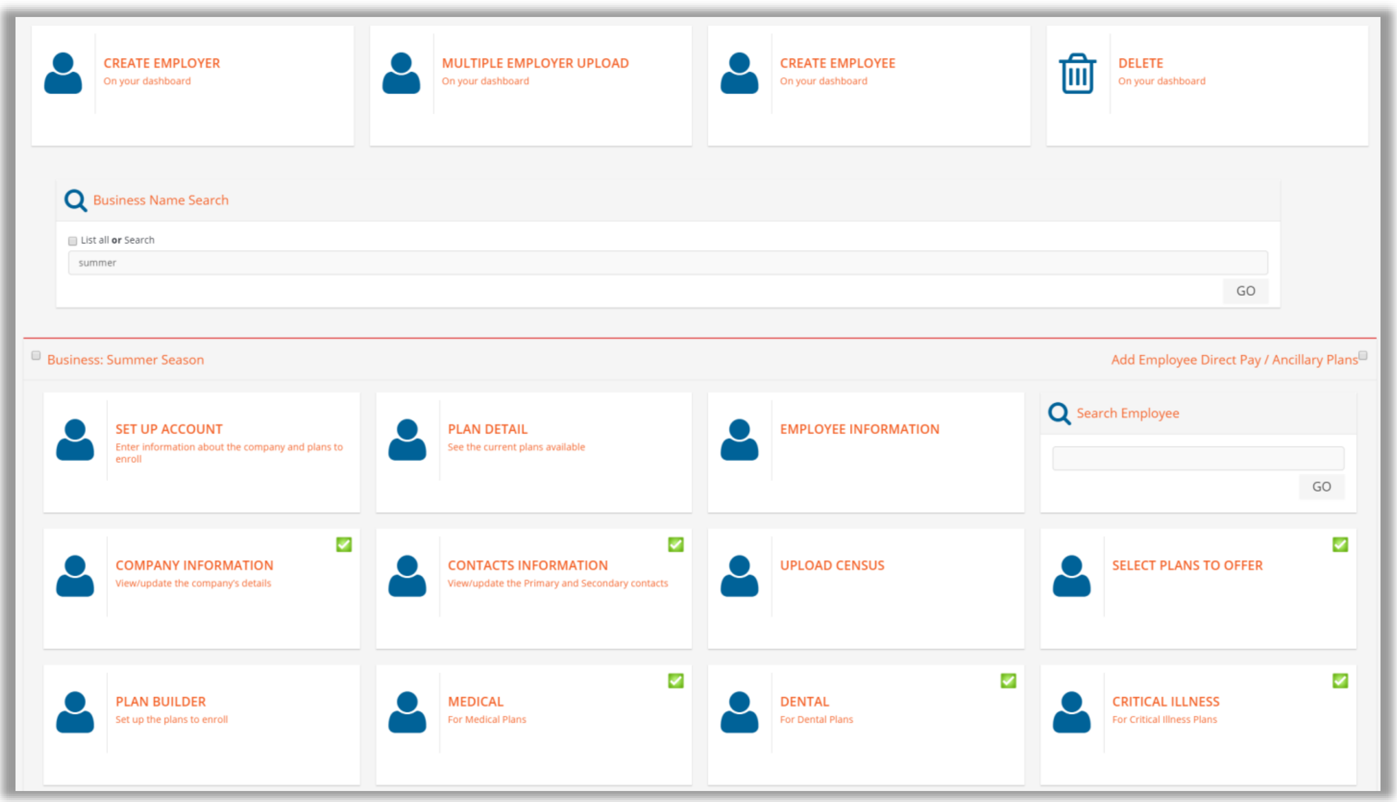
Linked.Exchange
Insurance Platform Development

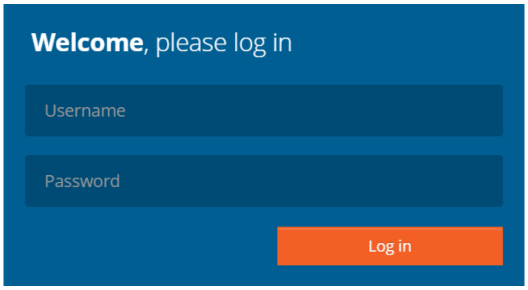
Custom Group Client Process Flow Document

Welcome to our custom group platform workflow document!

This guide is designed to focus specifically on the Custom Group Client module and enrollment setup. Please note, the platform can be used for benefits administration of any size of account and this platform can enroll non-benefitted Employees too.



Custom Group Client Process Flow Document

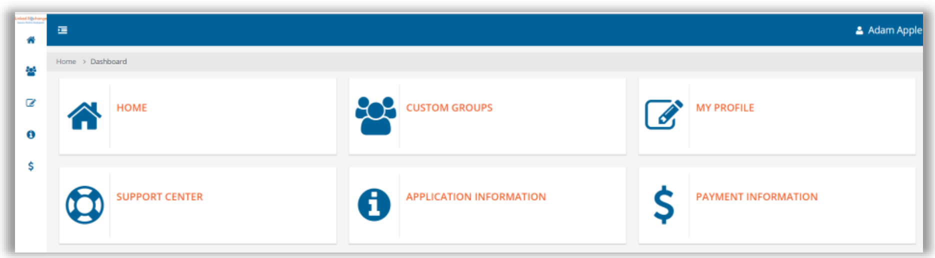


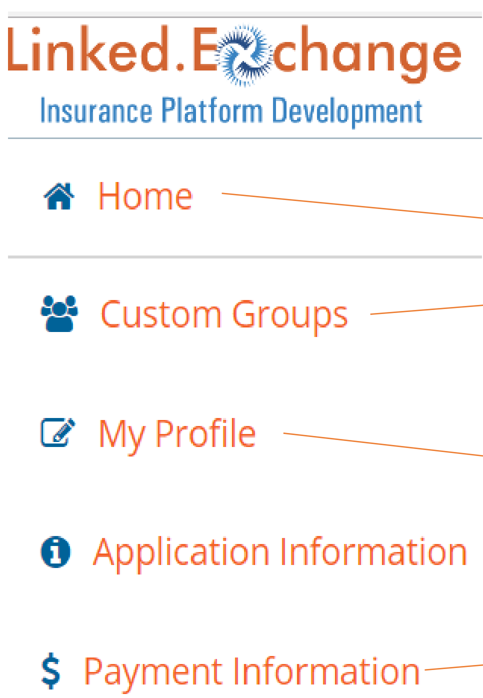
You can access this login page by going directly to:

[Linked.Exchange]

This is your home page. The buttons on the left side of the page allow you to navigate around the site.

To access the Custom Group Client Center, click on the CUSTOM GROUPS button on the right side of the screen.





Here's a quick overview of the Broker Portal menu:

Note: The screenshots below are of basic services. Please contact us if you would like to learn more about our additional options.

HOME will redirect the user back to the dashboard from any page.

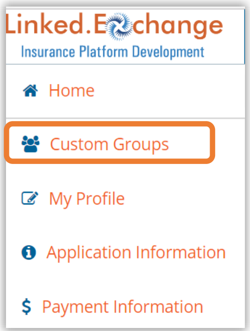
CUSTOM GROUPS will redirect the user to the Custom Groups management page. This is where the user creates new custom groups, Employees, custom insurance plan options for enrollment in addition to managing existing custom groups.

MY PROFILE is where the user information stored.

APPLICATION INFORMATION is where the user can access all application information for submitted and approved policies.

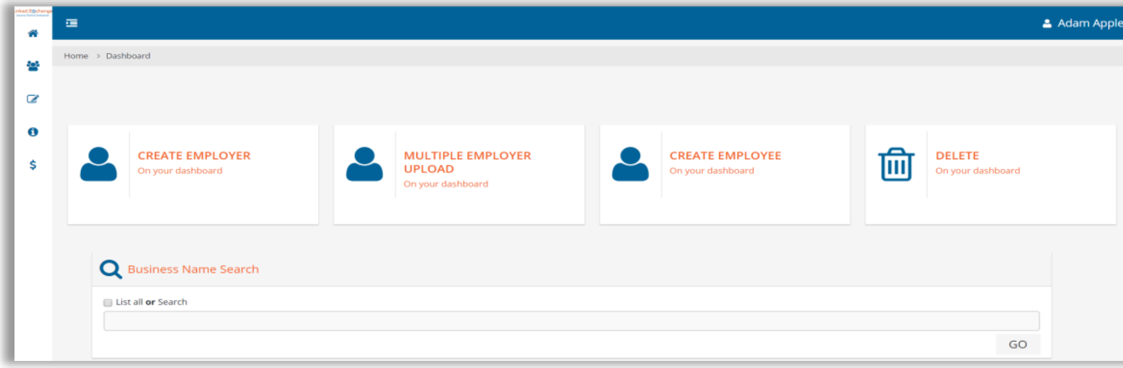
PAYMENT INFORMATION is where the user tracks all invoice payments for their clients. This is a premium service.

