Springboard Marketplace®

Broker User Guide

for Small Group

Desktop and Mobile URL:

www.springboardmarketplace.com

Revision date: 04/24/2017

Contents

Browser requirements

Springboard Marketplace® will support the following browsers.

- Microsoft Internet Explorer, version 9.0 and up
- Mozilla Firefox, version 35.0 and up
- Safari, version 9.0 and up
- Google Chrome, version 39.0.2171.99 m and up

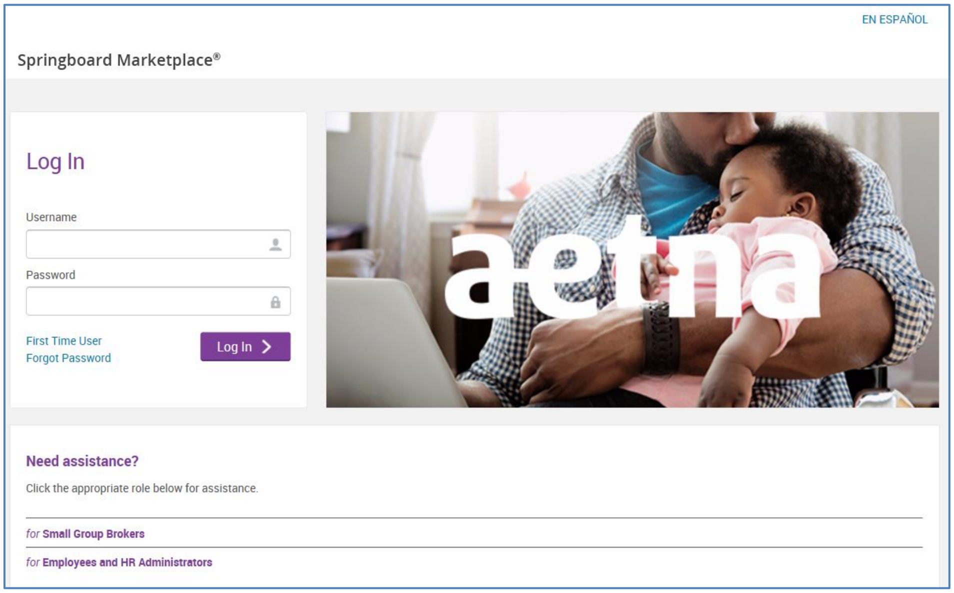
We encourage you to keep your browser updated.

You must have the following enabled:

- Cookies: OK
- JavaScript: OK
- Style Sheets: OK

Springboard™ login

To begin, visit **www.springboardmarketplace.com** and login by entering the Username and Password provided to you.

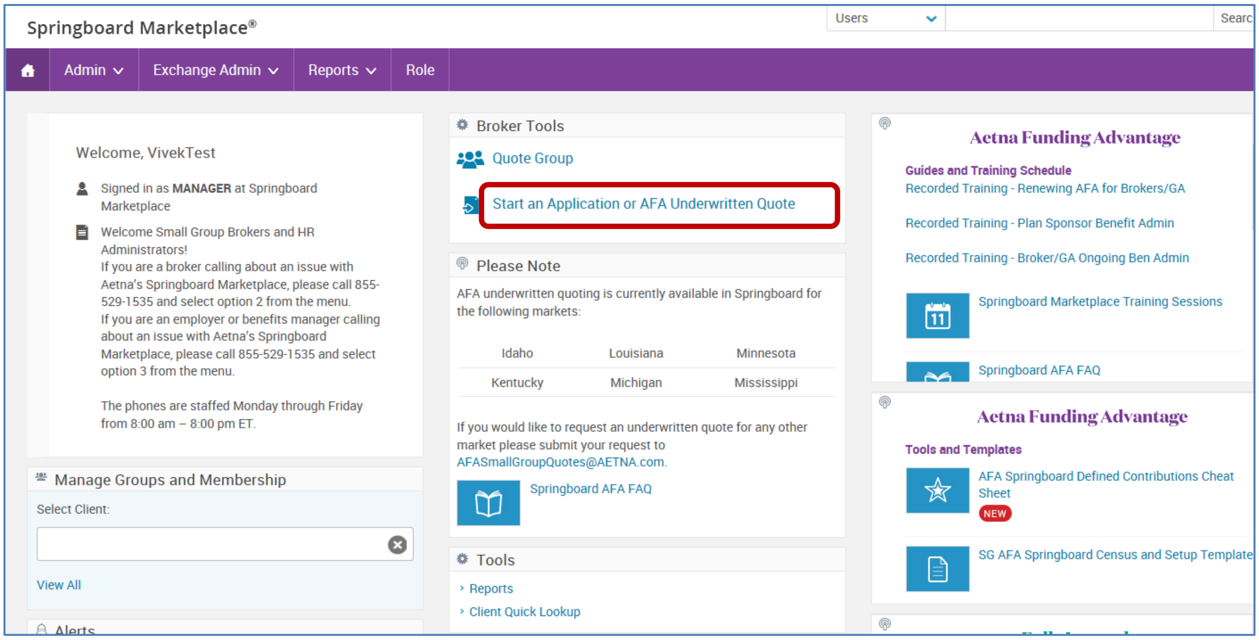


After initial login, you'll land on the **parent site** of the Springboard Marketplace platform. The parent site governs most of the administrative functions for the Marketplace. The **child site** is the actual employer group site where enrollments will take place, allowing the employee to manage their information and elect their benefits. You will only see the employer group(s) you are aligned to within the Springboard Marketplace.

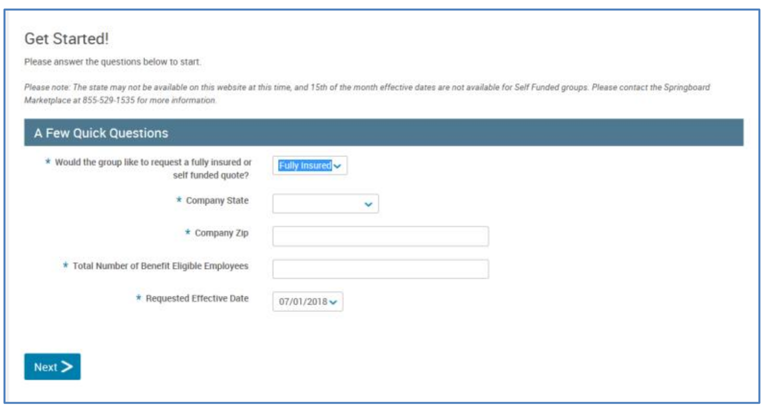
Please note: Springboard Marketplace will "timeout" after 30 minutes of inactivity.

Submitting a new group application

To enter group application and apply for coverage, click the "Start an Application or AFA Underwritten Quote" link on the home page.

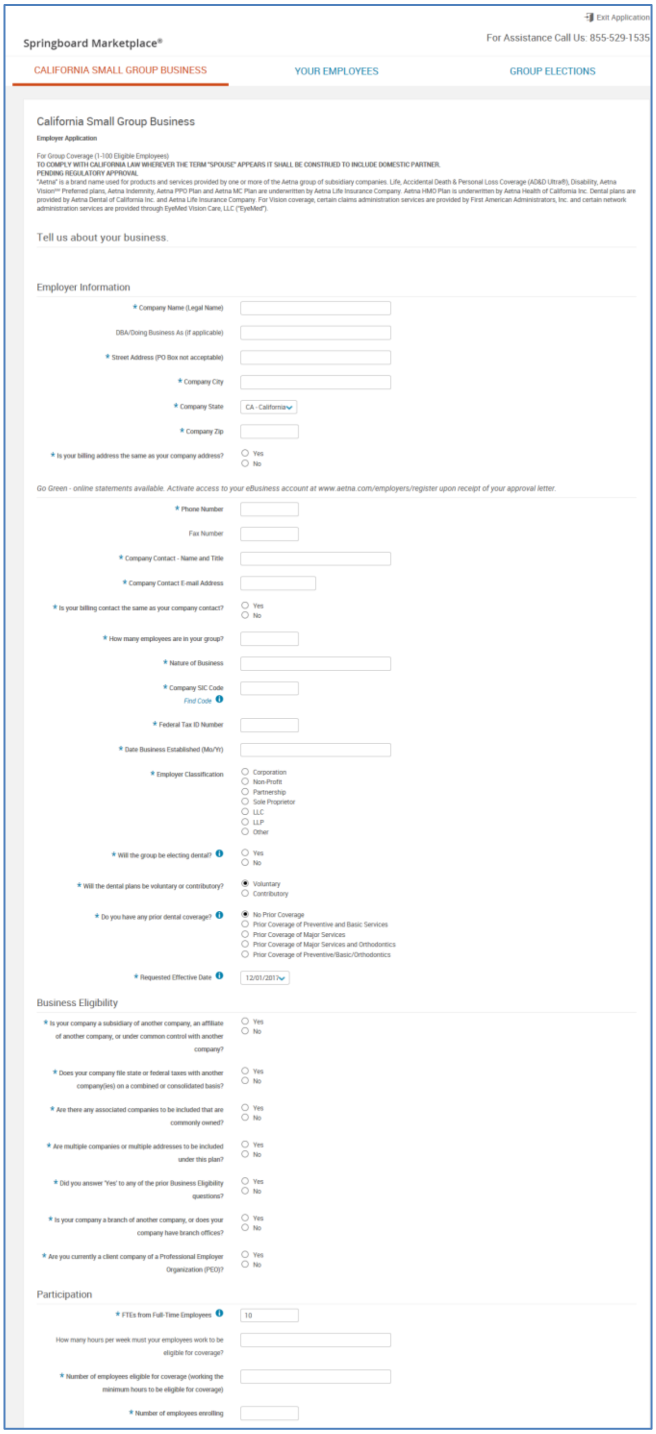


Answer a few high level questions in order to move to the group application. Once completed, click the Next button



Completing the Employer Application

The first section of the application requests the business information. All fields marked with an asterisk* are required fields. You must complete all required fields before the application can be saved. If you log out of the system before clicking the first save button, the information will not be available at next login. Some questions are dynamic; based on the answer provided, additional questions will display. Please note that this screen varies by sate.



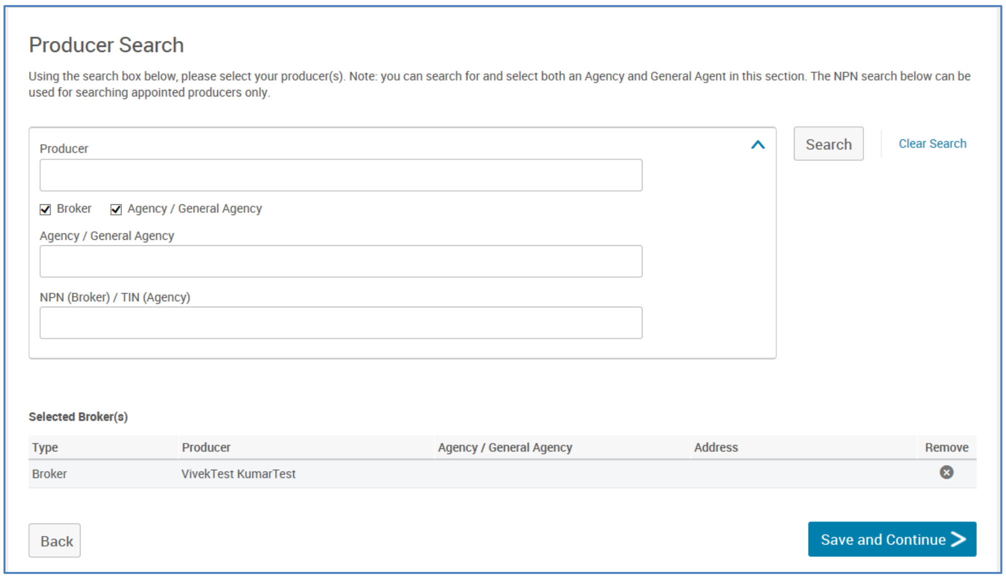
Broker/General Agent Selection

After entering all of the business information and clicking ‘Next’, the application will take you to the Producer Search page. Your information will pre-populate. If any additional brokers or general agency need to be added enter the name, NPN or Tax Id Number (TIN) in the search box and click on “Search”. You can search for the broker by first or last name. Springboard requires at least two letters of the last name to search for a broker. For a more accurate result, enter the broker's full last name. Locate the broker and click on "Select".

To add a General Agent or Agency, enter the name in the search box and click on "Search". Locate the correct entity and click on "Select".

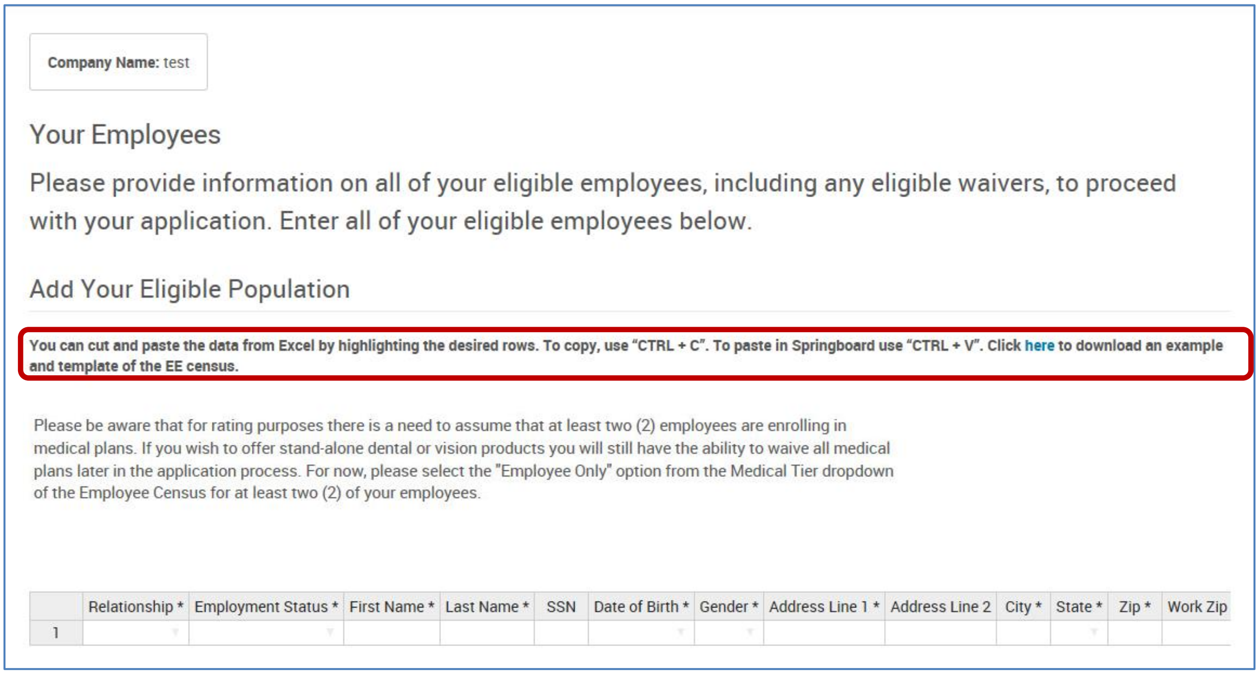
Both the broker and Agency/General Agency databases are based on ProducerWorld profiles. If a producer or assistant does not have a ProducerWorld username, they will not be listed as an option for assignment.

