



Decision Tool User Guide: **Group**

Table of Contents

1	Important Things to Remember	5
2	Introduction	6
3	Agent Account Management	26
3.1	Employer Management	26
3.1.1	Employer Listing Overview	26
3.1.2	Status - Definitions	26
3.1.3	Add Employer	27
3.2	Quoting / Proposals	28
3.2.1	Edit Employer	28
3.2.2	Census Information	29
3.2.3	Plan Listing	31
3.2.4	Anticipated Enrollment	35
3.2.5	Contribution Strategy	37
3.2.6	Contribution Analysis	38
3.3	Onboarding / Start of Group Submission	40
3.3.1	Employer Onboarding Overview	40
3.3.2	Verify Employer	40
3.3.3	Verify Employees	41
3.3.4	Verify Plan Information	43
3.3.5	Additional Information	44
3.4	Enrollment Experience	45
3.4.1	Agent Enrollment	45
3.4.2	Employee Experience	46
3.4.3	Summary	47
3.4.4	e-Sign	48

3.4.5	Documents.....	49
3.4.6	Compliance packet	50
3.5	Manual Plans.....	50
3.5.1	Create Manual Plan.....	50
3.5.2	Add Plan details.....	51
3.5.3	Add Rates	53
3.5.4	Config Rules.....	54
3.5.5	Edit Manual Plan.....	55
3.5.6	Delete Manual Plan.....	56
3.5.7	Clone Manual Plan.....	57
3.5.8	Manual Plan for Quoting.....	58
3.6	Export Proposal.....	59
3.6.1	Plan Information / Verify plan information page.....	61
3.6.2	Anticipated / Agent enrollment.....	62
3.6.3	Contribution Analysis.....	62

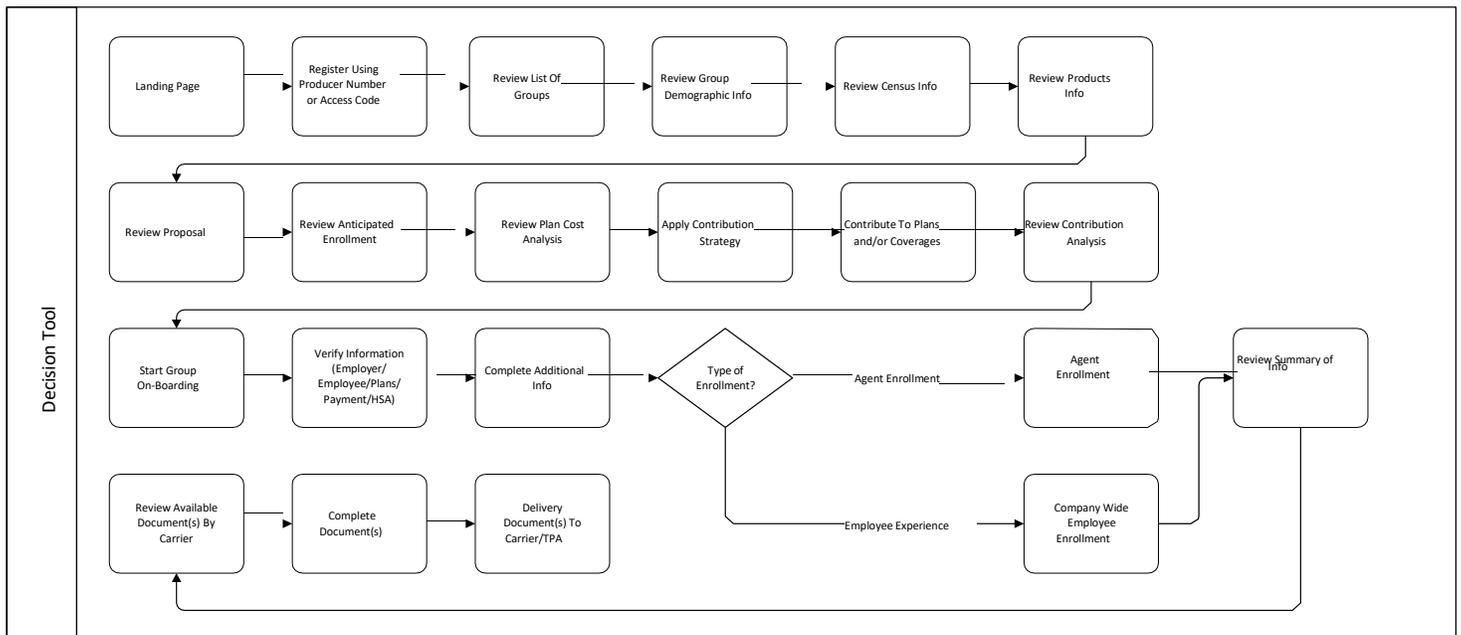
1 Important Things to Know

- 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:

