

**Final Plan Selection
Class System
Saving Final Plans as Templates**

FINAL PLAN SETUP

Before starting your Final Plan setup, ensure that all of the carrier applications you need to submit are attached to the group. You should have already completed this step in the *New Client Wizard* or *Client Renewal Wizard*:

Expand ABC Company (My Broker) Final Plan
Opened: 03/01/2014 to 06/19/2014 0/8 Enrolled Choose an action

Settings Employees **Application Management** Final Plan/Class Maint. Reports/Exports Misc. Software

View/Add Carrier Apps View App Library

ABC Company's Applications

Back **Add New Carrier Application**

Insurance Plan/Form

NOTE: Many applications contain carrier-required questions that will only be presented to the employees when the application is attached prior to enrollment. If you don't attach the form prior to enrollment, the answers will remain blank on the application and the carriers may require the group to reenroll. In addition, employees are now asked to provide the number of years of medical history based on the medical applications you attach to a group. You will not be allowed to attach applications once enrollment is complete IF the form asks for a higher number of years of medical history than what the employees were originally asked. Please contact us if you need additional information on attaching applications.

0/8 Employees have completed their enrollment

Kansas City Life GA
Form# GA175 Blank Delete
Medical History to collect: 0 years

Applications that have been programmed to populate the voluntary products on the application will show **(*FP)** after the application name in the library.

Step 2: Select an Application

Kansas City Life MO **(*FP)**

NOTE: If you don't see the plan you need, make sure you have the correct applications attached to the group. Make sure each of these show the **(*FP)** notation in the library where you actually attach the applications to the group. If you don't see the **(*FP)** contact EasyAppsOnline to have the voluntary products programmed on the application you plan to use.

Now you are ready to begin setting up your plans. Find your client on your My Companies screen. Mouse over the **Final Plan/Class Maint.** option and click on the **Final Plan Rates** button.

Settings Employees **Application Management** **Final Plan/Class Maint.** Reports/Exports Misc. Software

Final Plan Rates Election Report Class Maintenance Assign Emps. to Classes

Select the type of plan you would like to add:

Steve FP Training Client's Products

Assign Emps to Classes **New Med/Dent/Vis/Other** New Vol. Life New Disability Print this page Back

You must create a product rate for each of the pay frequencies within this group. If there are both weekly and monthly paid employees within the group, you must create both weekly and monthly rates for all products that are offered to those employees.

Shopping Cart Benefit Credit: Current Limit: Not Set

Allows you to give the employee a company sponsored credit that will show on their election page. \$ / Weekly Set

No rate(s) entered for this company. Please use the New Rates, the New Vol. Life or the New Disability buttons above to add new rates to this company.

MEDICAL – DENTAL – VISION – FSA – OTHER PLANS

If you choose to add **Medical, Dental or Vision** rates, the following screen will appear:

Add Underwritten Rates to ABC Company

Product: Choose One ▾

Insurance Carrier: ▾

Rates Being Entered are: ▾

Plan Name:

Pre-Tax and Post Tax Question No ▾

Disable Emp's Ability to Waive ▾

Notes to display to Employee:

Employee Only:	Emp. Cost: \$ <input type="text"/>	Company Contribution: \$ <input type="text"/>	(Leave blank to hide)
Employee and Spouse:	Emp. Cost: \$ <input type="text"/>	Company Contribution: \$ <input type="text"/>	(Leave blank to hide)
Employee and Child:	Emp. Cost: \$ <input type="text"/>	Company Contribution: \$ <input type="text"/>	(Leave blank to hide)
Employee and Children:	Emp. Cost: \$ <input type="text"/>	Company Contribution: \$ <input type="text"/>	(Leave blank to hide)
Family:	Emp. Cost: \$ <input type="text"/>	Company Contribution: \$ <input type="text"/>	(Leave blank to hide)

Choose the **Product** type from the Product Menu:

Product: Medical ▾

Insurance Carrier: Choose One ▾

Rates Being Entered are: Medical

Plan Name:

Pre-Tax and Post Tax Question Dental

Other

Choose what **Rates Being Entered are** for this product.

Rates Being Entered are: ▾

Plan Name:

Pre-Tax and Post Tax Question Weekly

Disable Emp's Ability to Waive Bi-Weekly

Monthly

Semi-Monthly

Choose the applicable **Insurance carrier** for this plan.