Once you have completed producer assignments, click "Save and Continue".

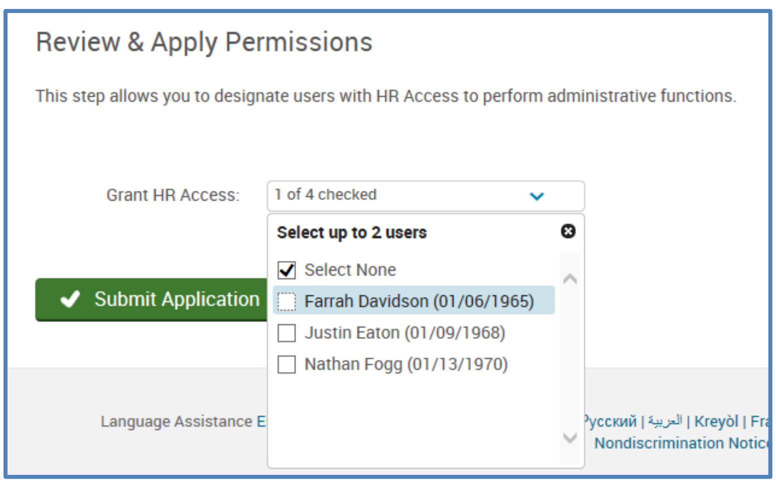


The following page is the Your Employees page where you'll need to enter census information for the employees. A sample census template has been provided for convenience. To download the census template click on the blue hyperlink titled 'here'. Enter all required fields within the template. Once the data has been entered within the excel census template, highlight the information and copy. On the Your Employees page, click the 'Add data' icon and use the CTRL+V functionality to paste the data from the excel census template to the application.

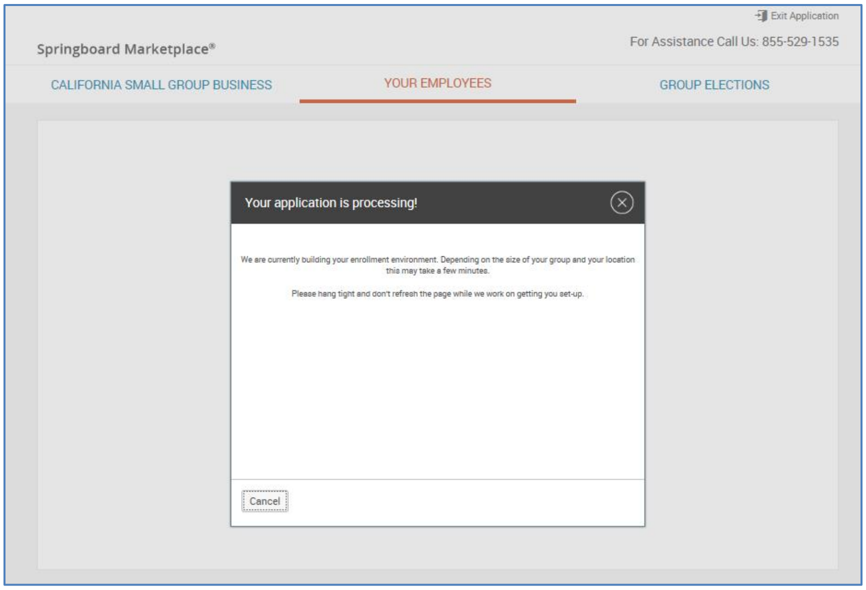
Uploading Employee Census/HR Access



After clicking ‘Save and Continue’, HR Admins can be designated from the employees loaded on the census. If you select an HR Admin, they’ll have access to assist with administrative duties such as enrollment questions, running reports, etc. at the group level.

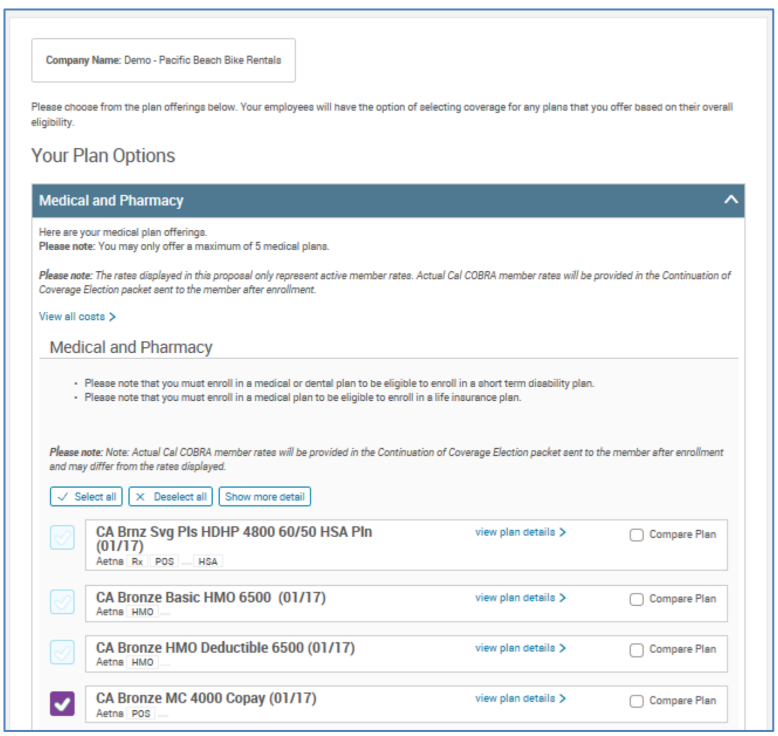


Click ‘Submit Application’ once complete.
(Once you submit the application, your group will begin to build within Springboard. While on the following screen please do not refresh your browser, close or cancel. This process may take a few minutes.)



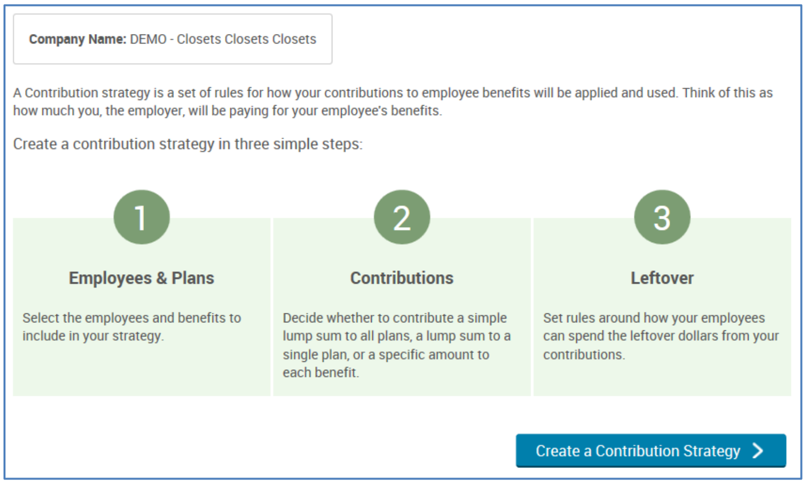
Initial Plan Selection

Once group build is complete you'll automatically be directed to the Group Elections page. On this page you'll be able to select plans (up to five) for the group. Plans will be grouped by benefit plan type. Plan details and premiums will also be available to review.

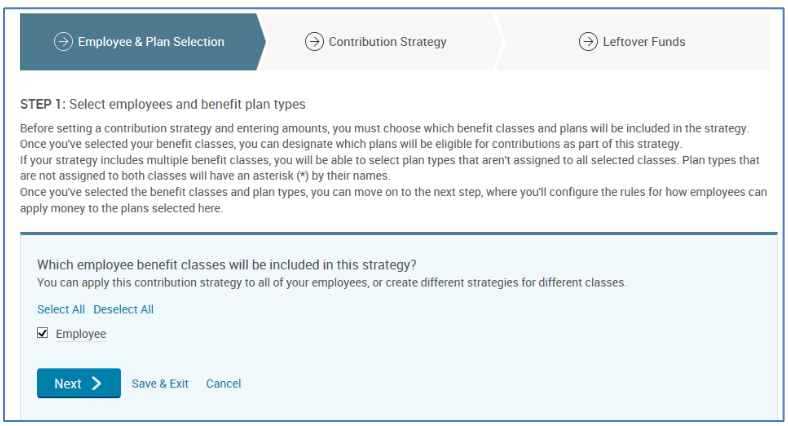


Defined contribution

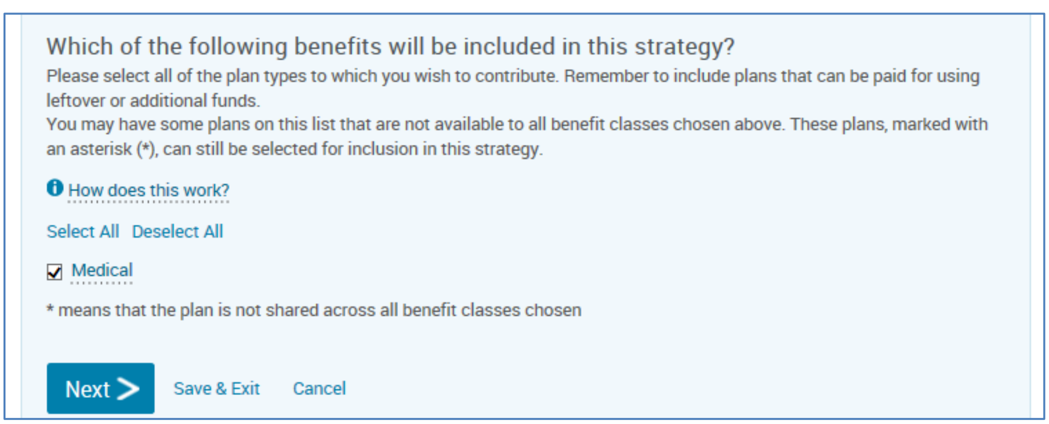
Once you complete plan selections, you are taken to the defined contribution screen. Select "Create a Contribution Strategy".



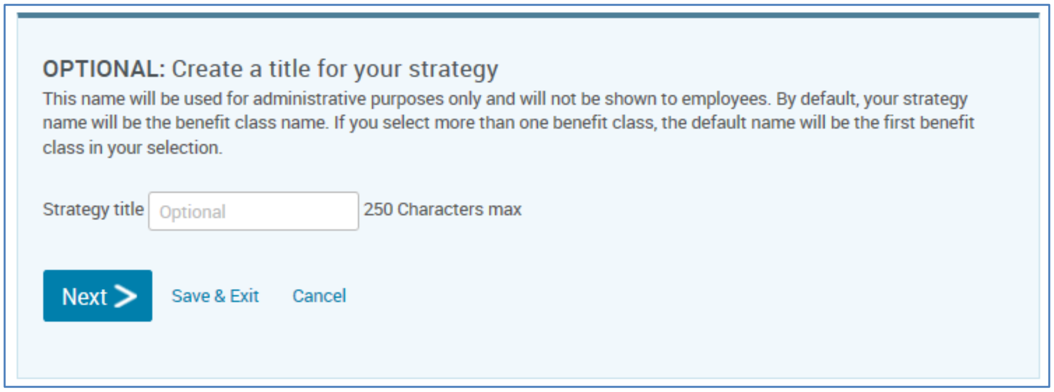
Check employee and select next.



Select the products you want to set up for defined contribution. You can choose just medical, or include dental or vision, if applicable.



Choose next.



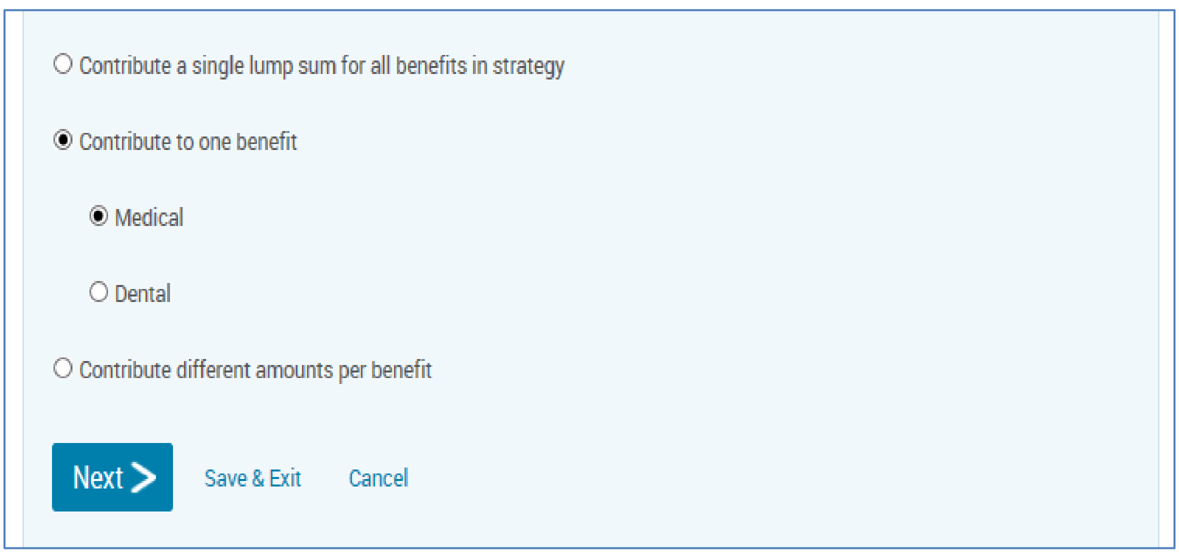
Springboard will lead you through the appropriate screens, based on the type of strategy you're requesting. The most common strategy types are explained below.