Your Employer List

On this page you can:

- Manage employers or renewals
- Retrieve quotes from e-Sales Tool

Employer Listing									Clear Filters	Add Employer
Drag a column header and drop it here to group by that column										
Agent Name	Employer Name	Tax ID	Group Size	Employer/Account ID	Quote ID	Last Activity Date	Effective Date	Account Status		
No matching Employer Results Found!										
No of Records: 0										

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.

Add Employer

Here you can import your employer easily.

1 Demographics Import

- Create Employer Manually
- Import Employers from another system
- Add/View multiple renewals
- Add/View multiple new business Quotes

Cancel Next >

- 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**

- Click on **Start Decision Tool** to start the quoting process

Edit Employer

Here you can update your employer information easily.

Employer Details Hide

Employer Name *	Tax ID	Effective Date *
<input type="text" value="60103_Now"/>	<input type="text" value="##-#####"/>	<input type="text" value="08/01/2020"/>
Business Industry *	SIC Code *	
<input type="text" value="Broadwoven silk and synthetic fabrics"/>	<input type="text" value="2221"/>	
Address 1	Address 2	City
<input type="text" value="Address Line 1"/>	<input type="text" value="Address Line 2"/>	<input type="text" value="City"/>
State *	Zip Code *	County *
<input type="text" value="IL"/>	<input type="text" value="60103"/>	<input type="text" value="DuPage"/>
Telephone	Fax Number	Status *
<input type="text" value="Telephone"/>	<input type="text" value="Fax Number"/>	<input type="text" value="New"/>
Number of Employees	Employer ID *	Employer Access Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

3.2.2 Census Information

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

Broker Of Record:
ALEXANDER WILCOXSON

Census Information Listing Clear Filters Delete Selected Add Employee Assign Job Class Import CSV Export CSV

Select	Coverage Tier	First Name	Last Name	Gender	Job Class	Date of Birth	Zip Code	Tobacco	Annual Salary	SSN	Action
<input type="checkbox"/>		b	b	Male	All Active Full time	08/08/1981	60174	No	\$55,698.00	xxx-xx-9865	
<input type="checkbox"/>		c	c	Male	All Active Full time	01/01/1987	60174	No	\$56,555.00	xxx-xx-5555	
<input type="checkbox"/>		d	dv	Male	All Active Full time	01/01/1981	60174	No	\$54,658.00	xxx-xx-9999	
<input type="checkbox"/>		e	e	Male	All Active Full time	01/01/1981	60174	No	\$45,586.00	xxx-xx-8888	
<input type="checkbox"/>		v	v	Male	All Active Full time	08/01/1981	60174	No	\$458.00	xxx-xx-9999	

No of Records: 5 Total No of Employees: 5

Back Save and Continue

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: 60103_Now	Quote ID: DEC3A90	Employer/Account ID: DEC3A90	Status: New	Effective Date: 08/01/2020
Broker Of Record: ALEXANDER WILCOXSON				

[Add Custom Plan](#) [Export Proposal](#)

- ✕ Health
- ✕ Dental
- ✕ Life
- ✕ STD
- ✕ LTD
- ✕ Vision

Filters

Company <input type="text" value="Select options"/>	Network <input type="text" value="Select options"/>	Deductible <input type="text" value="Select options"/>
Individual Out of Pocket <input type="text" value="Select options"/>	HSA Eligible <input type="text" value="Select options"/>	

[Clear](#) [Search](#)

[Compare Selected Plans](#) [Export Selected Plans](#) [Assign Class to Benefit](#)

Custom Plans Listing Hide

Select	Carrier	Plan Code	Plan Name	Deductible	Emergency Room Copay	HSA Eligible	Rx	Status
<input type="checkbox"/>	Health Alliance	20129IL0320116-manual plan testing	manual plan testing-2020 Simple Memorial HMO 2500 Gold	\$2,500	\$400 plus 20% after deductible	No	N/A	Manual
<input type="checkbox"/>	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