Insurance Carrier: ▾

Rates Being Entered are: American Community

Plan Name:

Pre-Tax and Post Tax Question American Fidelity

Disable Emp's Ability to Waive American General Life Companies

Notes to display to Employee: American Trust Administrators

Employee Only: Ameriflex

Employee and Spouse: AmeriHealth

Employee and Child: Ameritas

American Community

American Fidelity

American General Life Companies

American Trust Administrators

Ameriflex

AmeriHealth

Ameritas

Anthem

Apollo Healthcare

Assurant

AssureCare

AultCare

Enter a name for this plan:

Plan Name:

Specify whether you would like the employee to be asked how they would like this product taxed.

Pre-Tax and Post Tax Question

Yes = ask the pre-tax/post-tax question; No = do not ask the pre-tax/post-tax question

Specify whether you want to prevent employees from waiving this plan (for 100% employer-paid plans).

Disable Emp's Ability to Waive

Notes to display to Employee:

Employee Only:

Enter any notes you would like to display to the employee:

Notes to display to Employee:

Enter the rates for this product. The Company Contribution fields are optional and will not display if left blank. All rates should be in dollar format without the dollar sign. If any **Emp. Cost** fields are left blank, these plan coverage options will not display to the employee:

Medical/Vision/Dental Screen:

Employee Only:	Emp. Cost: \$	<input type="text"/>	Company Contribution: \$	<input type="text"/>	(Leave blank to hide)
Employee and Spouse:	Emp. Cost: \$	<input type="text"/>	Company Contribution: \$	<input type="text"/>	(Leave blank to hide)
Employee and Child:	Emp. Cost: \$	<input type="text"/>	Company Contribution: \$	<input type="text"/>	(Leave blank to hide)
Employee and Children:	Emp. Cost: \$	<input type="text"/>	Company Contribution: \$	<input type="text"/>	(Leave blank to hide)
Family:	Emp. Cost: \$	<input type="text"/>	Company Contribution: \$	<input type="text"/>	(Leave blank to hide)

FSA Screen:

Minimum Annual Amount:

\$

Maximum Annual Amount:

\$

Other Plans Screen:

The Other Plan screen allows you to enter any other type of voluntary product. You can type over the Election Coverage Type fields and replace the text with a custom benefit selection. You can also remove fields by deleting all of the text within that field.

Notes to display to Employee:	Emp. Cost:	Company Contribution:
Employee Only	\$	\$ (Leave blank to hide)
Employee and Spouse	\$	\$ (Leave blank to hide)
Employee and Child	\$	\$ (Leave blank to hide)
Employee and Children	\$	\$ (Leave blank to hide)
Family	\$	\$ (Leave blank to hide)

These fields can be typed over or deleted to create a plan for any voluntary product

The sample below creates a Legal Benefit with two different levels:

Product: Other

Insurance Carrier: MetLife

Rates Being Entered are: Bi-Weekly

Plan Name: MetLife Legal Insurance

Pre-Tax and Post Tax Question No

Disable Emp's Ability to Waive No

Notes to display to Employee:

Basic	Emp. Cost: \$ 3.45	Company Contribution: \$ (Leave blank to hide)
Gold Plan	Emp. Cost: \$ 6.54	Company Contribution: \$ (Leave blank to hide)
	Emp. Cost: \$	Company Contribution: \$ (Leave blank to hide)
	Emp. Cost: \$	Company Contribution: \$ (Leave blank to hide)
	Emp. Cost: \$	Company Contribution: \$ (Leave blank to hide)

Add Cancel

VOLUNTARY LIFE

Voluntary Life is an age-rated product, so the setup of this product can have multiple rate tables. When you first add a Voluntary Life product, the initial setup screen will appear:

Add Underwritten Age-Based Rates to ABC Company

Product:	Life w/ Age Rates ▾
Insurance Carrier:	▾
Life Type:	▾
Rates Being Entered are:	▾
Pre-Tax and Post Tax Question	No ▾
Disable Emp's Ability to Waive	▾
Plan Name:	<input type="text"/>
Notes to display to Employee:	<input type="text"/>
Employee GI:	\$ <input type="text"/>
Spouse GI:	\$ <input type="text"/>
Life Amount Cap:	Flat dollar amount \$ <input type="text"/> and/or <input type="text"/> X Salary
Action:	Allow but flag election census ▾
<input type="button" value="Continue to Next Step"/> <input type="button" value="Cancel"/>	

Product, Insurance Carrier, Rates Being Entered, Tax Question, Disable Emp's Ability to Waive, Plan Name, and Notes are treated just as they are in the Med/Den/Vis screen referenced earlier.

