

## ING Integrated Enrollment Process

### What's in this Appendix

- Overview
- Company Setup
- Division Setup
- Agent User Setup
- Provider Setup
- Benefit Plan Design Setup
- Member Level Field Requirements
- Employee Enrollment Process
- Display of Elections

### Overview

ING integrated enrollment allows enrollment of supplemental insurance products through ING Group's enrollment system, also known as ING Enroll.

In this Appendix, we outline the setup steps necessary to enable and use the plug-in to ING Enroll and the changes to **benefitsCONNECT®** interfaces and processes that are a result of its use.

We also review how the ING integrated enrollment process works, what employees and system users can expect from it, and specific business rules and requirements which are impacted by its usage.

### Company Setup

To utilize the ING integrated enrollment plug-in, the company record must be established in both the **benefitsCONNECT®** system and the ING Enroll system. Any administrative user with company administration rights may create companies within **benefitsCONNECT®**. However, the company must be manually set up within the ING Enroll system by ING, and then configured within **benefitsCONNECT®** to link up to the corresponding company in the ING Enroll system.

### Company Modules

There are two modules listed within Company Modules section which must be enabled for the ING offsite enrollment plug-in to function. These are labeled "Offsite Enrollment" and "Agent-assisted Enrollment". Once these are both turned on for the company, the company can use the offsite enrollment plug-in.

Agent-assisted enrollment implies that an agent user will accompany employees performing open enrollment. Prior to enrolling in any plan types, an accompanying agent user will be required to provide a valid username, password and enroller number in order for the employee to be able to perform any enrollment activity.

### Company Benefit Plans Types

There are five benefit plan types available in the “Company Benefits Plans” section that can be used with the integrated enrollment process. These are:

- ING Universal Life – corresponds to ING’s Horizon and Premier Universal Life products
- ING Whole Life – corresponds to ING’s Horizon and Premier Whole Life products
- Accident Care – corresponds to ING’s Accident Insurance product
- Critical Illness – corresponds to ING’s Horizon, Individual and Premier Critical Illness products
- Supplemental Disability – corresponds to ING’s Premier Disability products

If an ING product is going to be accessible through the plug-in its corresponding **benefitsCONNECT®** benefit plan type must be selected.

### Important Notes

Please be sure to communicate with your ING representative(s), as there is an estimated lead-time of ten business days for group creation within the ING Enroll system. Also, later portions of this setup process require information from ING regarding specific product naming and other parameters of the enrollment.

The plan types that will be elected using the integrated enrollment process should not be renamed from these default plan type names by using the “Rename Plan Types” feature within **benefitsCONNECT®**, as this might cause connectivity issues. Additionally, each plan in **benefitsCONNECT®** which will be used for offsite enrollments must have its Plan Description field populated with the specific ING product name. A list of these can be obtained from ING.

### Division Setup

After configuring the company-level settings, the next step involves mapping the divisions in **benefitsCONNECT®** to those in the ING Enroll system. This is done by populating each applicable division’s Location Code field in **benefitsCONNECT®** with the corresponding ING location code. The ING location codes will be provided by ING as part of your case setup.

**NOTE** – If this group is already established in **benefitsCONNECT®**, the Location Code field under each division might already be used. If this is the case, and if the existing Location Code values cannot be changed, please contact the Support department so an alternative mapping can be made which will not interfere with any existing EDI feeds or offsite enrollment connections.

### **Employee Category Setup**

ING uses Job Class codes to map employees to specific eligibility groups. The Employee Categories in **benefitsCONNECT®** need to be configured to correspond to these Job Class codes, if ING has assigned them to the particular case. Please contact the Support department if the ING case document has multiple Job Class codes specified.

### **Enroller User Setup**

To function correctly, the ING integrated enrollment plug-in requires that the agent-assisted enrollment module be enabled. This module requires an agent (also known as an Enroller in **benefitsCONNECT®**) to be present during the employee enrollment process for ING products, and to login once at the start of this process for each employee. As a result of this requirement, an enroller user account must be created in **benefitsCONNECT®** before any enrollments are attempted.

An enroller is created as a System-level user and will count towards your available user licenses. If an approved enroller is already a System-level user, the enroller information for that user account can be entered in the “Enroller Information” section of the user profile page.

There are three aspects to an enroller user account. These are: Enroller Username, Enroller Password, and Enroller Number. The Enroller Username and Enroller Number are values which should either be provided by ING or at the very least relayed to ING, because these two pieces of information are sent over for each enrollment attempt, and must match a valid agent account in ING’s enrollment system.

The Enroller Username should correspond to the agent’s username in the ING Enroll system. The Enroller Number actually corresponds to their ING Enroll system password, which is typically in the format “pass####”, where “####” is the last 4 digits of the agent’s SSN. The Enroller Password is a conventional password used only for the **benefitsCONNECT®** system, and is not transferred over to ING’s enrollment system.

**NOTE** – At least one Enroller Number must be entered for a single enroller user. Multiple Enroller Numbers can be added if necessary. Any of the enroller numbers can then be used when authenticating.

### Provider Setup

Once Offsite Enrollment and Agent-Assisted Enrollment are selected from the modules list at the company level, the next setup step involves creating a new Benefit Provider and setting its Enrollment Process.

To do this, click on Benefit Plan Administration under the main Company menu. Then click on Benefit Providers to be taken to the Benefits Plan Administration page. If ING is not already listed as an active provider in the list, click on the Add Benefit provider button, and fill in the following information:

- Provider Name: ING
- Enrollment Process: ING Integrated Enrollment

The other fields on this page are optional for offsite ING enrollments. They can be populated if preferred, but are not mandatory.