Broker Portal



To enter the Custom Group Client Center, click on the CUSTOM GROUPS button or link on the menu, located on the left side of your screen.

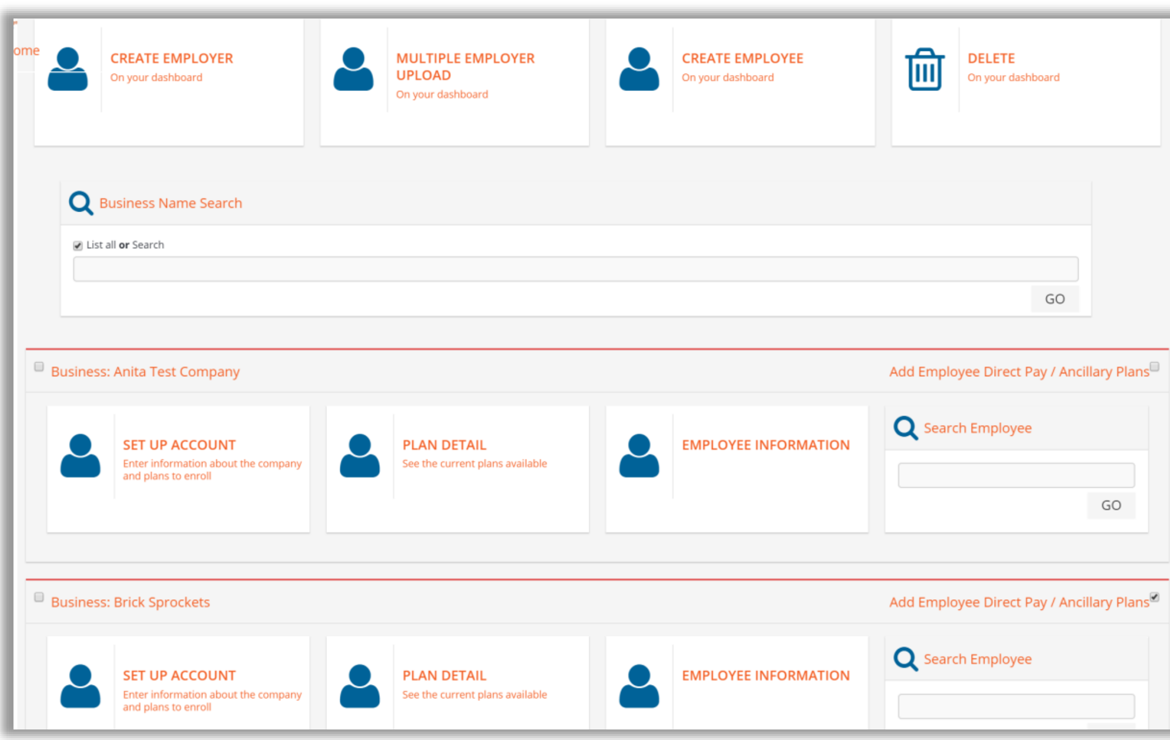
When you select CUSTOM GROUPS, you will see the screen below:



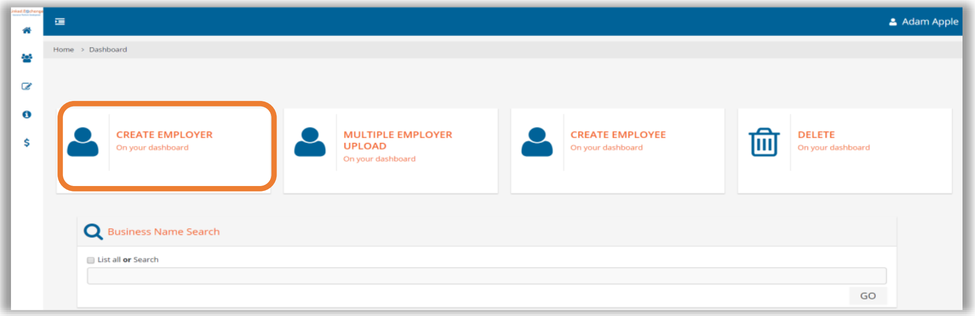
You can search for a specific company name or check the box to "list all" in the center of the page to the left. You now have a list of your custom group clients. This is your dashboard to manage your accounts. You can:

- Build new plans for quoting and enrollment
- Create new Employees
- Upload a census to dynamically create Employee access/dashboards
- Search for "pended" "enrolled" or "terminated" Employees by account

And More!



Setting Up Employer Access

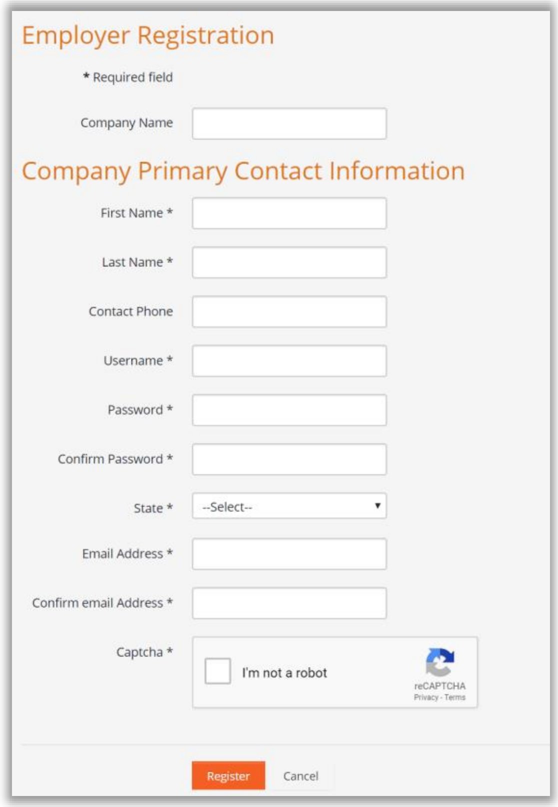


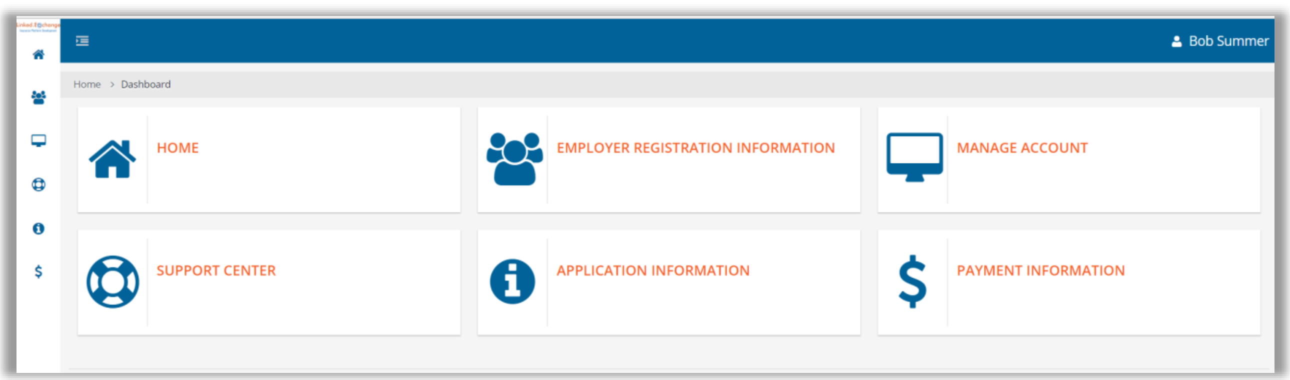
To give the Employer their own private login, click CREATE EMPLOYER.

This login is for the person who will handle the process inside the company. You can build a second contact person when completing the account set-up to identify the business owner or other executive of the company.

The user level being set up is strictly for the company, not for that person's personal enrollment in a company plan. We suggest each company have a specific email address assigned to the Employee representative handling Employees' enrollments versus their own specific benefit enrollment elections. All this information can be modified or changed at any point in the future by you or the person who has the company-level access. The only field limited to being changed by the specific user is the password field.

When you fill out this form, you set them up with an initial password you will need to provide to them, along with the username. Suggest they change the password after their first login so it's more secure. Once they change the password, they will need to use the password reset process if they forget it. You cannot change it for them.

