EasyAppsOnline

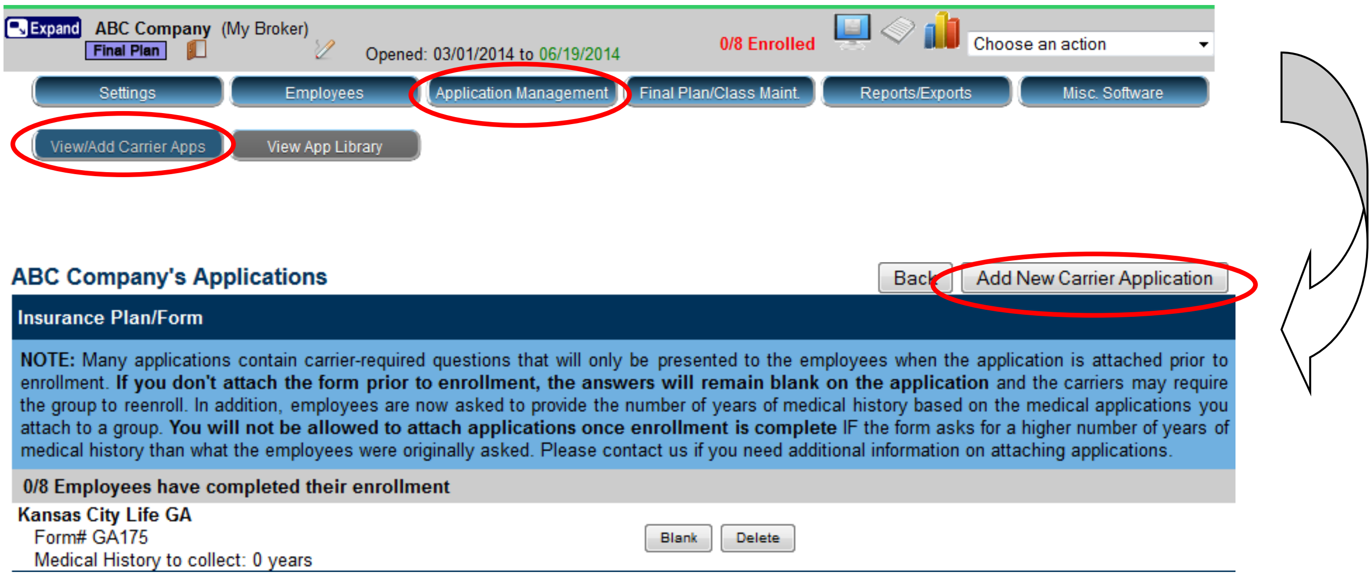
Doing Our Part

Saving 6 million sheets of paper and counting!

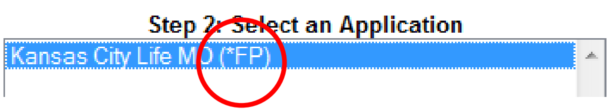
Final Plan Selection
Class System
Saving Final Plans as Templates

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*:

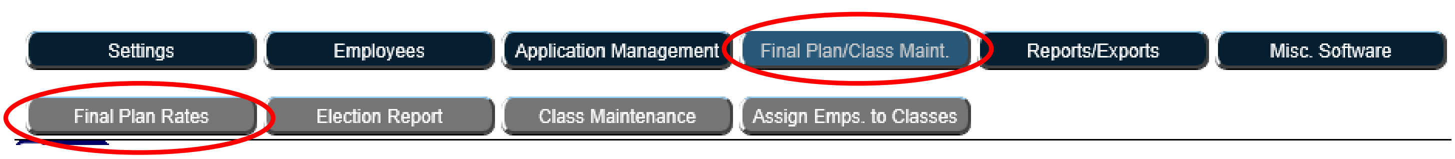


Applications that have been programmed to populate the voluntary products on the application will show **(*FP)** after the application name in the library.

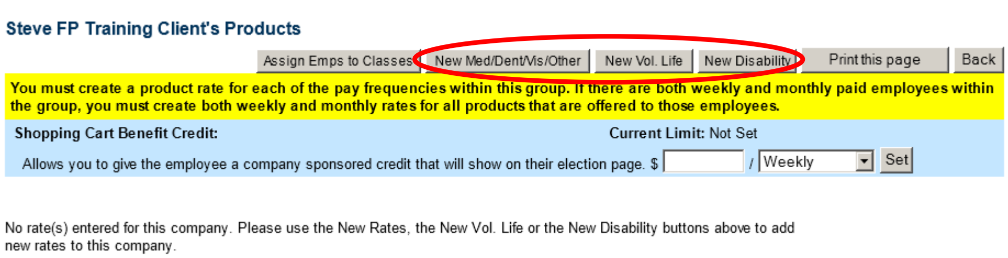


NOTE: If you don't see the plan you need, make sure you have the correct applications attached to the group Make sure each of these show the **(*FP)** notation in the library where you actually attach the applications to the group. If you don't see the **(*FP)** contact EasyAppsOnline to have the voluntary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

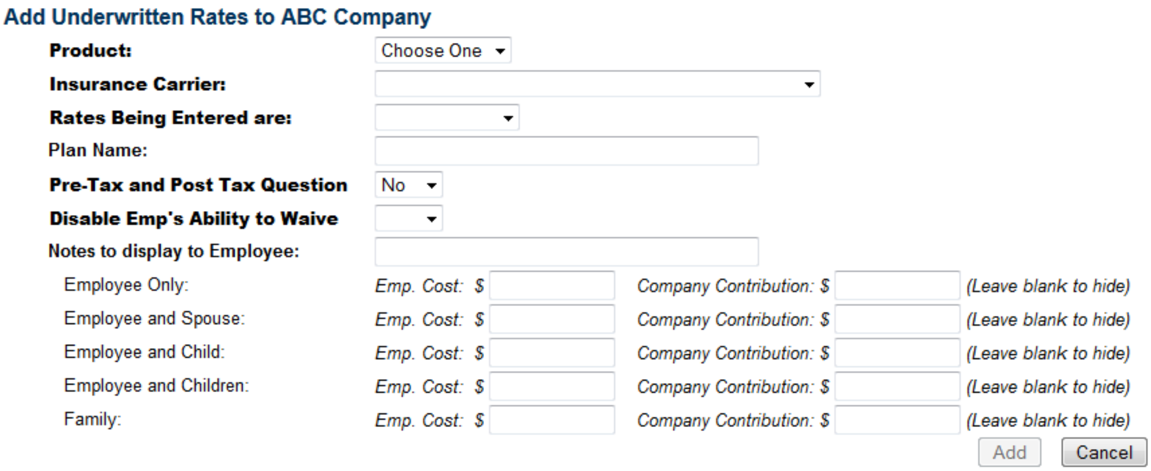


Select the type of plan you would like to add:

