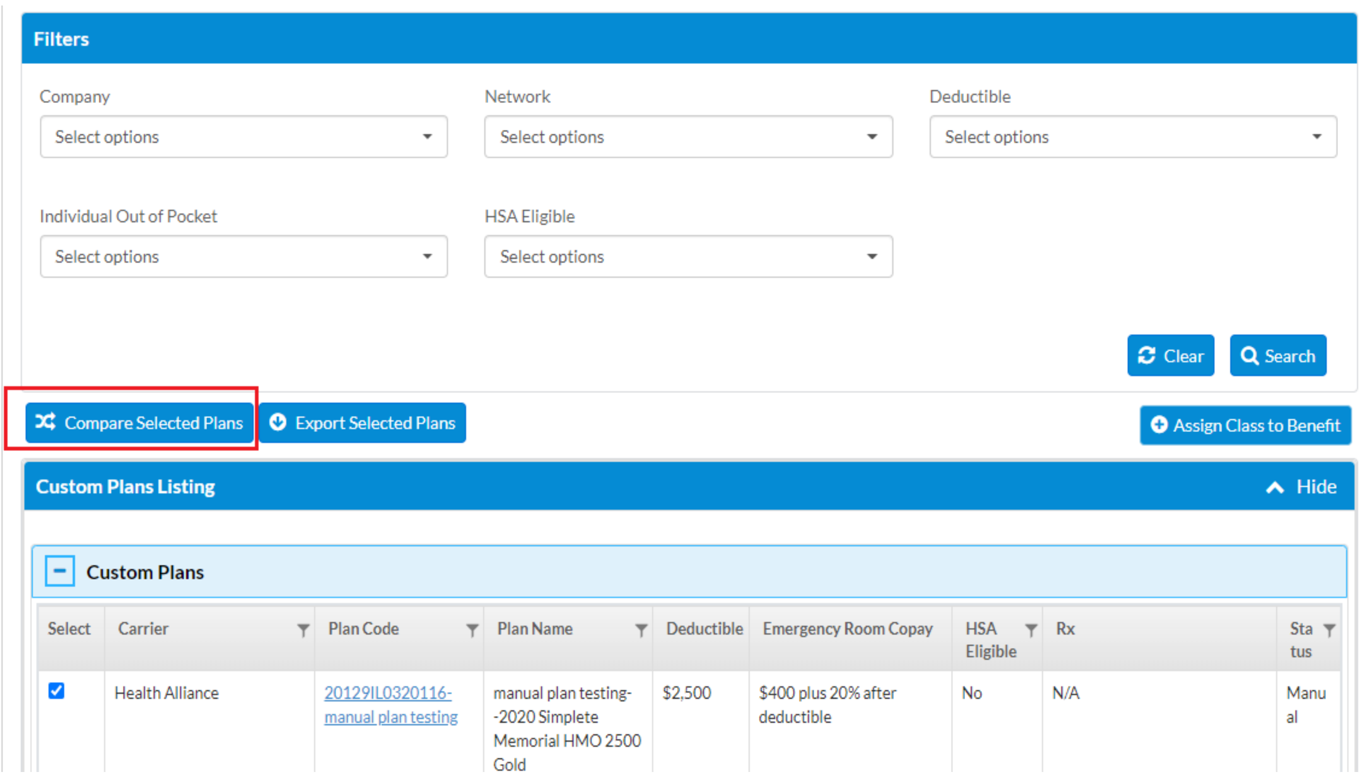
Plans Listing — Show
Plans Listing — Show
Plans Listing — Show
Plans Listing — Show

Back | Save and Continue

If you would like to add any plans to the Employer which they are currently not enrolled in, click on the appropriate tab and choose from the list of plans that are already provided for you.

Compare Plans Side by Side:

- Select all plans you are interested in comparing, then click on **Compare Selected Plans.**
  - Plans now appear side by side for better comparison.
  - Click on **Back to Plan Selection** to exit this screen.
- You may also export this information into an Excel file by clicking on **Export Selected Plans**.



Compare Plans

On this page you can:

- On this page you can compare various options to select a plan that meets your needs.

Employer Name:	Quote ID: PBC43B616	Employer/Account ID: PBC43B616	Status: New	Effective Date:

Broker Of Record:

Email Prospect

Back to Plan Selection

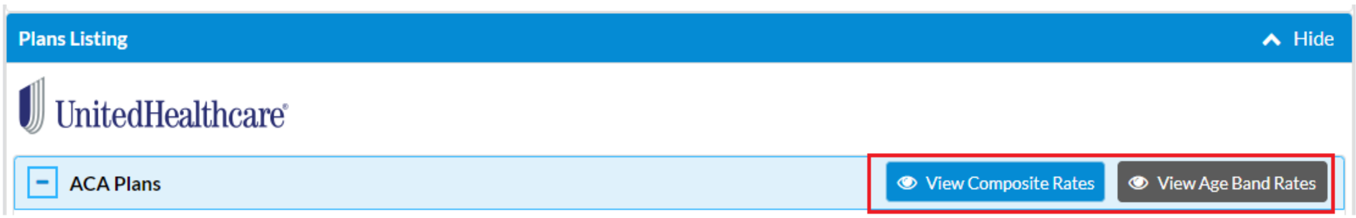
	BlueCross BlueShield of Illinois Blue Options Gold PPO 101	BlueCross BlueShield of Illinois Blue Precision Gold HMO 101	aetna AFA OAAS Essentials 1000 100% CY
Plan Overview:			
Plan Type	PPO	HMO	Open Access Select (Self-Funded)
Individual Deductible In/Out	$750 / $3,500	$2,500 / Not Covered	$1,000
Plan Code	36096IL0000023-13	36096IL0000020-13	AFA OAAS Essentials 1000 100% CY
Description	Blue Options Gold PPO 101	Blue Precision Gold HMO 101	AFA OAAS Essentials 1000 100% CY
Family Deductible In/Out	$2,250 / $10,500	$7,500 / Not Covered	$2,000
Individual Out of Pocket In/Out	$5,000 / Not Covered	$8,550 / Not Covered	$5,000

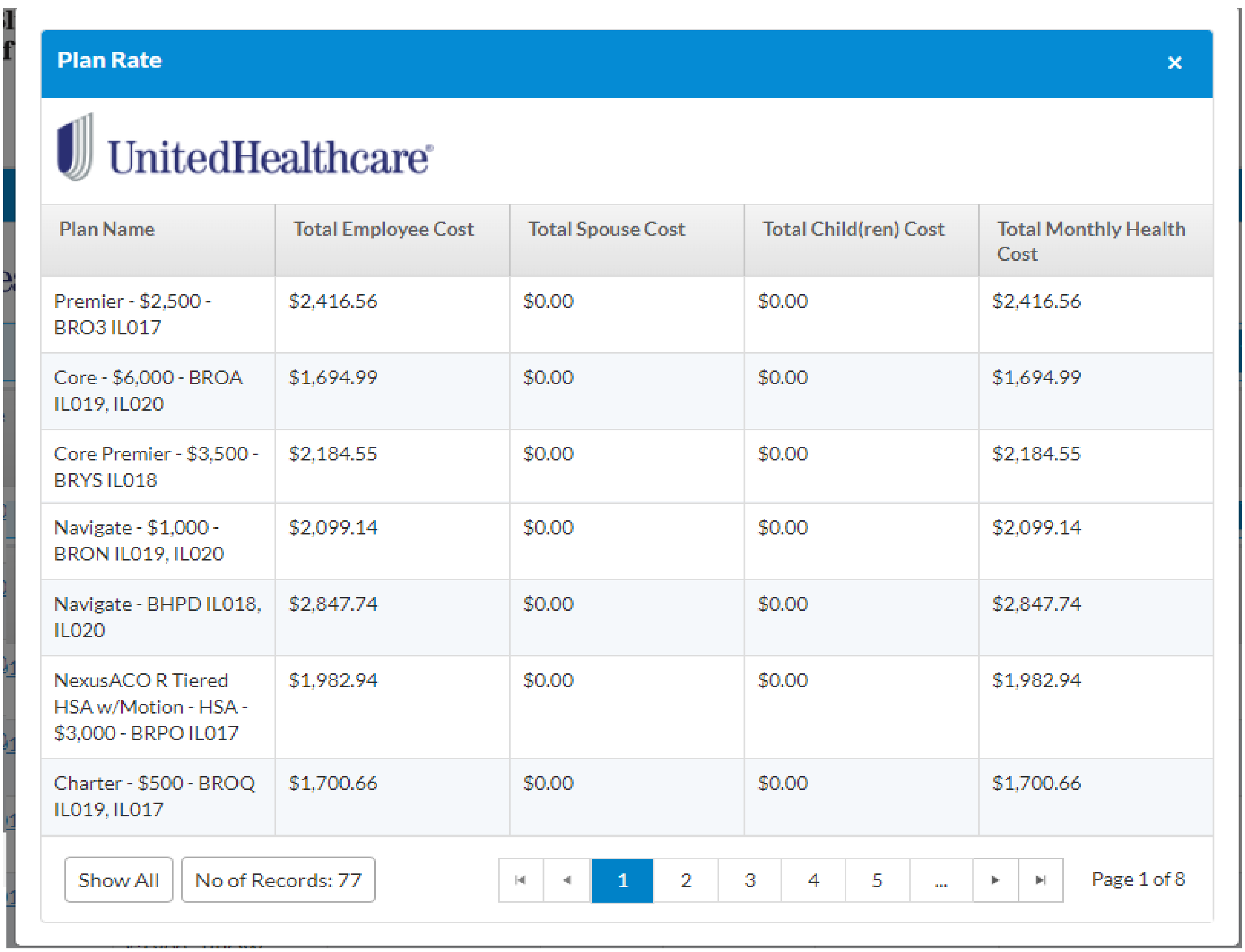
To View Rates

- Scroll until you find the desired carrier, choose the appropriate plan, and then click on **View Composite Rate** or

View ACA Rate.

Once you have decided on a plan, select it, then click on **Save and Continue** at the bottom of the screen.





Plan Name	Total Employee Cost	Total Spouse Cost	Total Child(ren) Cost	Total Monthly Health Cost
Premier - $2,500 - BRO3 IL017	$2,416.56	$0.00	$0.00	$2,416.56
Core - $6,000 - BROA IL019, IL020	$1,694.99	$0.00	$0.00	$1,694.99
Core Premier - $3,500 - BRYS IL018	$2,184.55	$0.00	$0.00	$2,184.55
Navigate - $1,000 - BRON IL019, IL020	$2,099.14	$0.00	$0.00	$2,099.14
Navigate - BHPD IL018, IL020	$2,847.74	$0.00	$0.00	$2,847.74
NexusACO R Tiered HSA w/Motion - HSA - $3,000 - BRPO IL017	$1,982.94	$0.00	$0.00	$1,982.94
Charter - $500 - BROQ IL019, IL017	$1,700.66	$0.00	$0.00	$1,700.66

Show All | No of Records: 77 | 1 2 3 4 5 ... | Page 1 of 8

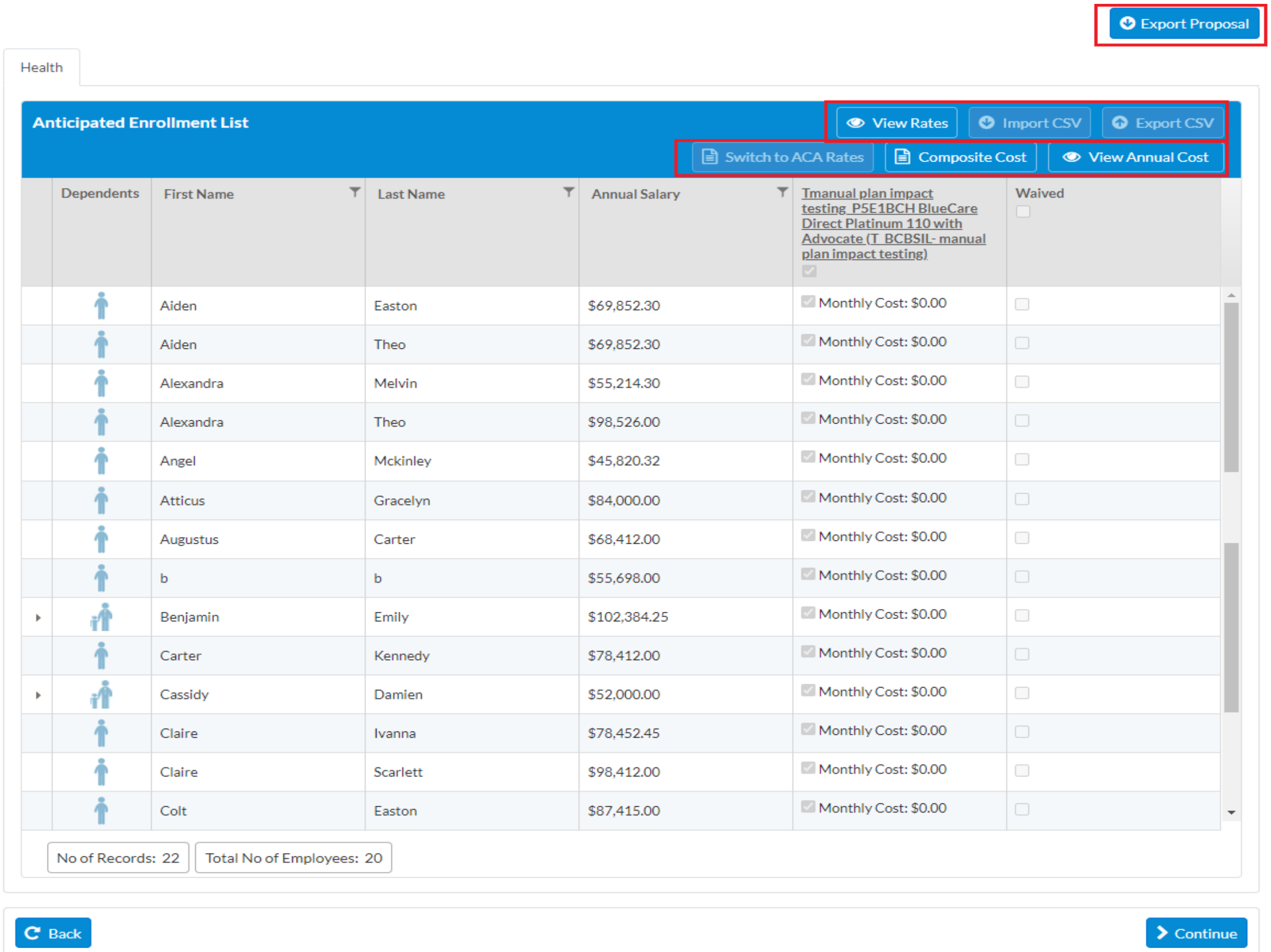
3.2.4 Anticipated Enrollment

The Employer Listing Platform allows agents to predict what an employer's bill will look like before it gets delivered to the employer. This information is based on the employee details previously entered into the website and includes the coverage tier (number of dependents) for each employee.