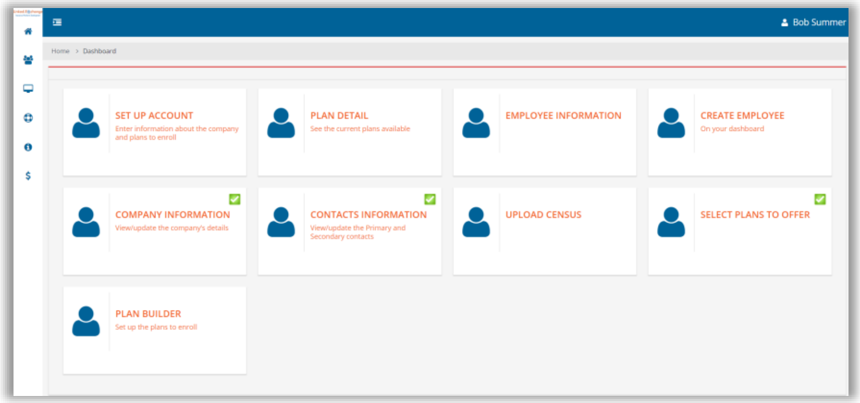


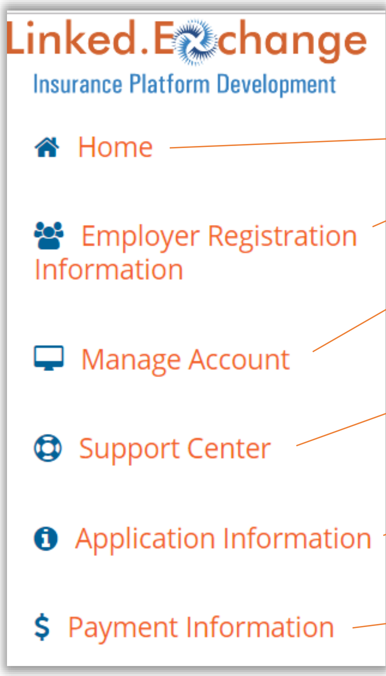


The Employer can now login with the username and password you assigned to them. Note: the Employer can change the password through their portal if they choose to do so.

The Employers' dashboard is similar to yours. They also have access buttons for:

- Setting up Employee's in the system
- Uploading census files
- Enrolling & terminating Employees
- Tracking current and previous enrollments
- Tracking invoice payments
- And more!



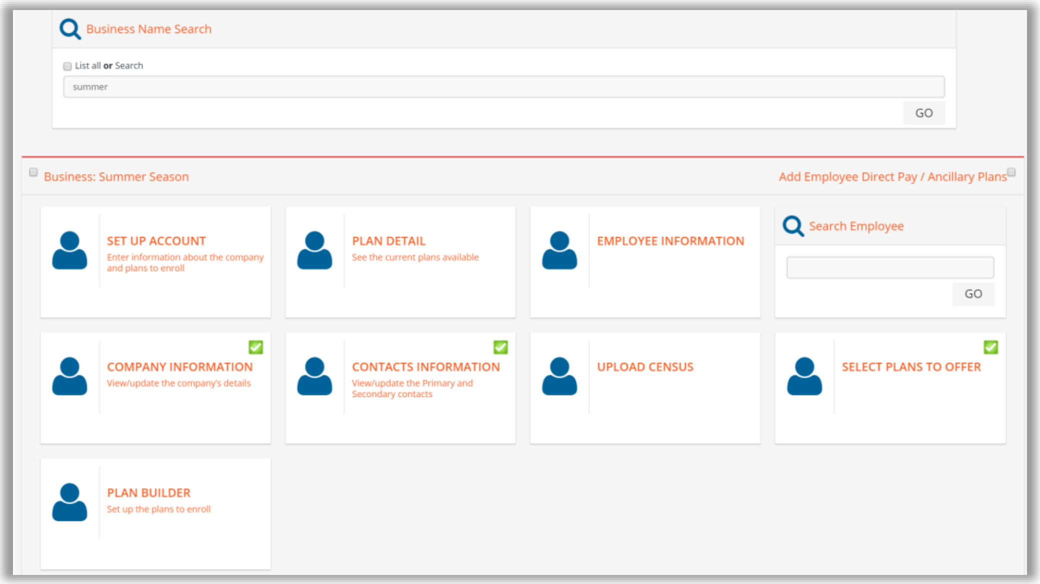


Depending on your subscription level the Employer dashboard could have more or less features than you see on this page. In this example the Employer has access to six account control options:

- HOME redirects the Employer to the dashboard home page
- EMPLOYER REGISTRATION INFORMATION displays the group Administrator information such as the login name, email and etc.
- MANAGE ACCOUNT allows the Employer to view, create or modify Employee benefit pan designs. This functioanlity can be disabled by the Administrator.
- SUPPORT CENTER provides access to the Employer to request platform assistance. This functiaonlity can be expanded to include any support departments needed such as sales, claims and etc.
- APPLICATION INFORMATION provides enrollment detail for current and previous plan enrollments. If PDF applications we taken, they can be accessed here.
- PAYMENT INFORMATION allows the Employer to track or automate payments.

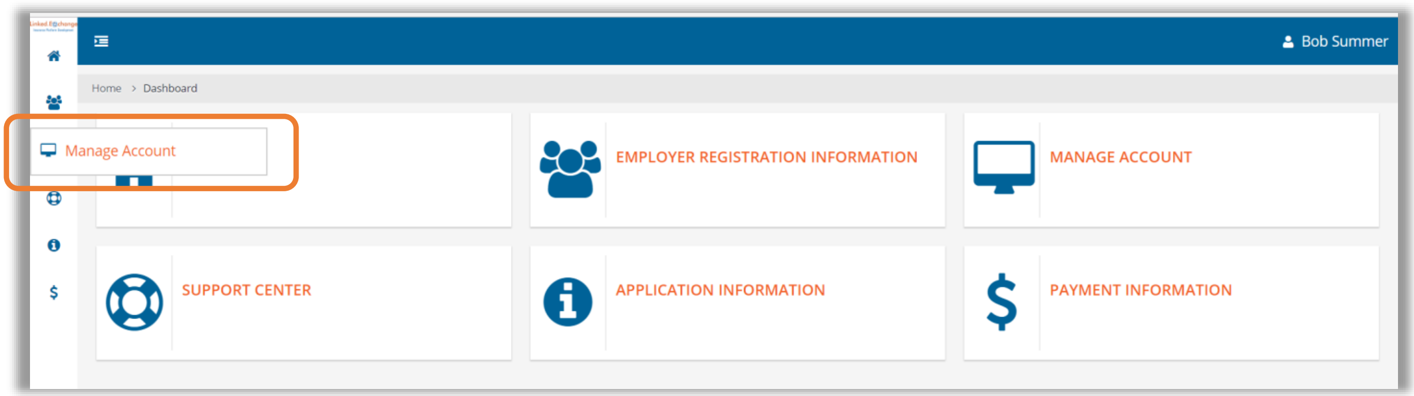
Creating Custom Plans For Quoting & Enrollment

From the Broker Portal:



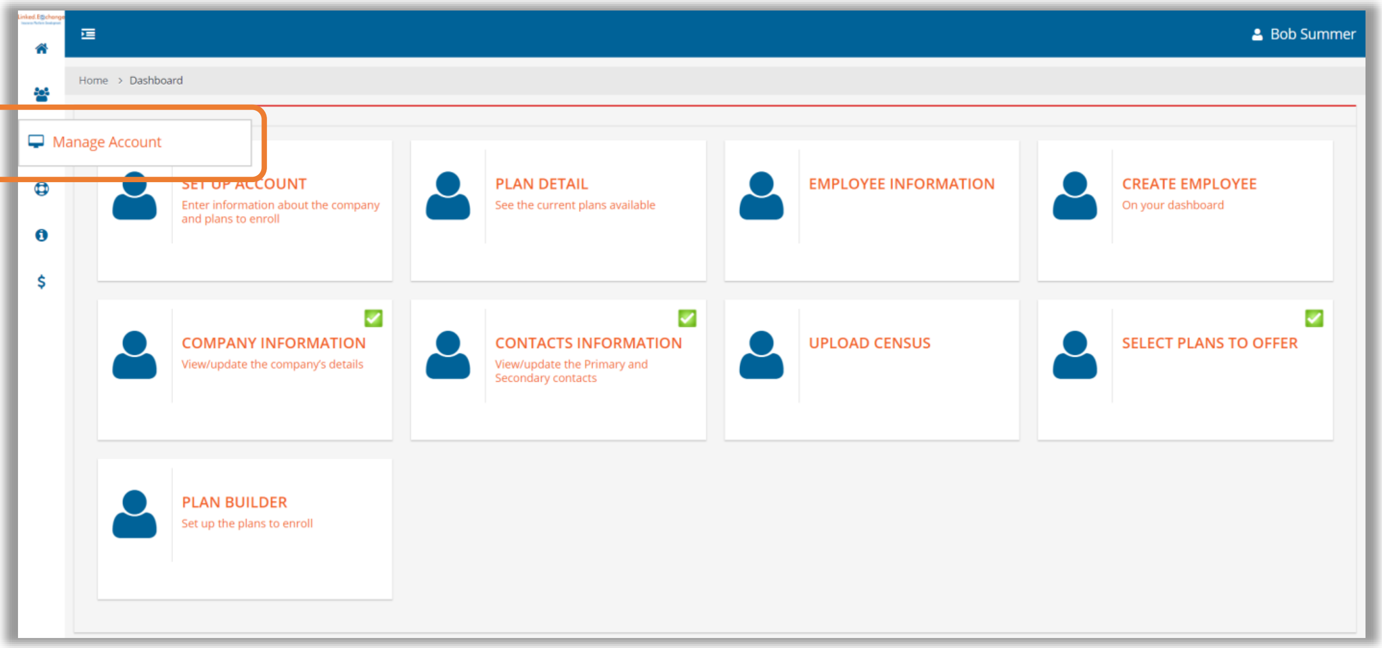
The page displayed above is of the Broker dashboard. The Broker can create new accounts, custom plan designs and new Employees for each custom group. In addition, the Broker can start the set-up process and allow the custom group/Employer to complete the account set-up process using the Employer self-service, "Employer Dashboard".