Common Defined Contribution Scenarios

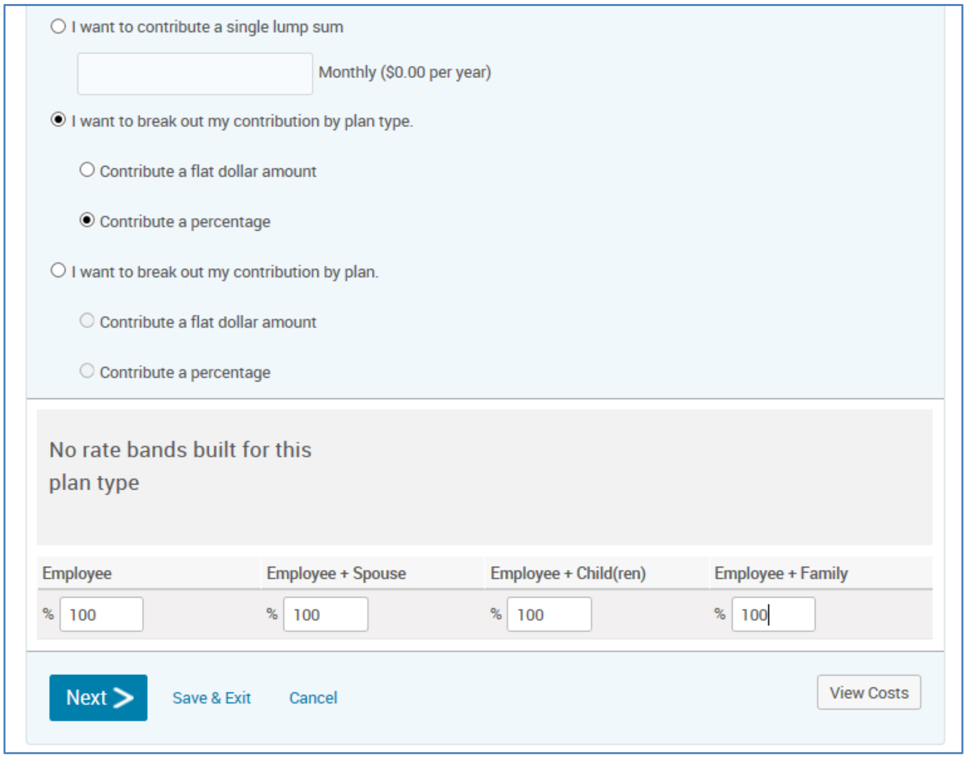
Percentage 100% across all tiers, all plans

Strategy: Percentage, 100% to each tier, and All Plans

In Springboard, select "Contribute to one benefit", Medical then Next



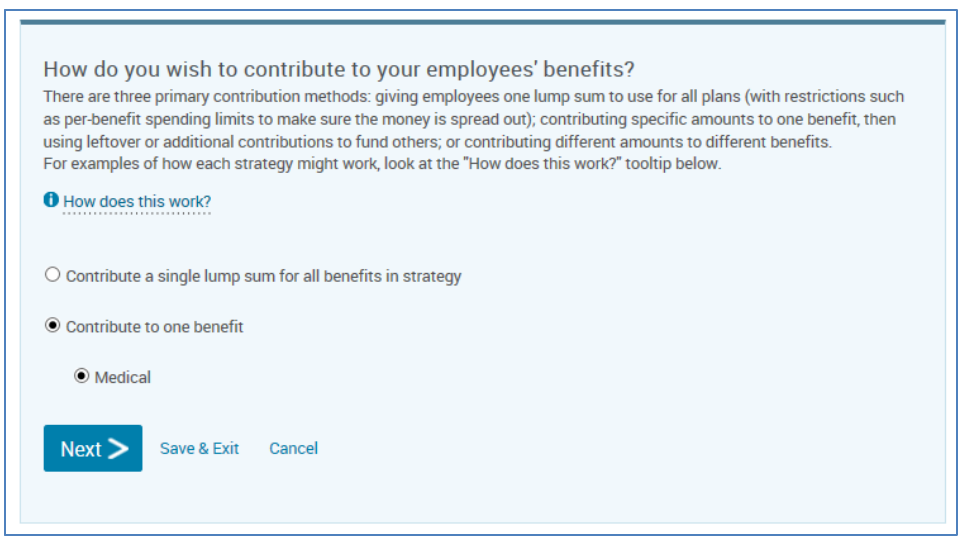
Select "I want to break out my contribution by plan type"," Contribute a percentage", then type the percentage into each tier field. Click next.



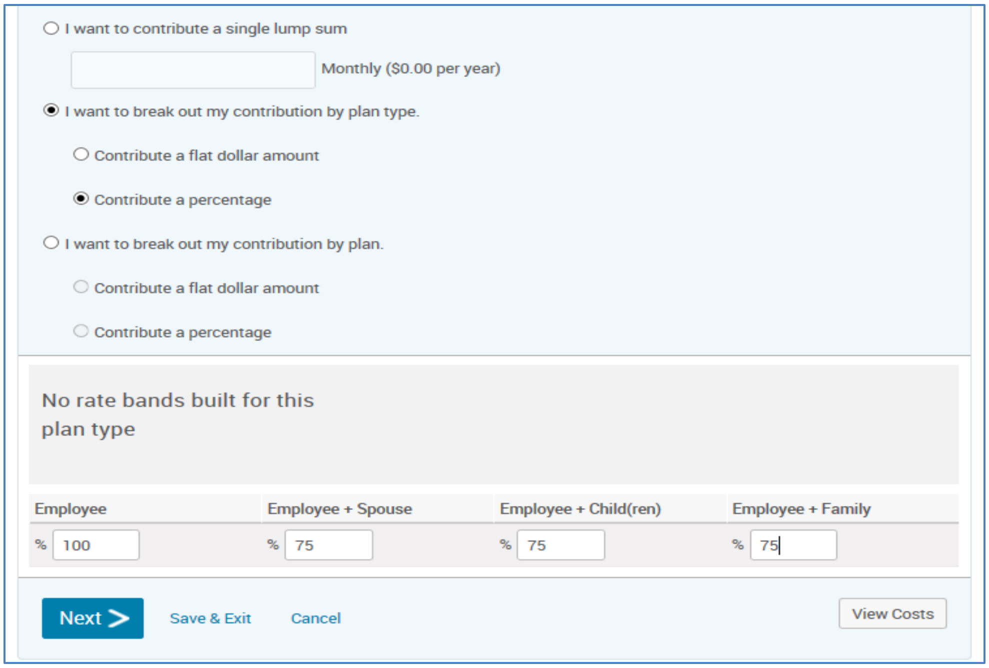
Percentage less than 100%, all plans

Strategy: Percentage, less than 100% to any tier, across all plans

In Springboard, select “Contribute to one benefit”, Medical, Next.

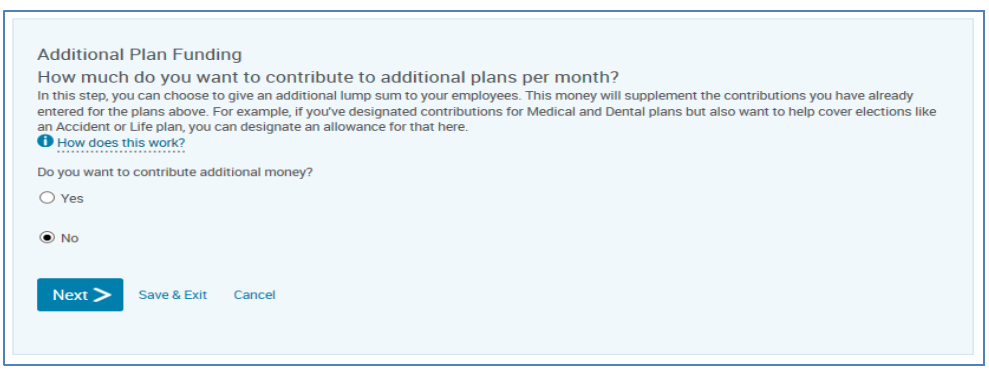


Select ”I want to break out my contribution by plan type”,”contribute a percentage”, and enter the tier percentages into their respective fields.

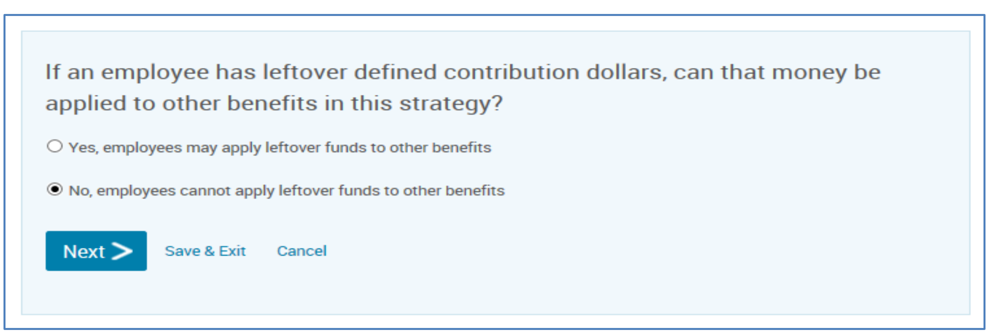


Note: Springboard is calculating the true tier cost behind the scenes. If you click view costs, you will see the ER contribution dollars equal the appropriate calculation (percentage of EE tier plus the tier percentage of the difference in the EE and tier cost).

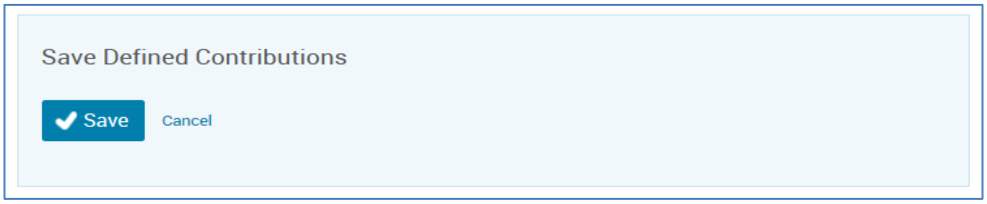
Select no and click next.



Select no and click next.



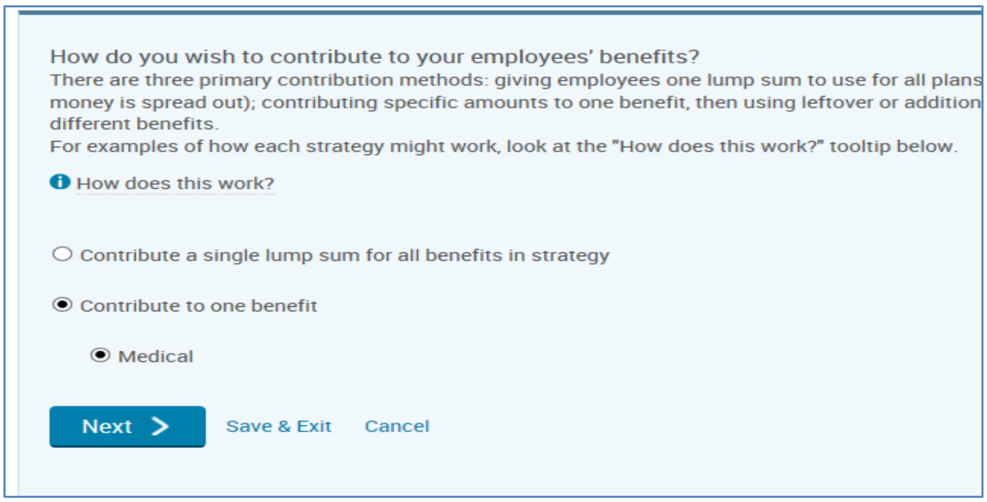
Click save.



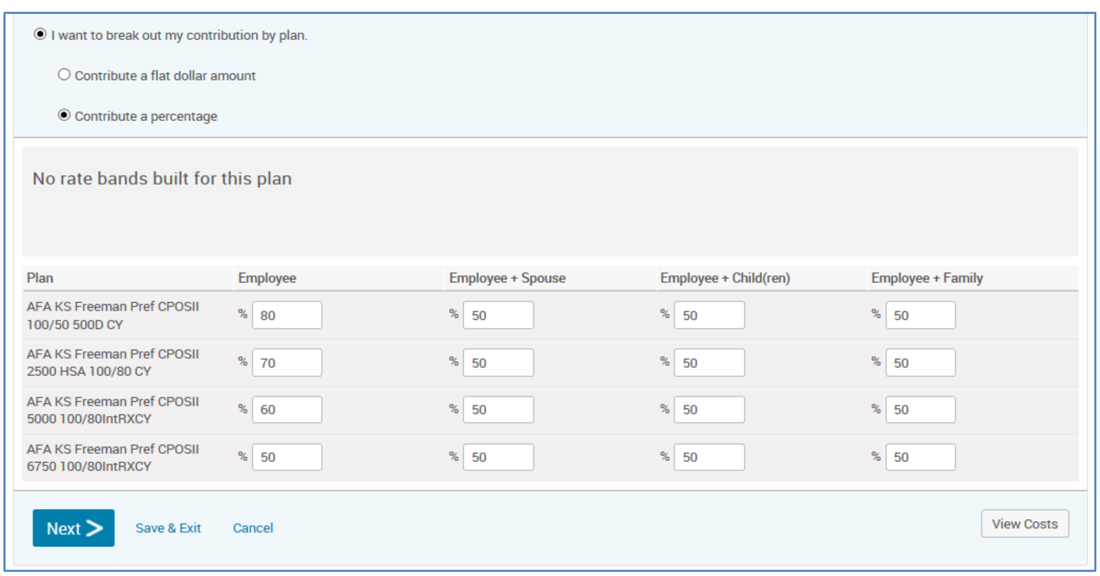
Percentage per medical plan

Strategy: Contribution by plan, percentage, and a different amount per plan:

In Springboard, select “Contribute to one benefit”, Medical, and click Next.