To view anticipated employee coverage, you need to:

1. Check the boxes for the plans you want to analyze on the Plan Information page.
    a. Review the **Health** plans – enroll or waive each employee as needed
    b. Review the **Life** insurance plans – enroll or waive each employee as needed
    c. Review the **Vision** plans – enroll or waive each employee as needed
2. Review the **Dental** plans – enroll or waive each employee as needed
3. Click the blue **Save & Continue** button to the right-hand side of the screen
4. Plans that were previously elected during the process will appear on your screen. You may also check additional boxes for predicted plans that correspond with employees you want to compare. When a plan is checked, the monthly plan cost will appear beneath the checked blue box.
5. Click on the **Plan Cost** to view the **Annual Plan Cost**. The display on your screen will switch between the two when you click on the cost.
    a. You are able to toggle between Annual and Monthly Costs by clicking on the **View Annual Cost** / **View Monthly Cost** on the right-hand side of the screen
6. You can view the rates on the **Anticipated Enrollment List** grid based on Affordable Care Act (ACA) Rates. Select the health or dental tab. Then, click on the button that toggles between **Do not choose to view Composite Rates.** This feature is deprecated.

    Additionally, you can view plan rates by member on the **Anticipated Enrollment List** grid. Click on the blue **View Rates** button on the blue navigation bar. A pop-up menu showing rates by plan member will appear.
7. To complete the Anticipated Enrollment section of the website, click on **Save & Continue** on the right-hand side of your screen. You will then be directed to the **View Initial Cost Analysis** page.

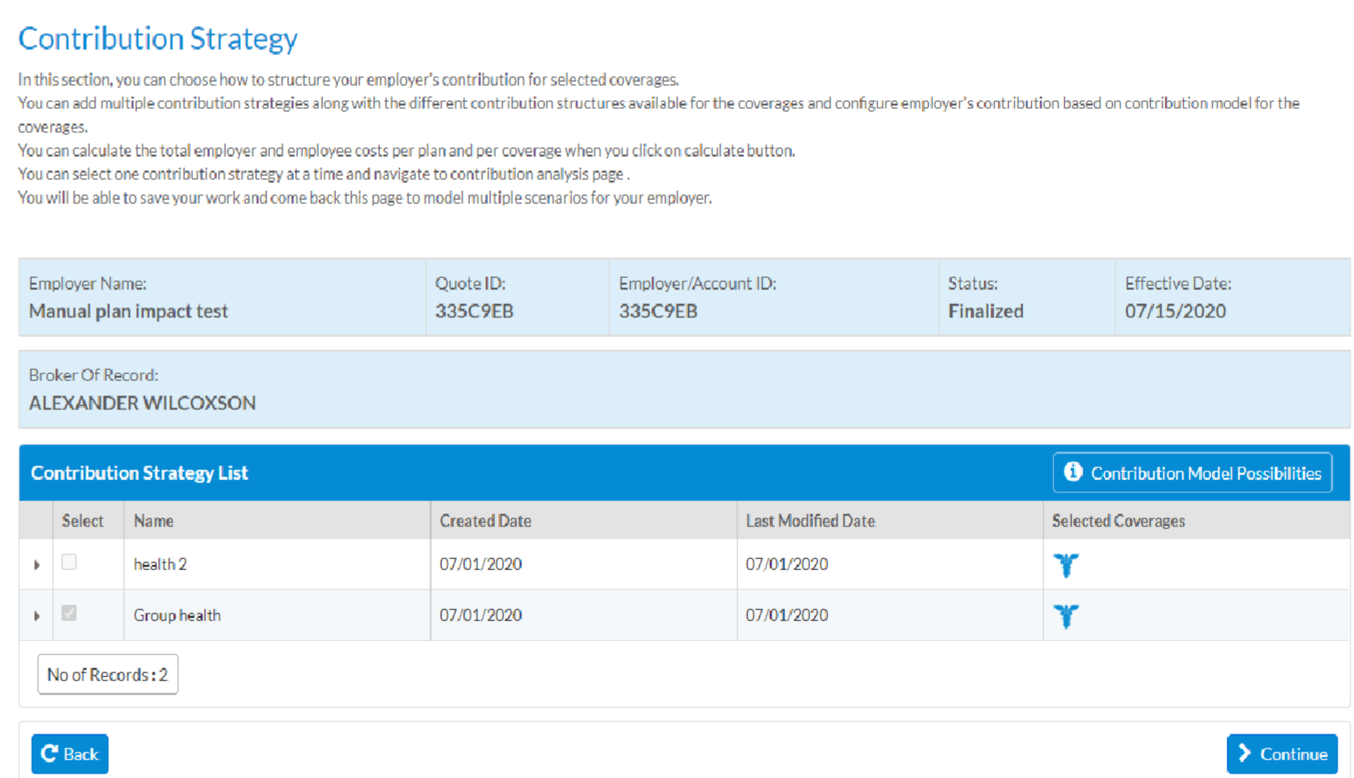

Export Proposal
Health
Anticipated Enrollment List
View Rates
Import CSV
Export CSV
Switch to ACA Rates
Composite Cost
View Annual Cost
Dependents
First Name
Last Name
Annual Salary
Tmanual plan impact testing_P5E1BCH BlueCare Direct Platinum 110 with Advocate (T_BCBSIL- manual plan impact testing)
Waived
Aiden Easton $69,852.30 Monthly Cost: $0.00
Aiden Theo $69,852.30 Monthly Cost: $0.00
Alexandra Melvin $55,214.30 Monthly Cost: $0.00
Alexandra Theo $98,526.00 Monthly Cost: $0.00
Angel Mckinley $45,820.32 Monthly Cost: $0.00
Atticus Gracelyn $84,000.00 Monthly Cost: $0.00
Augustus Carter $68,412.00 Monthly Cost: $0.00
b b $55,698.00 Monthly Cost: $0.00
Benjamin Emily $102,384.25 Monthly Cost: $0.00
Carter Kennedy $78,412.00 Monthly Cost: $0.00
Cassidy Damien $52,000.00 Monthly Cost: $0.00
Claire Ivanna $78,452.45 Monthly Cost: $0.00
Claire Scarlett $98,412.00 Monthly Cost: $0.00
Colt Easton $87,415.00 Monthly Cost: $0.00
No of Records: 22
Total No of Employees: 20
Back
Continue

3.2.5 Contribution Strategy

You can choose how to structure your client's contribution. This step occurs during the third stage of the **Initial Cost Analysis** process.

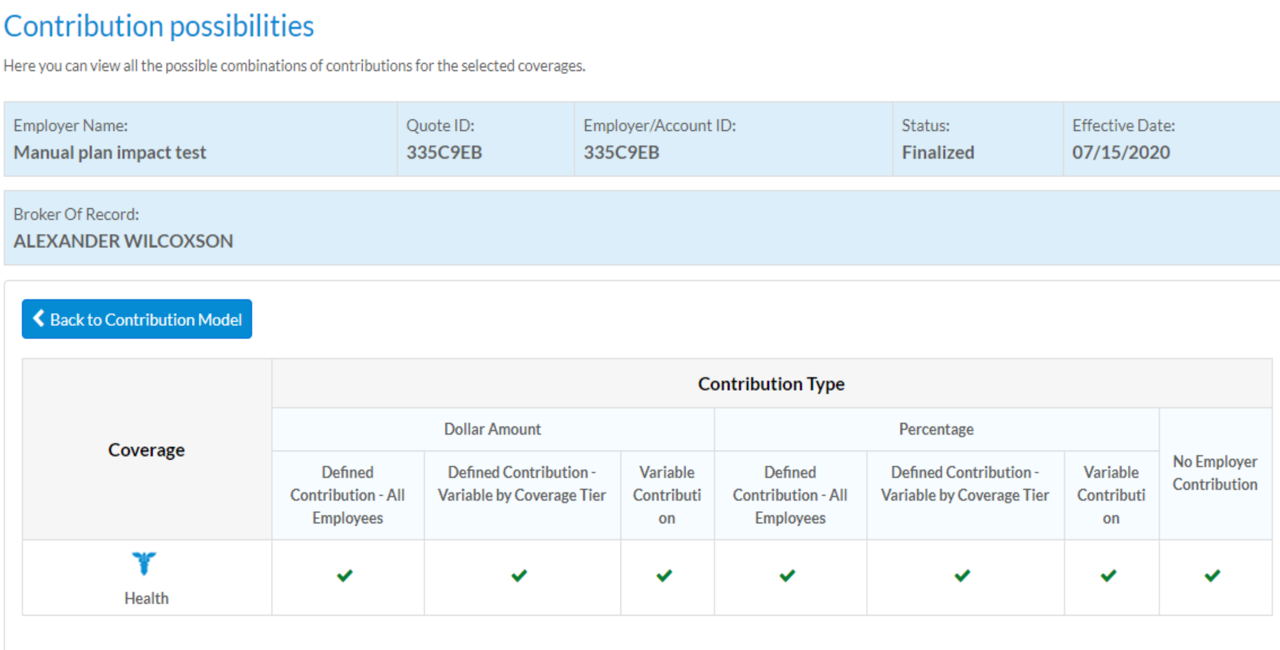
First, you must choose how the contribution models are calculated. Select between **Dollar Amount** and **Percentage**. Then, select a Contribution Model by choosing between:

- **Defined Contribution – All Employees:** Offers one flat contribution amount (the same for all plans and tiers) for all eligible employees who elect group coverage
- **Defined Contribution – Variable by Coverage Tier:** Offers contribution amounts by coverage tier, with the same amounts for each plans in a given tier
- **Variable Contribution:** Offers contribution amounts that vary by tier and plan. Click on the **Save & Continue** button to the right of your screen to save your information and proceed to the **Enter Employer's Contribution Amount** page.
- You also have the option not to select any contribution structure. So, if you have an employer that does not contribute to their employees' plans, select **No Employer Contribution**.



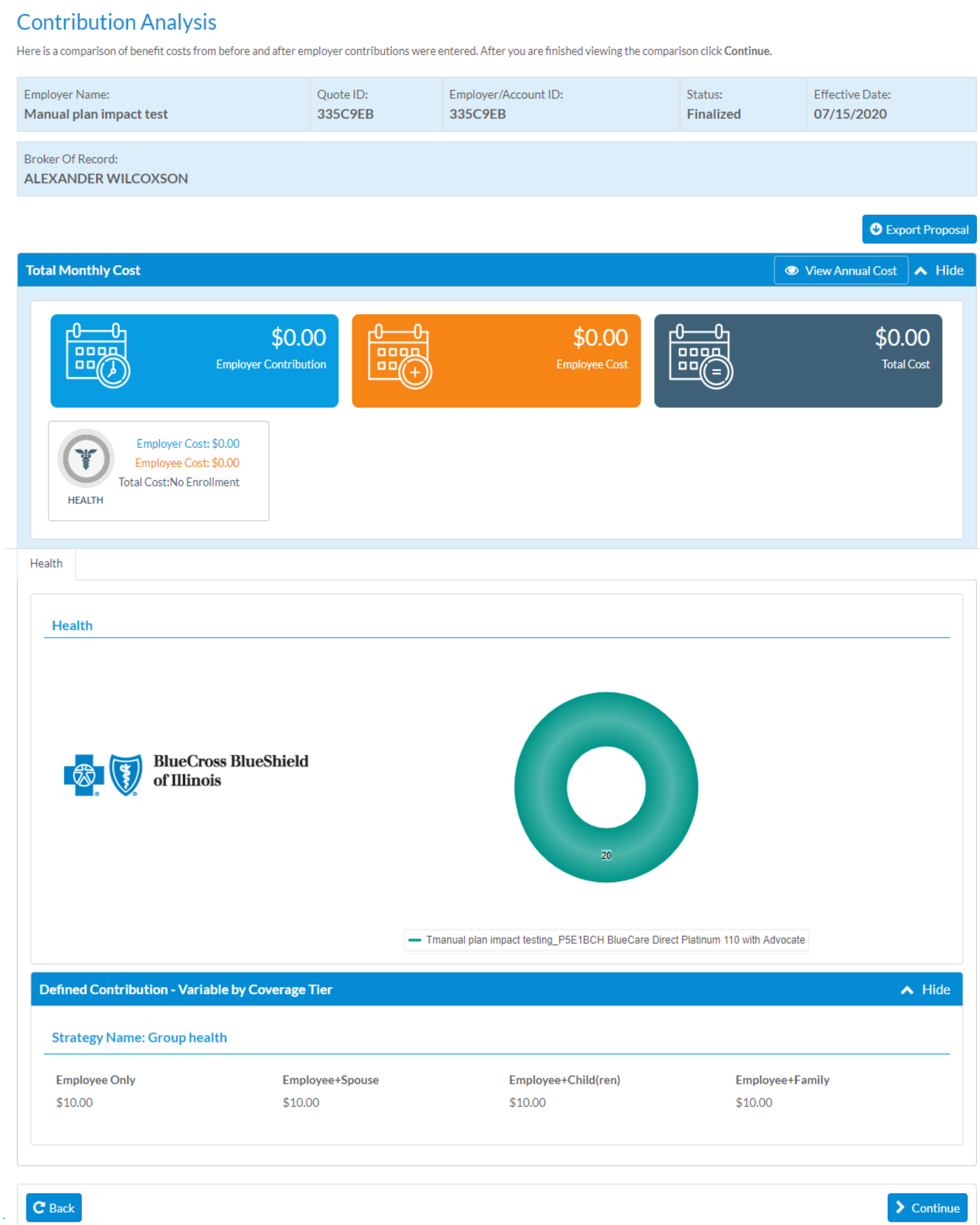
Note: You will be able to save your work and come back this page to model multiple scenarios for your client.

- You can click on the contribution model possibilities button and can see the contribution possibilities available for the selected Carrier / Coverage / State.



3.2.6 Contribution Analysis

- You can view the Employer and the Employee cost for the selected coverages based on the entered contribution.
- This analysis will provide you the cost breakup of employer and employee contribution towards the selected plan.
- The pie diagram will gives you the plan assigned against employee.