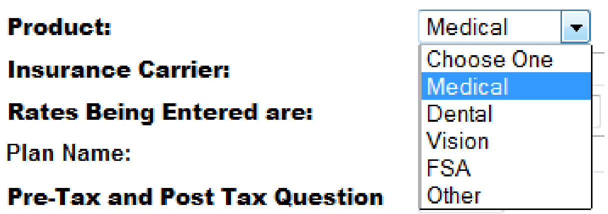


MEDICAL – DENTAL – VISION – FSA – OTHER PLANS

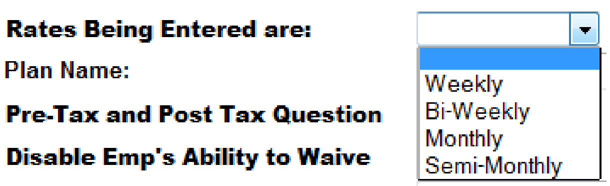
If you choose to add **Medical, Dental or Vision** rates, the following screen will appear:



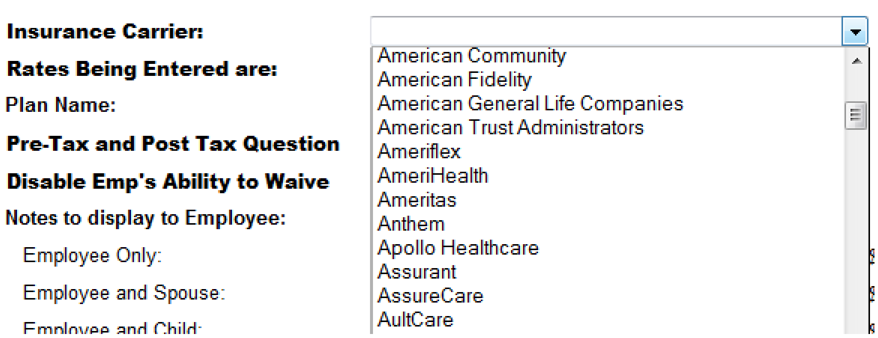
Choose the **Product** type from the Product Menu:



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



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



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 No

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

No
Yes

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: $*	*Company Contribution: $*	*(Leave blank to hide)*
Employee and Spouse:	*Emp. Cost: $*	*Company Contribution: $*	*(Leave blank to hide)*
Employee and Child:	*Emp. Cost: $*	*Company Contribution: $*	*(Leave blank to hide)*
Employee and Children:	*Emp. Cost: $*	*Company Contribution: $*	*(Leave blank to hide)*
Family:	*Emp. Cost: $*	*Company Contribution: $*	*(Leave blank to hide)*

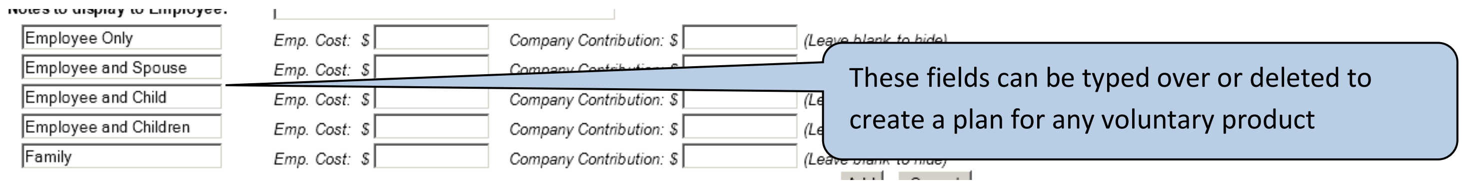
FSA Screen:

Minimum Annual Amount: $ 0

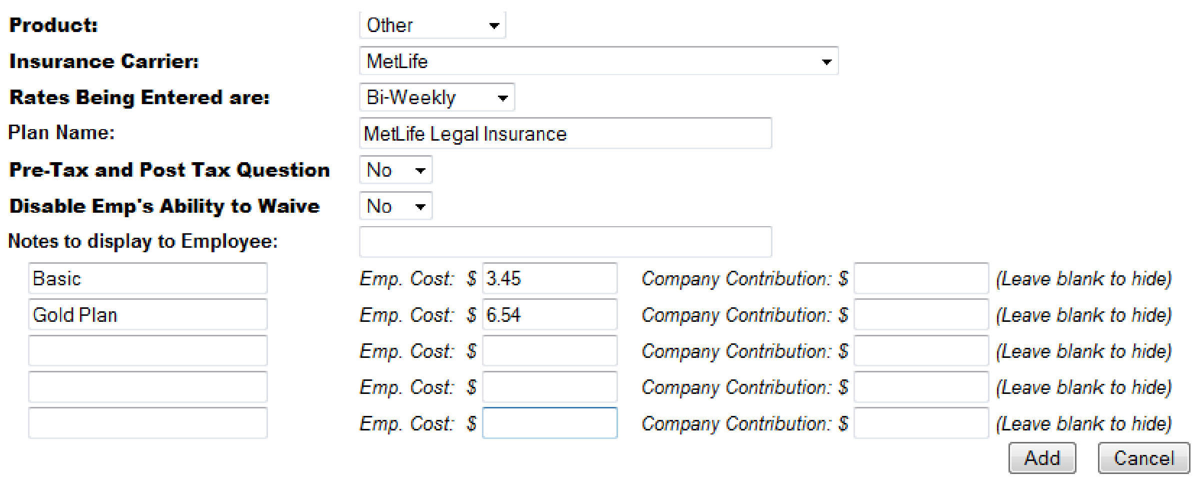
Maximum Annual Amount: $ 3000

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.

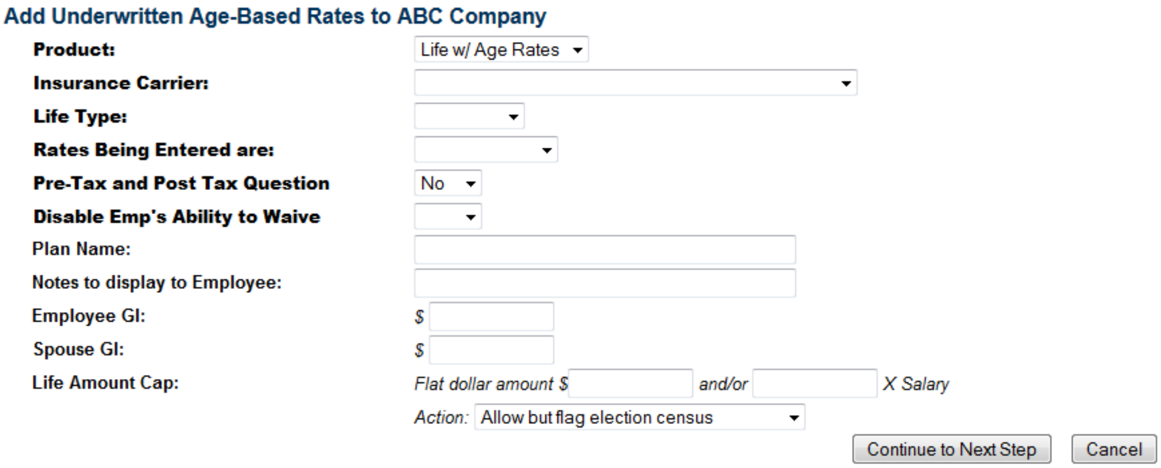


The sample below creates a Legal Benefit with two different levels:



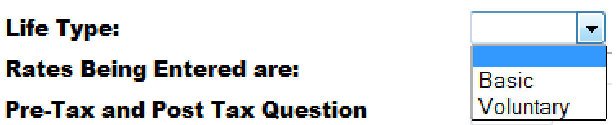
VOLUNTARY LIFE

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:



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.