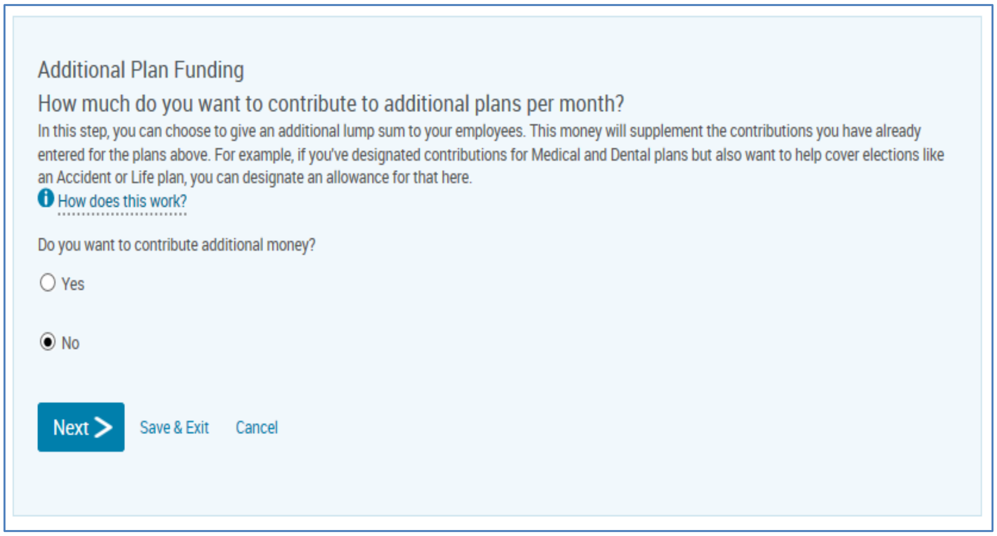


Select “I want to break out my contribution by plan”, “Contribute a percentage”. Enter the requested tier amount for each plan. Click next.

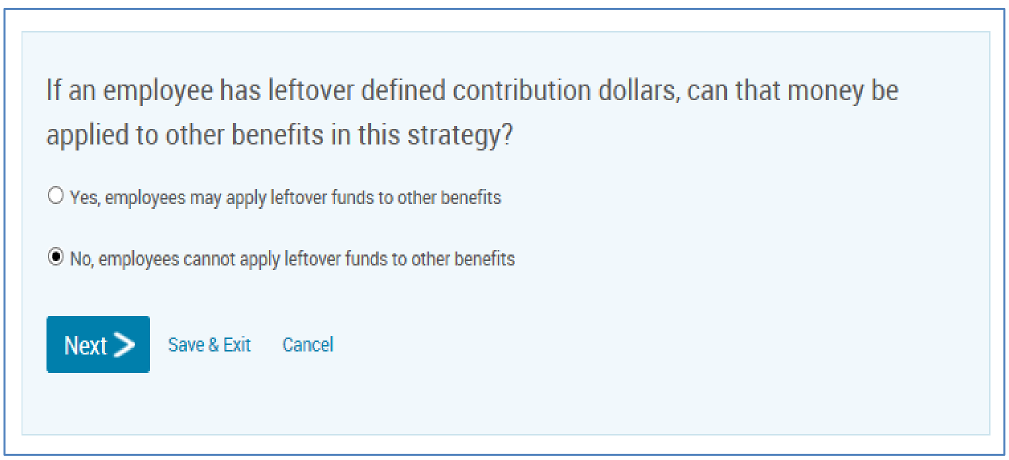


Note: Springboard is calculating the true tier cost behind the scenes. If you click view costs, you will see the ER contribution dollars equal the appropriate calculation (percentage of EE tier plus the tier percentage of the difference in the EE and tier cost)

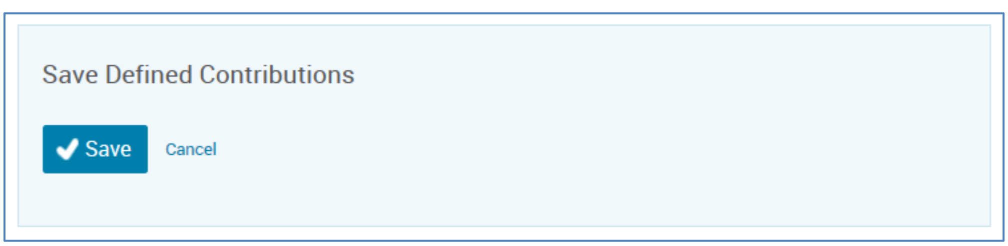
Select no and click next.



Select no and click next.



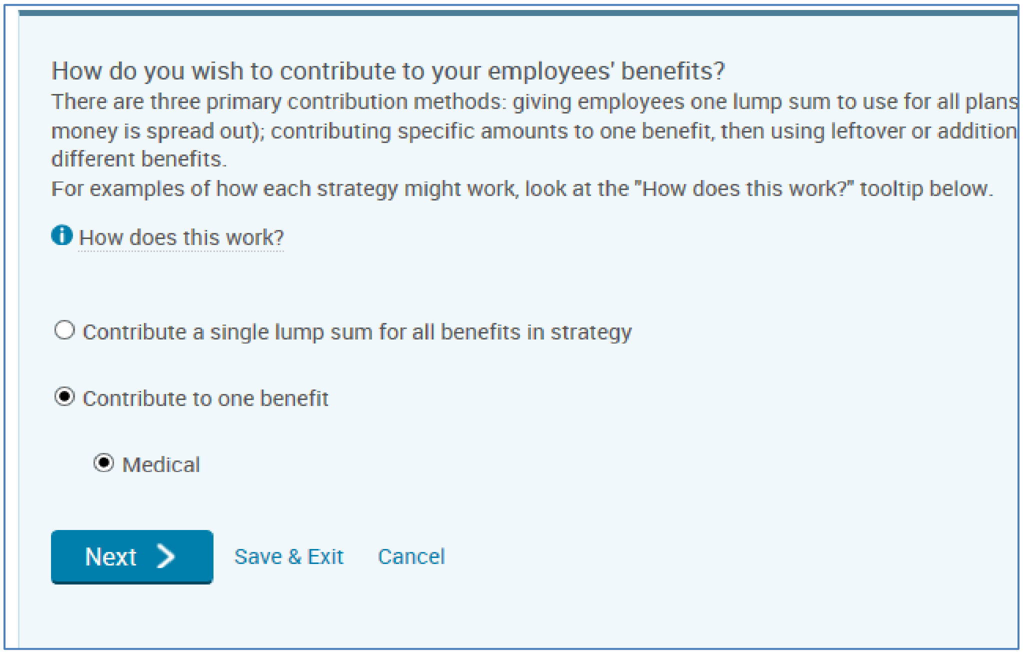
Click save.



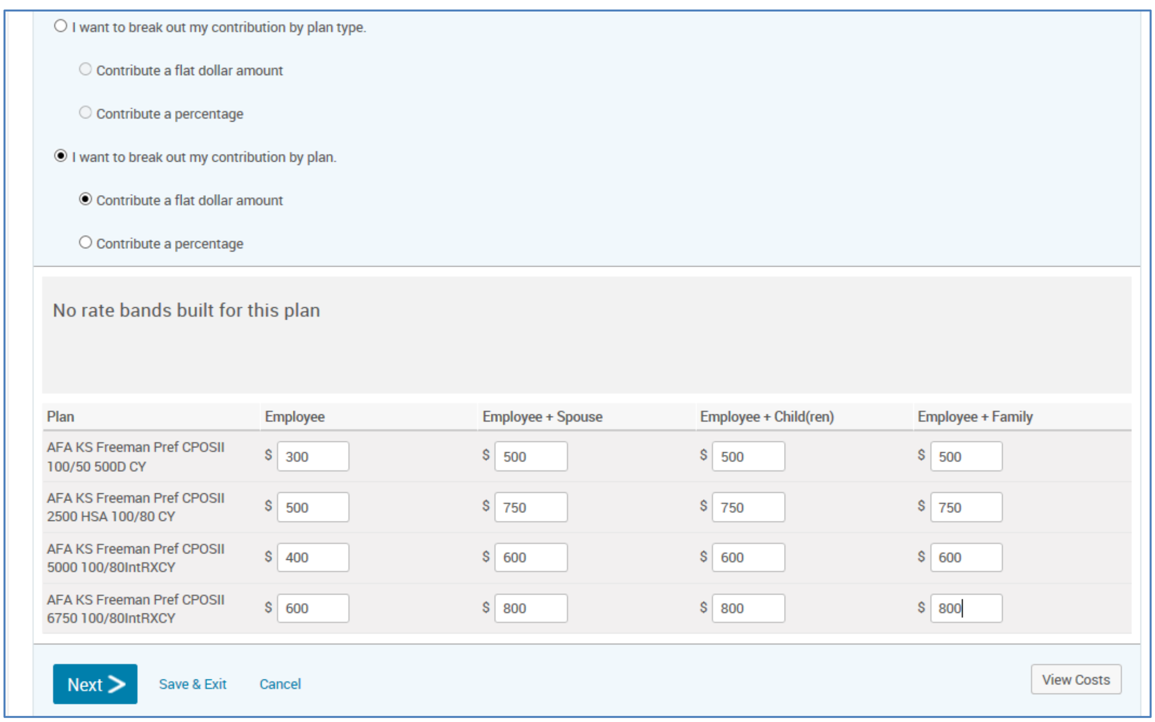
Dollar amount per medical plan

Strategy: Contribution by plan, dollar amount, and a different amount per plan:

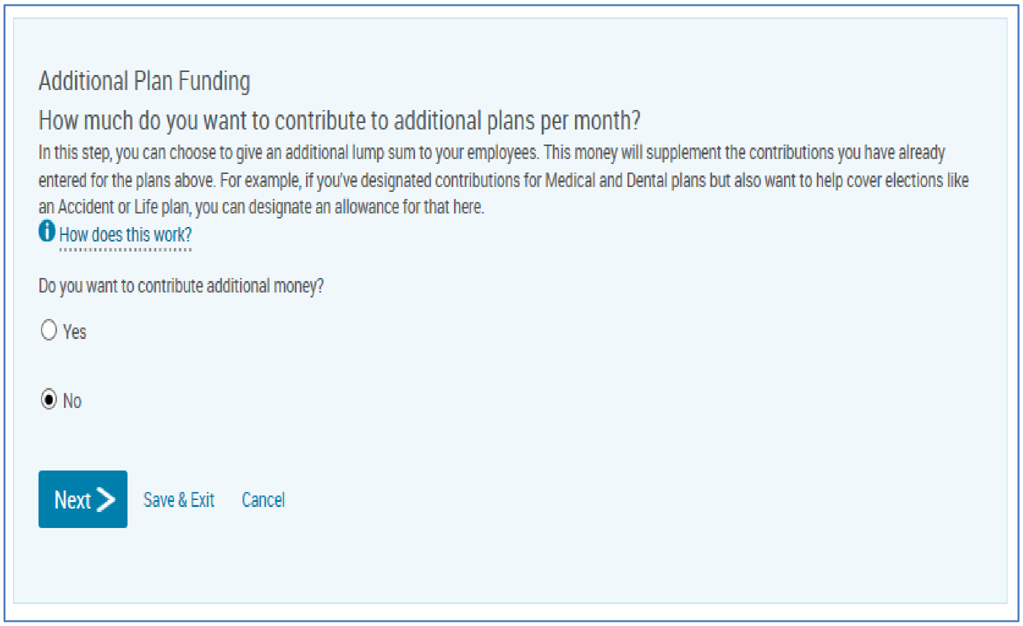
In Springboard, select “Contribute to one benefit”, Medical, and click Next.



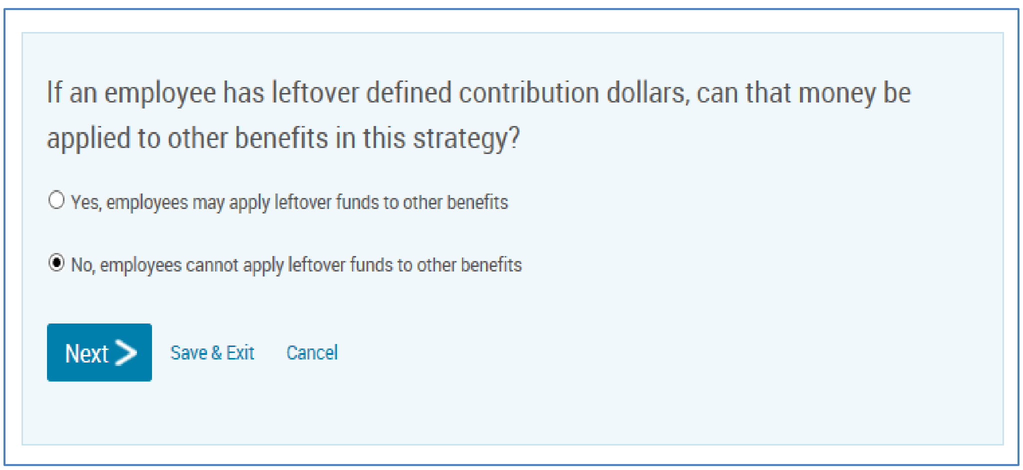
Select “I want to break out my contribution by plan”, “Contribute a flat dollar amount”. Enter the requested tier amount for each plan. Click next.



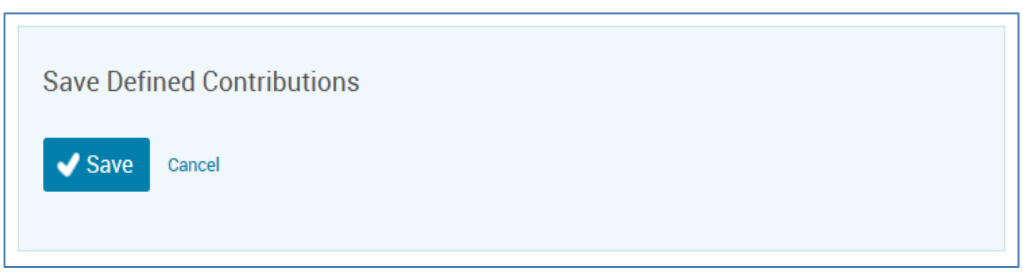
Select no and click next.