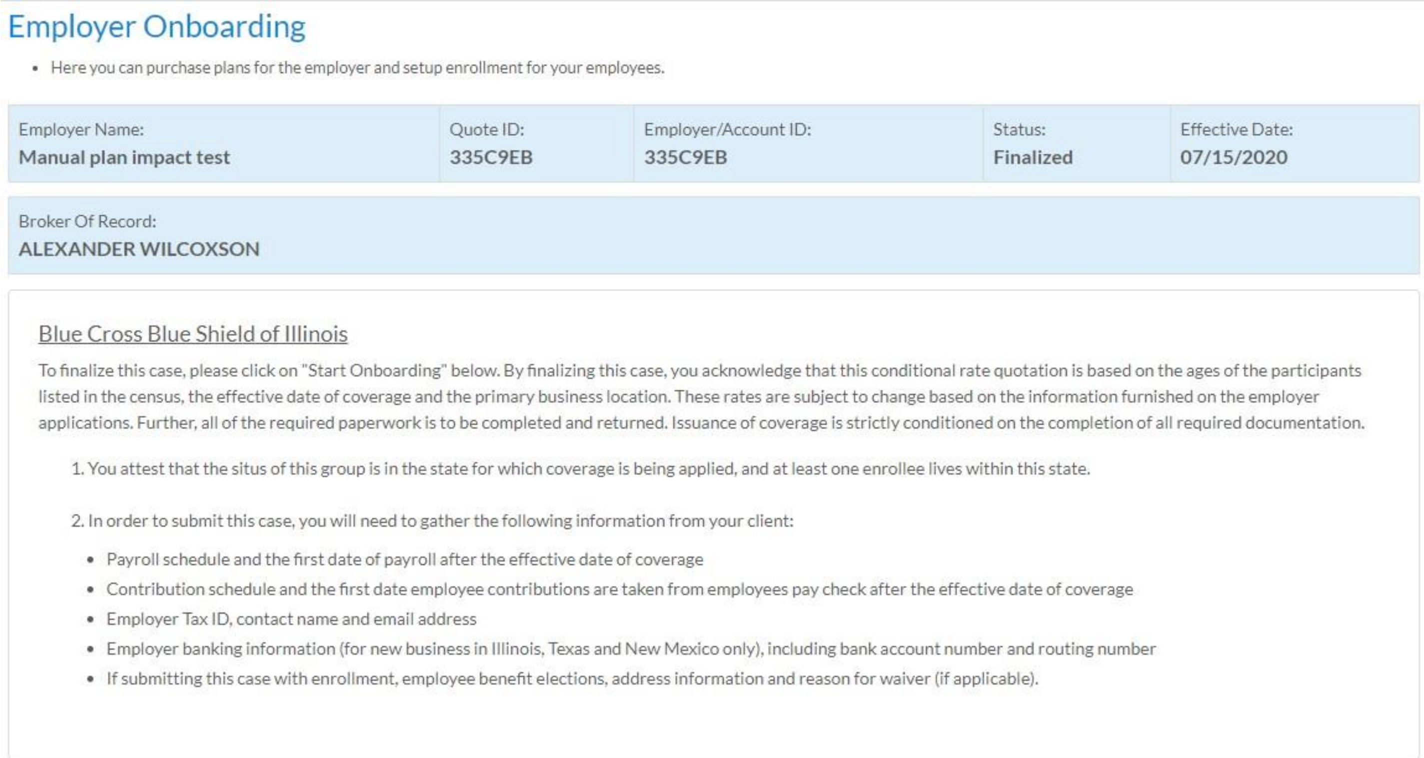


Onboarding / Start of Group Submission

This is where you are able to purchase plans for the employer and set up enrollment for your employees.

3.3.1 Employer Onboarding Overview

When you reach the **Employer Onboarding** page, click the **Next** button at the bottom right hand side of the screen to continue. The content displayed in this page will be dynamically change for selected carrier.



Employer Onboarding

- Here you can purchase plans for the employer and setup enrollment for your employees.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
Manual plan impact test	335C9EB	335C9EB	Finalized	07/15/2020

Broker Of Record:
ALEXANDER WILCOXSON

Blue Cross Blue Shield of Illinois

To finalize this case, please click on "Start Onboarding" below. By finalizing this case, you acknowledge that this conditional rate quotation is based on the ages of the participants listed in the census, the effective date of coverage and the primary business location. These rates are subject to change based on the information furnished on the employer applications. Further, all of the required paperwork is to be completed and returned. Issuance of coverage is strictly conditioned on the completion of all required documentation.

1. You attest that the situs of this group is in the state for which coverage is being applied, and at least one enrollee lives within this state.

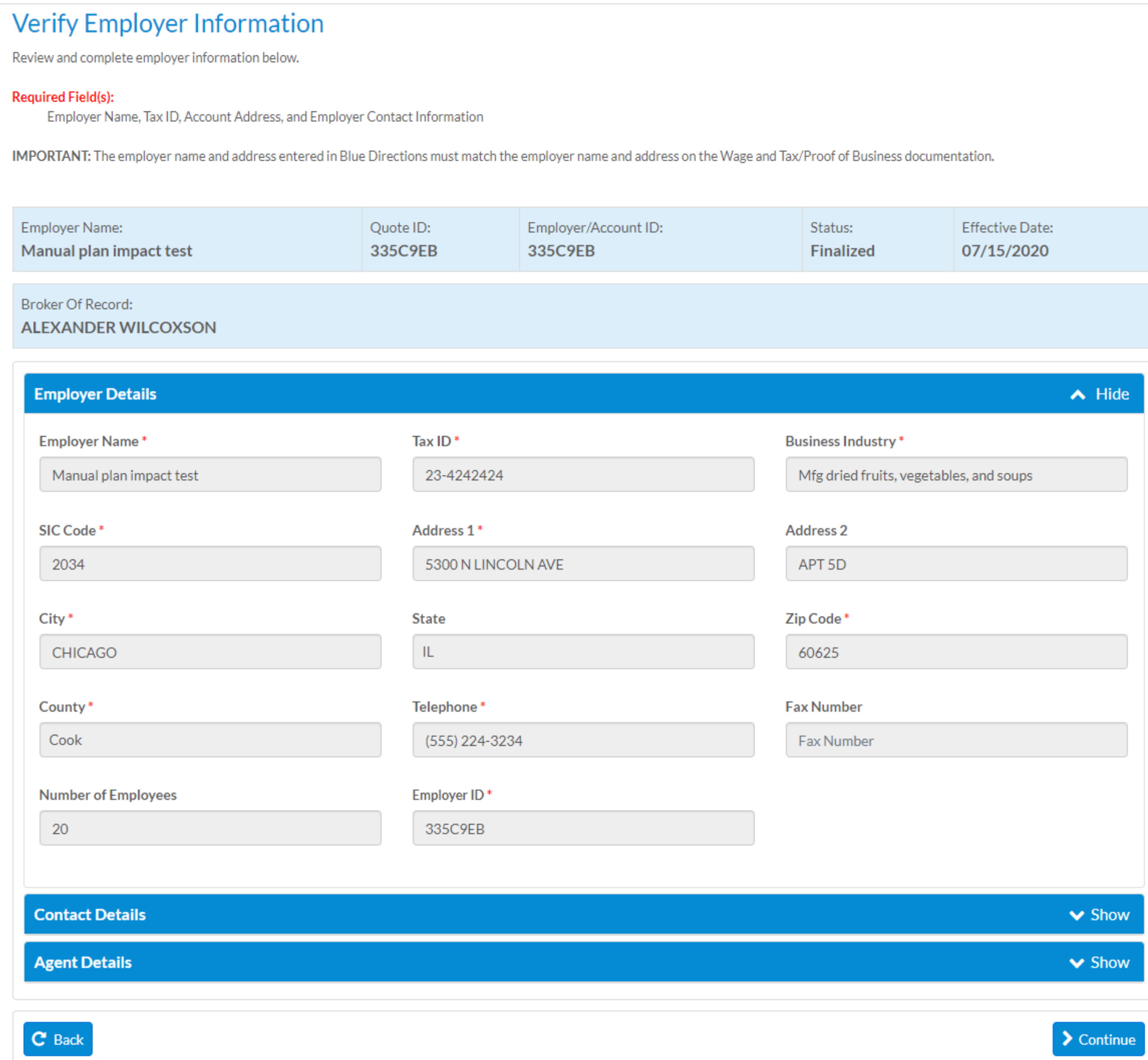
2. In order to submit this case, you will need to gather the following information from your client:

- Payroll schedule and the first date of payroll after the effective date of coverage
- Contribution schedule and the first date employee contributions are taken from employees pay check after the effective date of coverage
- Employer Tax ID, contact name and email address
- Employer banking information (for new business in Illinois, Texas and New Mexico only), including bank account number and routing number
- If submitting this case with enrollment, employee benefit elections, address information and reason for waiver (if applicable).

3.3.2 Verify Employer

You have now reached the **Verify Employer Information** page. Verify that all information in the two blue bars at the top of page is accurate. You are now being asked to enter the following information relating to this particular employer:

1. Employer Details
2. Contact Details
3. Agent Details
4. Once all of the necessary information has been entered, click on **Save and Continue**



3.3.3 Verify Employees

- This Verify employees page will show you the employee census information captured in census information page, you can review the employee details once again. If you wanted to do any changes in this stage, you are allowed to add new employee by click on add employee button, for change existing employee details can be done via export and import option.

- All eligible full-time employees must be included in this census, as well as all employees who are waiving their coverage.
- The Census information Listing Table will include all of the employees mentioned above and will display their coverage tier, first name, gender, job class, date of birth, date of hire, zip code, and other important information.
- This file may be exported by clicking on the **Export CSV** file button at the right hand side of the page. You may also import multiple additional employees by clicking on the **Import CSV** button at the top of the table.
- The bottom of the table will give you a "head count" of total number of employees and number of records. If all information appears correct, click on **Save and Continue.**

Verify Employee Information

Please review the employee census information below. This information is used for employee enrollment and group eligibility qualification.

Required Field(s):

- Employee Name, Gender, Date of Birth, Social Security Number, Zip Code, Salary (if Life or Disability benefits are purchased)

IMPORTANT: All full-time eligible employees must be included in this census, including any employees waiving coverage.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
Manual plan impact test	**335C9EB**	**335C9EB**	**Finalized**	**07/15/2020**

Broker Of Record:
ALEXANDER WILCOXSON

Census Information Listing

Clear Filters | Delete Selected | Add Employee | Import CSV | Export CSV

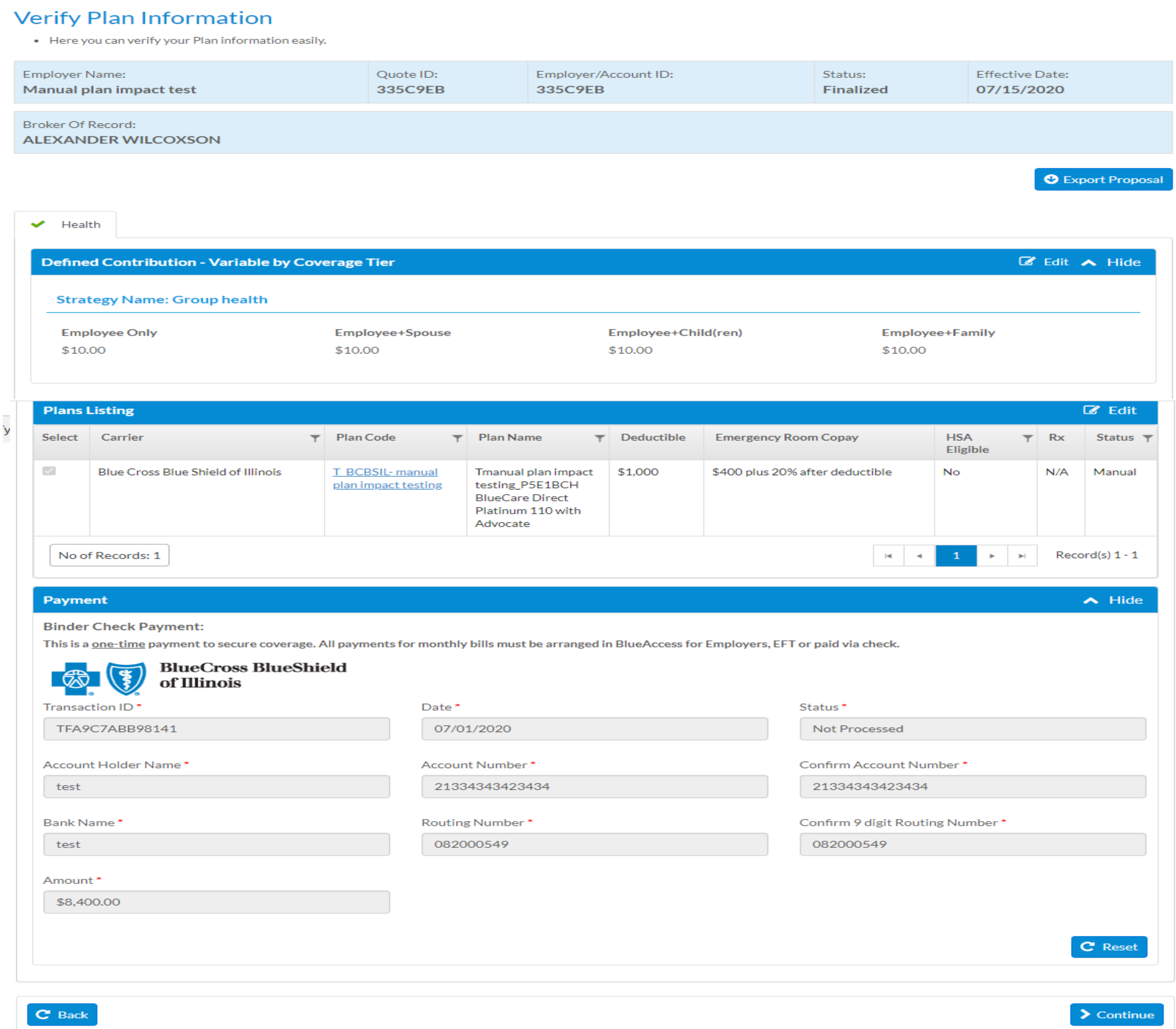
Coverage Tier	First Name	Last Name	Gender	Job Class	Date of Birth	Date of Hire	Zip Code	Tobacco	Annual Salary	SSN
	Aiden	Easton	Male	All Active Full time	01/01/1980	01/29/2018	60625	No	$69,852.30	xxx-xx-7046
	Aiden	Theo	Male	All Active Full time	01/02/1980	01/29/2018	60625	No	$69,852.30	xxx-xx-7047
	Alexandra	Melvin	Male	All Active Full time	01/03/1980	01/09/2018	60625	No	$55,214.30	xxx-xx-7048
	Augustus	Carter	Male	All Active Full time	01/07/1980	01/31/2018	60625	No	$68,412.00	xxx-xx-6993
	b	b	Male	All Active Full time	01/08/1980	01/31/2018	60625	No	$55,698.00	xxx-xx-9865
	Benjamin	Emily	Male	All Active Full time	01/09/1980	01/01/2018	60625	No	$102,384.25	xxx-xx-6994
	Carter	Kennedy	Male	All Active Full time	01/11/1980	01/16/2018	60625	No	$78,412.00	xxx-xx-7002

No of Records: 22 | Total No of Employees: 20

Back | Continue

3.3.4 Verify Plan Information

- On this page, you will need to verify the plans selected as well as the contribution that was input for the employer. You have the option of removing/adding plans and changing the contribution on this page by clicking on the **Edit** button.
- Payment information will be collected if applicable.
- If HSA eligible plan is selected user can choose a HSA account.
- **Export Proposal**: The generate proposal button will generate a proposal for all coverages selected.
- If all information has been verified as accurate, click on **Save and Continue** at the bottom of the screen.



