

benefitsCONNECT® UNUM Web Integration Guide

Introduction

This document outlines a variety of instructions and recommendations for making integrated enrollments between **benefitsCONNECT®** (hereafter referred to simply as **bC**) and UNUM's Plane.biz enrollment system.

Integrated enrollments, also known as offsite enrollments, are defined as benefit enrollments triggered in **bC** and saved in real time with external carriers and insurance providers. In this case the external provider is UNUM. Integrated enrollments are done on a per employee basis.

Initializing a Plug-in Request

When a new integration between **bC** and plane.biz is required, there are certain steps and pieces of information which must be gathered.

Steps to Be Taken

1. Contact the Sales team at **bC** to discuss initial timelines and pricing for an integration. For more information contact: Ja'Nene Kane, VP of Sales and Operations; jkane@benefitsconnect.net
2. Once initial expectations and feasibility has been identified, the Implementation team at **bC** should be contacted, to discuss requirements and collect data necessary for the integration.
3. Some information might need to be reconciled before testing can begin.

Information Needed

From bC	From UNUM
Company name	Group ID (also known as GUID)
Broker contact details	List of locations and corresponding codes
List of products to be used via integration	List of classes and corresponding codes

Configuration

Once the initiation steps and information has been collected, the following configuration settings will need to be made in **bc** prior to any enrollments being made. Unless otherwise stated, the navigation instructions supplied below refer to the **bc** user interface, once a system user has logged in and the relevant company has been selected.

- Offsite Enrollment has been enabled for the company in question. This is done via the **Modules** tab on the **Company Information** page under **Company Administration** in **bc**.
- If any UNUM enrollments are to be agent-assisted then the **Agent-assisted Enrollment** option should be checked on the **Modules** tab. For more information on agent-assisted enrollments see the corresponding section further on in this document.
- All relevant UNUM products have been selected on the **Benefits** tab on the **Company Information** page. At present, the supported products are: UNUM Accident Insurance, UNUM Universal Life, Voluntary Term Life, UNUM Group Long Term Care 95, Critical Illness, and Short Term Disability. For more information see the product mappings chart further on in this document.
- UNUM has been added as Benefit Provider. This can be seen on the **Benefit Providers** page, accessible under **Benefit Plan Administration**. Note that when adding UNUM as a benefit provider the **Enrollment Process** option should be set to **UNUM Plane.biz Integrated Enrollment**. If there is already a UNUM benefit provider being used for non-integrated UNUM enrollments then a new provider should be created with the name of **UNUM Plane.biz**.
- An outline of benefits has been created for each relevant product, with the **benefit provider** set to **UNUM** (or **UNUM Plane.biz** if multiple UNUM benefit providers exist). Because these outlines will be using offsite enrollment the **Summary of Benefits Information** field can be left blank, or filled in with summary information as required.
- A benefit plan design has been added for each relevant UNUM product, and associated to the corresponding outline of benefits. It is recommended that these plan designs have **Plan Design Allows Beneficiary Entry** set to **Yes, Optional**. Note: the plan effective date and open enrollment date fields will determine whether or not the product is available to prospective enrollees in **bc**.
- The Group ID value has been provided by UNUM and populated into the corresponding field on the **Offsite Enrollment Settings** page under **Company Administration** in **bc**.