Select no and click next.



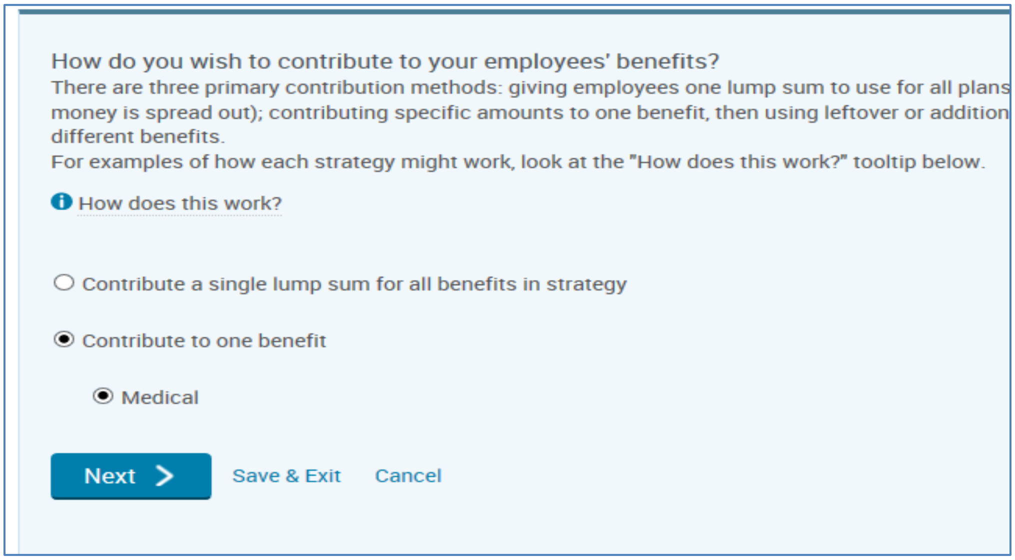
Click save.



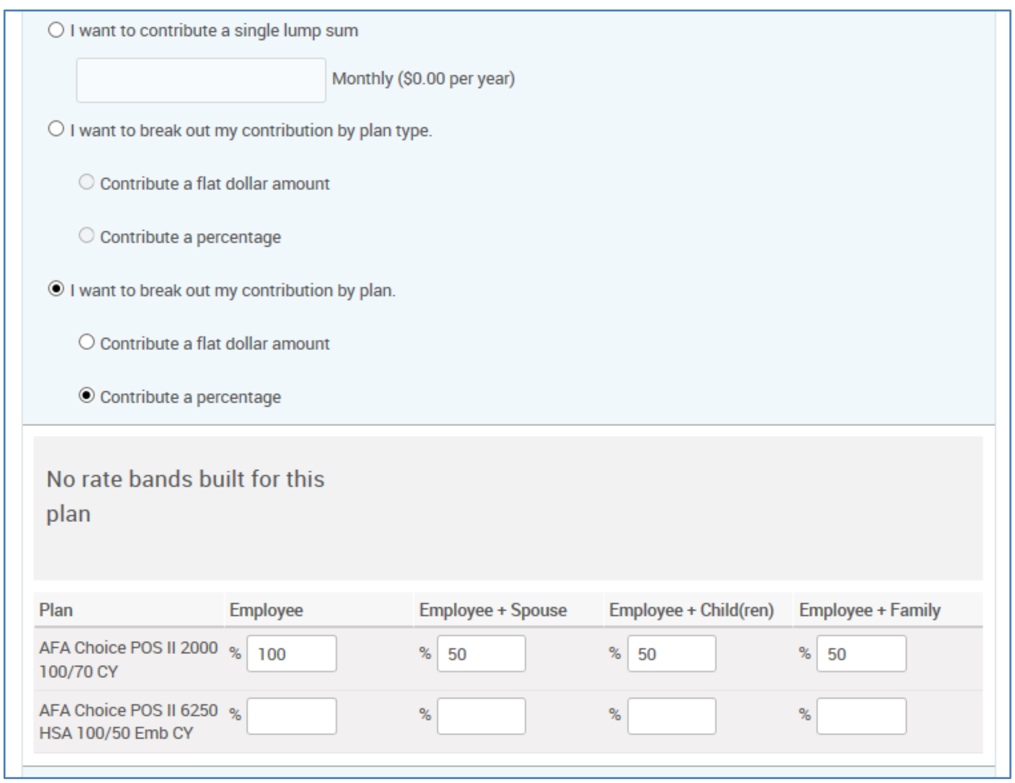
Percentage to base plan

Strategy: Percentage, base plan, and base plan name:

In Springboard, select "Contribute to one benefit", Medical, and click Next.



Select "I want to break out my contribution by plan" and "Contribute a percentage". Enter the requested tier amounts in the base plan line.



Click view costs.

No rate bands built for this plan

Plan	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
AFA Choice POS II 2000 100/70 CY	% 100	% 50	% 50	% 50
AFA Choice POS II 6250 HSA 100/50 Emb CY	%	%	%	%

Next > Save & Exit Cancel View Costs

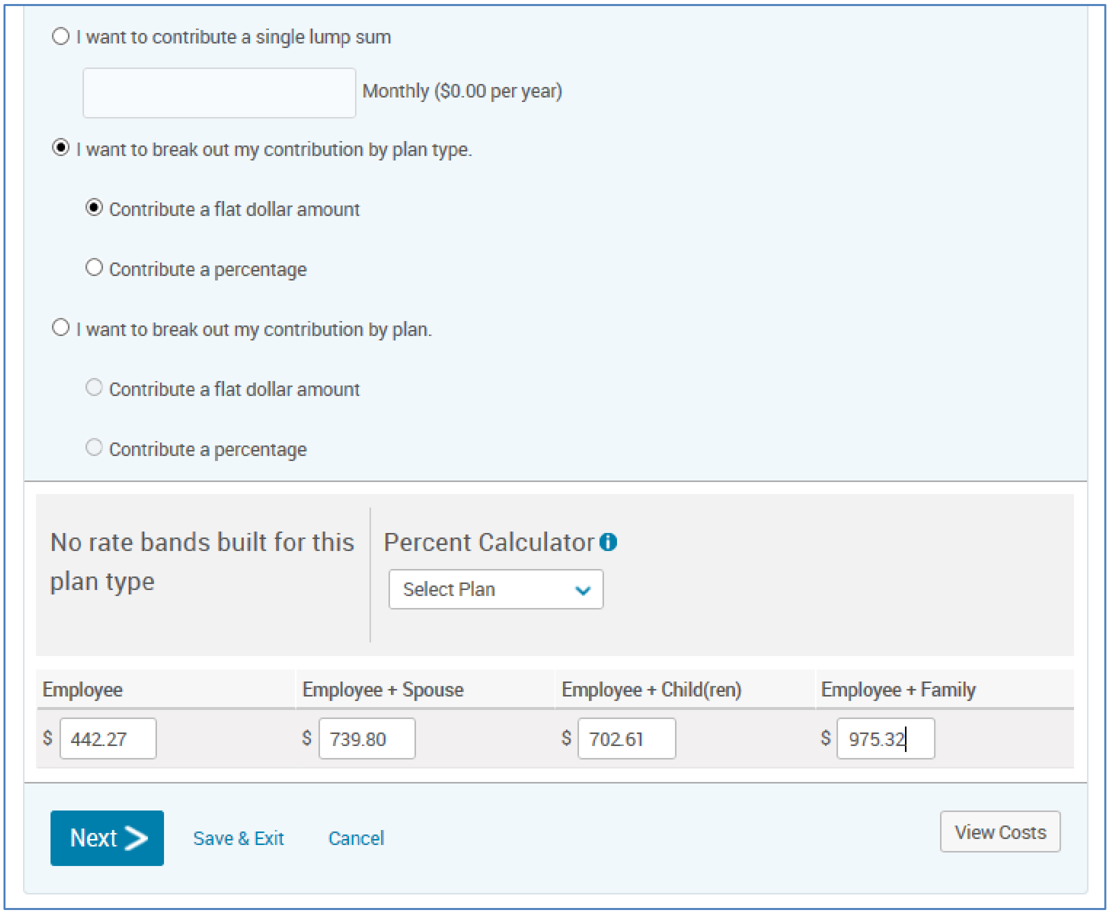
Record the ER cost for each tier. Springboard has calculated the true tier percentage.

Plans	Class	Carrier	Type	HSA Eligible	Deductible	Coinsurance	Age range	Tier	Premium	EE Cost	ER Cost
AFA Choice POS II 2000 100/70 CY	Employee	Aetna	POS	No	$2,000.00	0%	0-999	Employee	$442.27	$0.00	$442.27
AFA Choice POS II 2000 100/70 CY	Employee	Aetna	POS	No	$2,000.00	0%	0-999	Employee + Spouse	$1,037.32	$297.53	$739.80
AFA Choice POS II 2000 100/70 CY	Employee	Aetna	POS	No	$2,000.00	0%	0-999	Employee + Child(ren)	$962.94	$260.34	$702.61
AFA Choice POS II 2000 100/70 CY	Employee	Aetna	POS	No	$2,000.00	0%	0-999	Employee + Family	$1,508.36	$533.05	$975.32
AFA Choice POS II 6250 HSA 100/50 Emb CY	Employee	Aetna	POS	Yes	$6,250.00	0%	0-999	Employee	$271.87	$271.87	$0.00
AFA Choice POS II 6250 HSA 100/50 Emb CY	Employee	Aetna	POS	Yes	$6,250.00	0%	0-999	Employee + Spouse	$637.68	$637.68	$0.00
AFA Choice POS II 6250 HSA 100/50 Emb CY	Employee	Aetna	POS	Yes	$6,250.00	0%	0-999	Employee + Child(ren)	$591.95	$591.95	$0.00
AFA Choice POS II 6250 HSA 100/50 Emb CY	Employee	Aetna	POS	Yes	$6,250.00	0%	0-999	Employee + Family	$927.25	$927.25	$0.00

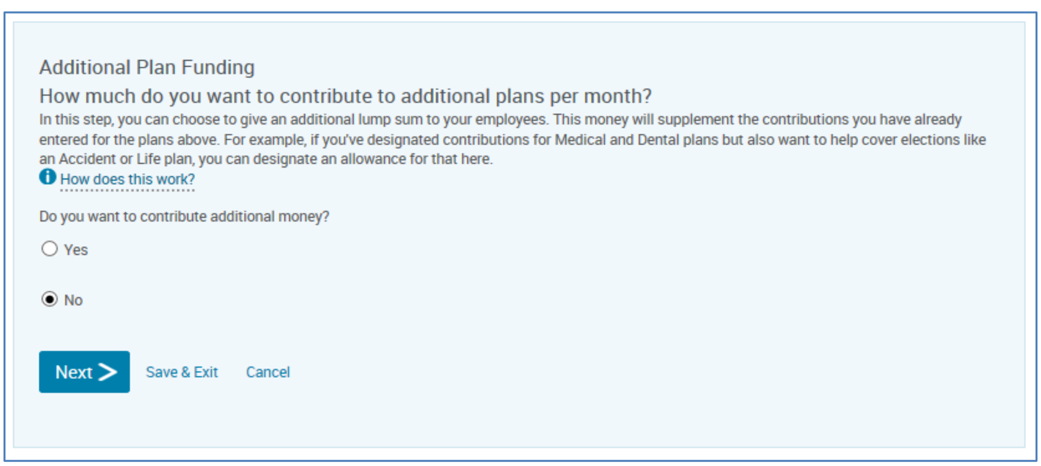
Dollar amount across all tiers, all plans

Strategy: Dollar amount to each tier, and All Plans

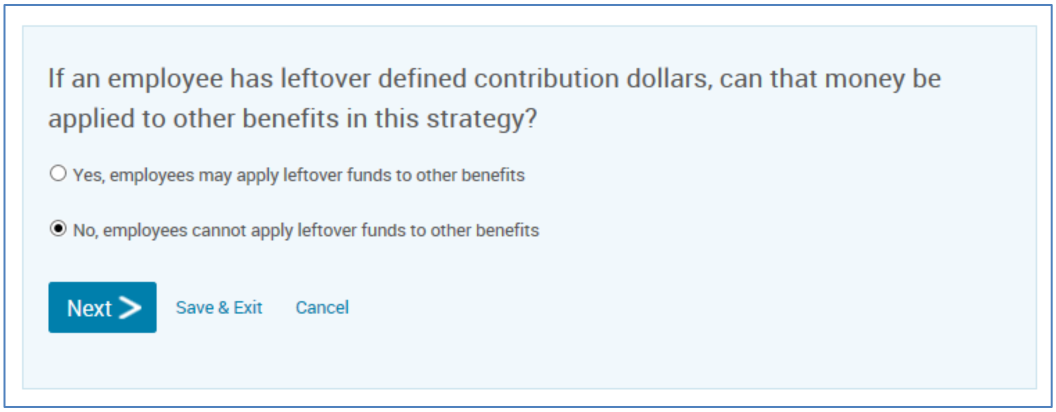
Click “I want to break out my contribution by plan type”, “Contribute a flat dollar amount”. Enter the recorded tiers from the view cost screen into their respective tiers. Click next.



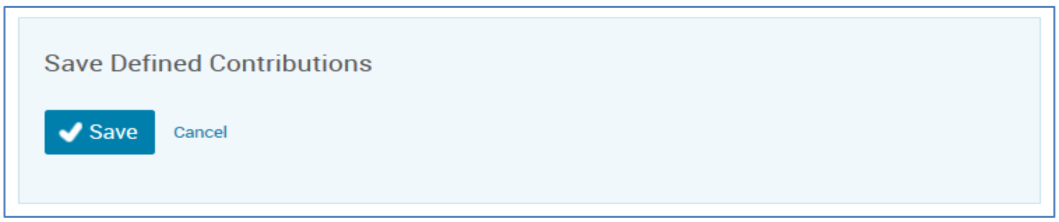
Select no and click next.