Choose if this is a Basic Life or Voluntary Life plan:

Life Type:	▾
Rates Being Entered are:	Basic
Pre-Tax and Post Tax Question	Voluntary

Employee and *Spouse GI* fields are used if the company has a Guarantee Issue. If you specify a GI amount and the employee enters an amount over the GI, an "Over GI" message will be flagged on the Final Plan Election report in the "Status" column. This will tell you which employee(s) exceeded the limit so you can have them complete a medical questionnaire.

NOTE: Setting a GI amount will not automatically show EOI questions to the employees when they go over the GI amount. Brokers are responsible for following up with employees who need to fill out a medical questionnaire.

Election amounts may also be capped at a specified amount. You may set the limit by using a flat dollar amount or X salary amount. You can allow the employee to choose an amount over the limit and have this flagged on the Final Plan Election report in order to collect medical information from that employee. You can also prevent the employee from choosing any amount above the limit. This is controlled by the Life Cap Action menu:

Action:	Allow but flag election census ▾
	Allow but flag election census
	Deny Amount and hide from selection

Once you have completed the setup screen, click on the **Continue to Next Step** button.

Add Rate

Age Limit	Rates
No Records	

You are now ready to add rates to this product. Click on the **Add Rates** button and the Add Rates screen will appear:

Age Limit	Rates						Insert	Cancel
0 to	<input checked="" type="radio"/> Smoking <input type="radio"/> Non-Smoking If you have no separate smoking rates, select Non-Smoking as your default selection.							
Employee	Min	Max	Inc.	Rate	Rate Per			
Spouse	Min	Max	Inc.	Rate	Rate Per			
	Base on: <input type="radio"/> Emp. Age <input checked="" type="radio"/> Spouse Age							
Child(ren)	Min	Max	Inc.	Rate	Rate Per			

Start by assigning the first age range for the product. The system starts at 0 but you may change that if needed. You should then specify if this rate is a Non-Smoking rate or a Smoking rate. If the plan you are entering does not have separate rates for smoking/non-smoking, select Non-Smoking. When an employee who smokes enrolls and the system sees there are no smoking rates in place, the system ignores his tobacco use.

NOTE: If you assign smoking rates without assigning non-smoking rates, non-smokers will NOT be offered this benefit. When assigning smoking rates, you must also assign non-smoking rates because the system will NOT default a non-smoker to smoking rates.

Using the values given to you by the carrier, enter the Min and Max amounts for the employee’s benefit, making sure to use whole numbers. The increment amount tells the system by how much to increment the Min to Max variables. Enter the Rate and the “Rate Per” amount. Complete the Spouse and the Children benefits in the same manner. Keep in mind that spouse rates default to employee’s age to calculate, but you do have the ability to calculate benefits based on the Spouse Age if required. To do so, select the option for Spouse age next to the “Base On” settings in the Spouse area. If Spouse and/or Children coverage is not being offered, leave those fields blank.

Age Limit	Rates						Insert	Cancel		
18 to 34	<input checked="" type="radio"/> Smoking <input type="radio"/> Non-Smoking If you have no separate smoking rates, select Non-Smoking as your default selection.									
Employee	Min	25000	Max	100000	Inc.	25000	Rate	.20	Rate Per	10000
Spouse	Min	10000	Max	50000	Inc.	10000	Rate	.24	Rate Per	10000
	Base on: <input type="radio"/> Emp. Age <input checked="" type="radio"/> Spouse Age									
Child(ren)	Min	5000	Max	10000	Inc.	5000	Rate	.13	Rate Per	5000

An example of this completed form is below. **NOTE:** The amount fields should not include dollar signs or commas:

Age Limit	Rates									
18 to 34	Insert Cancel									
Based On	<input checked="" type="radio"/> Smoking <input type="radio"/> Non-Smoking If you have no separate smoking rates, select Non-Smoking as your default selection.									
Employee	Min	25000	Max	100000	Inc.	25000	Rate	.20	Rate Per	10000
Spouse	Min	10000	Max	50000	Inc.	10000	Rate	.24	Rate Per	10000
Base on: <input type="radio"/> Emp. Age <input checked="" type="radio"/> Spouse Age										
Child(ren)	Min	5000	Max	10000	Inc.	5000	Rate	.13	Rate Per	5000

Employee will be able to select \$25,000 to \$100,000 in \$25,000 increments at \$0.20 per \$10,000 for Employee Coverage
 Employee will be able to select \$10,000 to \$50,000 in \$10,000 increments at \$0.24 per \$10,000 for Spouse Coverage
 Employee will be able to select \$5,000 to \$10,000 in \$5,000 increments at \$0.13 per \$5,000 for Dependent Coverage

Click the **Insert** button when you have finished entering the rate setup for this age range. Click the **Add Rate** button to enter the next age range and rates.

NOTE: Each time you add a new age range, the system will automatically populate all the fields, except **Rate**, with the same amounts you set up in the first age bracket. All you have to do is enter the correct rate for each new age range.

BASIC LIFE – FLAT RATE AMOUNT

Flat-rate amount Basic Life plans have a special setup. To begin with, a Basic Life plan should be set up in EasyAppsOnline as a Voluntary Life plan. You will leave the *Employee GI*, *Spouse GI* and *Life Amount Cap* fields blank. Usually these policies require that all employees accept the coverage. If so, you can select **Yes** in the **Disable Emp's Ability to Waive** field. Click the **Continue to Next Step** button.

Underwritten Age-Based Rates for ABC Company

Product: Life w/ Age Rates
Insurance Carrier: American Fidelity
Life Type: Basic
Rates Being Entered are: Bi-Weekly
Pre-Tax and Post Tax Question: No
Disable Emp's Ability to Waive: Yes
Plan Name: Basic Life - Employer Paid - No Cost to Employe
Notes to display to Employee:
Employee GI: \$
Spouse GI: \$
Life Amount Cap: Flat dollar amount \$ and/or X Salary
Action: Allow but flag election census

Select "Basic" as the Life Type
 Select "Yes" to prevent employees from waiving a 100% employer-paid product
 Employee GI, Spouse GI and Life Cap Amount will remain blank

Click the **Add Rate** button. Enter in an *Age Limit* up to 100 years to cover the ages of all employees and choose the *Non-Smoking* option. The amount of the basic life policy will be entered in the *Min, Max, Inc.,* and *Rate Per* fields – it will be same number in all four of these fields. The *Rate* will always be **0.00**. Nothing will be entered in the *Spouse* and *Children* lines. This will enable employees to select only one option for a single amount of coverage at no cost when they enroll. Click the **Insert** button to save the rate setup for this plan.

Age Limit	Rates									
0 to 100	<input type="button" value="Insert"/> <input type="button" value="Cancel"/>									
Based On	<input type="radio"/> Smoking <input checked="" type="radio"/> Non-Smoking <small>If you have no separate smoking rates, select Non-Smoking as your default selection.</small>									
Employee	Min	25000	Max	25000	Inc.	25000	Rate	0.00	Rate Per	25000
Spouse	Min		Max		Inc.		Rate		Rate Per	
Base on: <input checked="" type="radio"/> Emp. Age <input type="radio"/> Spouse Age										
Child(ren)	Min		Max		Inc.		Rate		Rate Per	

DISABILITY

Age-Rated Disability is a simplified version of Voluntary Life.

Add Disability Rates to ABC Company

Product:
Plan Name:
Insurance Carrier:
Pre-Tax and Post Tax Question No
Disable Emp's Ability to Waive
Notes to display to Employee:

Select **LTD** or **STD** from the Product selection menu. Enter a **Plan Name** and choose an **Insurance Carrier**. Choose whether or not to allow the employee to select the tax deduction method and if they should be allowed to waive this product or not. If applicable, enter optional **Notes** to display to the employee. Click on the **Continue to Next Step** button to start assigning rates.



Age Limit	Rates					
No Records						

Click the **Add Rate** button to see rate creation screen. Start by entering the first age range and selecting if this product will have Smoking or Non-Smoking rates.