Verify Plan Information

- Here you can verify your Plan information easily.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
Manual plan impact test	335C9EB	335C9EB	Finalized	07/15/2020

Broker Of Record:
ALEXANDER WILCOXSON

Export Proposal

Health

Defined Contribution - Variable by Coverage Tier — Edit — Hide

Strategy Name: Group health

Employee Only	Employee+Spouse	Employee+Child(ren)	Employee+Family
$10.00	$10.00	$10.00	$10.00

Plans Listing — Edit

Select	Carrier	Plan Code	Plan Name	Deductible	Emergency Room Copay	HSA Eligible	Rx	Status
	Blue Cross Blue Shield of Illinois	T_BCBSIL- manual plan impact testing	Tmanual plan impact testing_P5E1BCH BlueCare Direct Platinum 110 with Advocate	$1,000	$400 plus 20% after deductible	No	N/A	Manual

No of Records: 1 — 1 — Record(s) 1 - 1

Payment — Hide

Binder Check Payment:
This is a one-time payment to secure coverage. All payments for monthly bills must be arranged in BlueAccess for Employers, EFT or paid via check.

BlueCross BlueShield of Illinois

Transaction ID *: TFA9C7ABB98141
Date *: 07/01/2020
Status *: Not Processed
Account Holder Name *: test
Account Number *: 21334343423434
Confirm Account Number *: 21334343423434
Bank Name *: test
Routing Number *: 082000549
Confirm 9 digit Routing Number *: 082000549
Amount *: $8,400.00

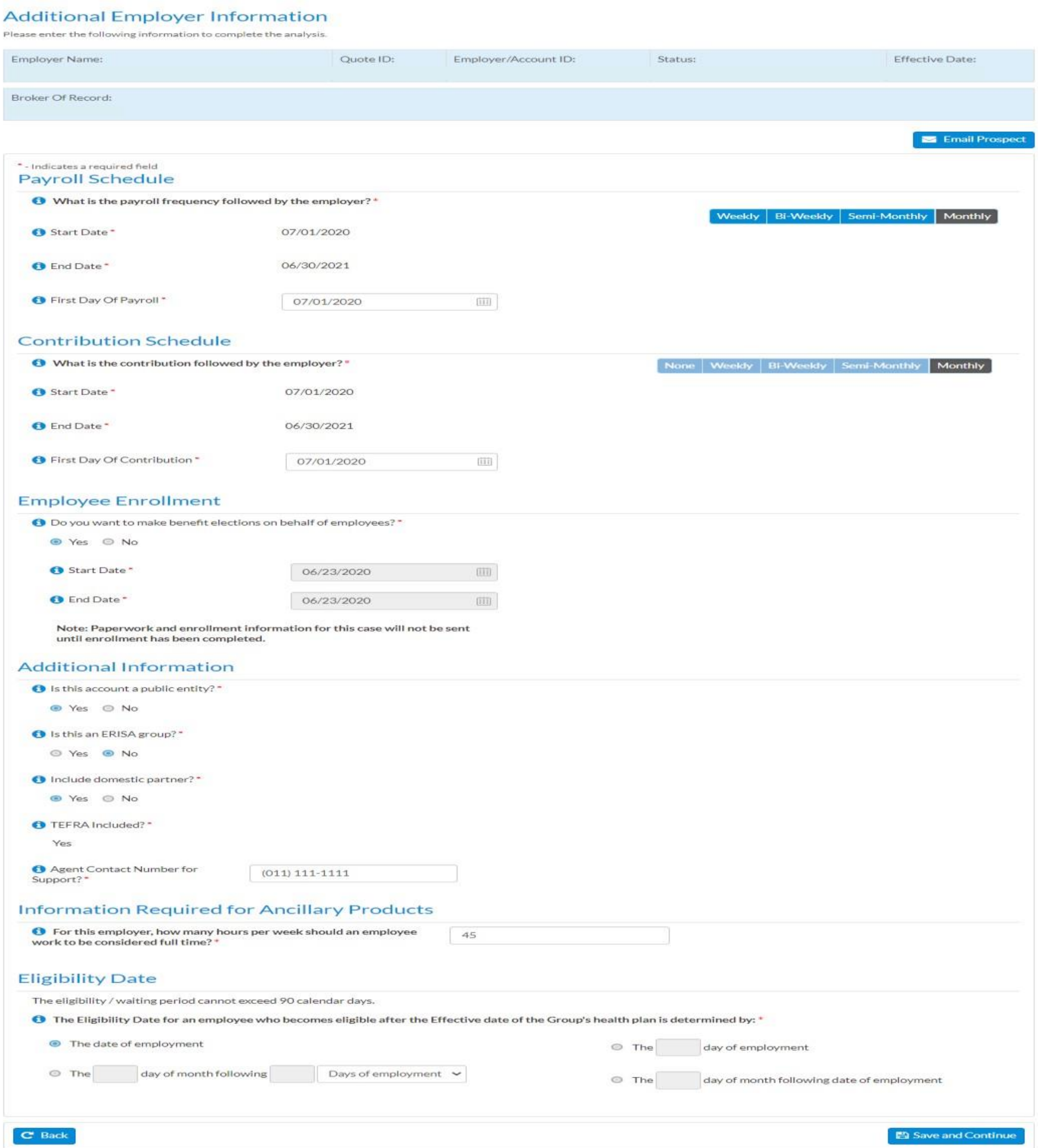
Reset

Back — Continue

3.3.5 Additional Information

The following information is collected on the Additional Information page:

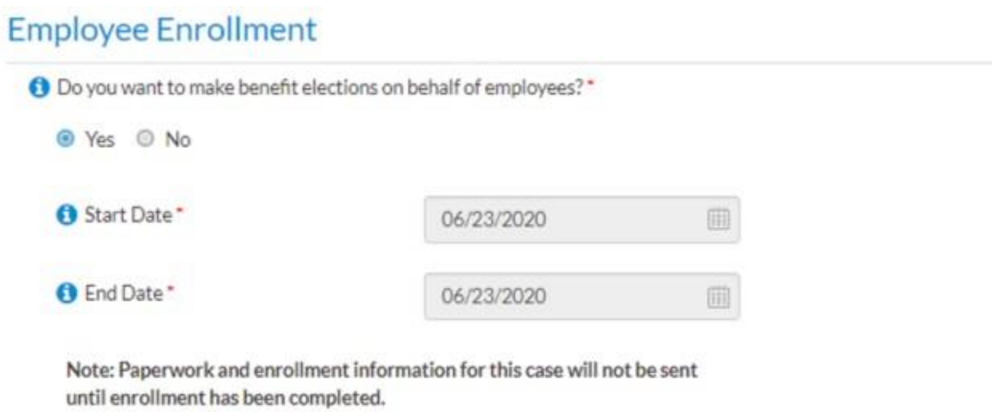
- Payroll Schedule
- Contribution Schedule
- Enrollment Type & Open Enrollment Window
- Additional Information



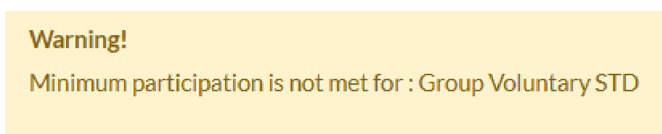
3.4 Enrollment Experience

3.4.1 Agent Enrollment

When the user selects "Yes" for Enrollment on the behalf of the employees, then the user will be navigated "Agent Enrollment" step.

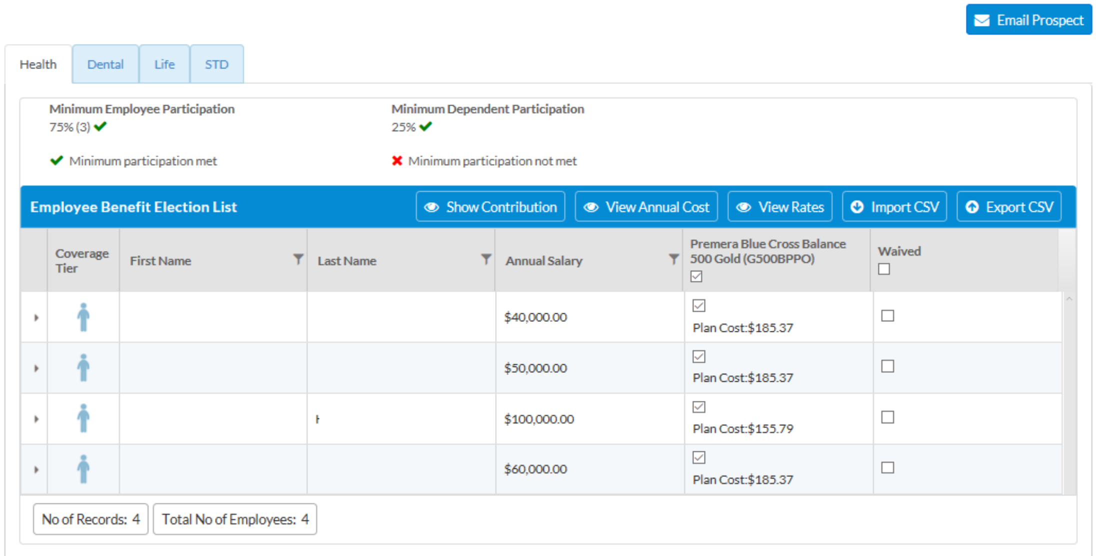


- This page will allow you to review the employee census and select benefits on behalf of the employees. Click on **Save and Continue** once you have verified that all employees are correctly set up to either waive or enroll for each applicable plan.
- If any plan minimum participation has not been met, you will receive an error message like the one below in which case you will need to go back and make the necessary adjustments:



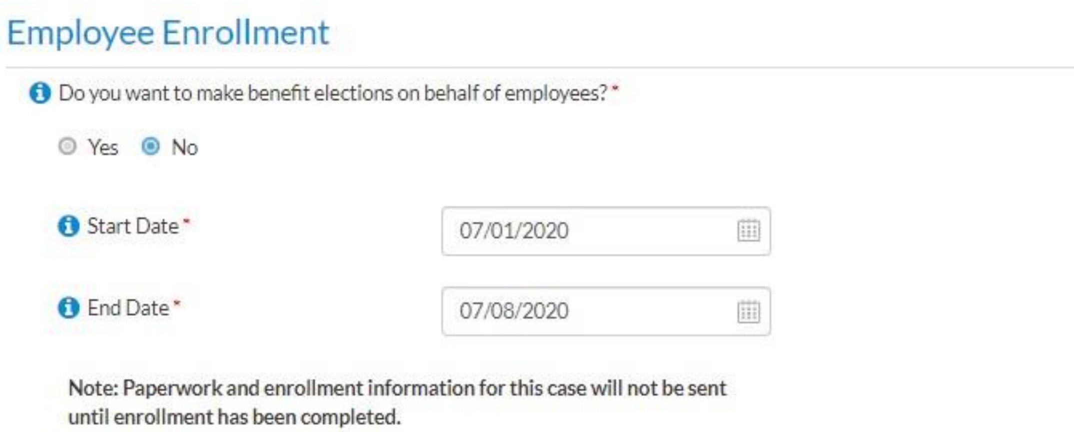
- **Show Contribution:** If this is selected it will show both the Employee and Employer Contribution to the plan premium.
- **View Annual Cost:** This selection will change the view of the rates from Monthly to Annual.
- **View Rates:** When you click on view rates, it will show a list of all the plans rates.
- **Import CSV**: You can import a CSV census to update/add any employees in the current census.
- **Export CSV**: You can export the CSV that will list the current census

Once the enrollment has been placed for all employees in all tabs, click on **Save and Continue.**



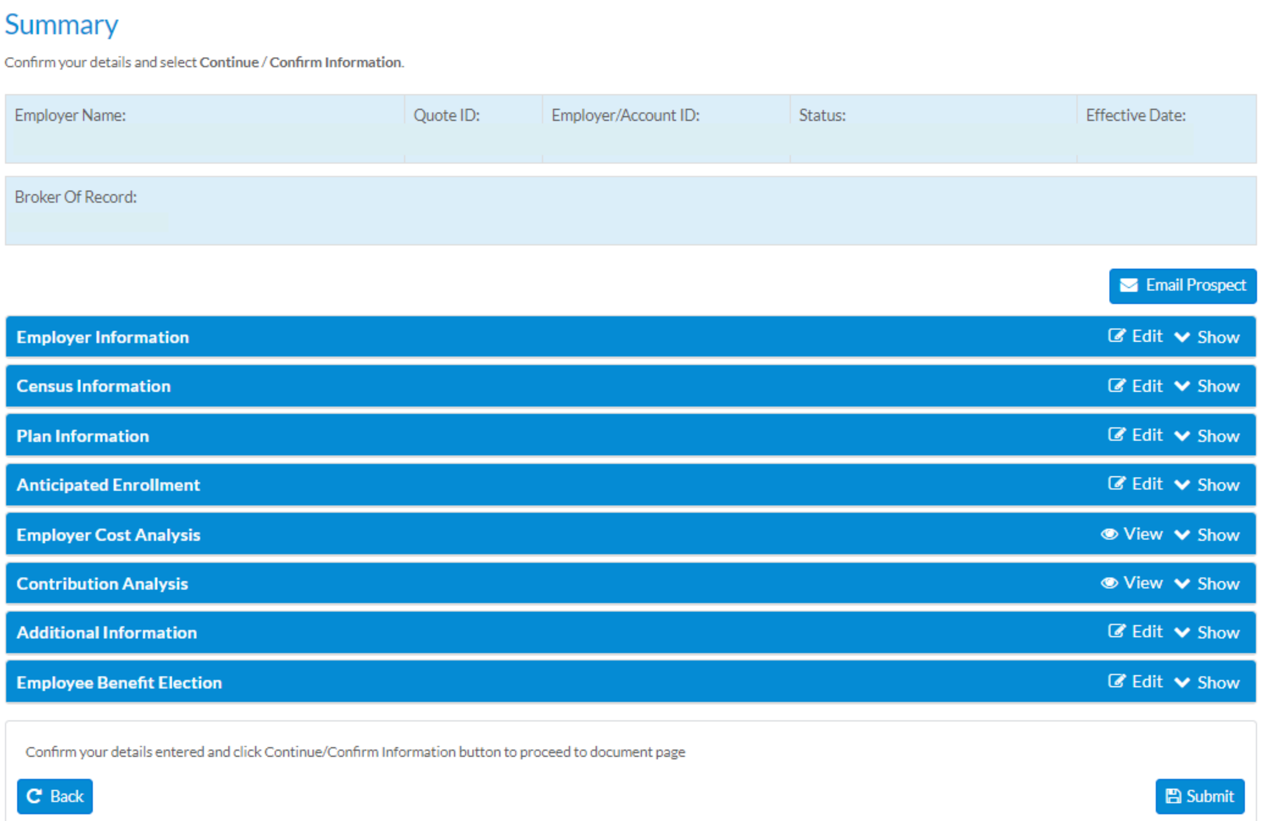
3.4.2 Employee Experience

- When the user selects "No" for Enrollment on the behalf of the employees, then the Enrollment will be collected using employee experience.