[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
<input type="checkbox"/>	78463IL0010491-99	Premier - \$2,500 - BRO3 IL017	CHOICE PLUS	\$2,500	\$6,300	\$300 plus 20% after deductible	\$15 / \$50	No	N/A	New
<input type="checkbox"/>	78463IL0010579-99	Core - \$6,000 - BROA IL019, IL020	CORE	\$6,000	\$7,500	\$250 plus 20% after deductible	\$0 / \$100	No	N/A	New
<input type="checkbox"/>	78463IL0010549-99	Core Premier - \$3,500 - BRY5 IL018	CORE	\$3,500	\$7,000	\$350	\$30 / \$30	No	N/A	New
<input type="checkbox"/>	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 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**.

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
<input checked="" type="checkbox"/>	Health Alliance	201291L0320116-manual plan testing	manual plan testing- -2020 Simple Memorial HMO 2500 Gold	\$2,500	\$400 plus 20% after deductible	No	N/A	Manual

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](#)

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

Plans Listing ^ Hide



[-] ACA Plans View Composite Rates View Age Band Rates

Plan Rate x



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.

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	Manual plan impact testing_P5E1BCH BlueCare Direct Platinum 110 with Advocate (T_BCBSIL- manual plan impact testing)	Waived
	Aiden	Easton	\$69,852.30	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Aiden	Theo	\$69,852.30	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Alexandra	Melvin	\$55,214.30	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Alexandra	Theo	\$98,526.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Angel	Mckinley	\$45,820.32	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Atticus	Gracelyn	\$84,000.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Augustus	Carter	\$68,412.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	b	b	\$55,698.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Benjamin	Emily	\$102,384.25	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Carter	Kennedy	\$78,412.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Cassidy	Damien	\$52,000.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Claire	Ivanna	\$78,452.45	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Claire	Scarlett	\$98,412.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>
	Colt	Easton	\$87,415.00	<input checked="" type="checkbox"/> Monthly Cost: \$0.00	<input type="checkbox"/>

No of Records: 22 Total No of Employees: 20

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**.

Contribution Strategy

In this section, you can choose how to structure your employer's contribution for selected coverages.

You can add multiple contribution strategies along with the different contribution structures available for the coverages and configure employer's contribution based on contribution model for the coverages.

You can calculate the total employer and employee costs per plan and per coverage when you click on calculate button.

You can select one contribution strategy at a time and navigate to contribution analysis page .

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

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

Broker Of Record:
ALEXANDER WILCOXSON

Contribution Strategy List					Contribution Model Possibilities
Select	Name	Created Date	Last Modified Date	Selected Coverages	
<input type="checkbox"/>	health 2	07/01/2020	07/01/2020		
<input checked="" type="checkbox"/>	Group health	07/01/2020	07/01/2020		

No of Records : 2

[Back](#) [Continue](#)

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.

Contribution possibilities

Here you can view all the possible combinations of contributions for the selected coverages.

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

Broker Of Record: ALEXANDER WILCOXSON

[← Back to Contribution Model](#)

Coverage	Contribution Type						
	Dollar Amount			Percentage			No Employer Contribution
	Defined Contribution - All Employees	Defined Contribution - Variable by Coverage Tier	Variable Contribution	Defined Contribution - All Employees	Defined Contribution - Variable by Coverage Tier	Variable Contribution	
 Health	✓	✓	✓	✓	✓	✓	✓

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.

Contribution Analysis

Here is a comparison of benefit costs from before and after employer contributions were entered. After you are finished viewing the comparison click **Continue**.

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

[Export Proposal](#)

Total Monthly Cost [View Annual Cost](#) [Hide](#)



\$0.00

Employer Contribution



\$0.00

Employee Cost



\$0.00

Total Cost



Employer Cost: \$0.00
Employee Cost: \$0.00
Total Cost: No Enrollment

HEALTH

Health



Defined Contribution - Variable by Coverage Tier [Hide](#)

Strategy Name: **Group health**

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

[Back](#)

[Continue](#)

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

Verify Employer Information

Review and complete employer information below.

Required Field(s):

Employer Name, Tax ID, Account Address, and Employer Contact Information

IMPORTANT: The employer name and address entered in Blue Directions must match the employer name and address on the Wage and Tax/Proof of Business documentation.