Select no and click next.



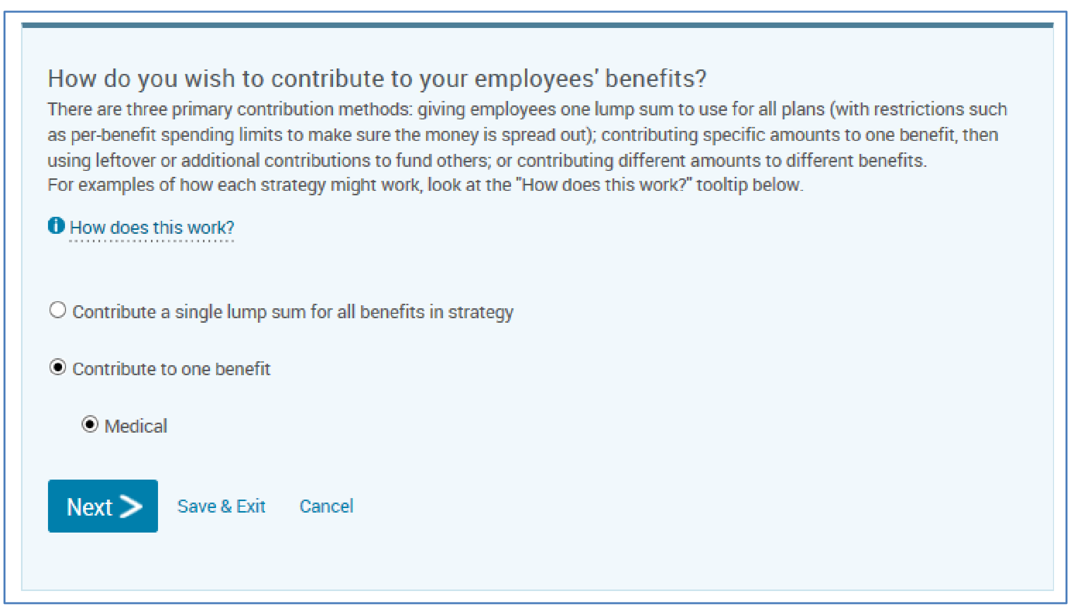
Click save.



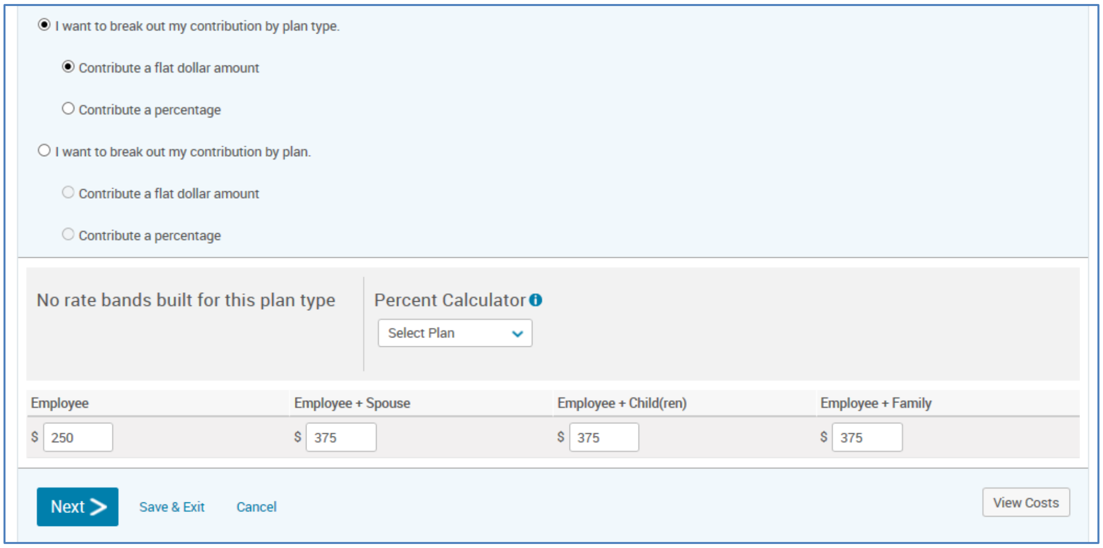
Dollar amount across all plans

Strategy: Dollar Amount and all plans.

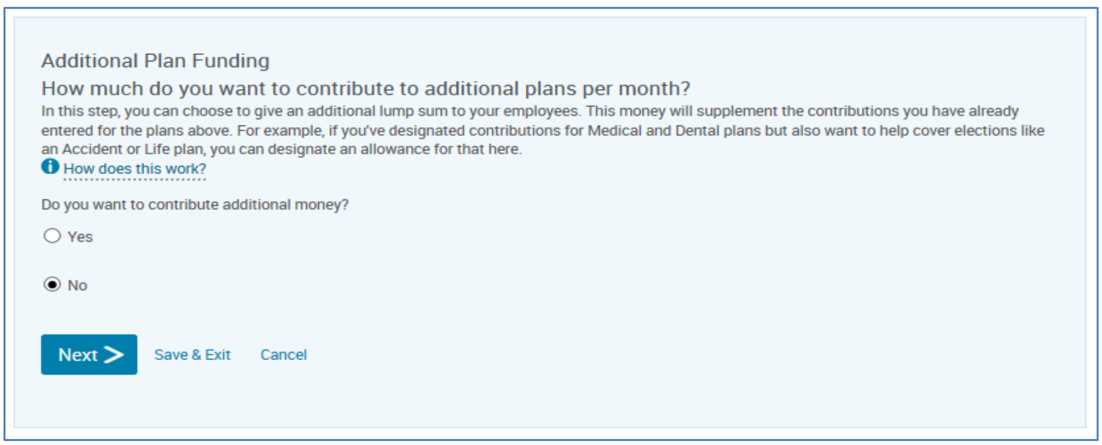
In Springboard, select "Contribute to one benefit", Medical, Next.



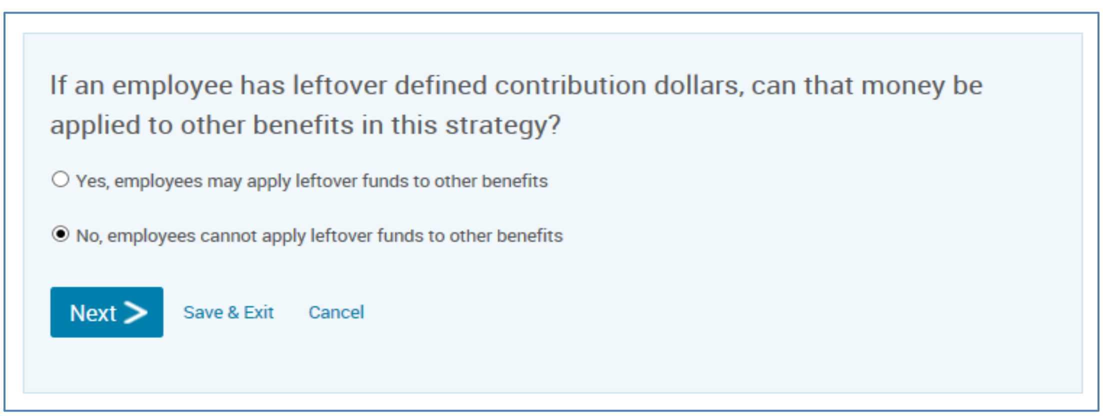
Select "I want to break out my contribution by plan type", "contribute a flat dollar amount", and enter the requested amount in each tier. Click next.



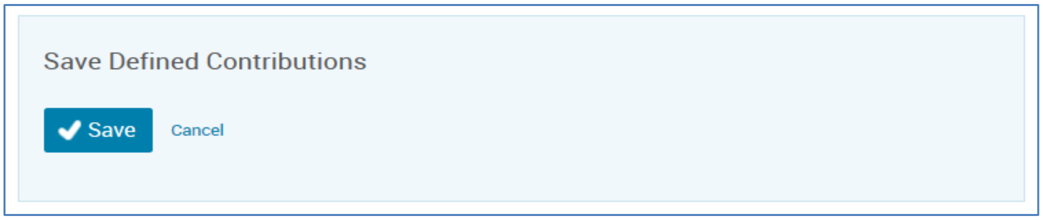
Select no and click next.



Select no and click next.



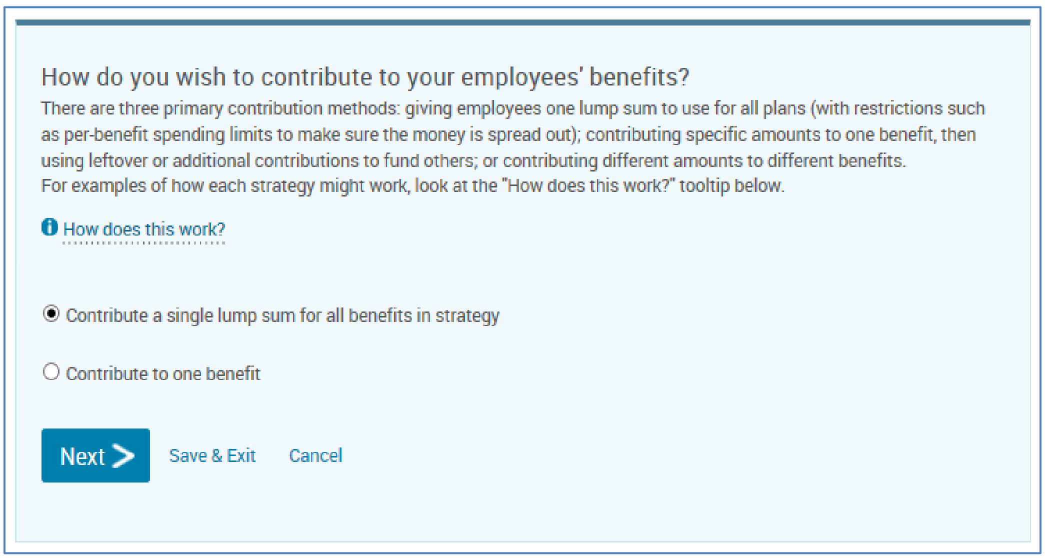
Click save.



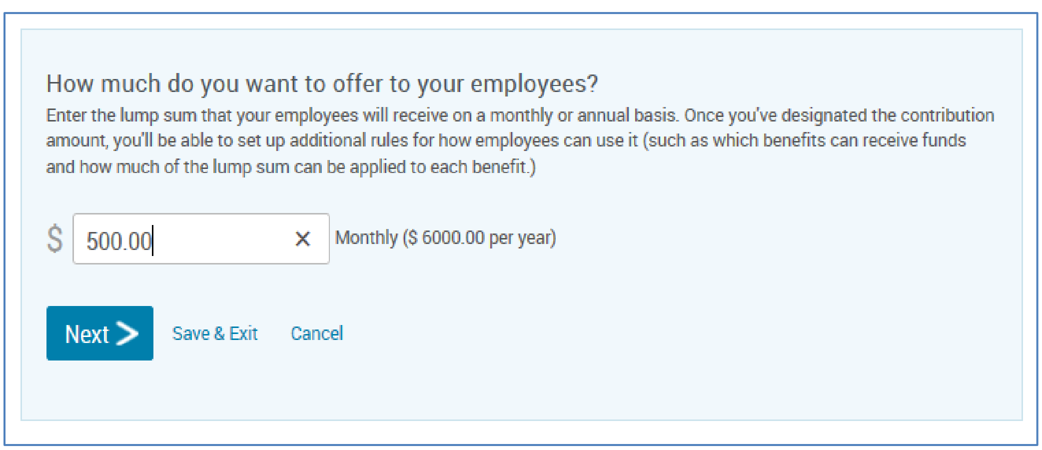
Single lump sum

Strategy: Single lump sum for all benefits

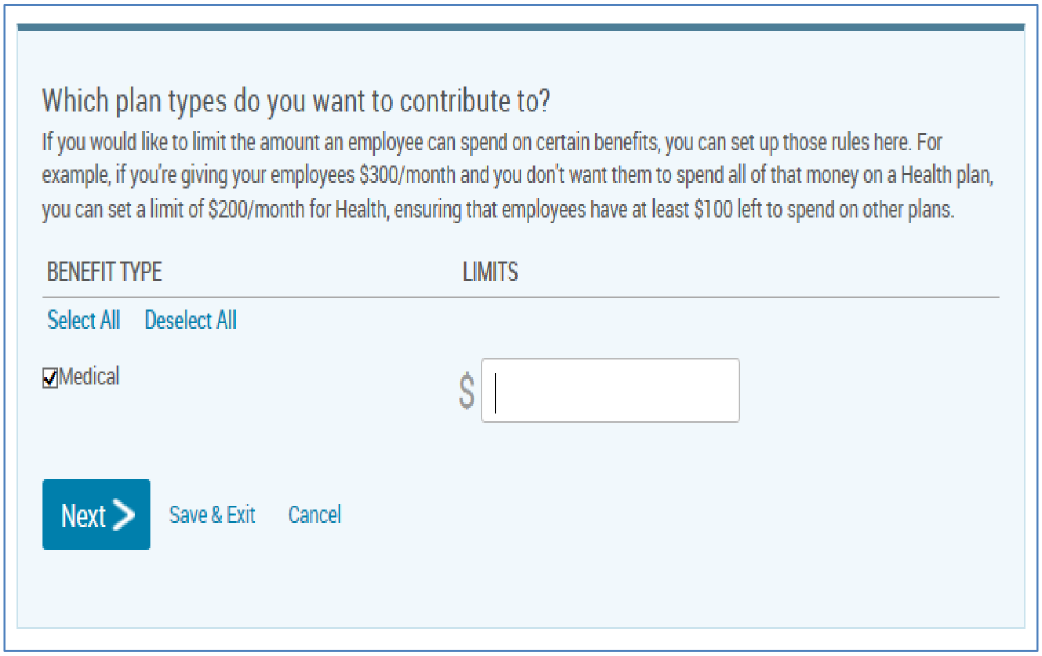
Select “Contribute a single lump sum for all benefits in strategy” and click next.