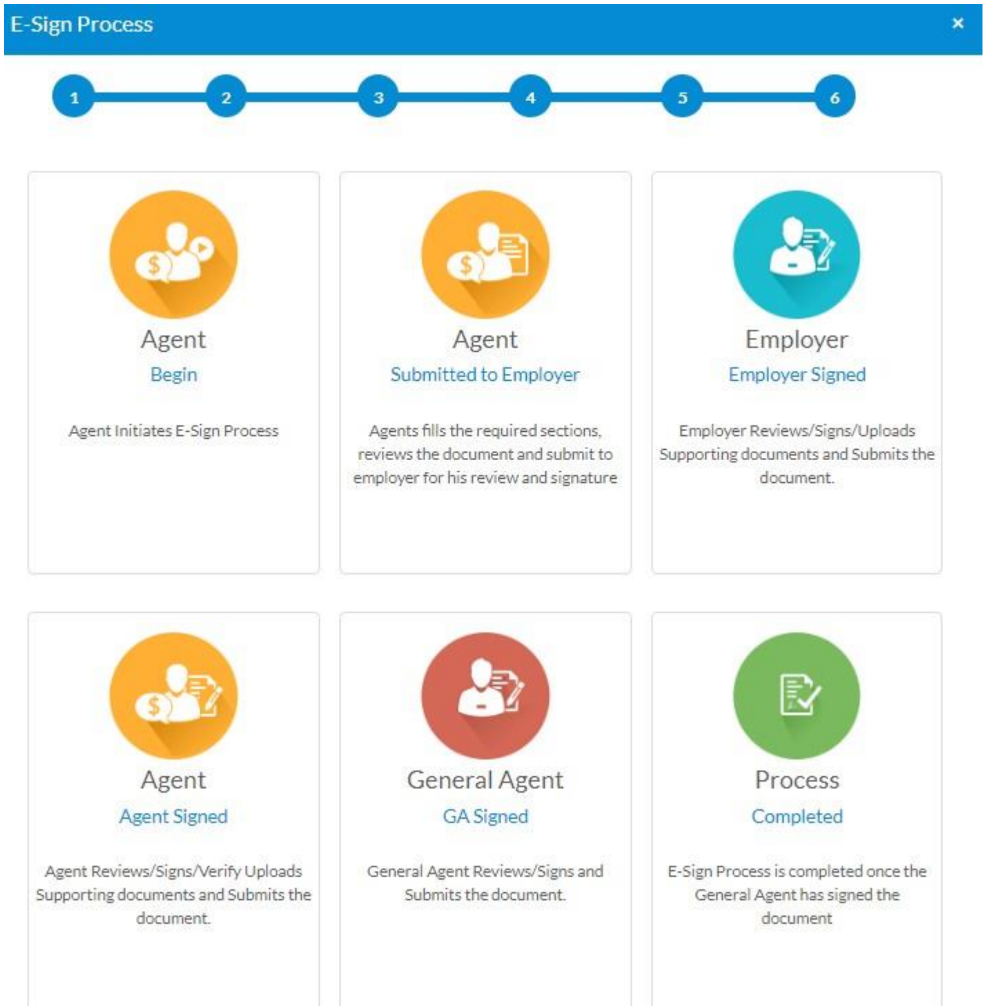
3.4.3 Summary

- The Summary page will be a reflection of all the information that was input in the previous steps.
- Review all previous steps listed on the page by clicking on **Show**.
- For any pages that require changes, click on **Edit** and make the necessary updates.



3.4.4 eSign

- All documents in this system have the capability to be e-signed. The participants and the flow is defined by the carrier rules.



3.4.5 Documents

- For documents that need to be downloaded, please click on the box next to the document name then click on **Download Selected**.

E-signature Instructions:

1. Step 1 Agent Review:
   - Click on **E-sign**
   - Review Documents/Instructions
   - Click **Continue**
   - Review and type in all required fields
   - Click **Submit to Employer***

**The E-signature documents will be e-mailed to the employer*

2. Step 2 Employer Admin Signature:
   - Click on E-sign link in e-mail
   - Review Documents/Instructions
   - Click **Continue**
   - Review, and edit if needed, all required fields
   - **Click to Sign** in required signature fields
   - **Accept the Terms and Conditions**.
   - Upload any necessary documents
   - Click **Submit to Agent**

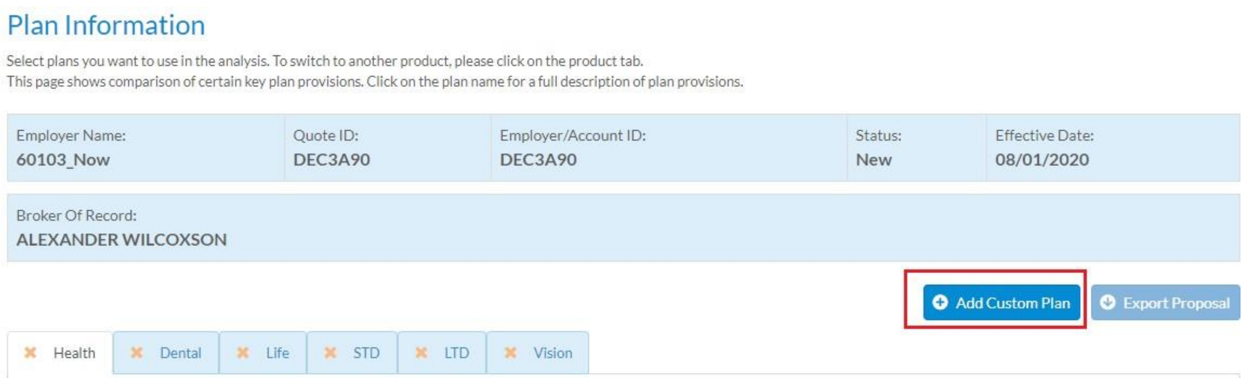
3. Step 3 Agent Signature:
   - Click on **E-sign**
   - Click **Continue**
   - **Click to Sign** in required signature field(s)
   - Accept the Terms and Conditions.
   - Upload any necessary documents
   - Click **Submit to GA**
   - Click **Submit to Carrier**

4. Step 4 General Agency Signature (if applicable):
   - Click on **E-sign**
   - Click **Continue**
   - **Click to Sign** in required signature field(s)
   - Accept the Terms and Conditions.
   - Click **Submit to Carrier**

**Step is required ONLY if documents require a General Agency Signature.*

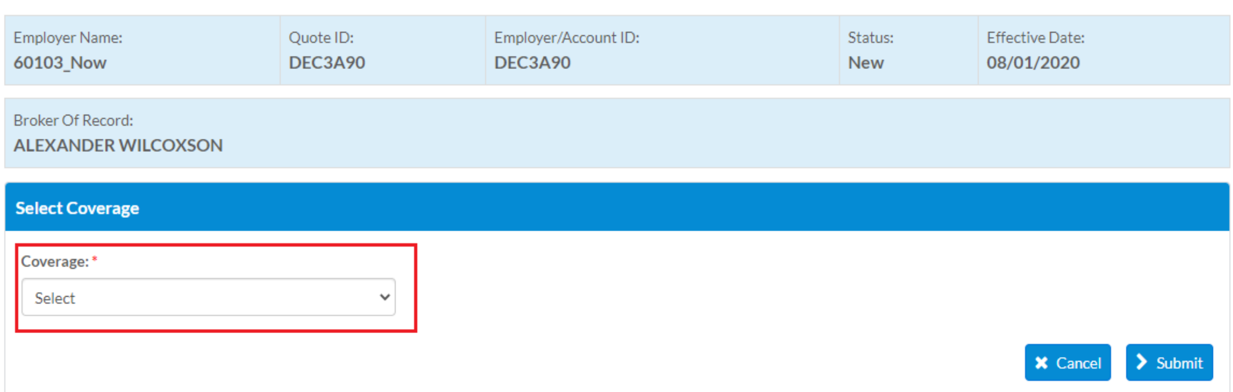
3.5 Manual Plans

1. Manual plan feature implemented to create plans with customized plan details and rates specific to quotes.
2. User can create the manual plan and map to more than one quote.
3. User can select specific coverage and carrier and create manual plan.
4. User can reuse the manual plan created by other agent and customize the rates specific to the quote.
5. User can edit the manual plan until assign to the quote, once manual plan is assigned to quote, cannot edit that plan, but can able to clone the same plan for new quote.
6. User can find the button < Manual plan> in plan information page and state create and manage manual plans

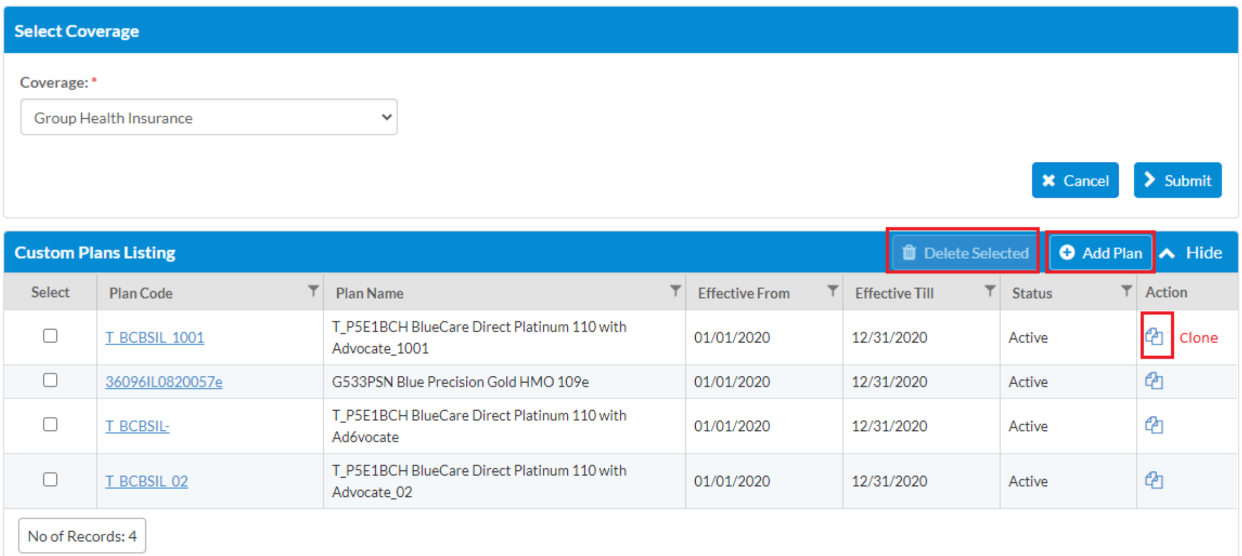


3.5.1 Create Manual Plan

1. User can click on Manual plan button and navigate to manual plan creation page.
2. Select the specific coverage and submit to view the available manual plan

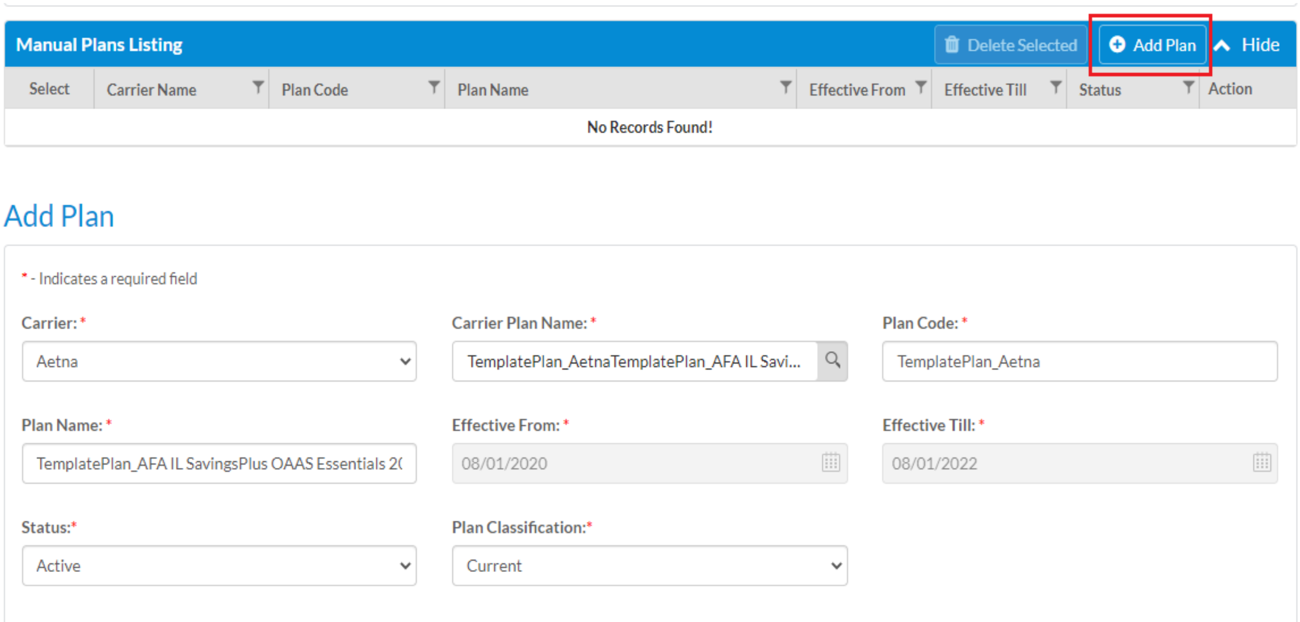


3. The following plan listing grid will display the available manual plans created by the agent for the quote.
4. Based on the coverage selection, the manual plans will be filtered accordingly.
5. If no manual plans are created by the agent, then the grid will be empty
6. User can select manual plan and click save and continue action, will make the selected manual plan available within selected coverage tab in plan information page
7. User can select single or multiple manual plans delete the plan until the plan been utilized for anyquote