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

Broker Of Record:
ALEXANDER WILCOXSON

Employer Details Hide

Employer Name *	Tax ID *	Business Industry *
Manual plan impact test	23-4242424	Mfg dried fruits, vegetables, and soups
SIC Code *	Address 1 *	Address 2
2034	5300 N LINCOLN AVE	APT 5D
City *	State	Zip Code *
CHICAGO	IL	60625
County *	Telephone *	Fax Number
Cook	(555) 224-3234	Fax Number
Number of Employees	Employer ID *	
20	335C9EB	

Contact Details Show

Agent Details Show

[Back](#) [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: Manual plan impact test	Quote ID: 335C9EB	Employer/Account ID: 335C9EB	Status: Finalized	Effective Date: 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: Manual plan impact test	Quote ID: 335C9EB	Employer/Account ID: 335C9EB	Status: Finalized	Effective Date: 07/15/2020
Broker Of Record: ALEXANDER WILCOXSON				

[Export Proposal](#)

Health
[Edit](#) [Hide](#)

Defined Contribution - Variable by Coverage Tier

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
<input checked="" type="checkbox"/>	Blue Cross Blue Shield of Illinois	T_BCBSIL-manual plan impact testing	Tmanual plan impact testing_PSE1BCH BlueCare Direct Platinum 110 with Advocate	\$1,000	\$400 plus 20% after deductible	No	N/A	Manual

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

Payment

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 *	Date *	Status *
<input type="text" value="TFA9C7ABB98141"/>	<input type="text" value="07/01/2020"/>	<input type="text" value="Not Processed"/>
Account Holder Name *	Account Number *	Confirm Account Number *
<input type="text" value="test"/>	<input type="text" value="21334343423434"/>	<input type="text" value="21334343423434"/>
Bank Name *	Routing Number *	Confirm 9 digit Routing Number *
<input type="text" value="test"/>	<input type="text" value="082000549"/>	<input type="text" value="082000549"/>
Amount *	<input type="text" value="\$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

Additional Employer Information

Please enter the following information to complete the analysis.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
Broker Of Record:				

Email Prospect

* - Indicates a required field

Payroll Schedule

1 What is the payroll frequency followed by the employer? *

Weekly Bi-Weekly Semi-Monthly Monthly

2 Start Date * 07/01/2020

3 End Date * 06/30/2021

4 First Day Of Payroll * 07/01/2020

Contribution Schedule

1 What is the contribution followed by the employer? *

None Weekly Bi-Weekly Semi-Monthly Monthly

2 Start Date * 07/01/2020

3 End Date * 06/30/2021

4 First Day Of Contribution * 07/01/2020

Employee Enrollment

1 Do you want to make benefit elections on behalf of employees? *

Yes No

2 Start Date * 06/23/2020

3 End Date * 06/23/2020

Note: Paperwork and enrollment information for this case will not be sent until enrollment has been completed.

Additional Information

1 Is this account a public entity? *

Yes No

2 Is this an ERISA group? *

Yes No

3 Include domestic partner? *

Yes No

4 TEFRA Included? *

Yes

5 Agent Contact Number for Support? * (011) 111-1111

Information Required for Ancillary Products

1 For this employer, how many hours per week should an employee work to be considered full time? * 45

Eligibility Date

The eligibility / waiting period cannot exceed 90 calendar days.

1 The Eligibility Date for an employee who becomes eligible after the Effective date of the Group's health plan is determined by: *

The date of employment

The day of employment

The day of month following Days of employment

The day of month following date of employment

Back

Save and Continue

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.



The screenshot shows a web form titled "Employee Enrollment". It contains the following elements:

- A question: "Do you want to make benefit elections on behalf of employees?*" with radio buttons for "Yes" (selected) and "No".
- A "Start Date*" field with a calendar icon and the value "06/23/2020".
- An "End Date*" field with a calendar icon and the value "06/23/2020".
- A note: "Note: Paperwork and enrollment information for this case will not be sent until enrollment has been completed."

- 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:

Warning!
Minimum participation is not met for : Group Voluntary STD

- **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**.