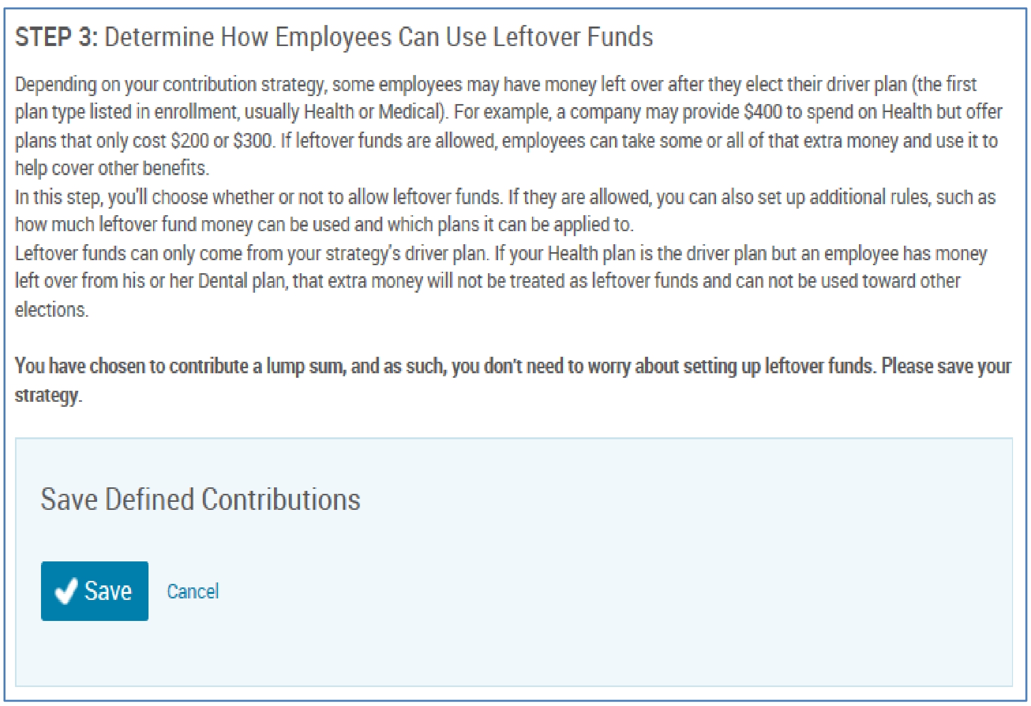
Enter the appropriate amount and click next.



Check medical and leave the limit field blank, click next.

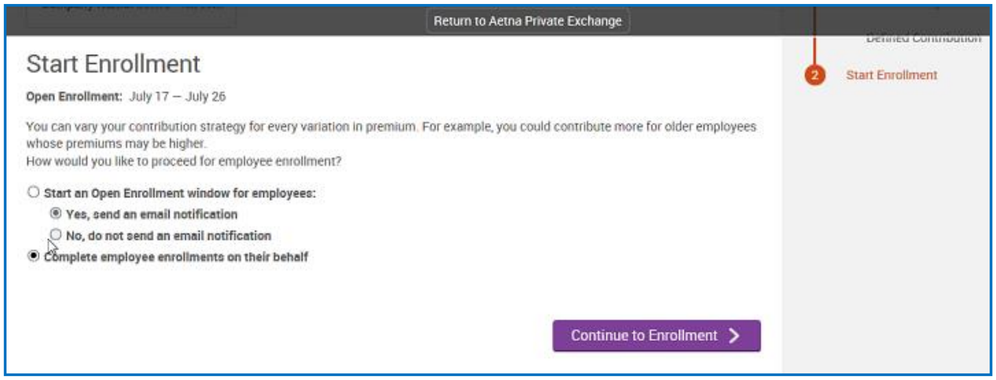

Which plan types do you want to contribute to?
If you would like to limit the amount an employee can spend on certain benefits, you can set up those rules here. For example, if you're giving your employees $300/month and you don't want them to spend all of that money on a Health plan, you can set a limit of $200/month for Health, ensuring that employees have at least $100 left to spend on other plans.
BENEFIT TYPE
LIMITS
Select All
Deselect All
Medical
$
Next
Save & Exit
Cancel

Click save.

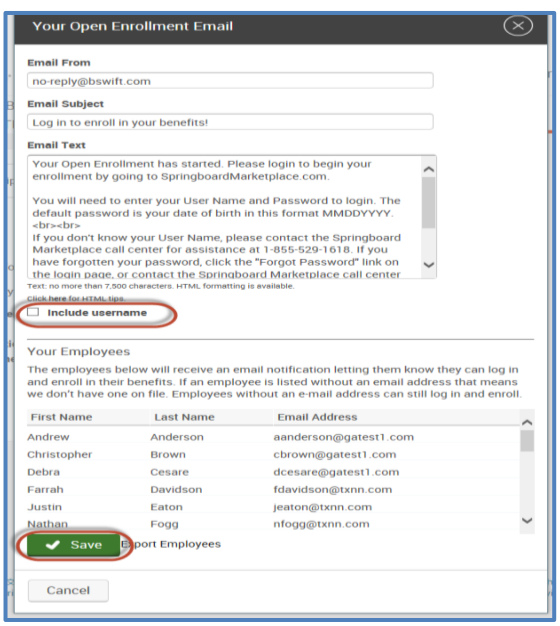

STEP 3: Determine How Employees Can Use Leftover Funds
Depending on your contribution strategy, some employees may have money left over after they elect their driver plan (the first plan type listed in enrollment, usually Health or Medical). For example, a company may provide $400 to spend on Health but offer plans that only cost $200 or $300. If leftover funds are allowed, employees can take some or all of that extra money and use it to help cover other benefits.
In this step, you'll choose whether or not to allow leftover funds. If they are allowed, you can also set up additional rules, such as how much leftover fund money can be used and which plans it can be applied to.
Leftover funds can only come from your strategy's driver plan. If your Health plan is the driver plan but an employee has money left over from his or her Dental plan, that extra money will not be treated as leftover funds and can not be used toward other elections.
You have chosen to contribute a lump sum, and as such, you don't need to worry about setting up leftover funds. Please save your strategy.
Save Defined Contributions
Save
Cancel

Starting employee open enrollment

1. Once you've completed the defined contribution section, you'll start the open enrollment period. If you're completing enrollments on behalf of the employees, select "Complete employee enrollments on their behalf." Then choose "Continue to Enrollment."
2. If the employees are completing their own enrollment, select "Start an Open Enrollment window for employees." If you'd like to send an email to each employee with their user name and log in instructions, select "Yes, send an email notification." If you'd prefer no email is sent to each employee, select "No, do not send an email notification."



   i. Confirm if you would like to send an open enrollment notification to all employees.
      a) If you elect to send an open enrollment notification a pop-up window will appear requesting you to confirm the text for the enrollment and all of the applicable employees. If you wish to include the usernames for each member to help login to the system, check the box 'Include Username'.



b) If you elect to not send an open enrollment notification you will receive confirmation the application is complete and to continue to the group site by clicking on 'Manage Users and Enrollment'.

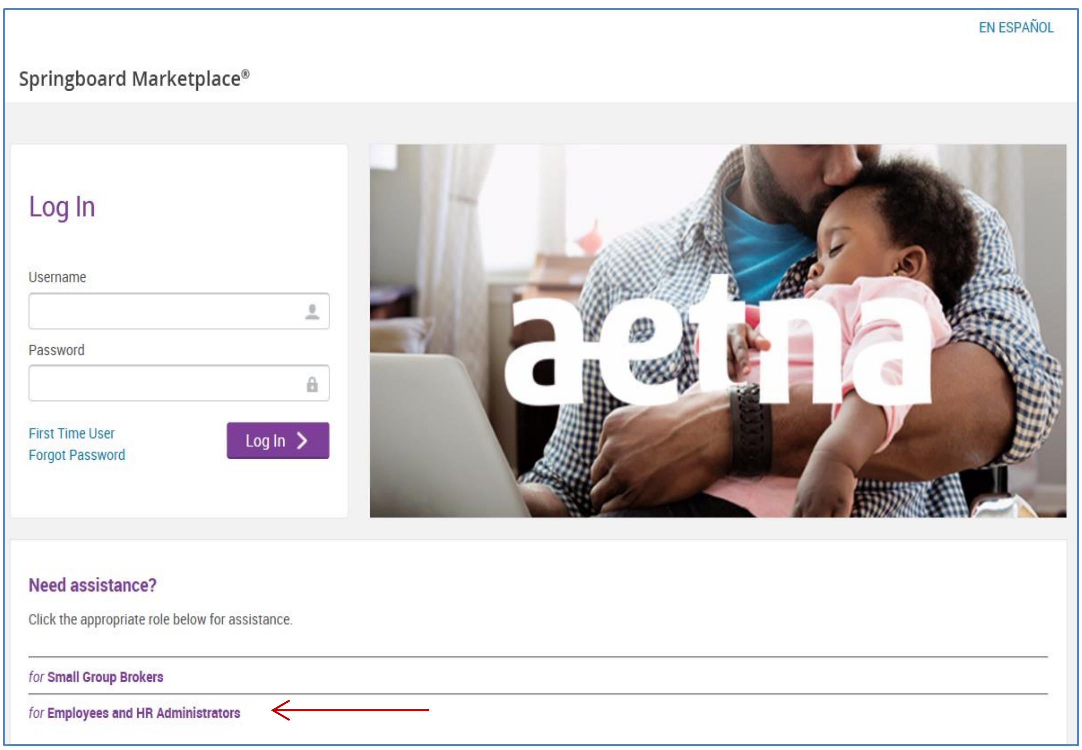
Employee open enrollment

Once the group is in "Enrollment in Progress" status, employees will complete their enrollment through member shopping. Or the broker/HR administrator will complete it through administrative enrollment.

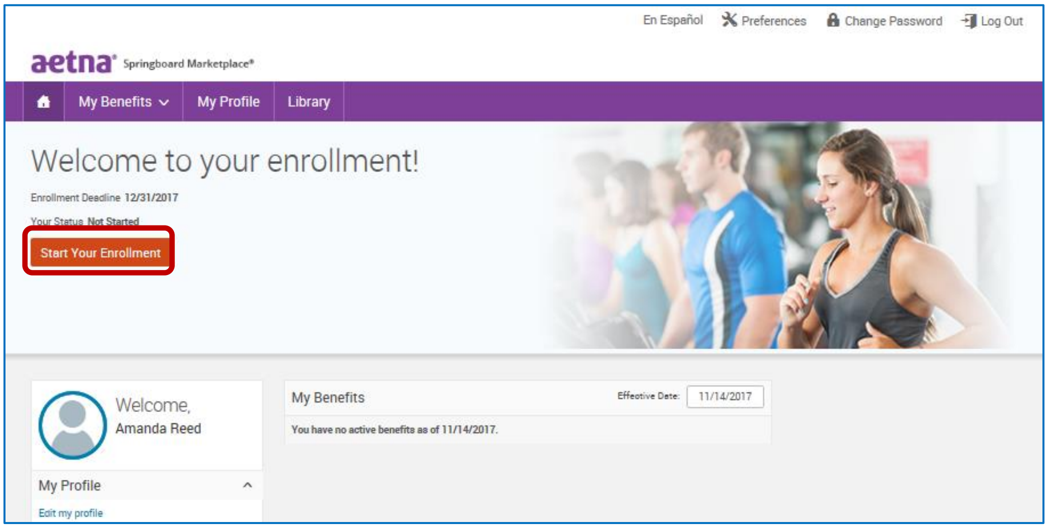
Member shopping

Member shopping is our preferred method of employee open enrollment. If you select this option, the employees will receive an email notification once Springboard is set up and ready for member shopping. This email will provide instructions for logging in to Springboard.

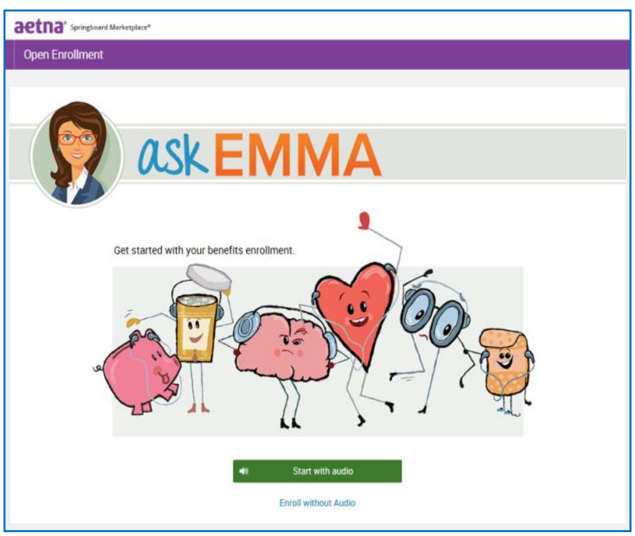
Members use the same log in page as brokers and HR administrators – springboardmarketplace.com. If employees misplace the email, they can go to www.springboardmarketplace.com.and click on the "First Time User" link and select the "Employee" button. If an employee or HR administrator has logged in to Springboard before but can't remember their password, direct them to the "Forgot Password" link on the Springboard homepage. If they can't remember their username, they can call the Springboard Helpdesk at 855-529-1535 and select option 3.