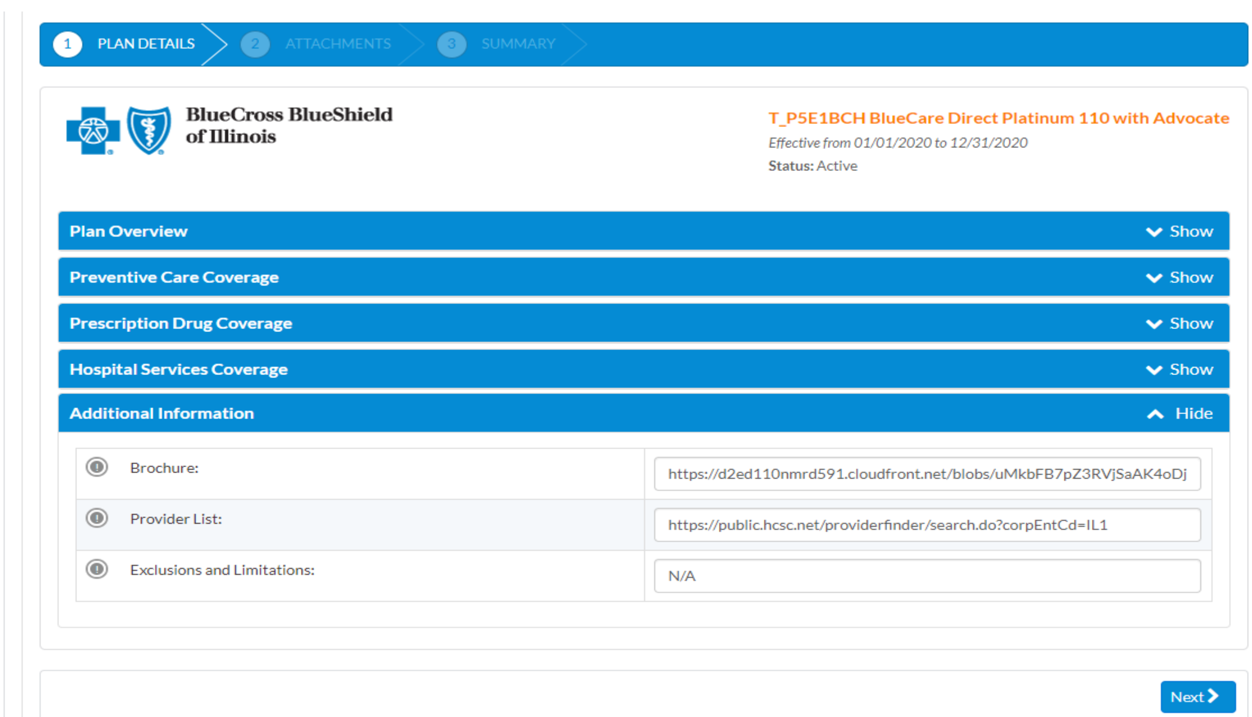


3.5.2 Add Plan details

1. User can click the button <Add Plan> to create new manual plan.
2. User can select carrier, carrier plan and update plan code, plan name, effective from and till date, status and Plan classification details.
3. The carrier plan field is searchable and can search library plans, template plan and manual plans (created by other agents)
4. User once selects plan from any of the type, the respective plan code, plan name, will be displayed.
5. The effective start date would be populated and rendered from quote effective date
6. The effective till date will be calculated +2 years from the effective state date,
7. But User allowed to change the effective date
8. We have plan classification field will display the Current, Renewal and Option; user can select appropriate plan type.

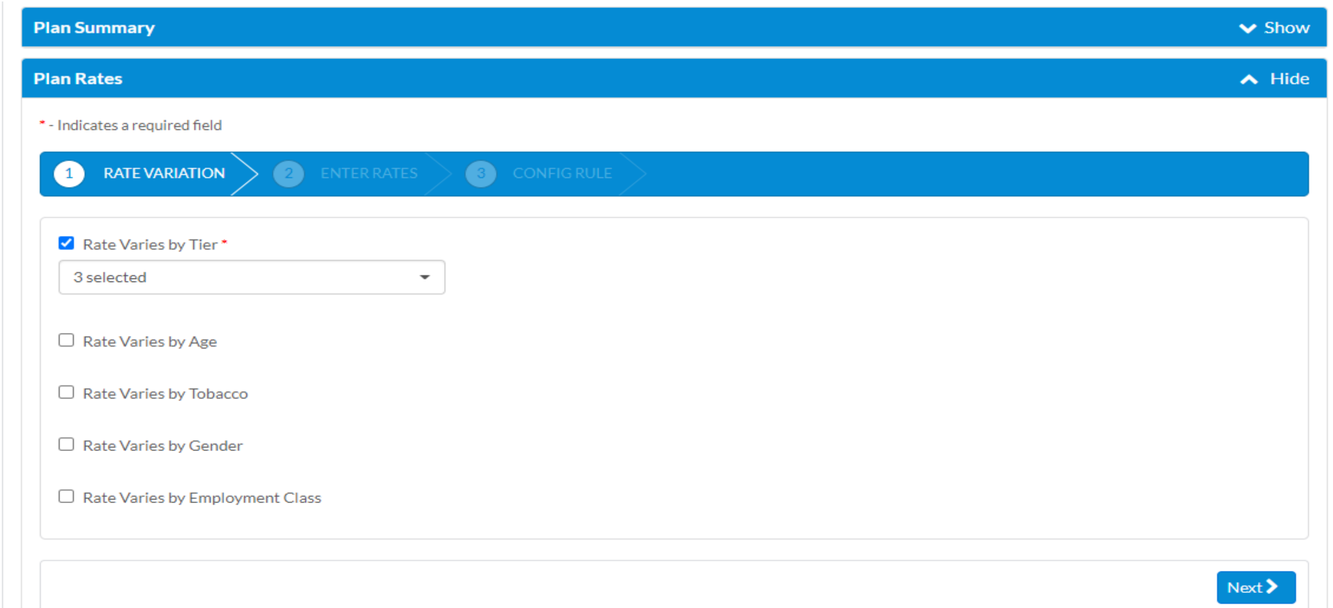


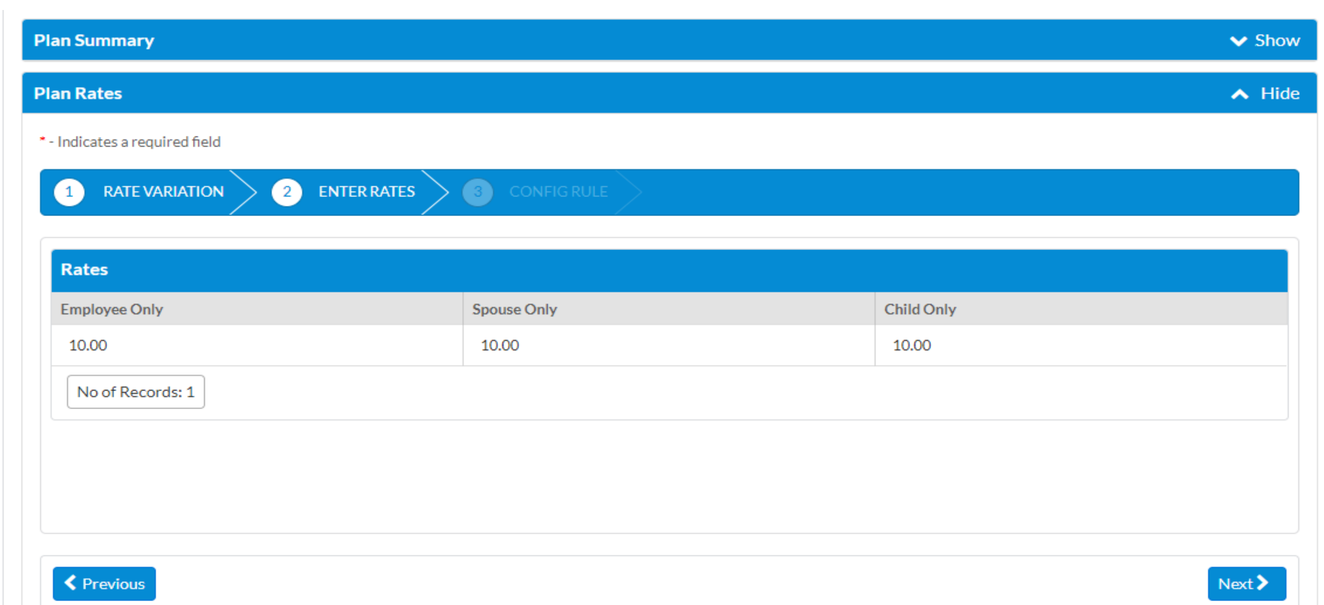
9. In addition, the plan details, which consists of plan overview, summary, additional information will be displayed, based on the selected carrier, coverage and plan name.
10. User can edit the details specific to quote and save it for manual plan
11. User can upload attachment for reference if required, can able to maximum of 5 documents and size limited to 25MB for each document.



3.5.3 Add Rates

1. User can select tier group in rate variation tab and click next button to navigate to capture rates
2. In Enter rates tab, can capture rate against select tier groups and click save rates against the manual plan





3.5.4 Config Rules

User can configure rules to define calculation method or rates for each employee and their dependents. There are two-calculation method available

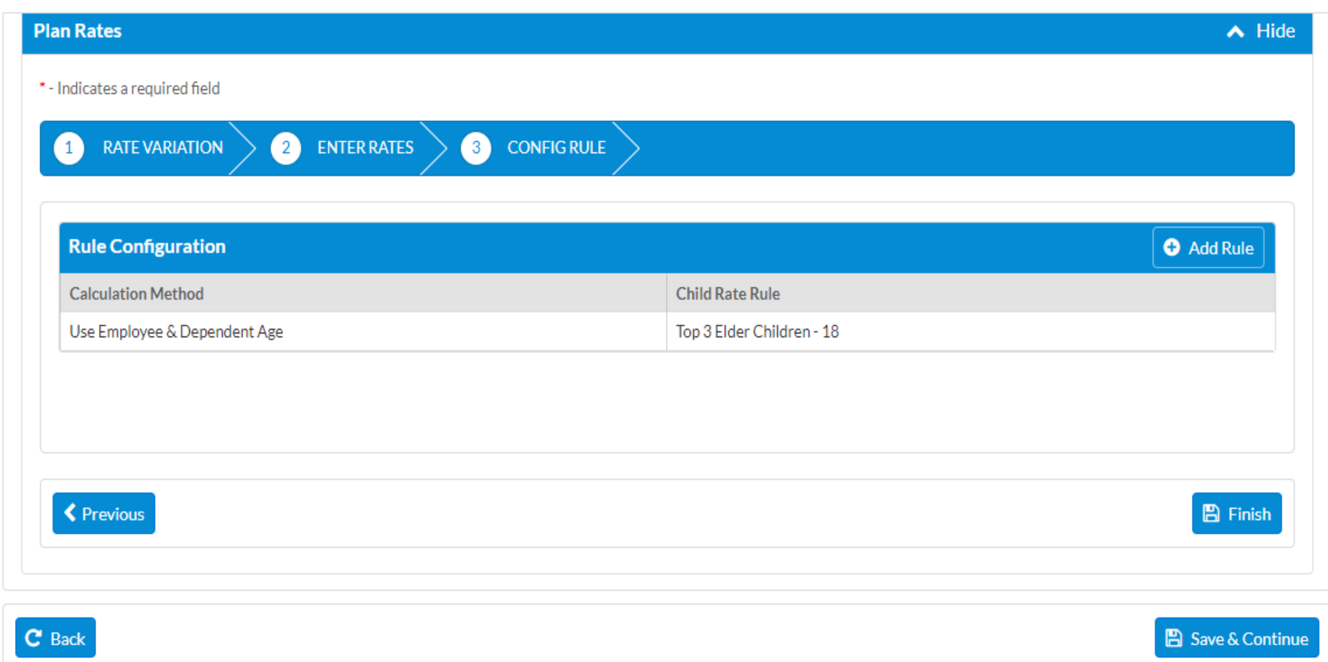
1. **Employee Age:** This rule will define the rates for each employee group based on the employee age. For example: For an Employee family (Employee, spouse and 3 children) the system will check the employee age and assign the rates from respective age band and assign rates to each member or to total group of employees. It depends on the tier groups.

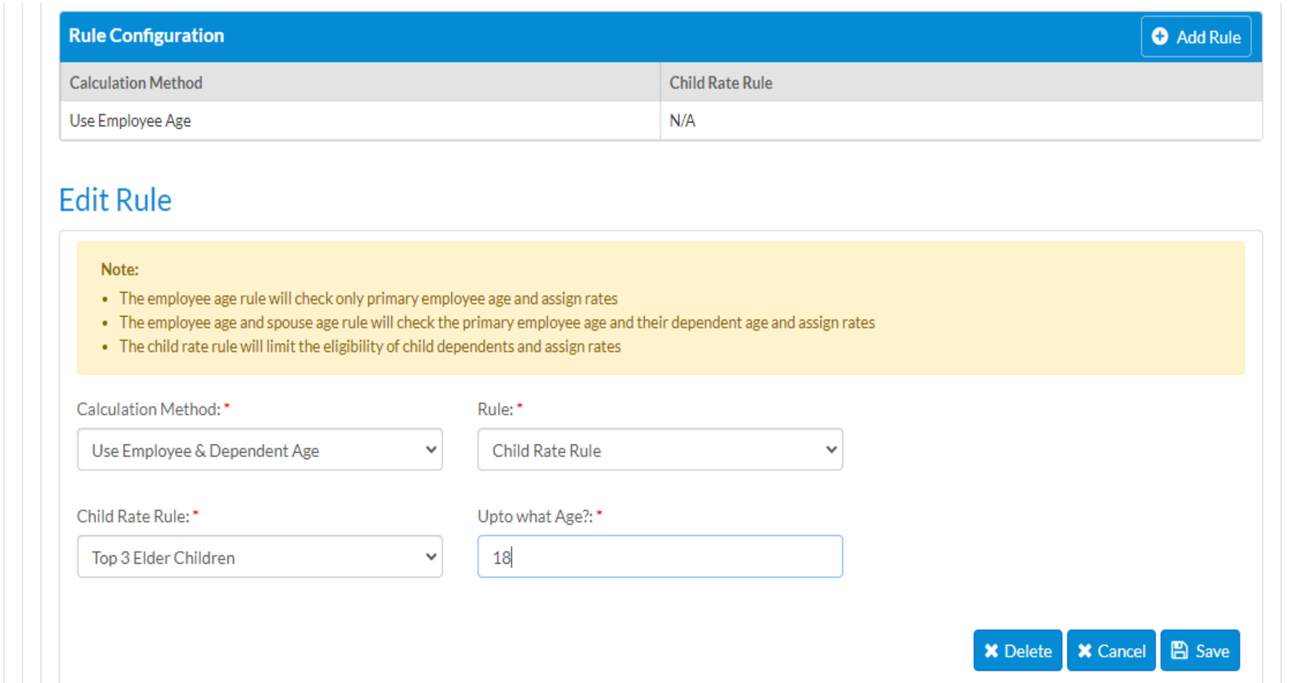
2. **Employee and Dependent age:** This rule will define the rates for each employee group based on employee age spouse and dependent age. For example: For an Employee family (Employee, spouse and 3 children) the system will check the employee, spouse and dependent age and assign the rates from their respective age band and assign rates to each member.

3. **Child Rate Rule**: This rule comes along with employee and dependent age rule. This child rate rule contains two options a) Include all child dependents b) Top3 Elder Children (up to what age). This rule will define the no. of child dependent eligible to assign rates.