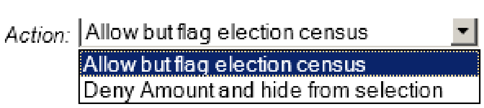
Choose if this is a Basic Life or Voluntary Life plan:



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.

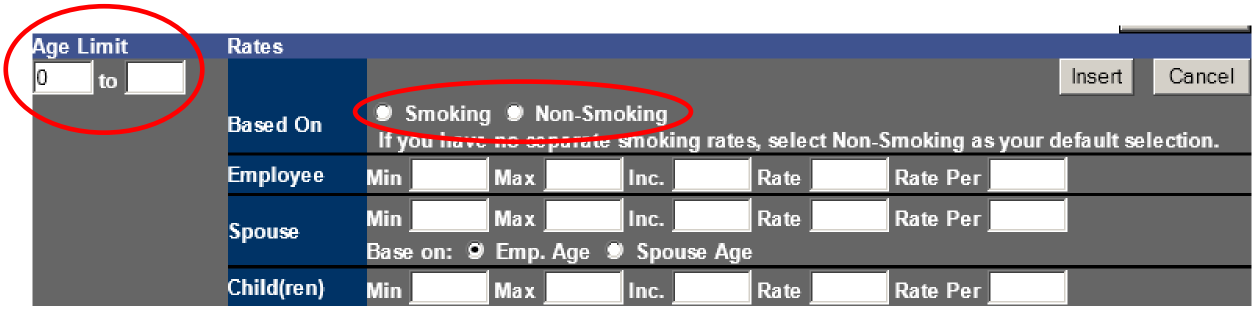
NOTE: Setting a GI amount will not automatically show EOI questions to the employees when they go over the GI amount. Brokers are responsible for following up with employees who need to fill out a medical questionnaire.

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:



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

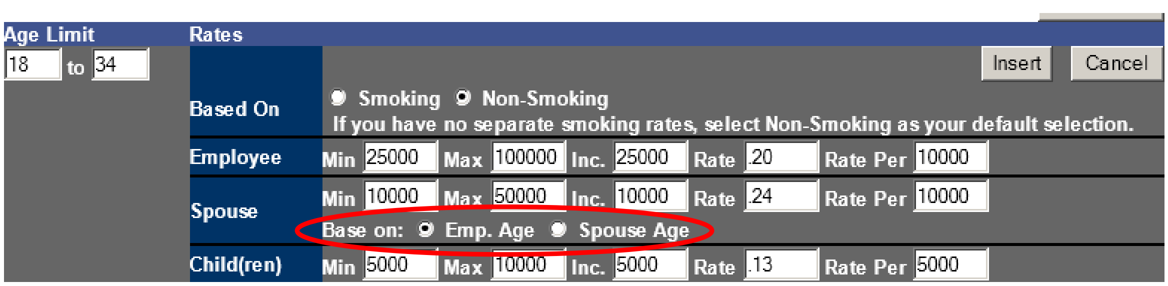
You are now ready to add rates to this product. Click on the **Add Rates** button and the Add Rates screen will appear:



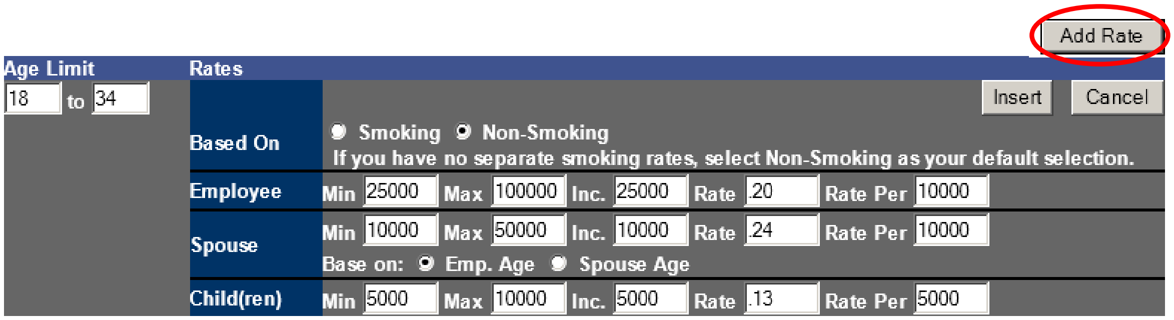
Start by assigning the first age range for the product. The system starts at 0 but you may change that if needed. You should then specify if this rate is a Non-Smoking rate or a Smoking rate. If the plan you are entering does not have separate rates for smoking/non-smoking, select Non-Smoking. When an 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.



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



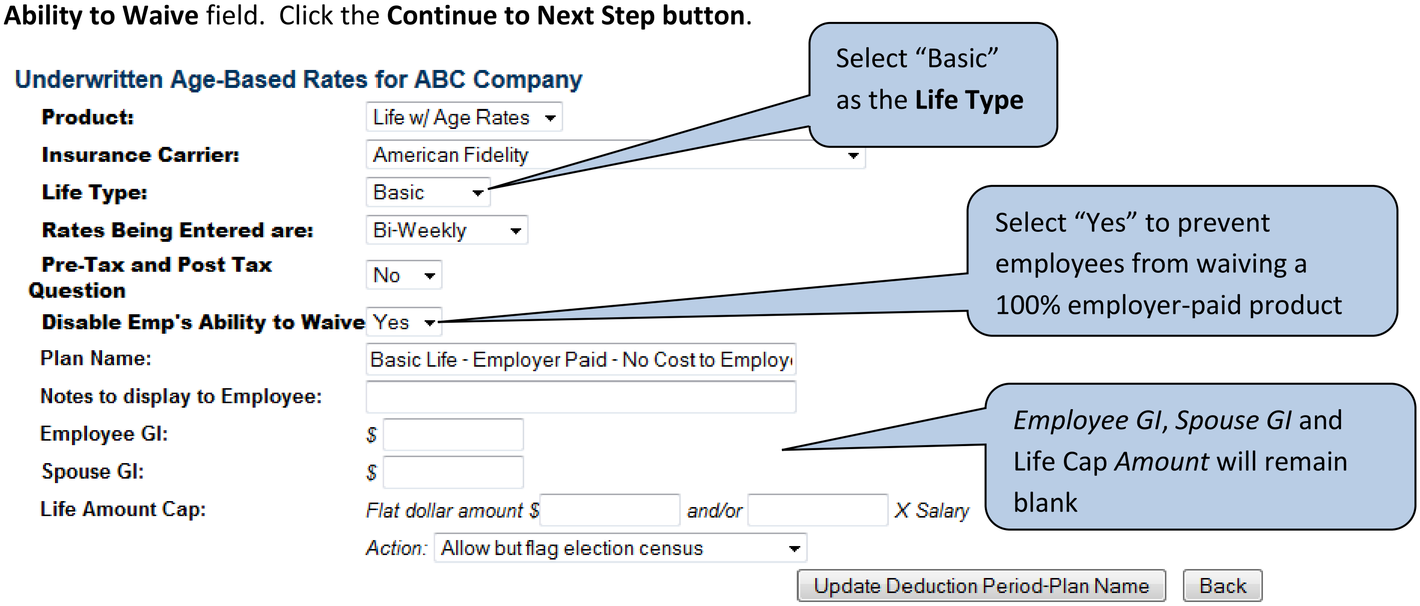
Employee will be able to select $25,000 to $100,000 in $25,000 increments at $0.20 per $10,000 for Employee Coverage
Employee will be able to select $10,000 to $50,000 in $10,000 increments at $0.24 per $10,000 for Spouse Coverage
Employee will be able to select $5,000 to $10,000 in $5,000 increments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