From the Employer Portal:



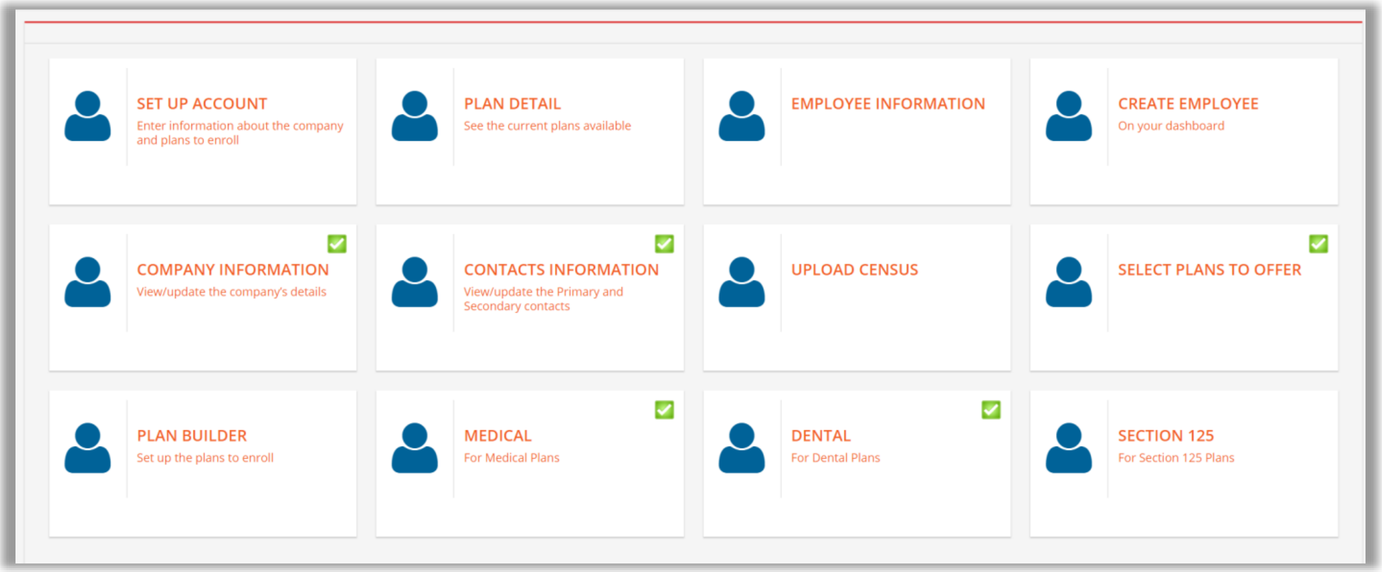
The Employer will be able to view all plans and detail on Employees created by the Broker. The Employer can also complete plan design and enrollment rules on their own. The view and edit functionality can be disabled so the Employer does not have access to this functionality.

When the Employer clicks to manage account notice the page is almost identical to the Broker dashboard view. At this point the Employer can click "Select Plans To Offer" to view, add or create plans. The process is the same for the Broker when accessing the account through their Broker dashboard.

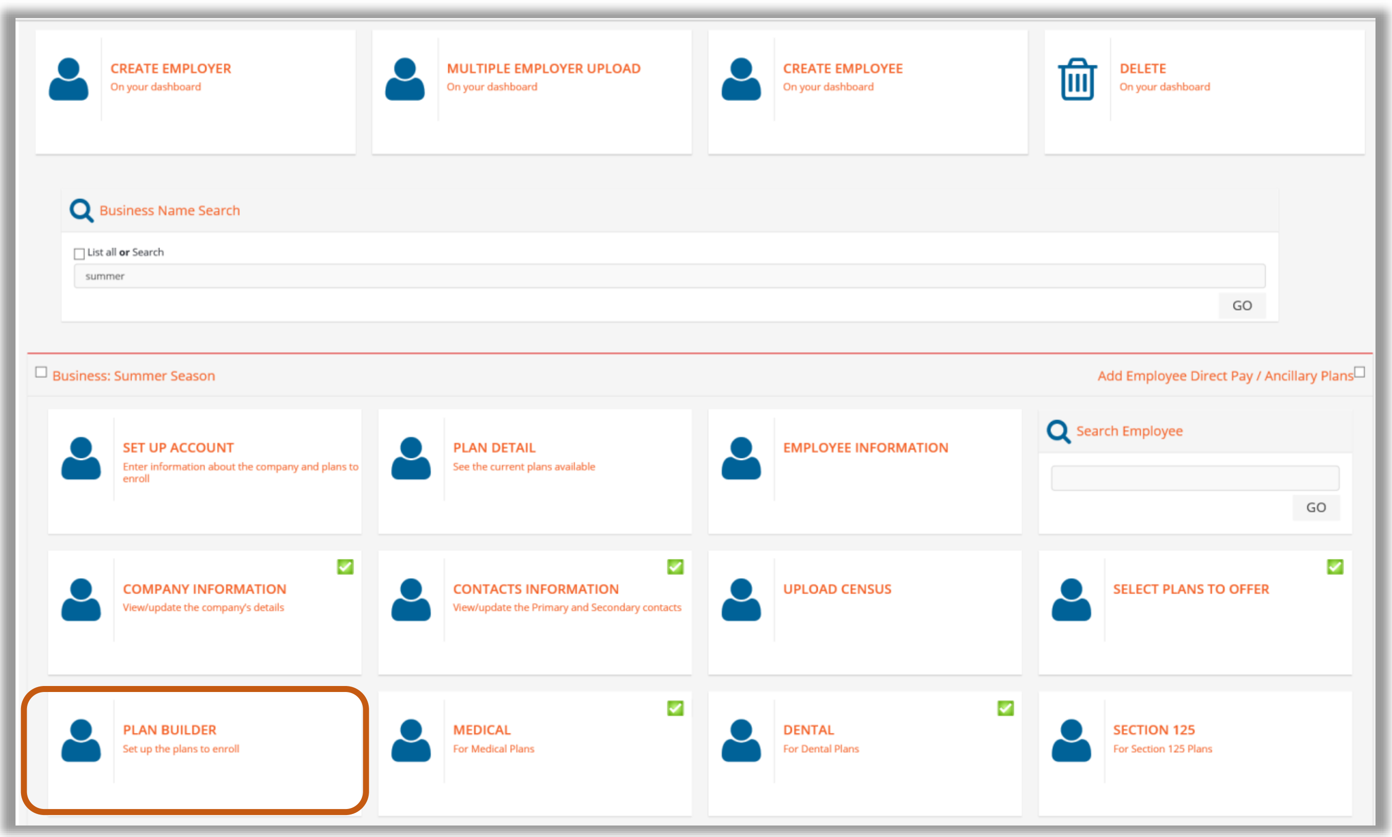


After clicking SELECT PLANS TO OFFER, the page below appears. All the Broker, Administrator or Employer needs to do is check the boxes for the plans they want to create for quoting and enrollment. After all the boxes have been checked, click SUBMIT.

This screenshot shows you the Employer dashboard.



This screenshot is of the Broker dashboard.