4. Dependent Eligibility: This is additional rule to cover up the remaining dependent (if required) after config <Top3 elder children>

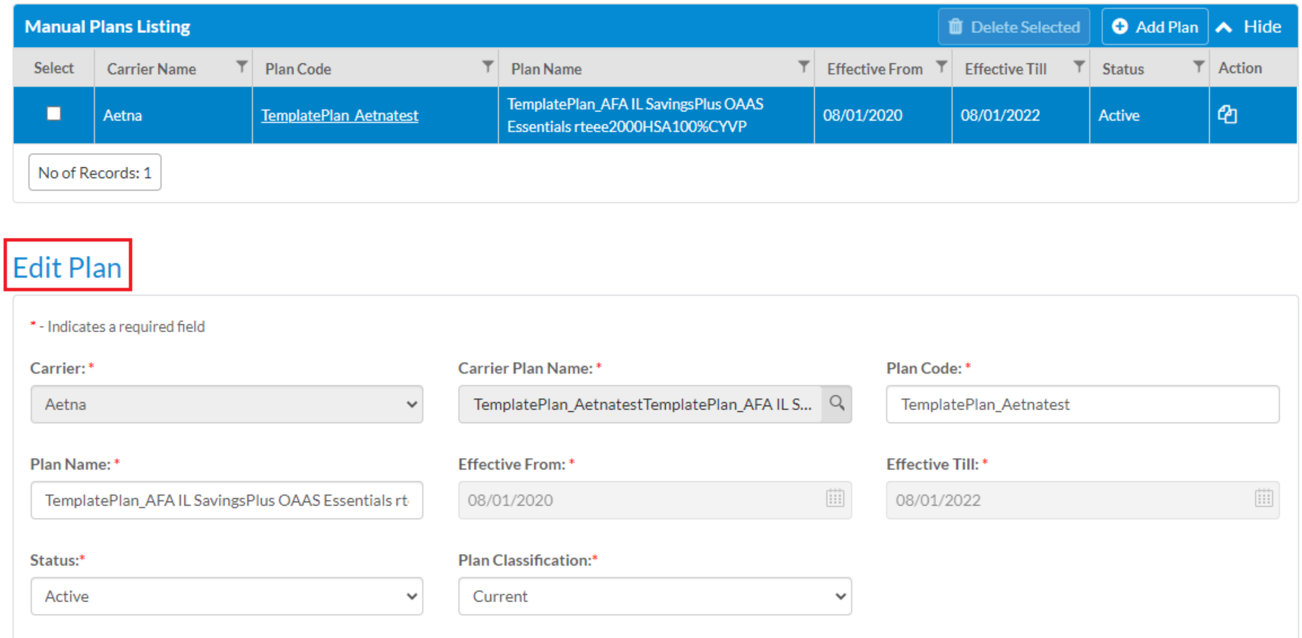
Based on the above rules configuration, the rates will be assigned to employee, spouse and their dependent children.





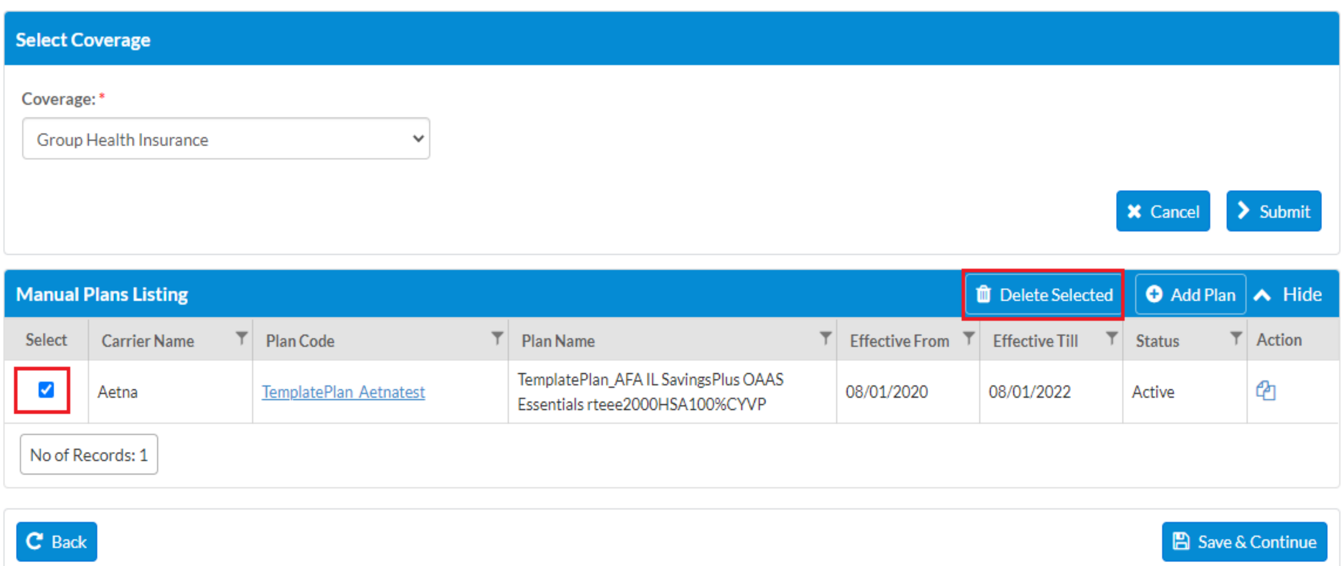
3.5.5 Edit Manual Plan

1. The selected manual plan will be available to edit for user as show below.
2. User can edit the plan information, plan details, and change rates
3. User can edit the manual plan by click on the plan details in the grid. If the manual plan is assigned for the quote, then user cannot edit, can only view.

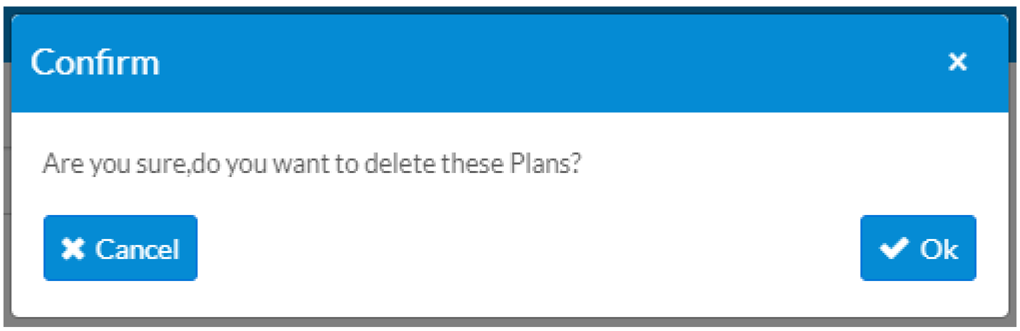


3.5.6 Delete Manual Plan

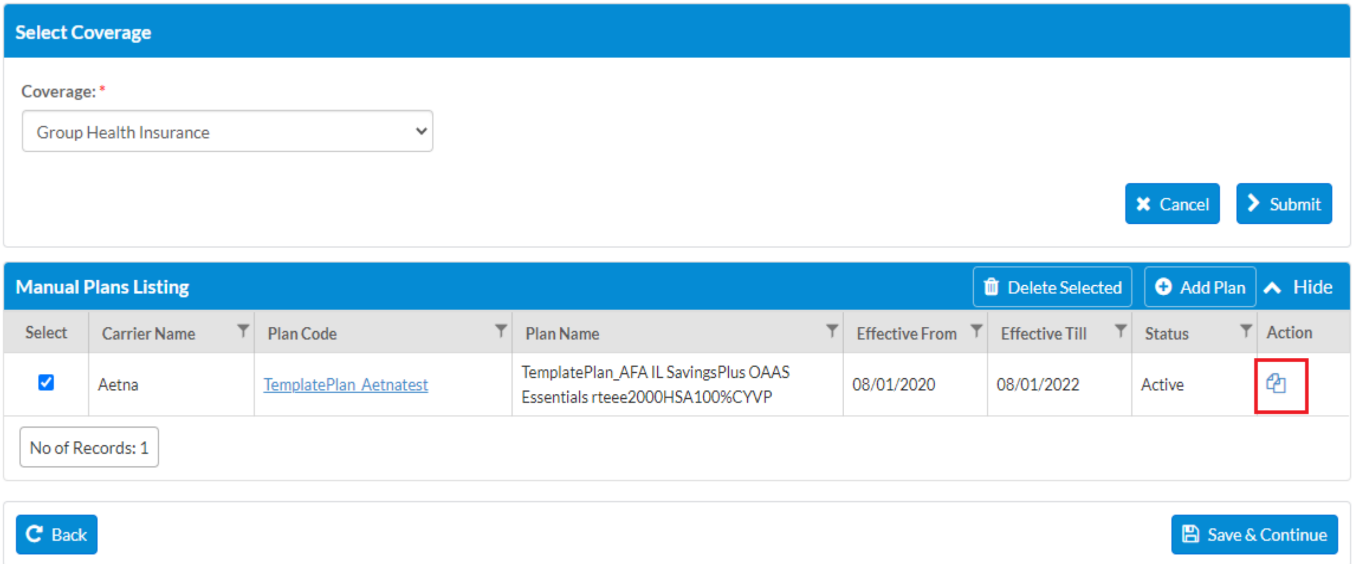
1. User can select specific manual plan click the button <Delete Selected> will perform the delete function
2. System will prompt the confirmation message say <Yes> <No>, when click on yes will delete the record, when click on no will not perform the delete function.
3. If selected manual plan is already utilized or assigned to any quote, then delete function cannot be performed, system will display error message as <This plan is already in use, cannot delete>

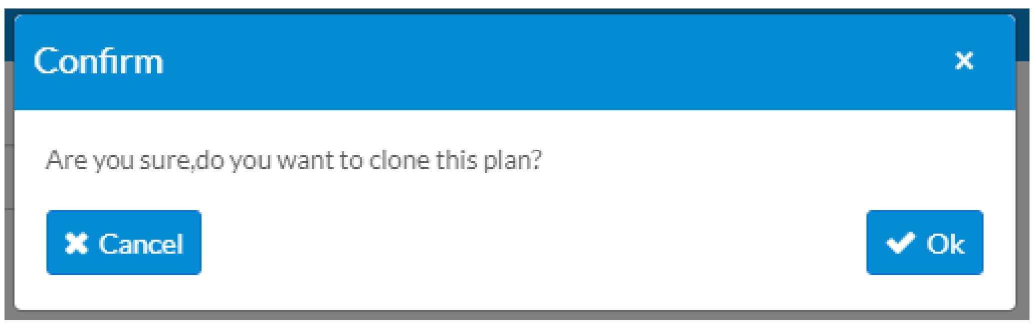


3.5.7 Clone Manual Plan



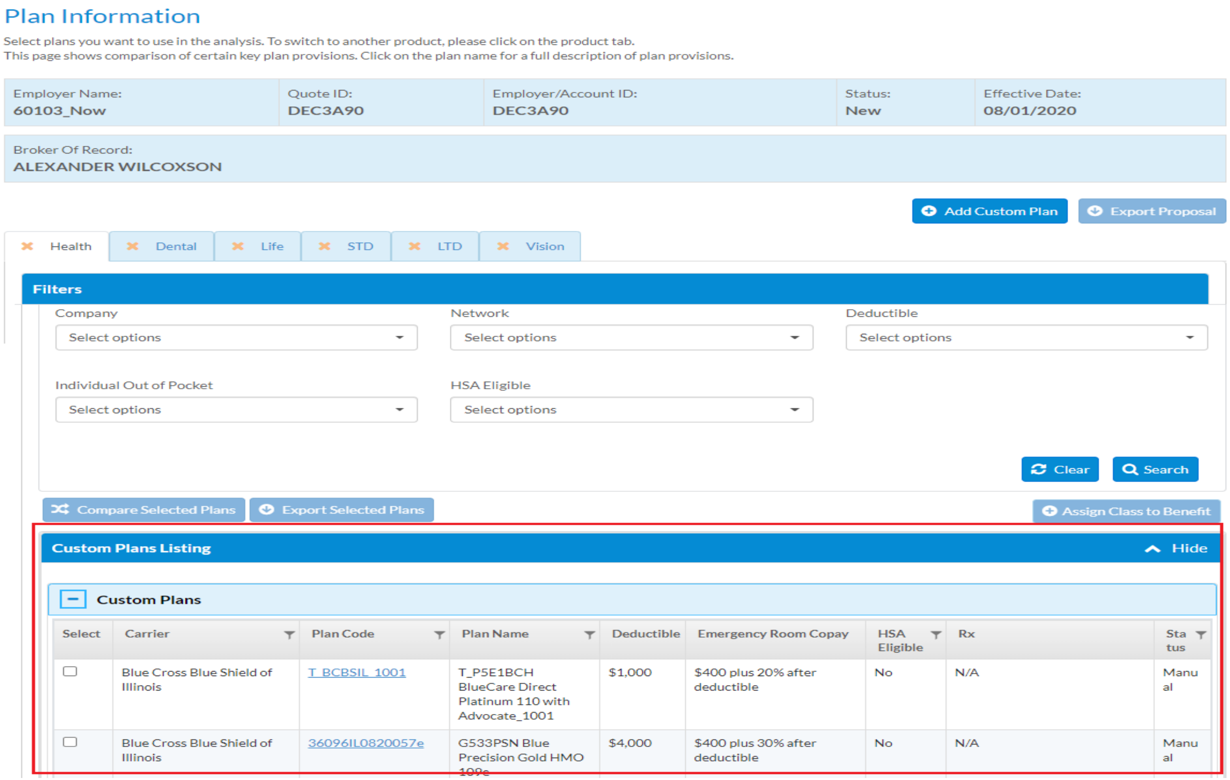
1. Clone function is available to clone the manual plan created already. Once click the clone icon, the system prompt the user to get confirm to perform the clone function.
2. If User clicks no, system will not perform the clone function.
3. If User clicks yes, system will create a cloned plan in editable form.
4. User can change the plan code and plan name, which are unique fields and update required details in plan details and rates, which can be specific to quote.