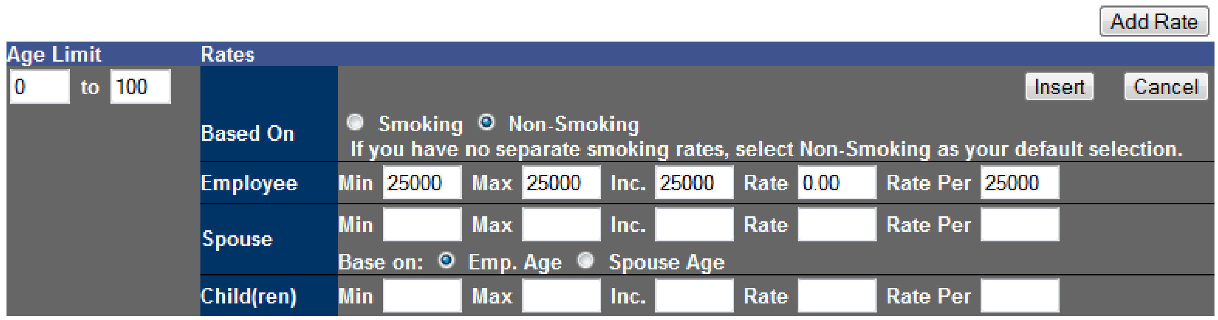
NOTE: Each time you add a new age range, the system will automatically populate all the fields, except **Rate**, with the same amounts you set up in the first age bracket. All you have to do is enter the correct rate for each new age range.

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**.

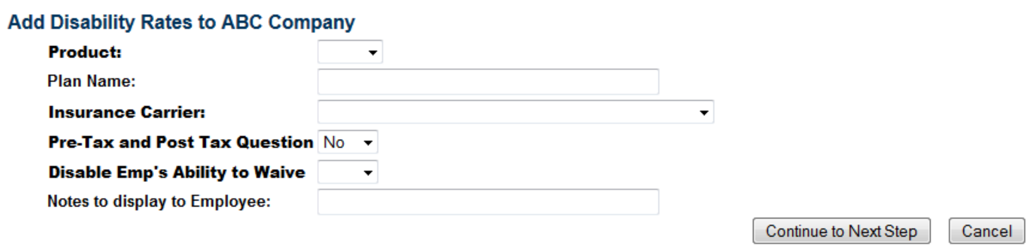


Click the **Add Rate** button. Enter in an *Age Limit* up to 100 years to cover the ages of all employees and choose the *Non-Smoking* option. The amount of the basic life policy will be entered in the *Min*, *Max*, *Inc.*, and *Rate Per* fields – it will be same number in all four of these fields. The *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.



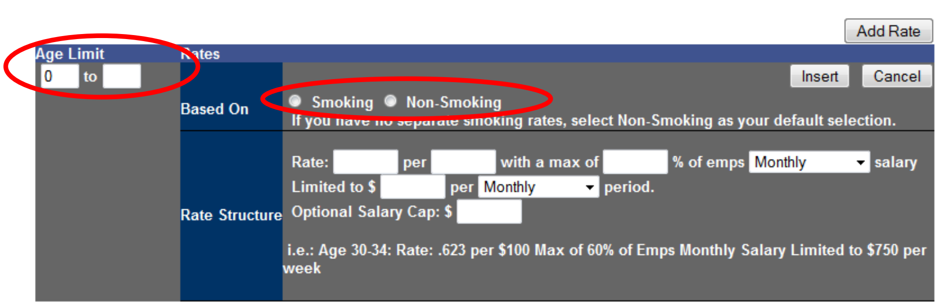
DISABILITY

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

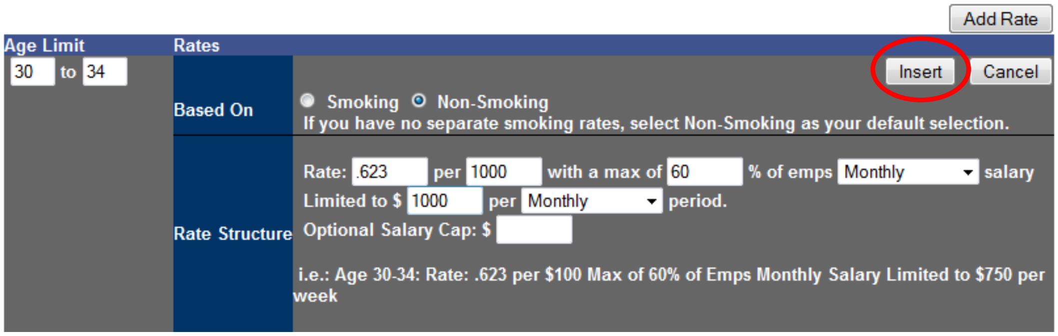


Select **LTD** or **STD** from the Product selection menu. Enter a **Plan Name** and choose an **Insurance Carrier**. Choose whether or not to allow the employee to select the tax deduction method and if they should be allowed to waive this product or not. If applicable, enter optional **Notes** to display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

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.