### Benefit Plan Setup

Once the ING provider has been created and set to use the ING Integrated Enrollment process, the next step involves creating an Outline of Benefits and a Plan Design for each ING product which will be accessible from the plug-in. Some of the ING products are very similar and can share an outline of benefits. As a general rule an outline of benefits should be created for each of the following ING products. The relevant Sponsor Plan IDs (Plan Descriptions in **benefitsCONNECT®**) for each product type are listed next to the product name, as is the benefit in **benefitsCONNECT®** which each product needs to map to:

ING Product Name	Sponsor Plan IDs	benefitsCONNECT® Benefit
Horizon Global Universal Life Insurance	U2HGlobalQI U2HGlobalGI ReU2HGlobalGI ReU2HGlobalQI	ING Universal Life
Horizon Whole Life Insurance	U2HWLQI U2HWLGI ReU2HWLQI ReU2HWLGI	ING Whole Life

Premier Universal Life Insurance	U2PremierULQI U2PremierULGI ReU2PremierULGI ReU2PremierULQI	ING Universal Life
Premier Whole Life Insurance	U2PremierWLQI U2PremierWLG I ReU2PremierWLQI ReU2PremierWLG I	ING Whole Life
Accident Insurance	Accident ReAccident	Accident Care
Horizon Critical Illness Insurance	CriticalIllness ReCriticalIllness	ING Critical Illness
Individual Horizon Critical Illness Insurance	IndividualCriticalIllness ReIndividualCriticalIllness	ING Critical Illness
Premier Critical Illness Insurance	PremierCICancer PremierCI RePremierCI RePremierCICancer	ING Critical Illness
Premier Disability Income Insurance	PremierDI RePremierDI	Supplemental Disability

The field requirements for the creation of outlines of benefits and plan designs differ considerably from those normally available to onsite plan designs. Rather than capturing the complete set of plan summary information, cost and coverage options, and eligibility rules, only a limited set of each type of data will be required for ING offsite enrollment-enabled outlines and plans.

Adding an ING product involves a 2-step process. First you add an Outline of Benefits. Then you add a Plan Design.

### Outline of Benefits Addition

Click on Outline of Benefits under Benefits Plan Administration on the main Company menu. Then click on the Add Outline of Benefits button.

On the next page select the relevant Benefit Plan Type from the list provided, and select ING as the Benefit Provider. If desired, add a short benefits description and/or a summary of benefits in the fields provided. This text will appear on the kick-off screen employees see right before they are taken to ING's enrollment system.

When ready click the Save button. Repeat this process for each ING product to be accessible through the plug-in.

**NOTE** – There is no validation to restrict other plan types from being selected for providers using the integrated process. However, no valid elections can be made using this process unless specifically allowed by ING. See Company Setup, Company Benefit Plan Types, above for the list of allowed plan types.

### Plan Design Addition

Next, click on the Benefit Plan Designs option under Benefits Plan Administration on the main Company menu, select the relevant benefit plan type from the list provided, and click on the Add Plan Design button.

### General Plan Design

Under the General Plan Design heading, select the relevant Outline of Benefits. A pop-up window will alert you that you have selected an outline of benefits which utilizes offsite enrollment. Click on the OK button. Then populate the following values:

- Plan Description – insert the ING product name (also known as the Sponsor’s Plan ID) into this field. These values will be provided to you by ING during the case setup.
- Agent-assisted Enrollment – Required

All other fields are optional and won’t impact the offsite enrollment process. Click on the Save & Continue button to proceed to the next page.

### Eligibility Rules

The next page displays eligibility rules to be associated with this plan design. The options on this page allow you to grant or deny eligibility to an employee or their dependents. Populate the relevant fields below:

- Waiting period – leave as no waiting period
- Plan Effective Date – enter the date on which the plan will become effective
- Open Enrollment Start Date – in most cases this can be set to the same date as the plan effective date
- Open Enrollment End Date – enter the date after which open enrollments can’t be made
- Employee categories or statuses – select the categories and statuses. Categories may relate to ING “departments”, which are outlined on the case setup document from ING.

- Divisions – move all divisions which will be eligible to enroll in this ING product from the Available Divisions column over to the Selected Divisions column

Click on the Save button to finalize your new plan design.

It is possible for the employee to pass the **benefitsCONNECT®** eligibility rules, but fail to meet the ING eligibility rules. In this situation a message will be displayed in the ING Enroll system indicating that enrollment cannot continue. So it is important that the eligibility rules in **benefitsCONNECT®** match the ING product eligibility rules for the group as closely as possible.

### **Member Level Field Requirements**

Certain fields are required at the employee census level when offsite enrollment is utilized: First name, last name, gender, date of birth, address (including city, state and zip code), SSN, annual salary, date of hire, and division.

Additionally, all dependents should be added to the employee prior to any enrollments being made via the ING plug-in. This is the standard practice with the self-service workflow in **benefitsCONNECT®**. But this might not be the case for company administrators and brokers who might be making one-off product enrollments outside of the self-service workflow, so it's recommended that administrators check that all dependents have been added before beginning an ING enrollment on an existing employee.

### **Employee Enrollment Process**

Use of the ING Integrated Enrollment process causes no change to the current process for employee and dependent census data capture. It is only when the employee begins to perform enrollment changes that there are differences to the enrollment process.

### **Agent Login**

In the event that one or more ING products are being offered through the plug-in, the first step before any enrollments can be made will be to provide enroller login credentials. These will be the same 3 fields outlined in the Enroller User Setup section above. This information is communicated to ING during product enrollment, so all 3 values provided must match those assigned to the agent/enroller user for any enrollments to be made.