Health Dental Life STD

Minimum Employee Participation: 75% (3) ✓
Minimum Dependent Participation: 25% ✓

✓ Minimum participation met ✗ Minimum participation not met

Employee Benefit Election List Show Contribution View Annual Cost View Rates Import CSV Export CSV

Coverage Tier	First Name	Last Name	Annual Salary	Premera Blue Cross Balance 500 Gold (G500BPPO)	Waived
▶			\$40,000.00	<input checked="" type="checkbox"/> Plan Cost:\$185.37	<input type="checkbox"/>
▶			\$50,000.00	<input checked="" type="checkbox"/> Plan Cost:\$185.37	<input type="checkbox"/>
▶			\$100,000.00	<input checked="" type="checkbox"/> Plan Cost:\$155.79	<input type="checkbox"/>
▶			\$60,000.00	<input checked="" type="checkbox"/> Plan Cost:\$185.37	<input type="checkbox"/>

No of Records: 4 Total No of Employees: 4

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.

Employee Enrollment

i Do you want to make benefit elections on behalf of employees? *

Yes No

i Start Date *

07/01/2020

i End Date *

07/08/2020

Note: Paperwork and enrollment information for this case will not be sent until enrollment has been completed.

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.

Summary

Confirm your details and select Continue / Confirm Information.

Employer Name:	Quote ID:	Employer/Account ID:	Status:	Effective Date:
----------------	-----------	----------------------	---------	-----------------

Broker Of Record:

 Email Prospect

Employer Information	 Edit  Show
Census Information	 Edit  Show
Plan Information	 Edit  Show
Anticipated Enrollment	 Edit  Show
Employer Cost Analysis	 View  Show
Contribution Analysis	 View  Show
Additional Information	 Edit  Show
Employee Benefit Election	 Edit  Show

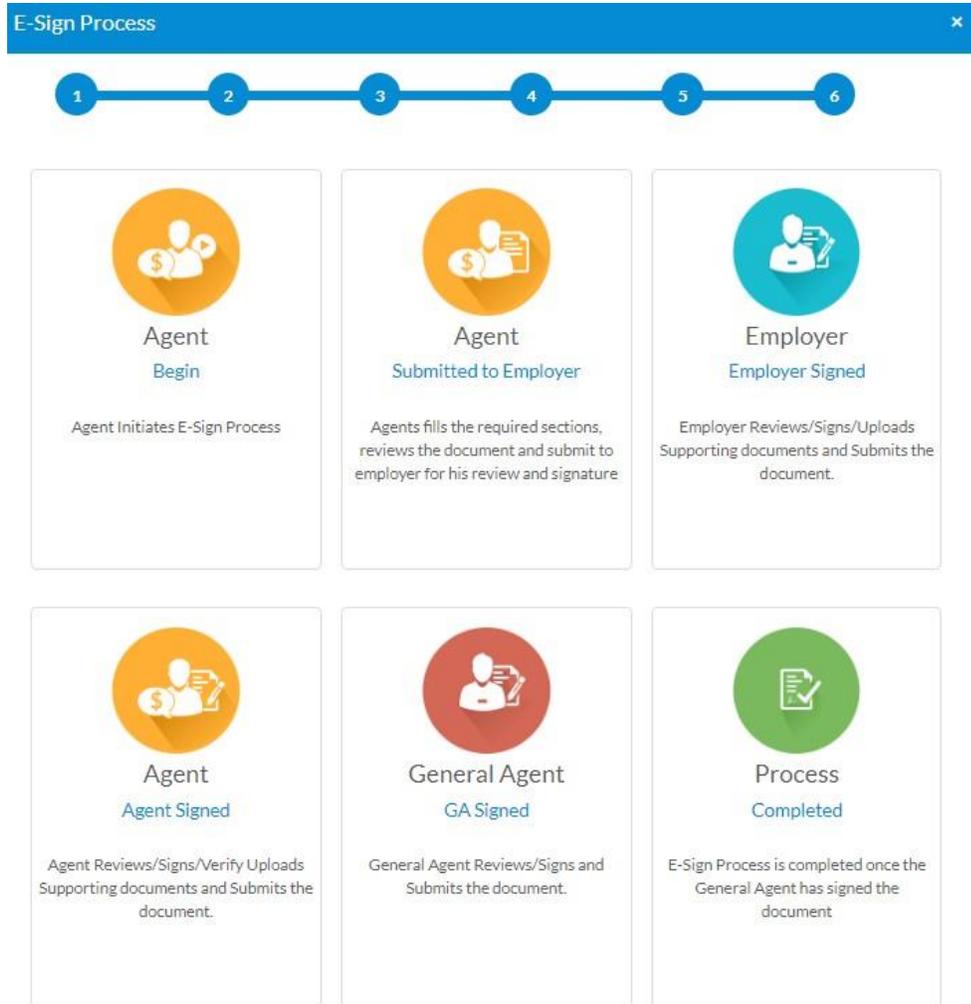
Confirm your details entered and click Continue/Confirm Information button to proceed to document page