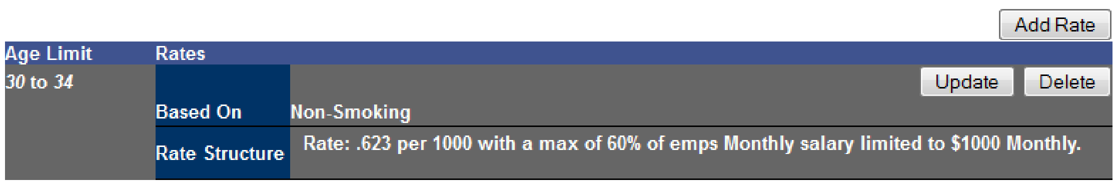
The example below shows what a completed rate structure looks like:



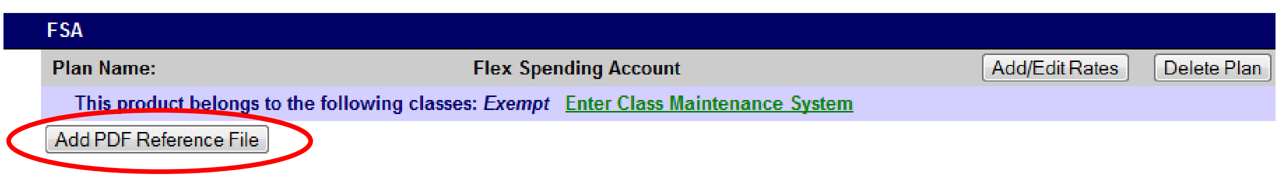
This is for Non-Smoking (and will also cover smoking rates if no smoking rates are entered), rated at $0.623 cents per $1000 with a max of 60% of the employee's monthly salary, limited to $1000 for each monthly period.

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

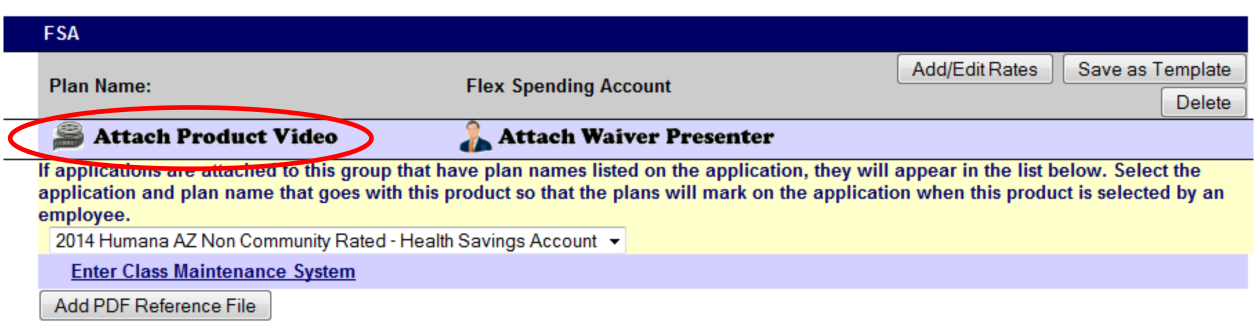
Click the **Insert** button to enter the rate into the system and view the rate structure you entered:



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.

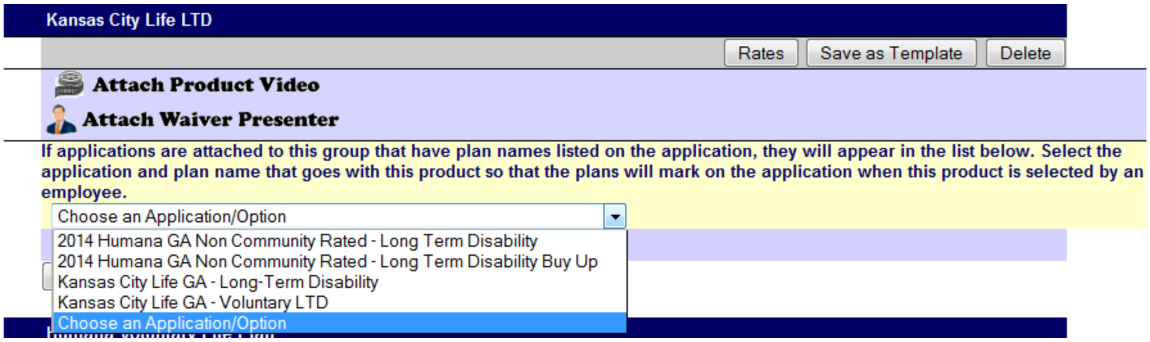


You can also attach Product Videos to your plans. We have a library of videos that provide information on each product and highlight why employees should think about electing them.



MAPPING YOUR FINAL PLAN PRODUCTS TO CARRIER APPLICATIONS

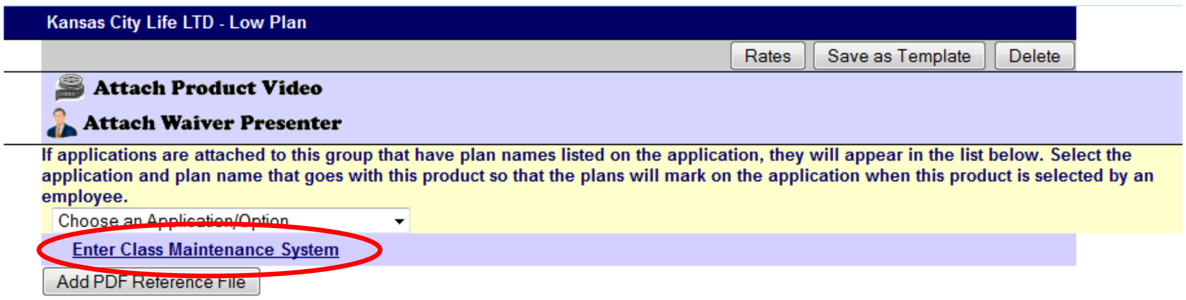
On the screen where your final plan products are listed, there is a drop-down box underneath each plan that displays the text **Choose an Application/Option**. Click on this to select the carrier plan option your final plan product should mark on the application. Repeat this action for all of the plans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



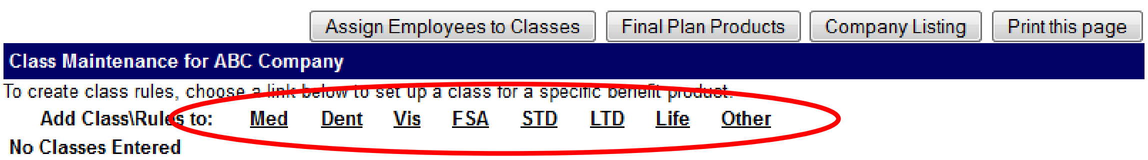
NOTE: If you don't see the appropriate carrier plan option listed in the drop-down box, make sure you have the correct applications attached to the group. ***See page 2 of these instructions*** for attaching applications and for verifying that an application has been programmed to populate final plan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