Age Limit	Rates					
0 to	<input type="button" value="Insert"/> <input type="button" value="Cancel"/>					
Based On	<input checked="" type="radio"/> Smoking <input type="radio"/> Non-Smoking <small>If you have no separate smoking rates, select Non-Smoking as your default selection.</small>					
Rate Structure	Rate: <input type="text"/> per <input type="text"/> with a max of <input type="text"/> % of emps <input type="text"/> Monthly <input type="text"/> salary Limited to \$ <input type="text"/> per <input type="text"/> Monthly <input type="text"/> period. Optional Salary Cap: \$ <input type="text"/> <small>i.e.: Age 30-34: Rate: .623 per \$100 Max of 60% of Emgs Monthly Salary Limited to \$750 per week</small>					

The example below shows what a completed rate structure looks like:

Age Limit: 30 to 34

Rates

Based On: Smoking Non-Smoking
If you have no separate smoking rates, select Non-Smoking as your default selection.

Rate Structure: Rate: .623 per 1000 with a max of 60 % of emps Monthly salary Limited to \$ 1000 per Monthly period.
Optional Salary Cap: \$

i.e.: Age 30-34: Rate: .623 per \$100 Max of 60% of Emps Monthly Salary Limited to \$750 per week

Buttons: Add Rate, Insert (circled), Cancel

This is for Non-Smoking (and will also cover smoking rates if no smoking rates are entered), rated at \$0.623 cents per \$1000 with a max of 60% of the employee's monthly salary, limited to \$1000 for each monthly period.

NOTE: New STD plans default to *Weekly* amounts and new LTD plans default to *Monthly* amounts. These can be modified if needed.

Click the **Insert** button to enter the rate into the system and view the rate structure you entered:

Age Limit: 30 to 34

Rates

Based On: Non-Smoking

Rate Structure: Rate: .623 per 1000 with a max of 60% of emps Monthly salary limited to \$1000 Monthly.

Buttons: Add Rate, Update, Delete

You can add up to 3 different reference materials to any product you have created. Go to the group's list of Final Plans and click on the **Add PDF Reference File** button under the plan name.

FSA

Plan Name: Flex Spending Account

Buttons: Add/Edit Rates, Delete Plan

This product belongs to the following classes: Exempt [Enter Class Maintenance System](#)

Button: Add PDF Reference File (circled)

You can also attach Product Videos to your plans. We have a library of videos that provide information on each product and highlight why employees should think about electing them.

FSA

Plan Name: Flex Spending Account

Buttons: Add/Edit Rates, Save as Template, Delete

Buttons: Attach Product Video (circled), Attach Waiver Presenter

If applications are attached to this group that have plan names listed on the application, they will appear in the list below. Select the application and plan name that goes with this product so that the plans will mark on the application when this product is selected by an employee.

2014 Humana AZ Non Community Rated - Health Savings Account

[Enter Class Maintenance System](#)

Button: Add PDF Reference File

MAPPING YOUR FINAL PLAN PRODUCTS TO CARRIER APPLICATIONS

On the screen where your final plan products are listed, there is a drop-down box underneath each plan that displays the text **Choose an Application/Option**. Click on this to select the carrier plan option your final plan product should mark on the application. Repeat this action for all of the plans you have created that need to populate on an application.

The screenshot shows a software interface for 'Kansas City Life LTD'. At the top, there are buttons for 'Rates', 'Save as Template', and 'Delete'. Below these are two sections: 'Attach Product Video' and 'Attach Waiver Presenter'. A text box explains that applications attached to the group will appear in a list, and users should select the application and plan name that goes with the product. A drop-down menu is open, showing the following options: 'Choose an Application/Option', '2014 Humana GA Non Community Rated - Long Term Disability', '2014 Humana GA Non Community Rated - Long Term Disability Buy Up', 'Kansas City Life GA - Long-Term Disability', and 'Kansas City Life GA - Voluntary LTD'. The 'Choose an Application/Option' option is highlighted in blue.

NOTE: If you don't see the appropriate carrier plan option listed in the drop-down box, make sure you have the correct applications attached to the group. **See page 2 of these instructions** for attaching applications and for verifying that an application has been programmed to populate final plan selections.

ASSIGNING PRODUCTS TO CLASSES

When you have completed adding all the Final Plan products to your group, you have the ability to assign those plans to classes. This is called the *Class Maintenance System*. On the page where all of your final plans are listed, click the **Enter Class Maintenance System** link to begin assigning the plans to different classes.