 Back

 Submit

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

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

Broker Of Record:
ALEXANDER WILCOXSON

[+ Add Custom Plan](#) [Export Proposal](#)

[x Health](#) [x Dental](#) [x Life](#) [x STD](#) [x LTD](#) [x Vision](#)

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

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

Broker Of Record:
ALEXANDER WILCOXSON

Select Coverage

Coverage: *

[x Cancel](#) [Submit](#)

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

Select Coverage

Coverage: *

Group Health Insurance

✕ Cancel
➤ Submit

Custom Plans Listing

🗑 Delete Selected
➕ Add Plan
⬆ Hide

Select	Plan Code	Plan Name	Effective From	Effective Till	Status	Action
<input type="checkbox"/>	T_BCBSIL_1001	T_P5E1BCH BlueCare Direct Platinum 110 with Advocate_1001	01/01/2020	12/31/2020	Active	📄 Clone
<input type="checkbox"/>	36096IL0820057e	G533PSN Blue Precision Gold HMO 109e	01/01/2020	12/31/2020	Active	📄
<input type="checkbox"/>	T_BCBSIL-	T_P5E1BCH BlueCare Direct Platinum 110 with Ad6vocate	01/01/2020	12/31/2020	Active	📄
<input type="checkbox"/>	T_BCBSIL_02	T_P5E1BCH BlueCare Direct Platinum 110 with Advocate_02	01/01/2020	12/31/2020	Active	📄

No of Records: 4

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.

Manual Plans Listing							Delete Selected	Add Plan	Hide
Select	Carrier Name	Plan Code	Plan Name	Effective From	Effective Till	Status	Action		
No Records Found!									

Add Plan

* - Indicates a required field

Carrier: *	Carrier Plan Name: *	Plan Code: *
<input type="text" value="Aetna"/>	<input type="text" value="TemplatePlan_AetnaTemplatePlan_AFA IL Savi..."/>	<input type="text" value="TemplatePlan_Aetna"/>
Plan Name: *	Effective From: *	Effective Till: *
<input type="text" value="TemplatePlan_AFA IL SavingsPlus OAAS Essentials 20"/>	<input type="text" value="08/01/2020"/>	<input type="text" value="08/01/2022"/>
Status: *	Plan Classification: *	
<input type="text" value="Active"/>	<input type="text" value="Current"/>	

- 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.
- User can edit the details specific to quote and save it for manual plan
- User can upload attachment for reference if required, can able to maximum of 5 documents and size limited to 25MB for each document.

1 PLAN DETAILS 2 ATTACHMENTS 3 SUMMARY



BlueCross BlueShield of Illinois

T_P5E1BCH BlueCare Direct Platinum 110 with Advocate
Effective from 01/01/2020 to 12/31/2020
Status: Active

Plan Overview Show

Preventive Care Coverage Show

Prescription Drug Coverage Show

Hospital Services Coverage Show

Additional Information Hide

Brochure:	<input type="text" value="https://d2ed110nmrd591.cloudfront.net/blobs/uMkbFB7pZ3RVJSaAK4oDj"/>
Provider List:	<input type="text" value="https://public.hcsc.net/providerfinder/search.do?corpEntCd=IL1"/>
Exclusions and Limitations:	<input type="text" value="N/A"/>

Next

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

The screenshot shows the 'Plan Rates' configuration interface. At the top, there are two tabs: 'Plan Summary' (expanded) and 'Plan Rates' (collapsed). Below the tabs, a progress bar indicates three steps: '1 RATE VARIATION' (active), '2 ENTER RATES', and '3 CONFIG RULE'. A legend indicates that a red asterisk (*) denotes a required field. The main configuration area contains a checked checkbox 'Rate Varies by Tier *' with a dropdown menu showing '3 selected'. Below this are four unchecked checkboxes: 'Rate Varies by Age', 'Rate Varies by Tobacco', 'Rate Varies by Gender', and 'Rate Varies by Employment Class'. A 'Next >' button is located at the bottom right of the configuration area.