ASSIGNING PRODUCTS TO CLASSES

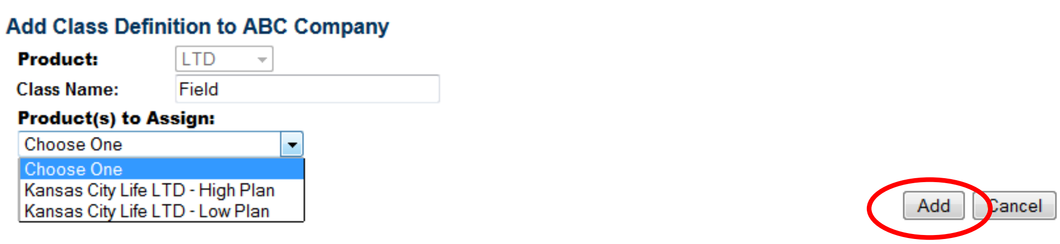
When you have completed adding all the Final Plan products to your group, you have the ability to assign those plans to classes. This is called the *Class Maintenance System*. On the page where all of your final plans are listed, click the **Enter Class Maintenance System** link to begin assigning the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



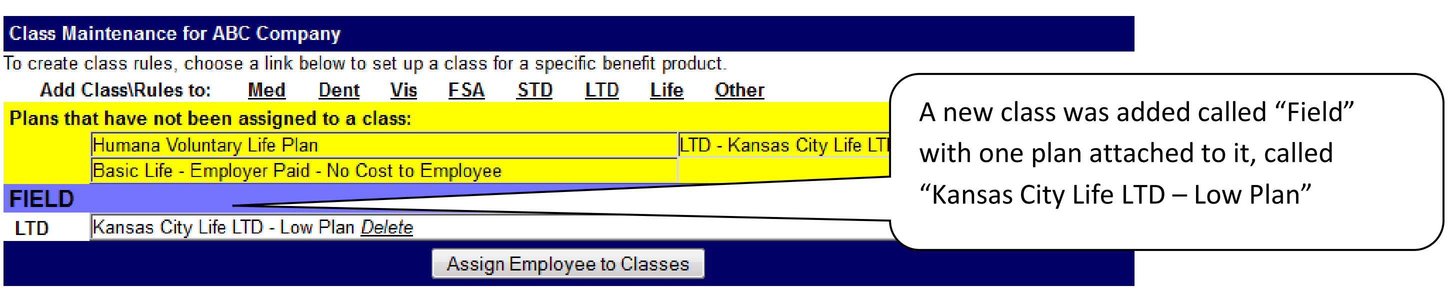
Use the links at the top of this screen to assign your group's plans to a class or classes. For example, click the **LTD** link to assign an LTD plan to a class.



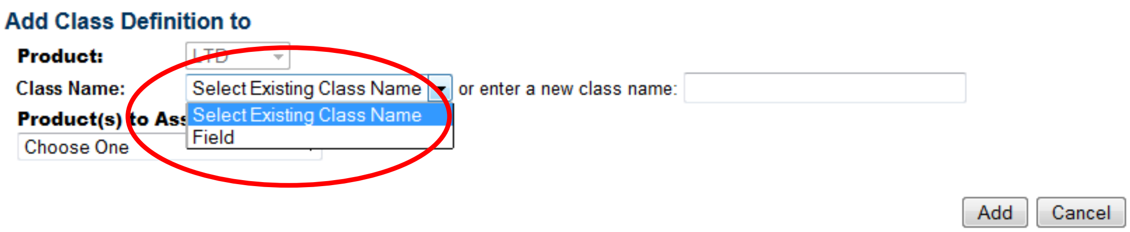
The Add Class Definitions screen appears. Notice that the Product type is already selected (in this example, LTD). Enter a name for the class. In this example, we will use "Field" as the class name. Select the applicable LTD plan from the **Products to Assign** list. Click the **Add** button when you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



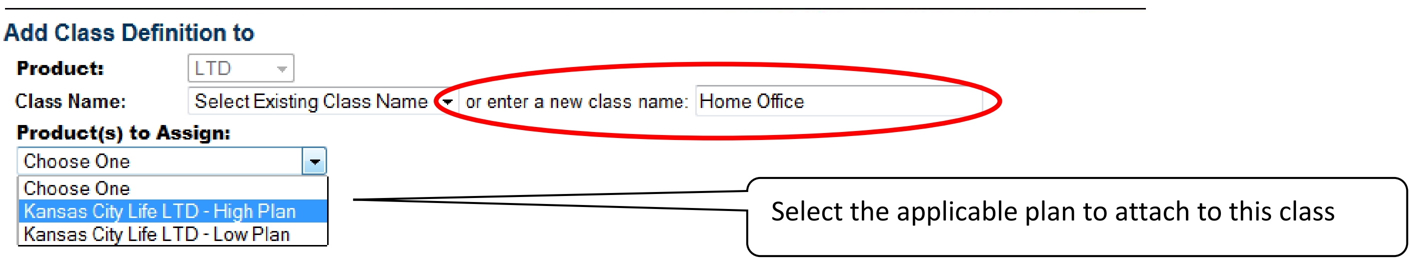
The Class Maintenance screen will now display the class called "Field" and the products (or plans) under it that are within that class. To add a new class, click again on the type of product class you would like to add – Med, Dent, Vis, FSA, STD, LTD, Life, Other.



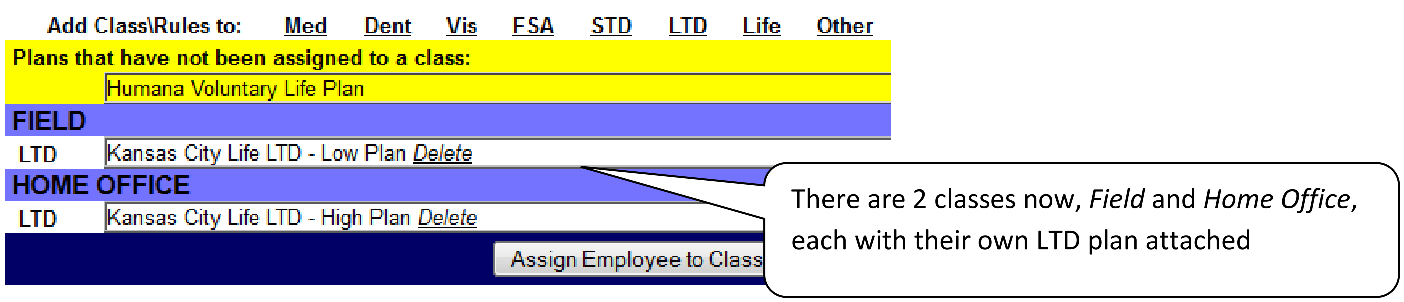
The Add Class Definitions screen now looks different than it did before. It sees that there is already a class within the system and allows you to assign the plan to an existing class or to define a new class.