Kansas City Life LTD - Low Plan

Rates Save as Template Delete

Attach Product Video

Attach Waiver Presenter

If applications are attached to this group that have plan names listed on the application, they will appear in the list below. Select the application and plan name that goes with this product so that the plans will mark on the application when this product is selected by an employee.

Choose an Application/Option

[Enter Class Maintenance System](#)

Add PDF Reference File

Use the links at the top of this screen to assign your group's plans to a class or classes. For example, click the **LTD** link to assign an LTD plan to a class.

Assign Employees to Classes Final Plan Products Company Listing Print this page

Class Maintenance for ABC Company

To create class rules, choose a link below to set up a class for a specific benefit product.

Add Class/Rule(s) to: [Med](#) [Dent](#) [Vis](#) [FSA](#) [STD](#) [LTD](#) [Life](#) [Other](#)

No Classes Entered

The Add Class Definitions screen appears. Notice that the Product type is already selected (in this example, LTD). Enter a name for the class. In this example, we will use "Field" as the class name. Select the applicable LTD plan from the **Products to Assign** list. Click the **Add** button when you have finished.

Add Class Definition to ABC Company

Product: LTD

Class Name: Field

Product(s) to Assign:

Choose One

Choose One

Kansas City Life LTD - High Plan

Kansas City Life LTD - Low Plan

Add Cancel

The Class Maintenance screen will now display the class called "Field" and the products (or plans) under it that are within that class. To add a new class, click again on the type of product class you would like to add – Med, Dent, Vis, FSA, STD, LTD, Life, Other.

Class Maintenance for ABC Company

To create class rules, choose a link below to set up a class for a specific benefit product.

Add Class/Rule(s) to: [Med](#) [Dent](#) [Vis](#) [FSA](#) [STD](#) [LTD](#) [Life](#) [Other](#)

Plans that have not been assigned to a class:

Humana Voluntary Life Plan	LTD - Kansas City Life LTD
Basic Life - Employer Paid - No Cost to Employee	

FIELD

LTD	Kansas City Life LTD - Low Plan	Delete
-----	---------------------------------	--------

Assign Employee to Classes

A new class was added called "Field" with one plan attached to it, called "Kansas City Life LTD - Low Plan"

The Add Class Definitions screen now looks different than it did before. It sees that there is already a class within the system and allows you to assign the plan to an existing class or to define a new class.

Add Class Definition to

Product: LTD

Class Name: Select Existing Class Name or enter a new class name:

Product(s) to Assign: Select Existing Class Name
Choose One: Field

We will enter a new name within the text field, because we are creating another new class, and then select the plan that will be attached to this new class.

Add Class Definition to

Product: LTD

Class Name: Select Existing Class Name or enter a new class name: Home Office

Product(s) to Assign:
Choose One: Kansas City Life LTD - High Plan

Select the applicable plan to attach to this class

When you Add/Save the new class you created, the Class Definition screen will now display both classes, along with the specific plans assigned to those classes:

Add Class\Rules to: Med Dent Vis FSA STD LTD Life Other

Plans that have not been assigned to a class:

FIELD	Humana Voluntary Life Plan
LTD	Kansas City Life LTD - Low Plan <i>Delete</i>
HOME OFFICE	
LTD	Kansas City Life LTD - High Plan <i>Delete</i>

Assign Employee to Class

There are 2 classes now, *Field* and *Home Office*, each with their own LTD plan attached

Plans that still need to be assigned to classes will be shown in the yellow box

Add Class\Rules to: Med Dent Vis FSA STD LTD Life Other

Plans that have not been assigned to a class:

FIELD	Humana Voluntary Life Plan
LTD	Kansas City Life LTD - Low Plan <i>Delete</i>

Continue attaching all the plans you've set up to a class, creating new classes when needed.

NOTE: When using classes, you **MUST** assign all of the plans you have created to a class. If you don't, those plans will not be available to employees during enrollment.

NOTE: Plans can be attached to multiple classes. For example, you might offer the same life plan to all classes of employees.

We will now attach the last plan to a class. Click on the **Life** link at the top of the Class Maintenance screen.