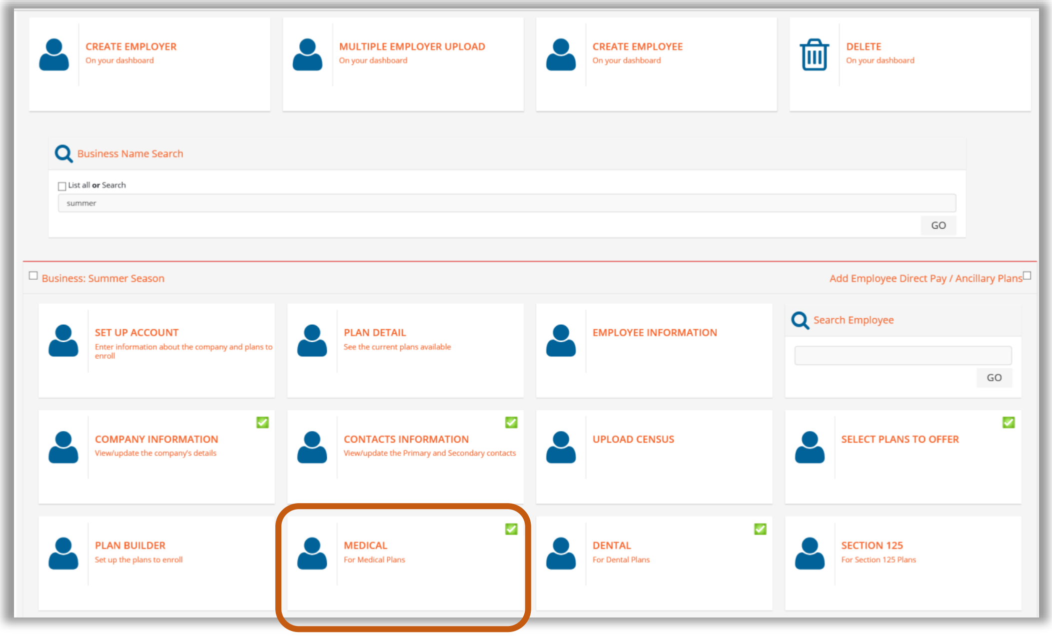


When either the Employer or the Broker update information, other approved users will see the information immediately upon save and the refreshing of the browser. That includes updates made to plan designs, Employee enrollments or administrative tasks like family status changes.

In the screenshot above, the PLAN BUILDER button was clicked. This opened the different plan options selected by the user: MEDICAL, DENTAL and SECTION 125 were selected to be offered for this specific account.

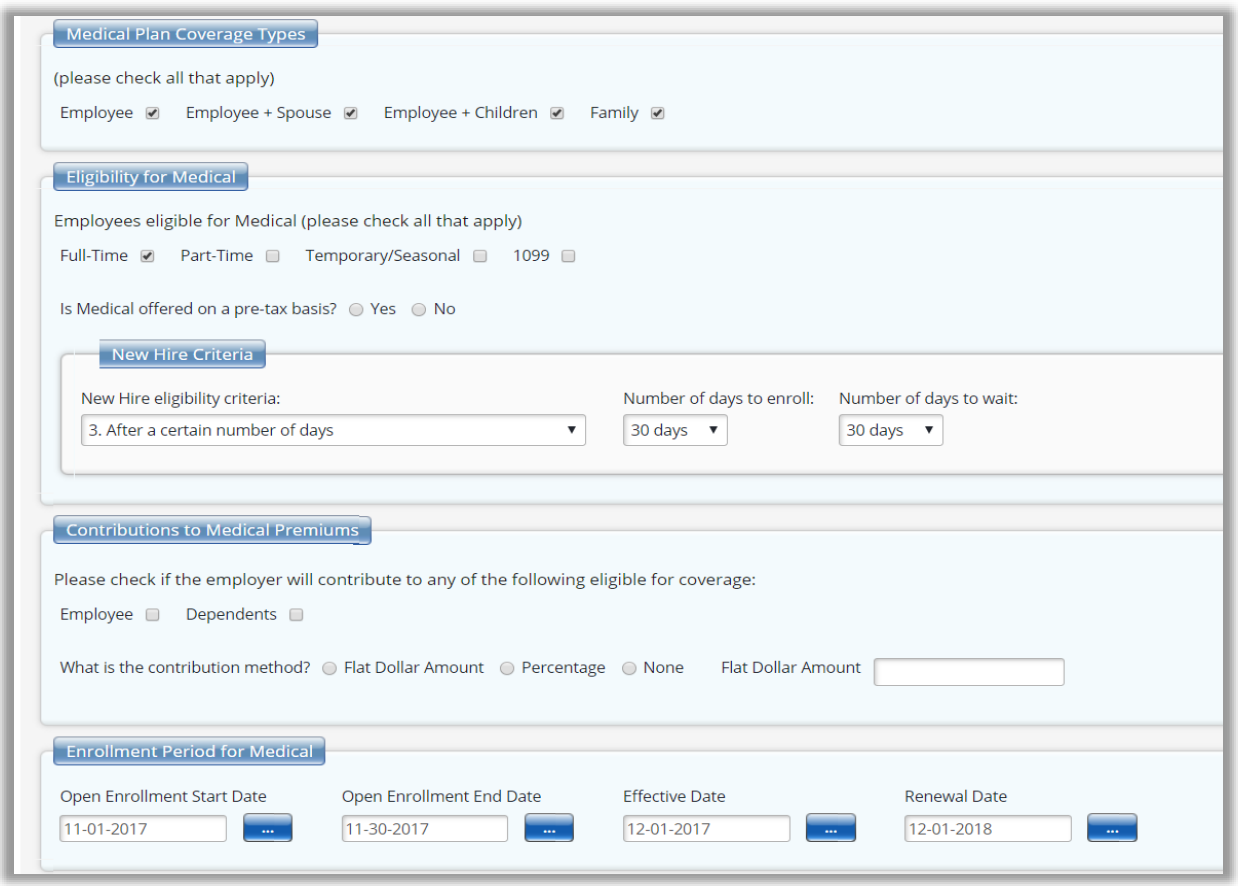
Setting Up A New Custom Group Client

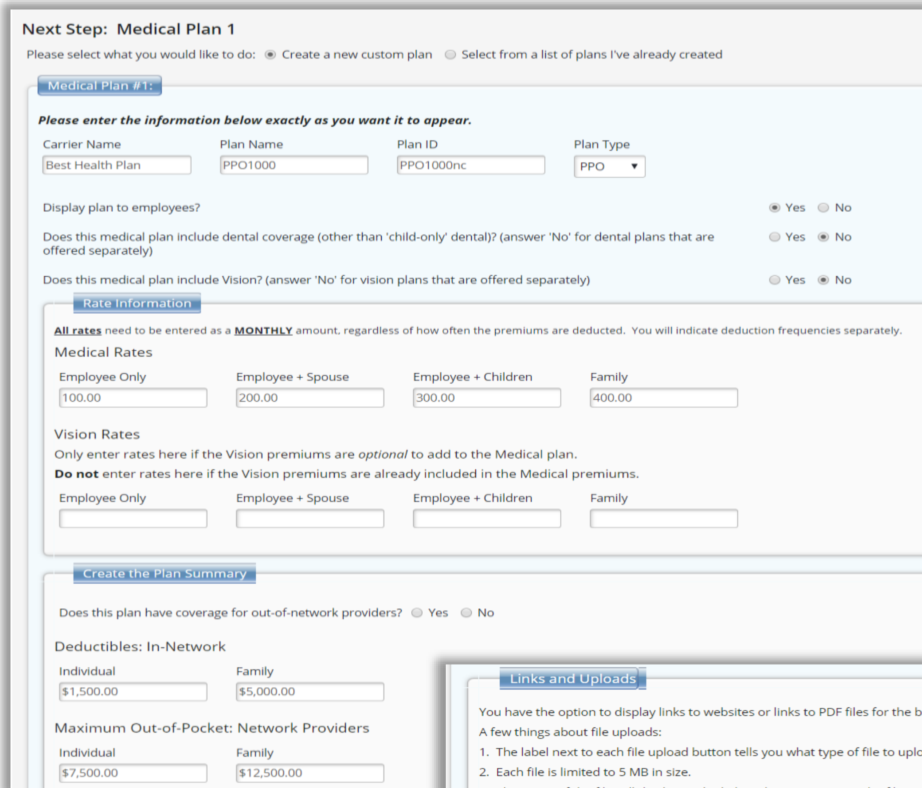
In this example, we have clicked on the MEDICAL button after selecting the PLAN BUILDER.