3.5.8 Manual Plan for Quoting

1. User once created manual plan will be displayed in plan information page under respective coverage tab as show in the screen shot
2. User can select manual plan and assign to the quote to proceed further.
3. User can select manual plan and perform export proposal and compare selected plans



Plan Information

Select plans you want to use in the analysis. To switch to another product, please click on the product tab.
This page shows comparison of certain key plan provisions. Click on the plan name for a full description of plan provisions.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
60103_Now	DEC3A90	DEC3A90	New	08/01/2020

Broker Of Record:
ALEXANDER WILCOXSON

Add Custom Plan | Export Proposal

Health | Dental | Life | STD | LTD | Vision

Filters

Company: Select options
Network: Select options
Deductible: Select options
Individual Out of Pocket: Select options
HSA Eligible: Select options

Clear | Search

Compare Selected Plans | Export Selected Plans | Assign Class to Benefit

Custom Plans Listing Hide

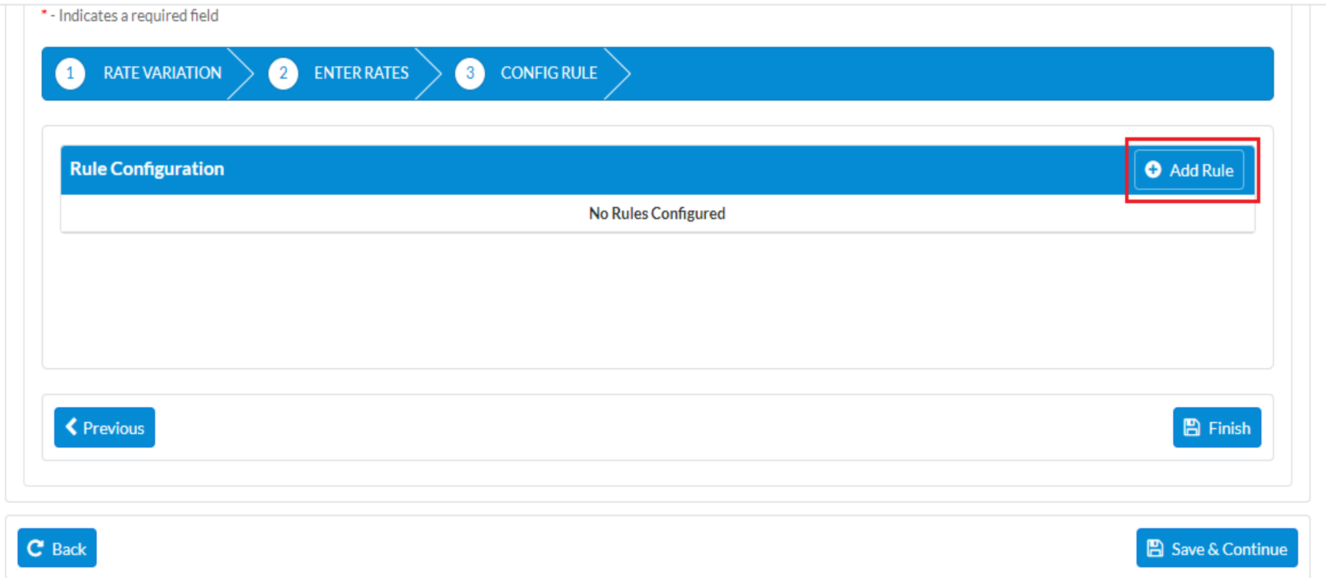
Custom Plans

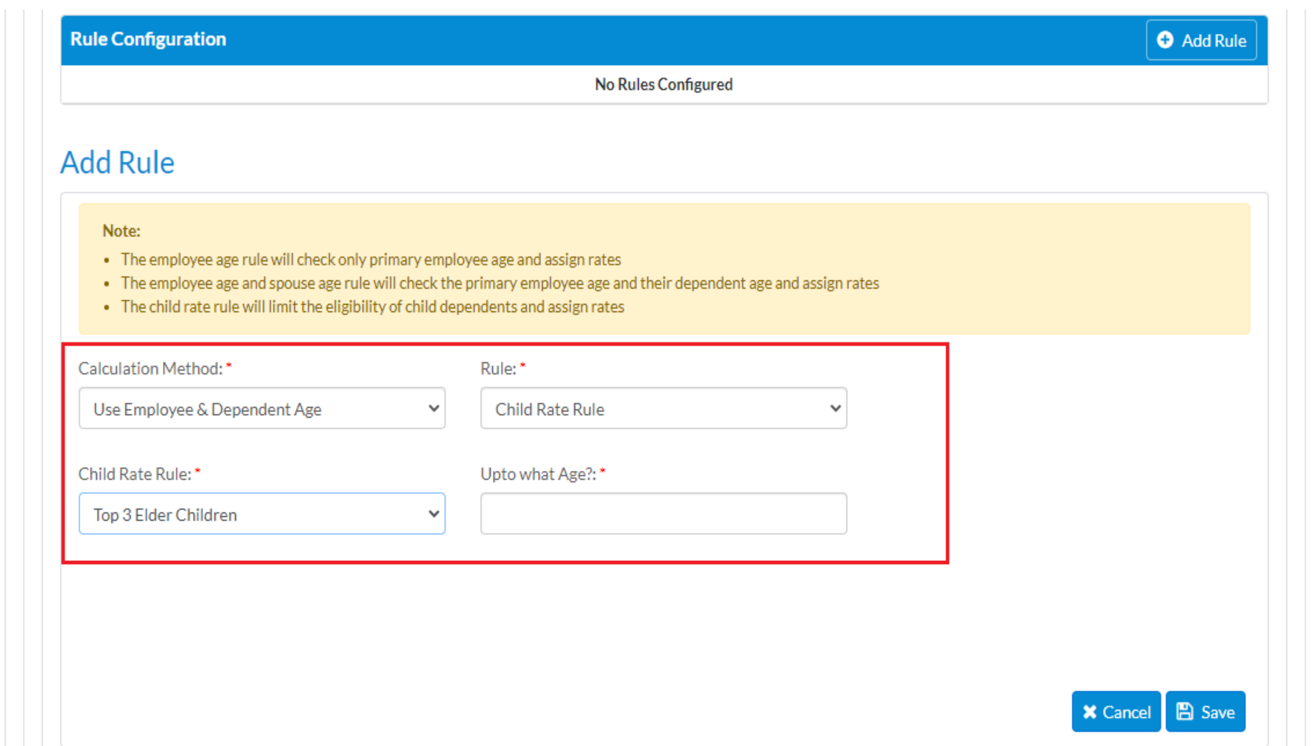
Select	Carrier	Plan Code	Plan Name	Deductible	Emergency Room Copay	HSA Eligible	Rx	Status
☐	Blue Cross Blue Shield of Illinois	T_BCBSIL_1001	T_P5E1BCH BlueCare Direct Platinum 110 with Advocate_1001	$1,000	$400 plus 20% after deductible	No	N/A	Manual
☐	Blue Cross Blue Shield of Illinois	36096IL0820057e	G533PSN Blue Precision Gold HMO 109e	$4,000	$400 plus 30% after deductible	No	N/A	Manual

3.6 Export Proposal

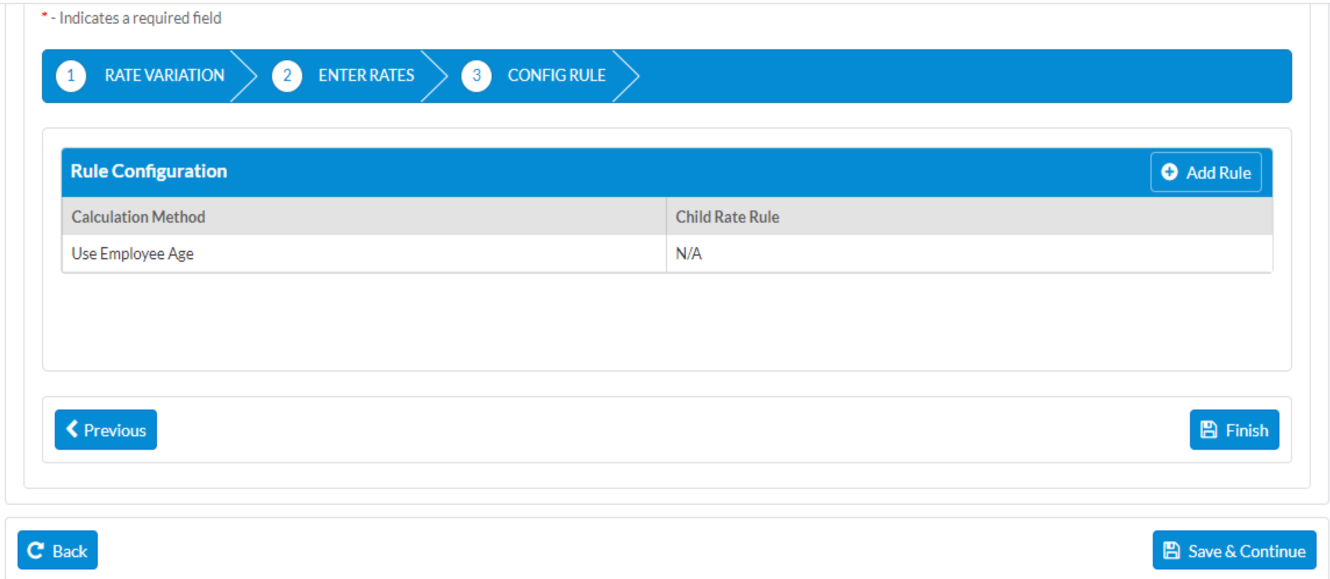
1. User can able to export the selected plans from across coverages in plan information page.
2. The export proposal template contains the following sheets
   a. **Cover page:** It contains the client details and contact information with logo
   b. **Coverage tab:** Based on the selected plan, the coverage tab will be displayed. For example: user selects a plan from health and dental coverages and click generate proposal, the excel sheet will contains two separate sheet as Health and Dental and fetching the plan details from respective coverages.
   c. **Census:** It contains all census details with rates of selected plans.
      i. After exporting the proposal from plan information page, rates of all plans is assigned to all employees by default.
      ii. After updates the anticipated enrollment, based on the member enrollment the rates and plans will be mapped to respective employee
      iii. After updates the contribution strategy setup, cost of employee and employer will split and display in census sheet
   d. all plans and rates are assigned
   e. **Carrier Disclosures:** The standard content on disclosures/disclaimers will be displayed
   f. **Disclosures:** The disclosures and disclaimers relating to Flex will be displayed. You can click on

the <Add Rule> button to view the list of available calculation method and rules.



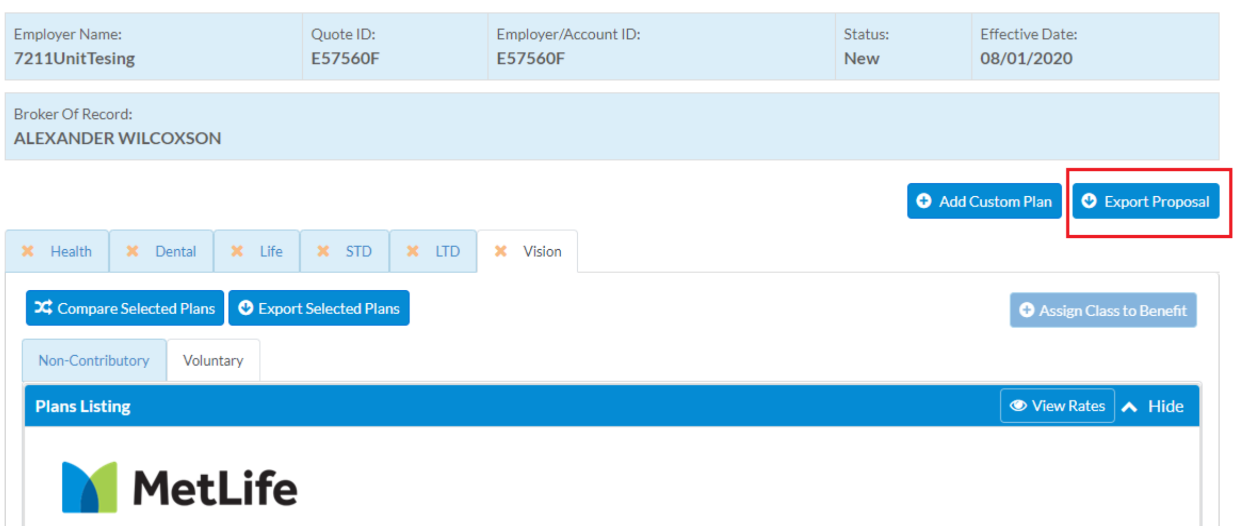


- You can select the required rule and click on the save button, the saved rule will be displayed in the grid.
- You can edit the existing saved rules by double click on the grid and change the rules if required.
- You can also delete the rules by click on the saved rule in the grid and delete the rule.
- Once the rule configured and click on the Finish button to complete rate setup process for the manual plan.



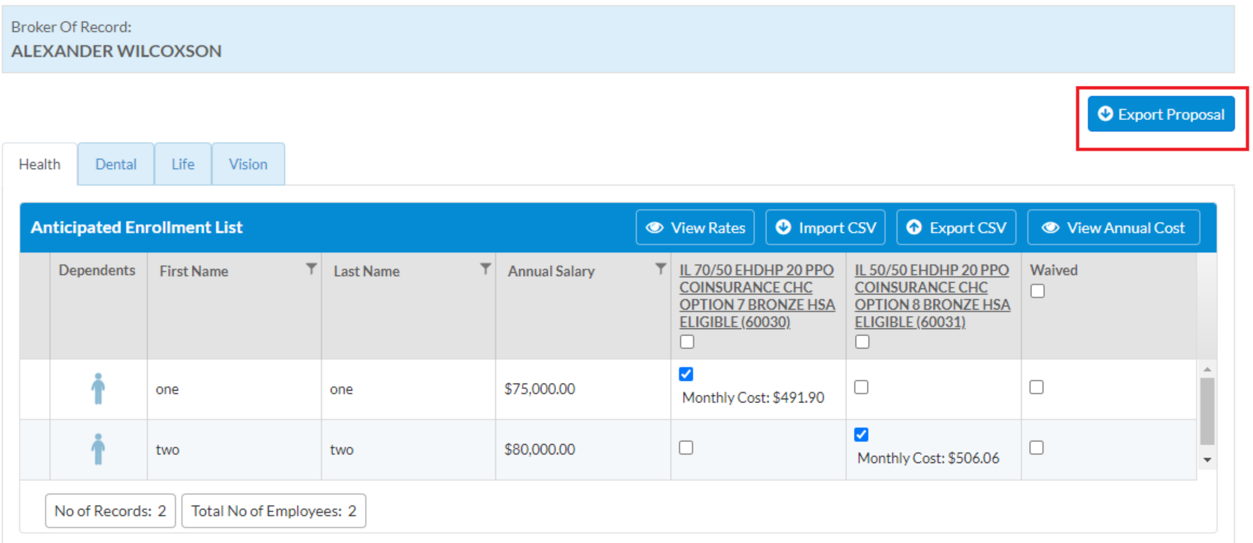
3.6.1 Plan Information / Verify plan information page

1. The button <Export Proposal> enabled to user to select the plan from any coverage and export plan details by click on the export proposal button.
2. The exported proposal contains all selected plans with rate details.



3.6.2 Anticipated / Agent Enrollment

1. From anticipated enrollment, user can assign plan to members and click on export proposal, which will update the respective member enrollment against plan with rates.



3.6.3 Contribution Analysis

1. User can enter the contribution strategy and allocate the employer cost and setup the contribution.
2. User then click on the export proposal and see the employer and employee cost of each member and plan