Add Class\Rules to: [Med](#) [Dent](#) [Vis](#) [FSA](#) [STD](#) [LTD](#) **Life** [Other](#)

Plans that have not been assigned to a class:

	Humana Voluntary Life Plan
--	----------------------------

FIELD

LTD	Kansas City Life LTD - Low Plan Delete
-----	--

HOME OFFICE

LTD	Kansas City Life LTD - High Plan Delete
-----	---

[Assign Employee to Classes](#)

We are going to add the Life plan to the existing Home Office class. Select the Home Office class in the Class Name list and then choose the Life product from the **Products to Assign** list. Click **Add** to save the class assignment.

Add Class Definition to

Product:

Class Name: or enter a new class name:

Product(s) to Assign:

[Add](#) [Cancel](#)

Notice that the message in the yellow box at the top of the screen is gone and the last plan that was displayed in the yellow area now appears within the Home Office class.

Class Maintenance for ABC Company

To create class rules, choose a link below to set up a class for a specific benefit product.

Add Class\Rules to: [Med](#) [Dent](#) [Vis](#) [FSA](#) [STD](#) [LTD](#) **Life** [Other](#)

FIELD

LTD	Kansas City Life LTD - Low Plan Delete
-----	--

HOME OFFICE

LTD	Kansas City Life LTD - High Plan Delete
-----	---

Life\Age Rated

	Humana Voluntary Life Plan Delete
--	---

[Assign Employee to Classes](#)

CLASS WARNING MESSAGES

Once classes have been defined within a group, the system inspects the records to make sure that all settings are correct for the group to enroll using the class system. The image below displays the 3 different class notification messages you may see. These messages alert you to items that **MUST** be completed before this group can enroll. Click on each link to resolve each issue, until all warning messages have been removed.

Expand ABC Company (My Broker)

[Final Plan](#) Opened: 03/01/2014 to 06/19/2014

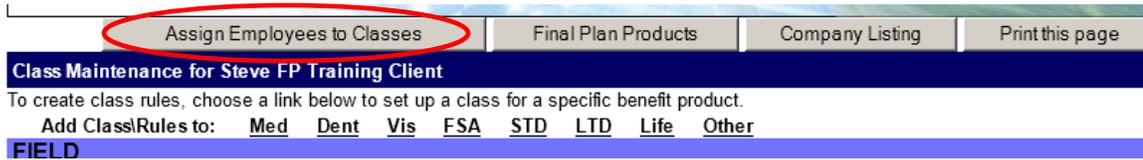
[Incomplete Class Declarations.](#) 0/9 Enrolled

[When using classes, you must Assign All Salary Amounts.](#)

[When using classes, you must Assign All Pay Frequencies.](#)

ASSIGNING EMPLOYEES TO CLASSES

When you have completed attaching all of the plans to classes you are ready to assign the employees to the classes you have created. On the Class Maintenance Screen, click the **Assign Employees to Classes** button.

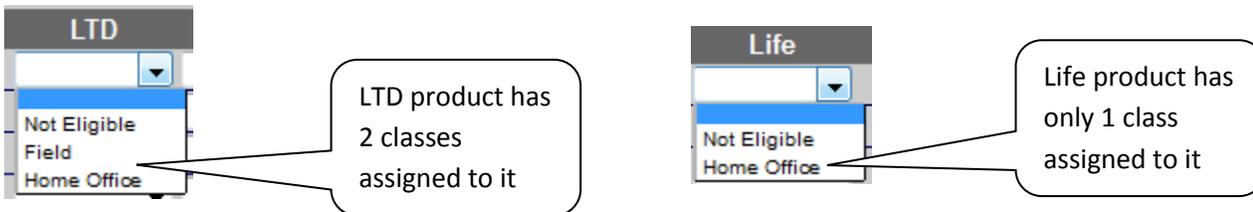


On the Employee Class Assignment screen, the items that need to be completed for each employee will be displayed.

Classes: You must complete all employee class assignments before saving this screen.

Emp.	Age	State	Pos.	Pay Freq. *	Salary **	Medical	Dental	Vision	FSA	STD	LTD	Life	Other
Tracey Akers					45000								
Stephen Cranshaw					65000								
Jason Jennings					37500								
Peter Mandella													

The system will display only the classes that each product has been assign to. Notice that because we assigned the LTD plan only to the Home Office class, only the Home Office class appears in the LTD list. The Life product has 2 different classes assigned to it, so both classes appear in the Life product list. This means that when employees enroll, they will only see the products and plans that are applicable to their class, based on the plans you attached to each class.