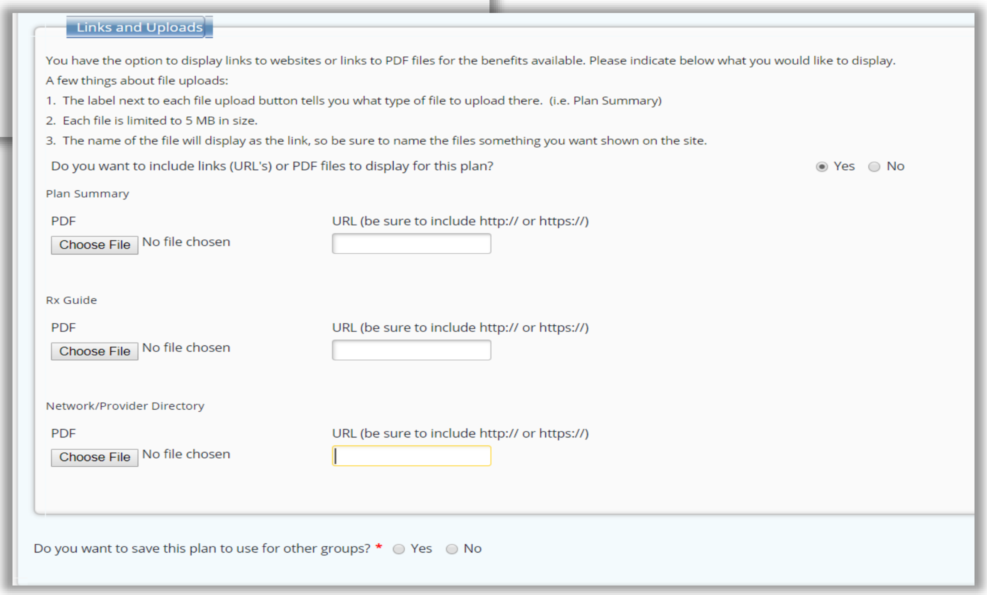
When we click the MEDICAL button, the setup form appears to let the user build the plan to display to the user during enrollment.

In the first screenshot below, you can set up the criteria for eligibility and the open enrollment for Medical:





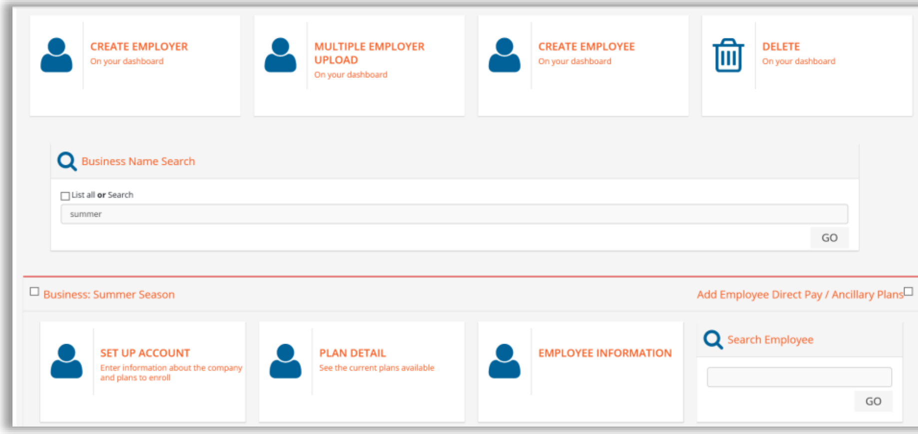
In these screenshots, you are able to build the first custom Medical plan. The platform allows you to build up to 3 different plans. You can upload PDF documents, like the Plan Summary and Network / Provider Directory so that the Employees can access them for viewing and downloading.

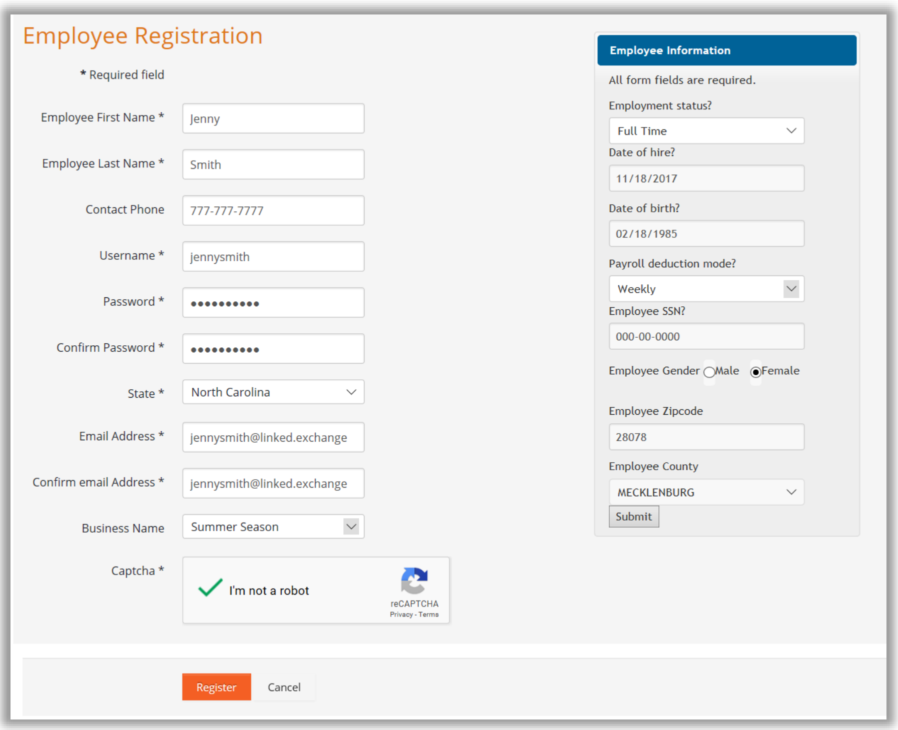


The user would simply fill out the form displayed above. The form captures all the necessary information such as what Employee types are eligible for the plan being built, when Employees are eligible to enroll, whether or not the Employer is contributing to the plan, open enrollment dates, renewal date, PDF's or video links and allows the user to custom create all benefit options for the plan. Depending on the plans type being created, customization options will vary.

Setting Up A New Employee

Click CREATE EMPLOYEE:



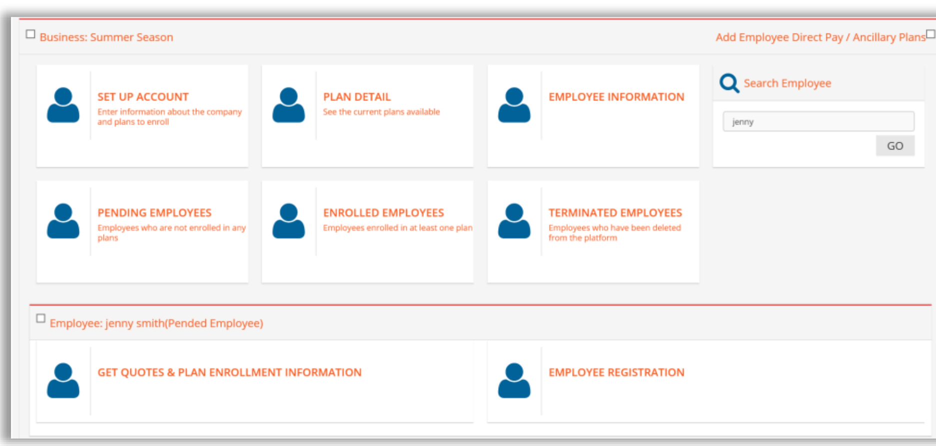


The EMPLOYEE REGISTRATION page will display.

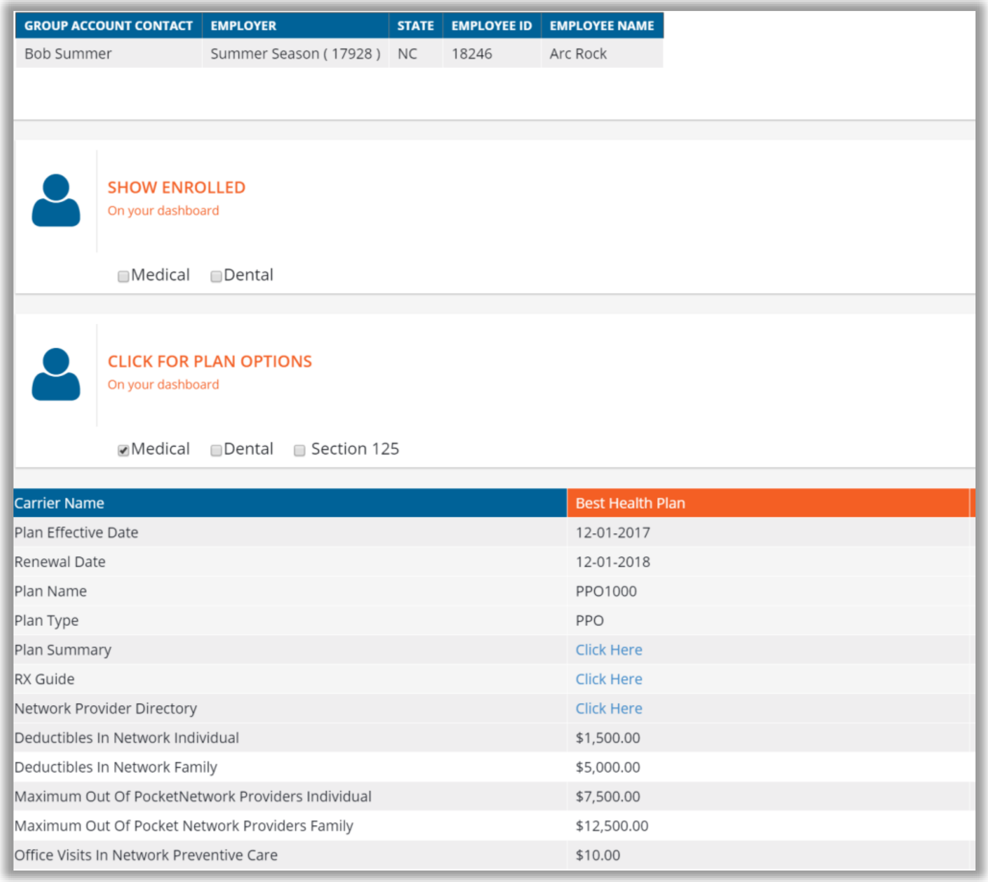
By completing this form, a new Employee will be connected to any custom Employer group. The Employee will receive a welcome email with their credentials to login, quote and apply for coverage unless this functionality is disabled.