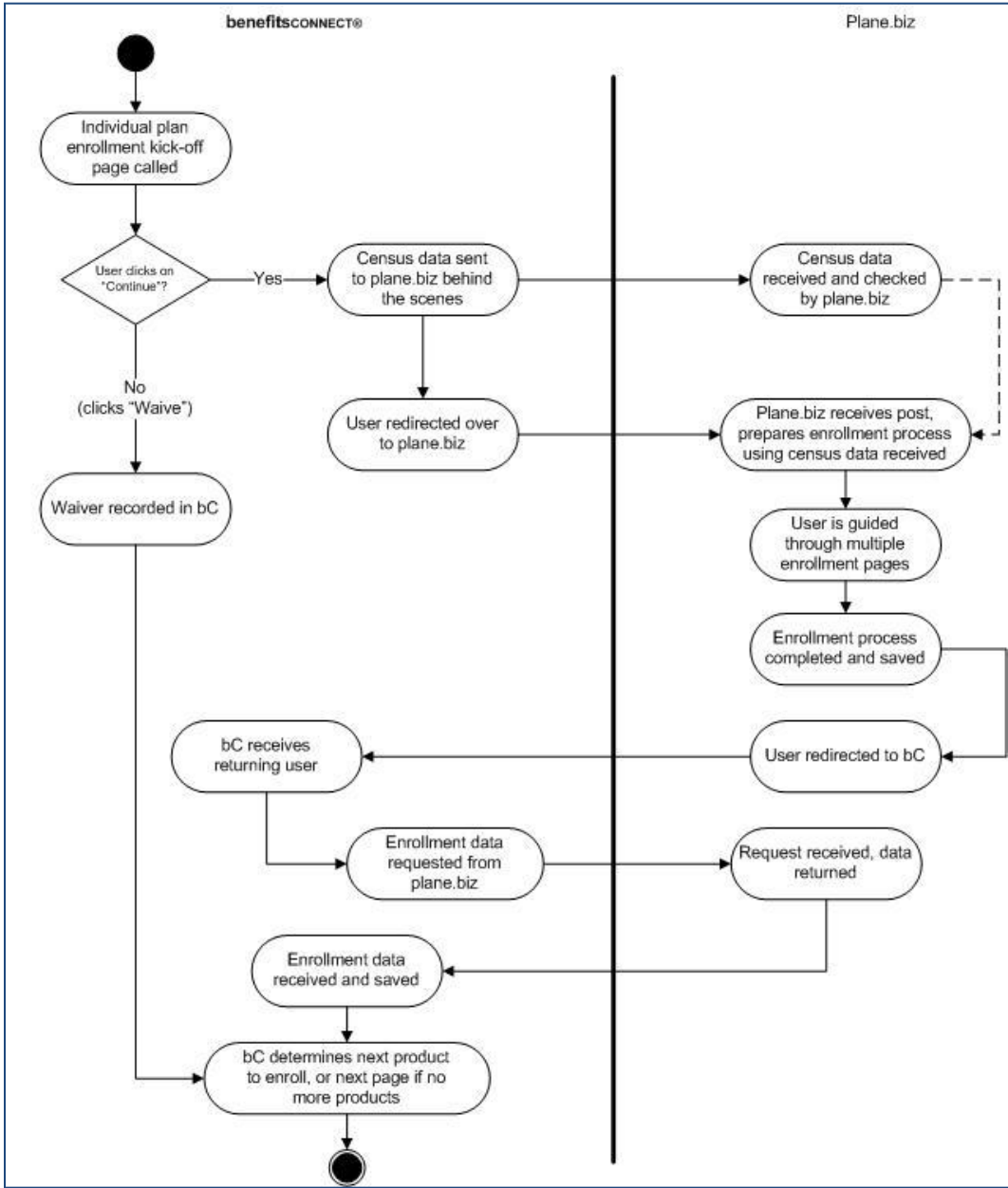
Note: it is critical that **benefitsCONNECT®** is notified of any upcoming UNUM integrations as soon as possible. UNUM requires at least 2 weeks to set up the mechanism necessary for handling waivers correctly.

Product Mappings

UNUM Product Name	UNUM Product Code	benefitsCONNECT® Benefit
Universal Life	VWB-IUL	Unum Universal Life
Term Life	VWBTermLife	Voluntary Term Life
Group Long Term Care	GroupLTC	Unum Group Long Term Care 95
Accident	VWBAccident	Unum Accident Insurance
Group Critical Illness	GroupCriticalIllnessEE	Critical Illness
Short Term Disability	VWBSTD	Short Term Disability
Med Support	VWBMMedSupport	Voluntary Med Support Insurance
Individual Disability Income	IIP	Supplemental Disability

Enrollment Process Overview

Below is an outline of the enrollment process, starting at the “kick-off” screen in **bC**, which notifies the user that they are about to be taken over to the plane.biz system.



Benefit Summary Information

When setting up a plan there is a field on the [Edit Outline of Benefits](#) page into which benefit summary information can be entered. The field is called [Summary of Benefits Information](#), and it supports basic HTML formatting for a more convenient display of text. The information stored in this field will appear on the [kick-off](#) page before the user is taken over to Plane.biz.

It is strongly recommended that this field is populated with the relevant summary information from your Unum brochure.

Making an Offsite Enrollment

Assuming all of the configuration settings specified above have been completed, the following steps will be taken to complete an offsite enrollment in Plane.biz. Some of the steps below might vary depending on the product in which the user is being enrolled.

It is worth noting that step 1 can be reached from two directions. One is via the [Benefit Plan Enrollment](#) page which lists all existing enrollments and also displays eligible plan types which can be clicked on to initiate an enrollment. The other is via the employee self-service process which is triggered when an employee logs in with an incomplete status.

1. In **bc** – A [kick-off](#) screen will notify the user that an enrollment is about to begin, and that this enrollment will take the user to the Unum website. If any of the pre-requisites for enrollment have not been completed (such as employee address being blank), an alert will appear instead, which will instruct the user what needs to be corrected before offsite Unum enrollments can be started. If no issues are found, the user has the option of either clicking on [Continue](#) to proceed to Plane.biz, or clicking on [Waive](#) to waive the enrollment within **bc** (see notes on Waivers and Existing Coverage below for more information on this option).
2. In **bc** – The next screen will appear briefly and will notify the user that they are about to be automatically redirected to Unum's Plane.biz website.
3. In Plane.biz – The user will be presented with a request to consent to use electronic records and an electronic signature. The user will need to click on [Yes – I Agree](#) to proceed.
4. In Plane.biz – A coverage request page will be displayed. This will ask some basic questions about the coverage being requested. Once all necessary questions have been answered the page will reload and a [Next](#) button will appear. This should be clicked on to proceed.