The screenshot shows the 'Plan Rates' configuration interface in the 'ENTER RATES' step. The progress bar now highlights '2 ENTER RATES' as the active step. The main configuration area displays a table titled 'Rates' with three columns: 'Employee Only', 'Spouse Only', and 'Child Only'. The table contains one row with the value '10.00' in each column. Below the table, a box indicates 'No of Records: 1'. At the bottom of the screen, there are two navigation buttons: '< Previous' on the left and 'Next >' on the right.

Employee Only	Spouse Only	Child Only
10.00	10.00	10.00

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.

Plan Rates Hide

* - Indicates a required field

1 RATE VARIATION > 2 ENTER RATES > 3 CONFIG RULE >

Rule Configuration Add Rule

Calculation Method	Child Rate Rule
Use Employee & Dependent Age	Top 3 Elder Children - 18

Previous Finish

Back Save & Continue

Rule Configuration		+ Add Rule
Calculation Method	Child Rate Rule	
Use Employee Age	N/A	

Edit Rule

Note:

- The employee age rule will check only primary employee age and assign rates
- The employee age and spouse age rule will check the primary employee age and their dependent age and assign rates
- The child rate rule will limit the eligibility of child dependents and assign rates

Calculation Method: * Rule: *

Use Employee & Dependent Age Child Rate Rule

Child Rate Rule: * Upto what Age?: *

Top 3 Elder Children 18

✕ Delete
✕ Cancel
📄 Save

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.

Manual Plans Listing								Delete Selected	Add Plan	Hide
Select	Carrier Name	Plan Code	Plan Name	Effective From	Effective Till	Status	Action			
<input type="checkbox"/>	Aetna	TemplatePlan_Aetnatest	TemplatePlan_AFA IL SavingsPlus OAAS Essentials rtee2000HSA100%CYVP	08/01/2020	08/01/2022	Active				

No of Records: 1

Edit Plan

* - Indicates a required field

Carrier: * Carrier Plan Name: * Plan Code: *

Plan Name: * Effective From: * Effective Till: *

Status: * Plan Classification: *

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>

Select Coverage

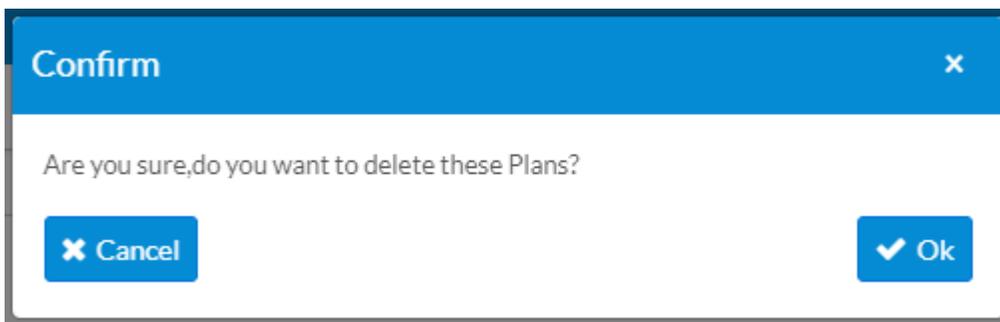
Coverage: *

Manual Plans Listing

Select	Carrier Name	Plan Code	Plan Name	Effective From	Effective Till	Status	Action
<input checked="" type="checkbox"/>	Aetna	TemplatePlan_Aetnatest	TemplatePlan_AFA IL SavingsPlus OAAS Essentials rtee2000HSA100%CYVP	08/01/2020	08/01/2022	Active	

No of Records: 1

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.

Select Coverage

Coverage: *

Group Health Insurance

Cancel Submit

Manual Plans Listing Delete Selected Add Plan Hide

Select	Carrier Name	Plan Code	Plan Name	Effective From	Effective Till	Status	Action
<input checked="" type="checkbox"/>	Aetna	TemplatePlan Aetnatest	TemplatePlan_AFA IL SavingsPlus OAAS Essentials rteee2000HSA100%CYVP	08/01/2020	08/01/2022	Active	

No of Records: 1

Back Save & Continue

Confirm x

Are you sure,do you want to clone this plan?