Now that the Employee has been created, the Employee can be viewed by the Broker or Employer to view status, apply for coverage or make edits.

The user can Search Employee to retrieve a specific Employee by name. Or, click on Pending Employees, Enrolled Employees or Terminated Employees to see a list of Employees, by specific account.



The New Employee Dashboard



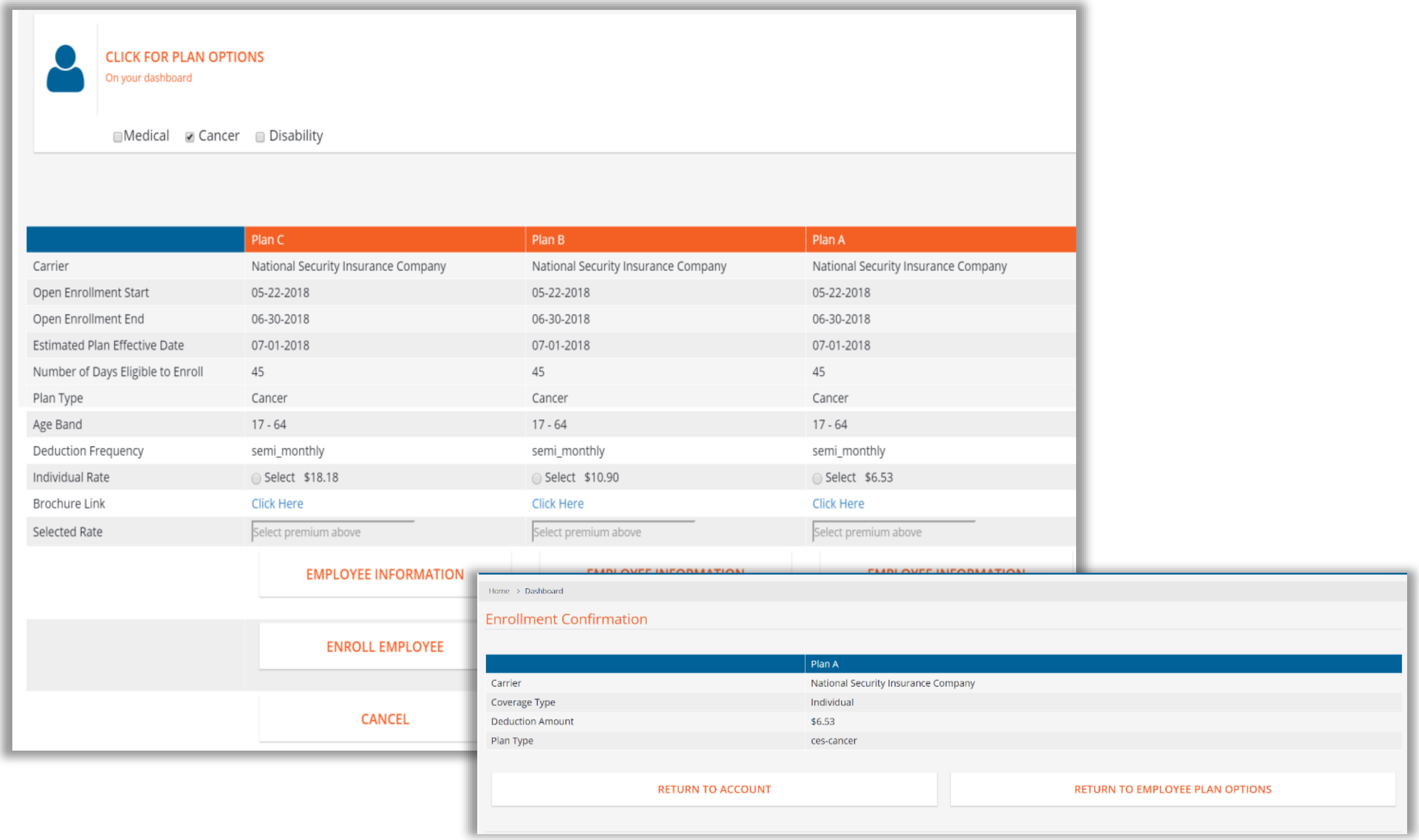
After the Employee is created, they can log in to the platform to see benefit options, quote, apply for coverage and make family status changes. This is an example of what the Employee would see.

By clicking PLAN INFORMATION on their dashboard, the Employee has immediate access to plan options and currently enrolled plan information.

If the Employee applies for coverage or makes any changes, the platform automatically uplines this to the Employer, Broker and Administrator!

All changes are documented in the platform audit trail. The user that made the change is documented as well.

Employee Enrollment / Applying For Coverage



The Employee, Employer or Broker can enroll or submit applications. (NOTE: Some carriers and/or carrier products do not allow for all levels to make application submissions.)

After deciding on a plan to enroll or apply for, click the ENROLL EMPLOYEE button to continue. Some plans require applications to be captured and submitted for carrier approval and some plans are enrolled for guarantee issue. The platform handles all situations to deliver the correct enrollment process.

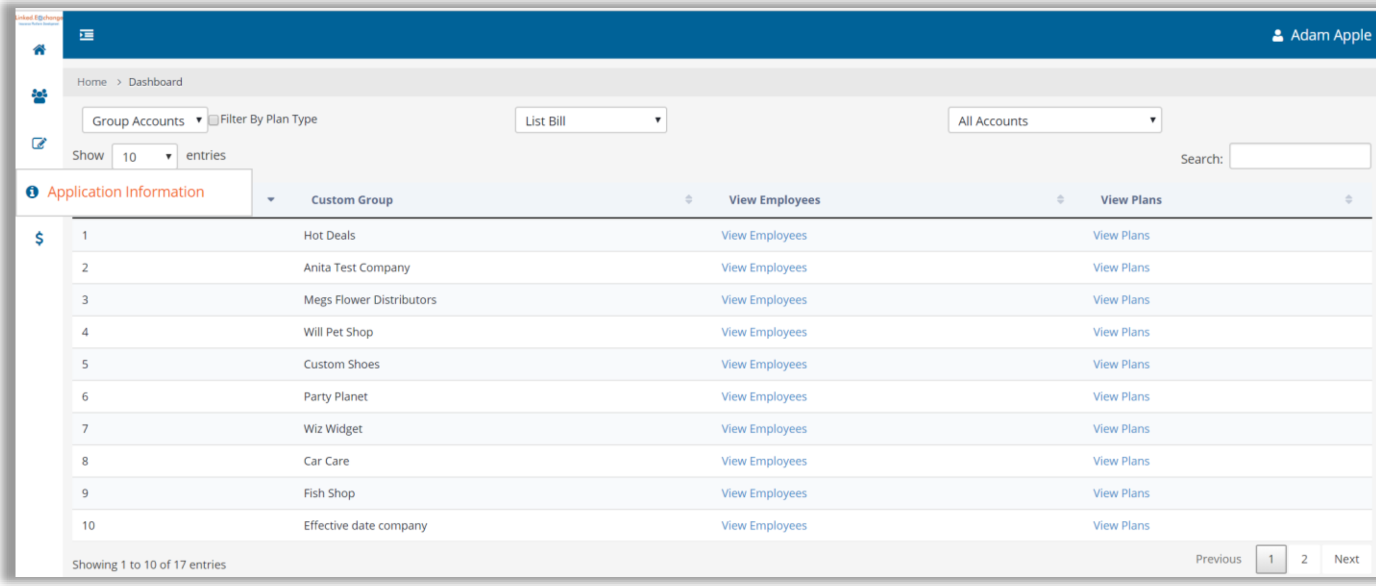
The platform requires each Employee have a completed Employee profile that captures all current information about the Employee to ensure proper rating and application submissions. If the Employee information not completed, the system will not stop the application submission process until this form is complete.

After an enrollment application is submitted a confirmation page will display confirming completion.