5. In Plane.biz – Additional employee questions will be asked. Also, a section for declaring beneficiaries will also be displayed. If beneficiaries were defined in **bC** these beneficiaries will appear in that section. If not, beneficiaries can be added by clicking on the **Add Beneficiary** link. **Note:** Any beneficiary information added in Plane.biz will not be sent back to **bC**. Once all questions have been answered a **Next** button will appear; This button should be clicked to proceed.
6. In Plane.biz – A page will appear containing a number of employee census questions. Most, if not all, of these questions will be pre-populated using information collected in **bC**. The **Next** button should be clicked to proceed.
7. In Plane.biz – A page relating to required documentation will be shown. The **exclusions** check box must be clicked to confirm that the enrollee has read the document. The **Next** button should be clicked to proceed.
8. In Plane.biz – An optional page will be displayed if it is an agent-assisted enrollment. This will ask the agent to confirm some information about the application.
9. In Plane.biz – An enrollment summary page will be displayed. At the bottom of this page will be a **Yes – I Agree** button for self-enrollments. For agent-assisted enrollments another button may appear which prompts the agent and enrollee for a digital signature, which can be made via a TOPAZ signature pad. Once the application summary has been confirmed the user will be taken back to **bC**.
10. In **bC** – The next page in **bC** will depend on how the user started the enrollment. For enrollments made via the **Benefit Plan Enrollment** page, the user will see a summary of existing enrollments. If they expand the relevant time window on the left they will see a brief summary of their new Unum benefit, including the product name, effective date, tax status, who is covered, and the premium amount. If the user made the enrollment via the employee self service process, they may be immediately prompted for the next available benefit, and may not see this summary until all benefits have been completed or waived.

Waivers and Existing Enrollments

Waiving an Enrollment

There are two ways of enacting a waiver during an integrated Unum enrollment process.

The first way is by waiving it within **bC**. This is done by clicking on the **Waive** button on the **kick-off** screen. This will mark the potential enrollment as a waiver without ever posting data or notifying Unum's Plane.biz system.

The second way it to click [Continue](#) on the [kick-off](#) screen in **bC**, and then waive the enrollment within Plane.biz. The user will then be redirected back to **bC**, at which point the waiver notice will also be passed back and updated in **bC**.

Waiving an Existing Enrollment

If the employee has an existing Unum enrollment it is strongly recommended that the waiver is conducted in Plane.biz. Waiving a benefit in **bC** will only waive any additional coverage, and will not waive the existing enrollment.

With this in mind, it is required that the broker or benefit administrator set up a Waiver Reconciliation Report in **bC**, which will be sent to Unum on a weekly basis. This report will notify Unum of any waivers on Unum products made in **bC** for the group. Unum can use this data to identify waivers which might impact existing enrollments, and notify the broker and/or benefit administrator via a response report, so the broker and/or benefit administrator can reconcile these cases.

Setting up such a report in **bC** is quite easy, and can be done via the [Scheduled Events](#) option under [Company Information](#). If you have questions about this please contact the **bC** Support Services Department.

Agent-Assisted Enrollments

There are two types of enrollment which can be made through **bC**: self-enrollment, and agent-assisted enrollments. Self-enrollments are those made only by the employee. Agent-assisted enrollments are also made by the employee, but require that an authorized agent also be present during enrollment.

The default enrollment setting is self-enrollment. However, agent-assisted enrollments can be made mandatory by selecting the agent-assisted enrollment option under the [Modules](#) tab on the [Company Information](#) page.

Agent-assisted enrollments require that an authorized agent (also known as an [enroller](#)) successfully log in before any Unum enrollments can be made through **bC**. The agent login screen will appear when either the employee first attempts to view their enrollments, or when the employee tries to enroll in the first Unum product after the he or she logs in.

Agent-assisted enrollments will also require that a signature be provided on the final enrollment screen of the Plane.biz site. Signatures will need to be created using a TOPAZ signature pad, which will require a driver be installed on the machine through which the

enrollment is being made. Typically, this will be the laptop computer of an authorized agent or broker who is onsite at the company.

Troubleshooting

- Q.** After clicking on the Continue button on the kick-off page I see the following message:
“Unfortunately, an issue is preventing us from completing your enrollment attempt. A mandatory value was not returned from a remote call. Please copy this error or make a screenshot and send it to the Support Team.”
- A.** This indicates either the Unum Group ID in **benefitsCONNECT®** is not correct, or that either the Location Code or Class Code is invalid.