Cancel Ok

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: 60103_New	Quote ID: DEC3A90	Employer/Account ID: DEC3A90	Status: New	Effective Date: 08/01/2020
Broker Of Record: ALEXANDER WILCOXSON				

[Add Custom Plan](#) [Export Proposal](#)

[Health](#)
[Dental](#)
[Life](#)
[STD](#)
[LTD](#)
[Vision](#)

Filters

Company:

Network:

Deductible:

Individual Out of Pocket:

HSA Eligible:

[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
<input type="checkbox"/>	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
<input type="checkbox"/>	Blue Cross Blue Shield of Illinois	36096IL0820057e	G533PSN Blue Precision Gold HMO 100e	\$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.

* - Indicates a required field

1 RATE VARIATION > 2 ENTER RATES > 3 CONFIG RULE >

Rule Configuration + Add Rule

No Rules Configured

← Previous Finish

↶ Back Save & Continue

Rule Configuration + Add Rule

No Rules Configured

Add Rule

Note:

- The employee age rule will check only primary employee age and assign rates
- The employee age and spouse age rule will check the primary employee age and their dependent age and assign rates
- The child rate rule will limit the eligibility of child dependents and assign rates

Calculation Method: *	Rule: *
<input type="text" value="Use Employee & Dependent Age"/>	<input type="text" value="Child Rate Rule"/>
Child Rate Rule: *	Upto what Age?: *
<input type="text" value="Top 3 Elder Children"/>	<input type="text"/>

✕ Cancel Save

- 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.

* - Indicates a required field

1 RATE VARIATION > 2 ENTER RATES > 3 CONFIG RULE >

Rule Configuration + Add Rule

Calculation Method	Child Rate Rule
Use Employee Age	N/A

[< Previous](#)

[Finish](#)

[Back](#) [Save & Continue](#)

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.

Employer Name: 7211UnitTesting	Quote ID: E57560F	Employer/Account ID: E57560F	Status: New	Effective Date: 08/01/2020
-----------------------------------	----------------------	---------------------------------	----------------	-------------------------------

Broker Of Record:
ALEXANDER WILCOXSON

[+ Add Custom Plan](#)
[+ Export Proposal](#)

[x Health](#)
[x Dental](#)
[x Life](#)
[x STD](#)
[x LTD](#)
[x Vision](#)

[Compare Selected Plans](#)
[Export Selected Plans](#)
[+ Assign Class to Benefit](#)

Non-Contributory
Voluntary

Plans Listing [View Rates](#) [Hide](#)

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.

Broker Of Record:
ALEXANDER WILCOXSON

[Export Proposal](#)

Health Dental Life Vision

Anticipated Enrollment List							View Rates	Import CSV	Export CSV	View Annual Cost
Dependents	First Name	Last Name	Annual Salary	IL 70/50 EHDHP 20 PPO COINSURANCE CHC OPTION 7 BRONZE HSA ELIGIBLE (60030)	IL 50/50 EHDHP 20 PPO COINSURANCE CHC OPTION 8 BRONZE HSA ELIGIBLE (60031)	Waived				
	one	one	\$75,000.00	<input checked="" type="checkbox"/> Monthly Cost: \$491.90	<input type="checkbox"/>	<input type="checkbox"/>				
	two	two	\$80,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/> Monthly Cost: \$506.06	<input type="checkbox"/>				

No of Records: 2 Total No of Employees: 2

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

Employer Name: 7211UnitTesting Quote ID: E57560F Employer/Account ID: E57560F Status: New Effective Date: 08/01/2020

Broker Of Record:
ALEXANDER WILCOXSON

[Export Proposal](#)

Total Monthly Cost [View Annual Cost](#) [Hide](#)

\$476.64 Employer Contribution	\$580.32 Employee Cost	\$1,056.96 Total Cost
HEALTH Employer Cost: \$464.00 Employee Cost: \$533.96 Total Cost: \$997.96	DENTAL Employer Cost: \$0.00 Employee Cost: \$46.36 Total Cost: \$46.36	LIFE Employer Cost: \$12.64 Employee Cost: \$0.00 Total Cost: \$12.64
VISION Employer Cost: \$0.00 Employee Cost: \$0.00 Total Cost: No Enrollment		