If an employee is not eligible for a product, you **MUST** select “Not Eligible” from the product drop-down lists. **NOTE: For the class system to work properly, ALL FIELDS must be completed on this page. Be sure to select the correct plans for each employee, or the employees will be able to choose a plan that is not truly available to them.**

Below is an example of the Employee Class Assignments filled out completely. Note that in the LTD column an exception was made for one employee, Peter Mandella. This employee was assigned to the Home Office class for the Life product, but was assigned to the Field Office class for the LTD product. These types of class exceptions are allowed with the class system. Click the **Save Class Assignments** button when you have finished.

Emp.	Age	State	Pos.	Pay Freq. *	Salary **	Medical	Dental	Vision	FSA	STD	LTD	Life	Other
Tracey Akers				Bi-Weekly	45000						Field	Not Eligible	
Stephen Cranshaw				Bi-Weekly	65000						Field	Not Eligible	
Jason Jennings				Bi-Weekly	37500						Field	Home Office	
Peter Mandella				Bi-Weekly	51000						Field	Home Office	

* Used to calculate FSA deductions
** Used to calculate LTD and STD

When you have correctly finished setting up this client with class enrollments, you will no longer see any warning messages for the group. This means that the group is ready to start enrollment.



NOTE: We strongly urge you to enroll a test employee within each defined class to confirm that the correct plans are displaying for each class. To do this, upload an employee census to the group with the number of test employees you need to test all the classes in the group. Assign a different test employee to each class and log in as each test employee one at a time to ensure the correct plans are being offered to each employee for his class. This is not as critical for small groups, but it is usually requested by HR administrators of large groups with many classes. You might also set up test employee accounts as described above and give the information to the HR Administrator to do the testing.

SAVING YOUR FINAL PLANS AS TEMPLATES

If you frequently sell the same carrier products to many of your clients, you can save time by copying a final plan that you have already created and setting it up as a template to use for other groups.

On the screen where your final plans are listed, click the **Save as Template** button to the right of the plan name that you want to use as a template.

Kansas City Life LTD - Low Plan

Attach Product Video

Attach Waiver Presenter

If applications are attached to this group that have plan names listed on the application, they will appear in the list below. Select the application and plan name that goes with this product so that the plans will mark on the application when this product is selected by an employee.

Choose an Application/Option

This product belongs to the following classes: Field [Enter Class Maintenance System](#)

Add PDF Reference File

Buttons: Rates, Save as Template, Delete

On the next screen type in the name of the template for this plan type and setup and click **Save**.

Name to assign to this template:

Buttons: Save, Cancel

Go to the group that will also use the same plan you previously set up as a template. Before starting the new plan setup, select the appropriate template in the drop-down menu next to **Choose a saved template to copy rates from** at the top of the screen.

XYZ Company's Products

Buttons: Assign Emps to Classes, New Med/Dent/Vis/Other, New Life, New Disability, Instructions, Print this page, Back

Choose a saved template to copy rates from: Copy Template Delete Template

Defined Benefits\Shopping Cart Benefit Credit: Current Limit: Not Set

Allows you to give the employee a company sponsored credit that will show on their election page. \$ / Set

Click **Copy Template** to the right of the menu.

XYZ Company's Products

Buttons: Assign Emps to Classes, New Med/Dent/Vis/Other, New Life, New Disability, Instructions, Print this page, Back

Choose a saved template to copy rates from: KCL LTD Low Plan (LTD) Copy Template Delete Template

Defined Benefits\Shopping Cart Benefit Credit: Current Limit: Not Set

Allows you to give the employee a company sponsored credit that will show on their election page. \$ / Set

Scroll down through the final plans in the list until you find the new plan you created using the template function. If needed, you can adjust the rates, reference files or any other aspect of the plan for the new group.

Kansas City Life LTD - Low Plan

Rates Save as Template Delete

 **Attach Product Video**  **Attach Waiver Presenter**

If applications are attached to this group that have plan names listed on the application, they will appear in the list below. Select the application and plan name that goes with this product so that the plans will mark on the application when this product is selected by an employee.

Choose an Application/Option ▾

[Enter Class Maintenance System](#)

Add PDF Reference File