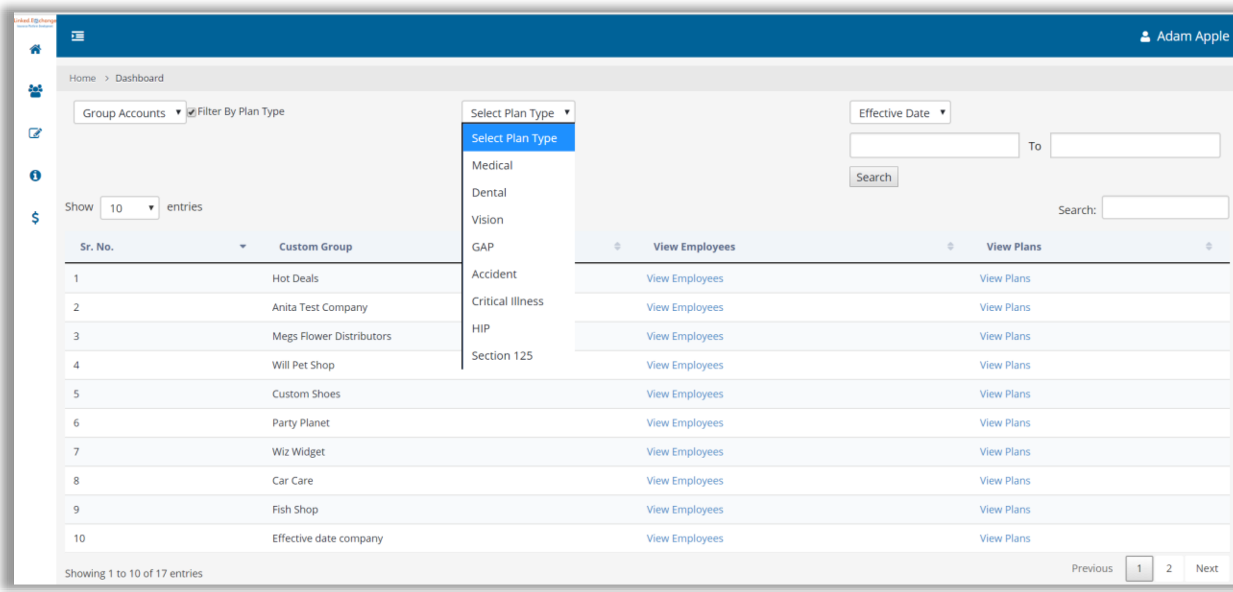
Accessing Application Submission & Payment Information

The platform will track all application submissions, conversions, PDF applications, open enrollments, renewals by product and/or carrier and payments. The Employer, Broker or Administrator level can access the audit trail information on Employees to see or make changes to enrollments, address, family status or other enrollment related information. (Note: These services are not available on all subscription levels.)

Select Application Information on your Broker dashboard menu to access custom group client information:

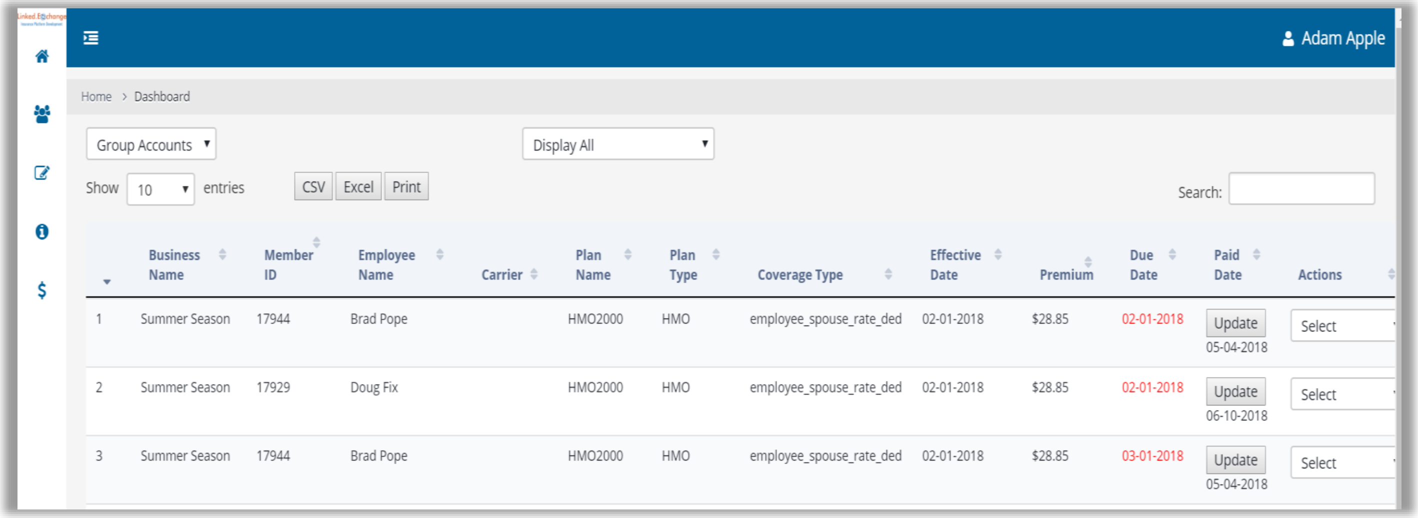


- Quickly access and filter enrolled, pended and terminated Employee information.
- Click View Employees to view all Employees that are associated with a group for both benefitted and non-benefitted Employees
- Click View Plans to view all plans a custom group offers!



Never miss another open enrollment!
Manage account enrollments by using customized search filters for plan type, effective date or renewal date.

Payment Information & Processing Module

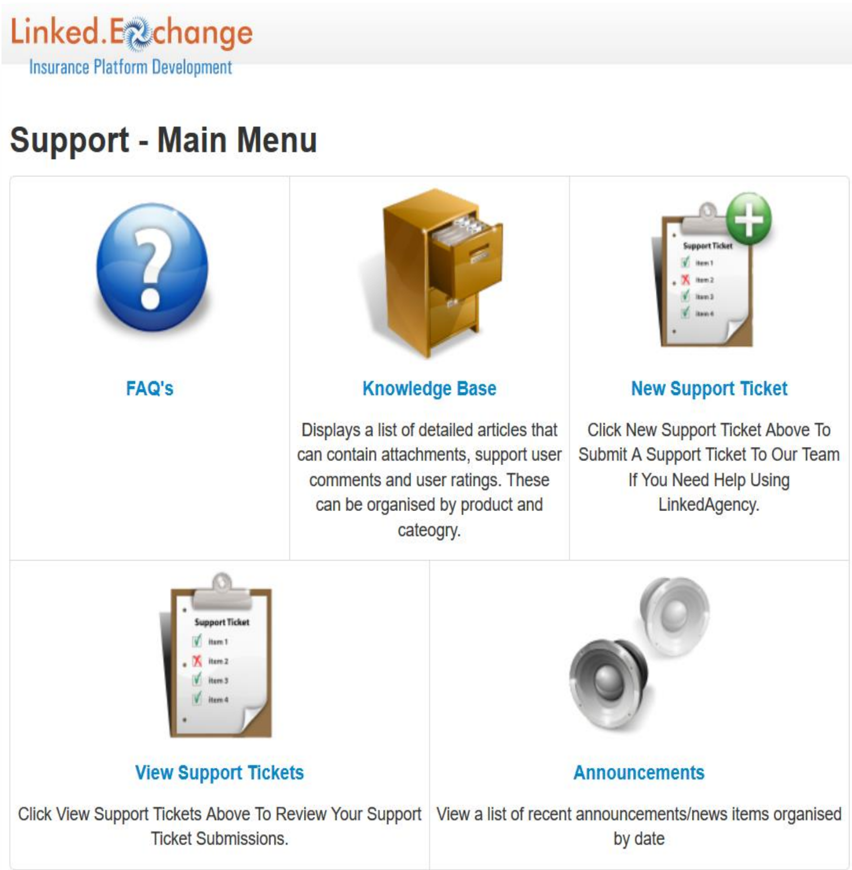


The Payment Processing module allows the Employer, Broker or Administrator to access and track or automate the invoice remittance process.

This module allows the user to manually track invoice payments to providers, late payments and update Employee information such as address, phone, email, family status changes and notes for Employees.

The system can track both custom group and individual direct plan sales. The system can be customized to connect to merchant billing accounts for users that wish to fully automate their billing and reconcillation process.

Technical Support and Troubleshooting



The Support area of the platform offers you access to a few different ways to get help.

NOTE: We can modify the support categories to support an agencies sales and customer/Employee support.
(A fee will be charged for the development time required for the modification.)

FAQ's: You can click here to find answers to many questions releated to navigating the site.

Knowledge Base: Technical documents with instructions from how to set up your platform to enrolling ACA plans as well as setting up SHOP enrollments.

Support Ticket: You can submit and track the responses to your support tickets so that you get a resolution fast.

This is a Support Ticket. You can tag a priority level, send us a detailed message and even include any attachments that will help us help you.