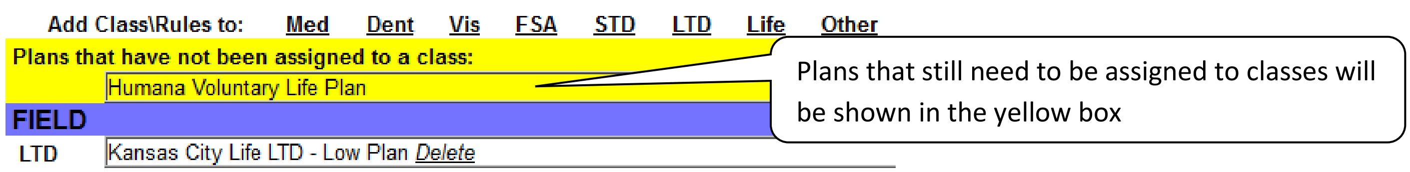


We will enter a new name within the text field, because we are creating another new class, and then select the plan that will be attached to this new class.



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:



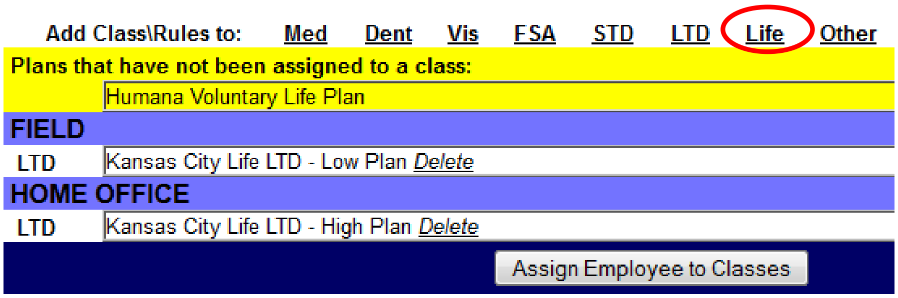


Continue attaching all the plans you've set up to a class, creating new classes when needed.

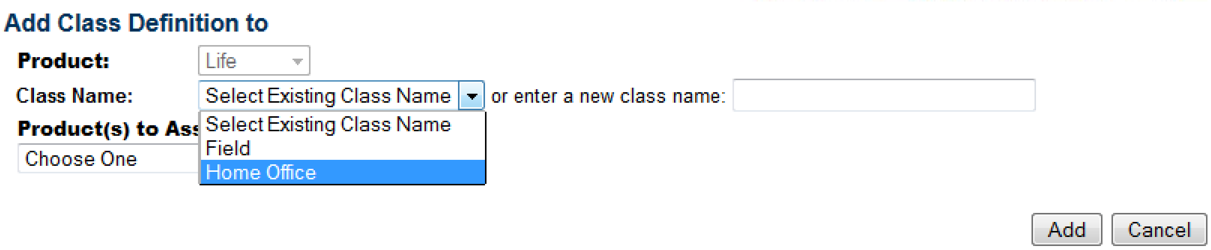
NOTE: When using classes, you MUST assign all of the plans you have created to a class. If you don't, those plans will not be available to employees during enrollment.

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

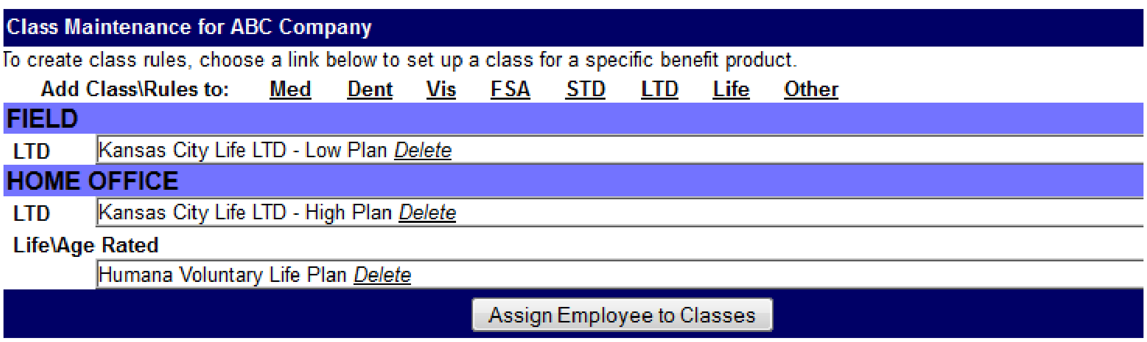
We will now attach the last plan to a class. Click on the **Life** link at the top of the Class Maintenance screen.



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.

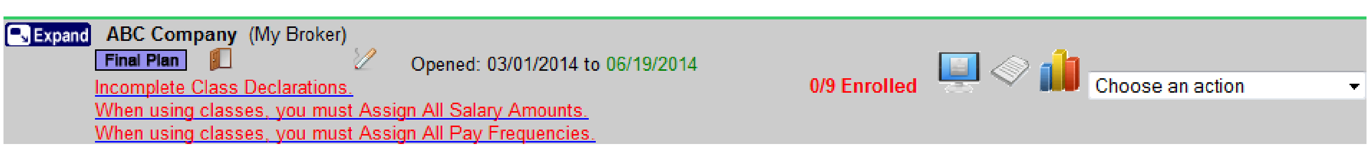


Notice that the message in the yellow box at the top of the screen is gone and the last plan that was displayed in the yellow area now appears within the Home Office class.



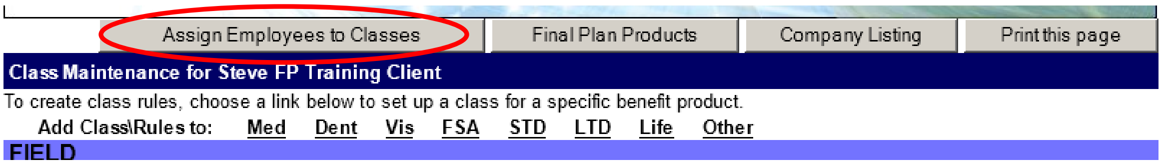
CLASS WARNING MESSAGES

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.

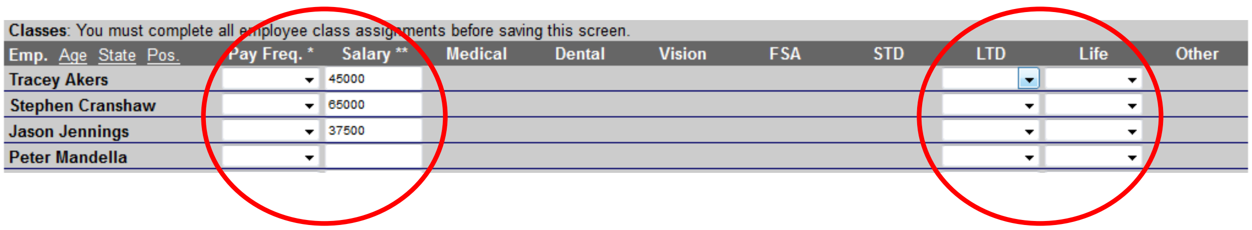


ASSIGNING EMPLOYEES TO CLASSES

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.



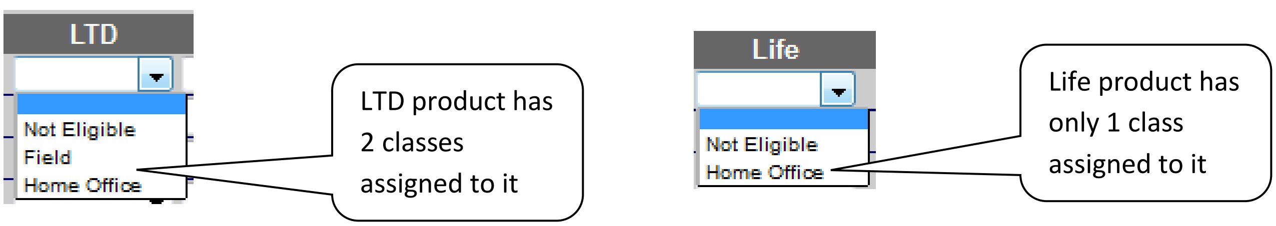
On the Employee Class Assignment screen, the items that need to be completed for each employee will be displayed.



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

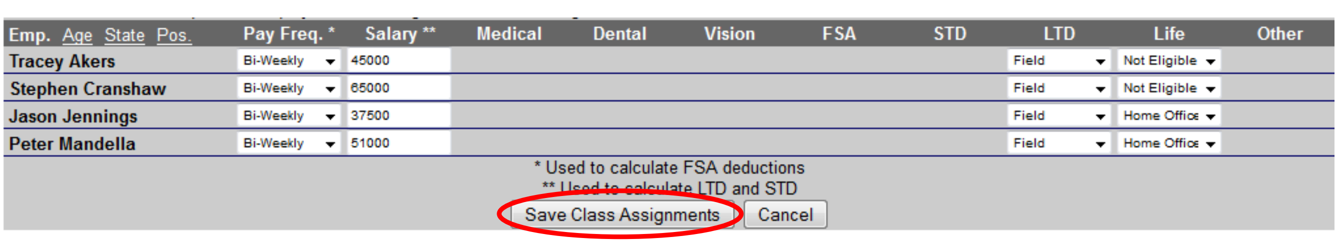
Emp. Age State Pos.	Pay Freq. *	Salary **	Medical	Dental	Vision	FSA	STD	LTD	Life	Other
Tracey Akers		45000								
Stephen Cranshaw		65000								
Jason Jennings		37500								
Peter Mandella										

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.

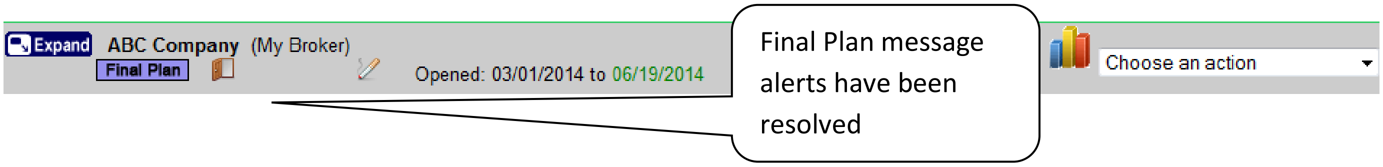
Below is an example of the Employee Class Assignments filled out completely. Note that in the LTD column an exception was made for one employee, Peter Mandella. This employee was assigned to the Home Office class for the Life product, but was assigned to the Field Office class for the LTD product. These 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
Save Class Assignments Cancel

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.

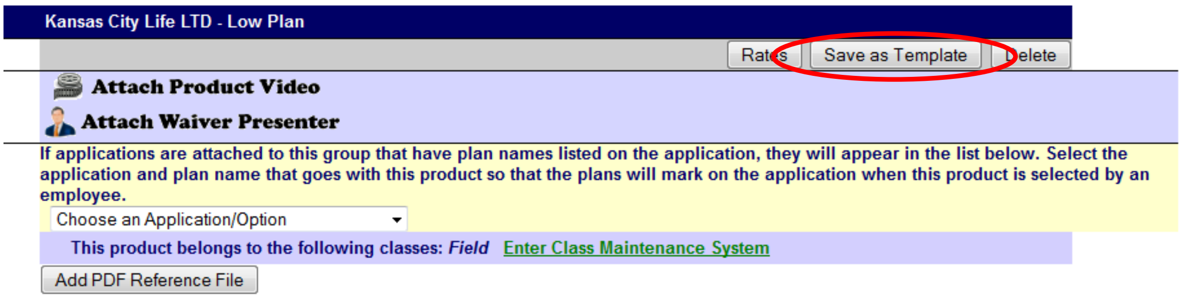


NOTE: We strongly urge you to enroll a test employee within each defined class to confirm that the correct plans are displaying for each class. To do this, upload an employee census to the group with the number of test employees you need to test all the classes in the group. Assign a different test employee 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

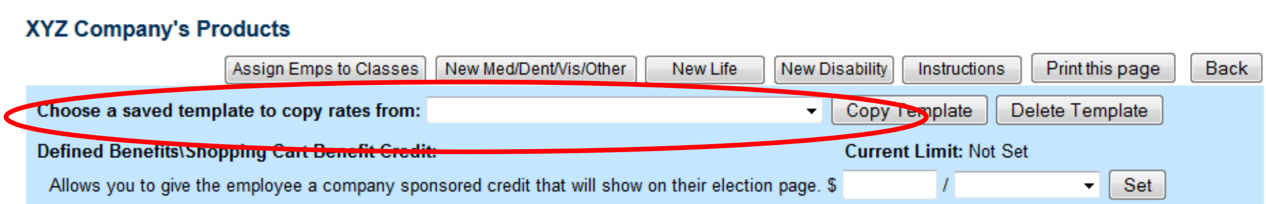
If you frequently sell the same carrier products to many of your clients, you can save time by copying a final plan that you have already created and setting it up as a template to use for other groups.

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.

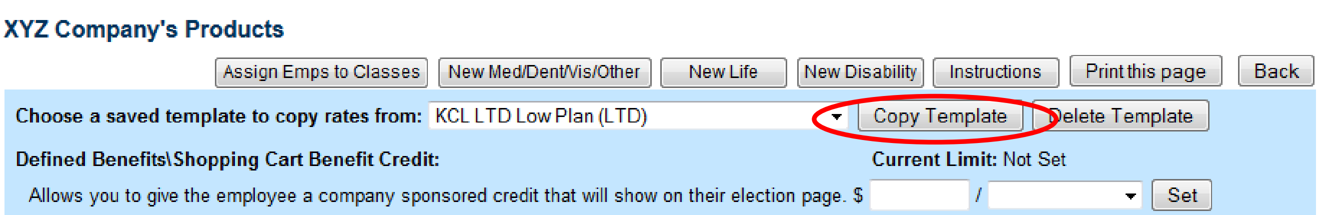


On the next screen type in the name of the template for this plan type and setup and click **Save**.

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.



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



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.