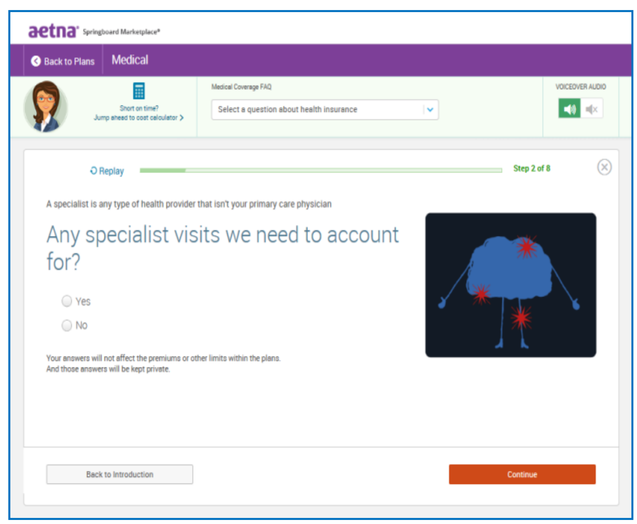


1. After logging in, employees can start their enrollment by selecting “Start Your Enrollment”.

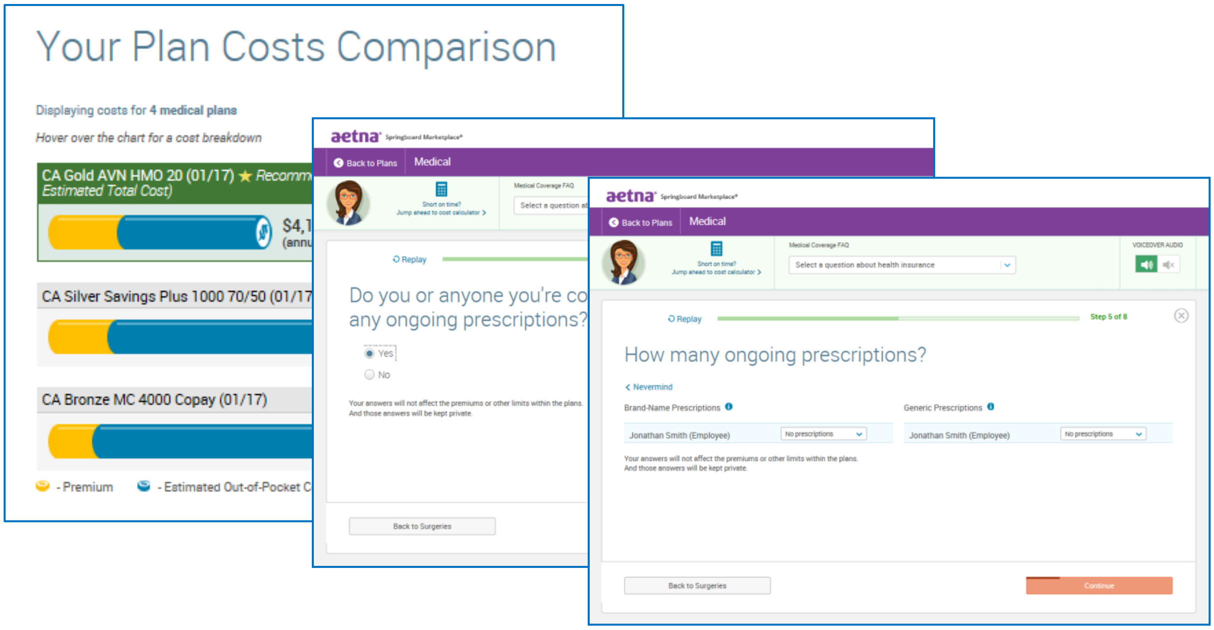


2. Emma, our online benefit advisor, guides the employee through the enrollment process. Emma also helps determine the best plan option for the member based upon answers to a series of questions. The questions pertain to how they’ll use their benefits while taking into account their monthly costs.

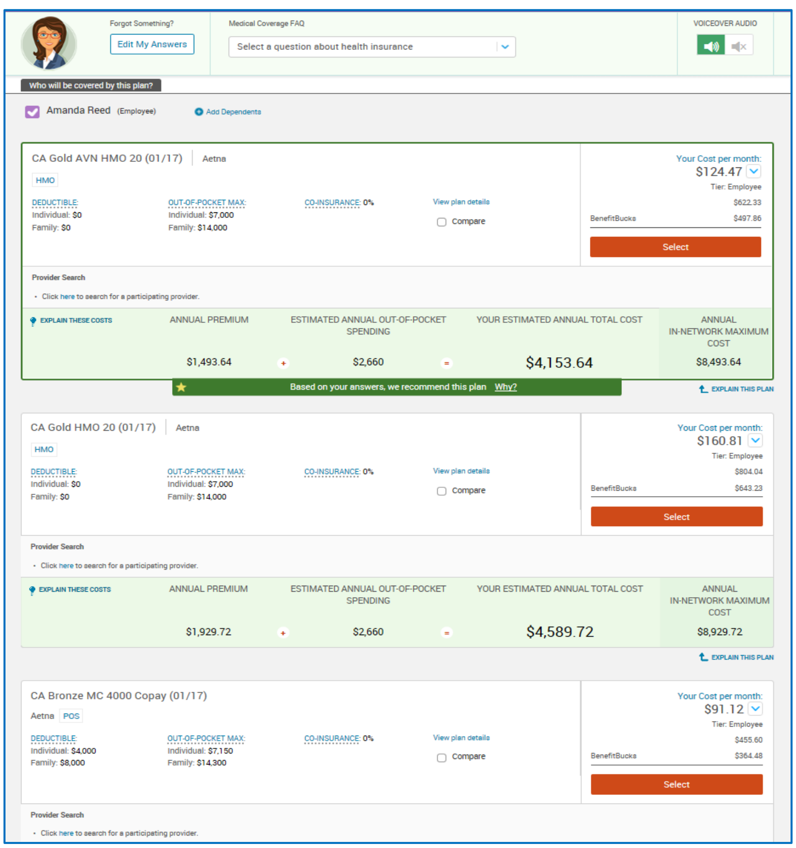




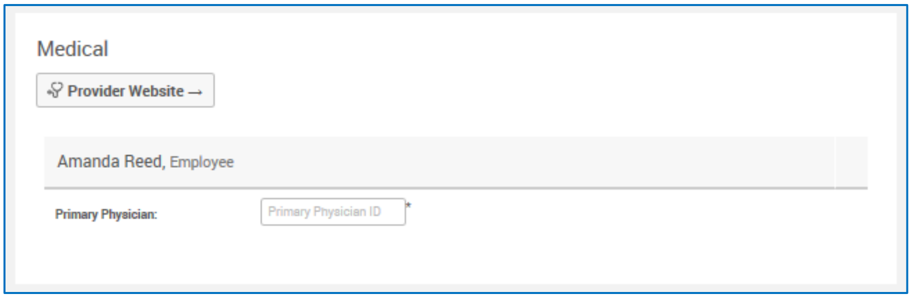
3. Emma will highlight her recommendation after the employee answers the health questions she presents.



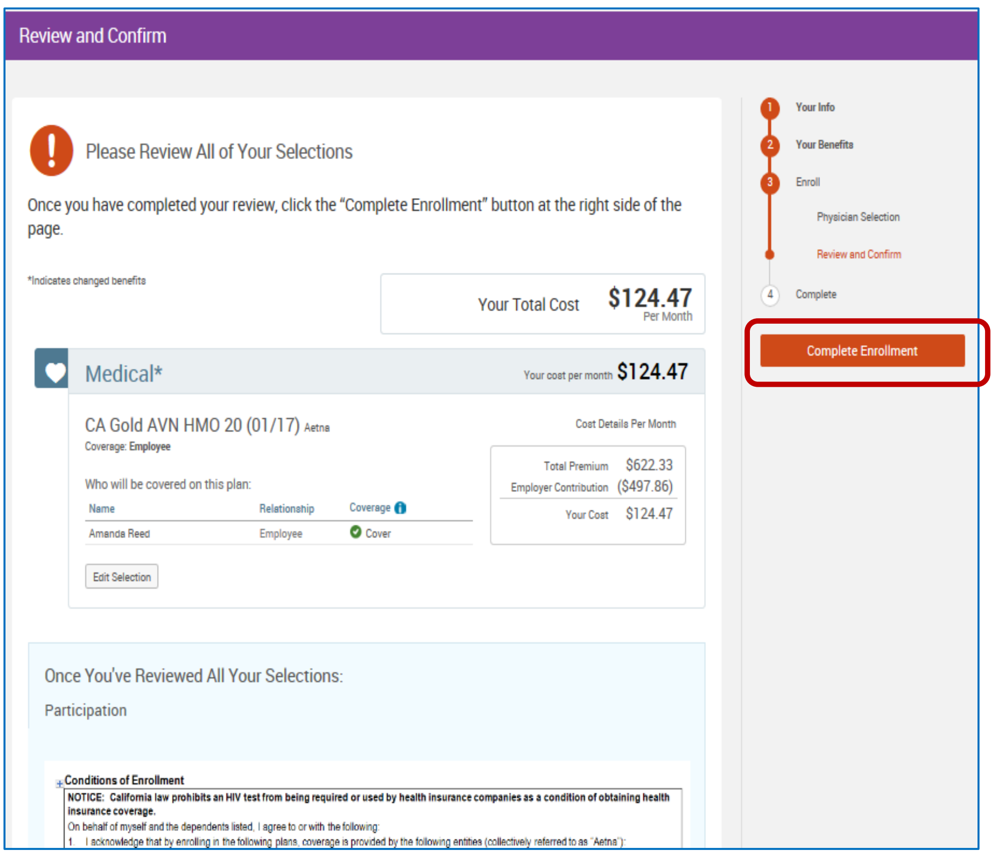
4. Employees can then select a plan by choosing the "Select" button. (Emma's recommendation will be highlighted with a green box around the plan. But employees can select any of the plans offered by their employer.)



If member is selecting a plan that requires a Primary Care Selection they will be prompted to input the Provider Number. (A provider search is available to search for their PCP)



5. Then they confirm their selections and "Complete Enrollment."



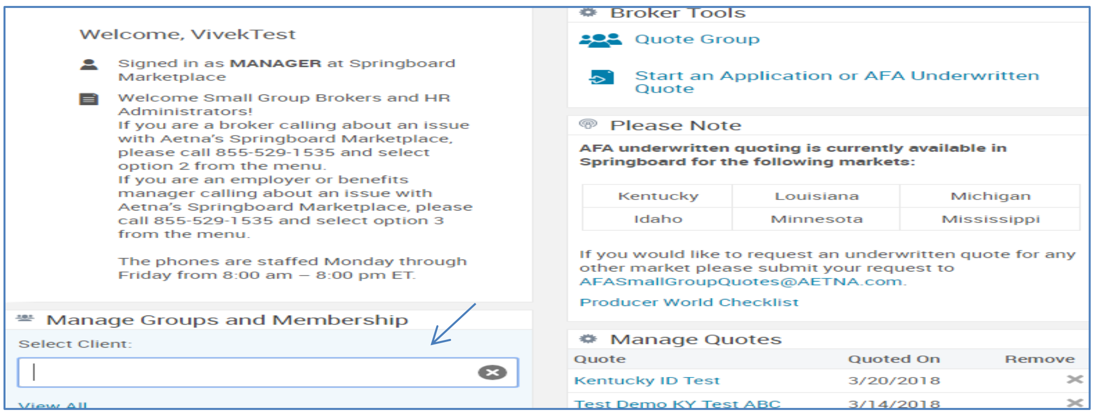
Enroll Tool

The "Enroll Tool" allows you enroll employees and their dependents outside the open enrollment window. This option bypasses demographic data and other additional steps that are required when using “[Impersonate User](#)”. You can use the Enroll Tool to process an enrollment on behalf of employees when they cannot access the system.

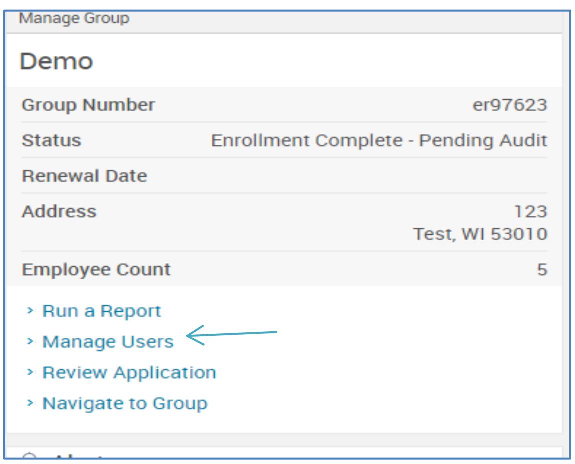
Important note: You or the HR administrator **must obtain a copy of the signed paper enrollment form** from the employee. The information entered into Springboard Marketplace must match the information entered onto the paper form by the employee. **You or the HR administrator must retain the signed enrollment form and final Springboard confirmation form for seven years.** And you must provide it to Aetna upon request.

To Enroll a member using the “Enroll Tool”:

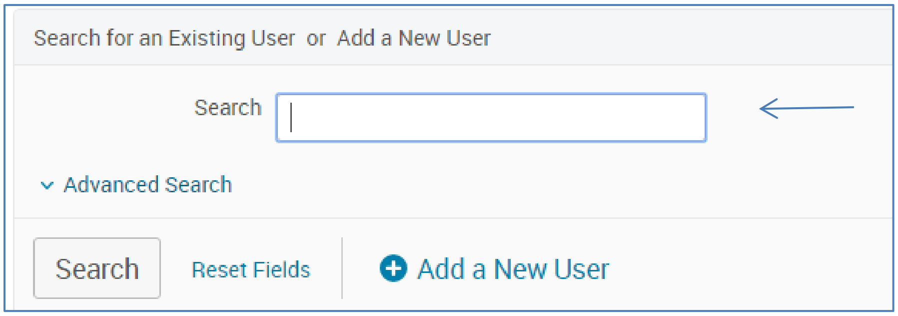
Pull up your group in the Manage Groups and Membership section in the middle of your homepage. (See section: Finding a Specific Group)



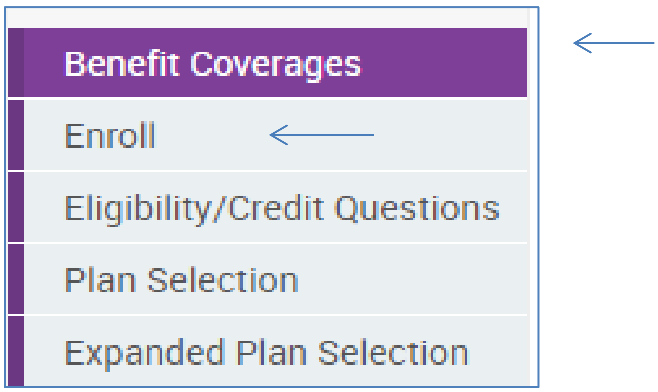
Click on the *Manage Users* link under your group name.



Use the search bar to find and select the employee you need to make enrollment changes for.

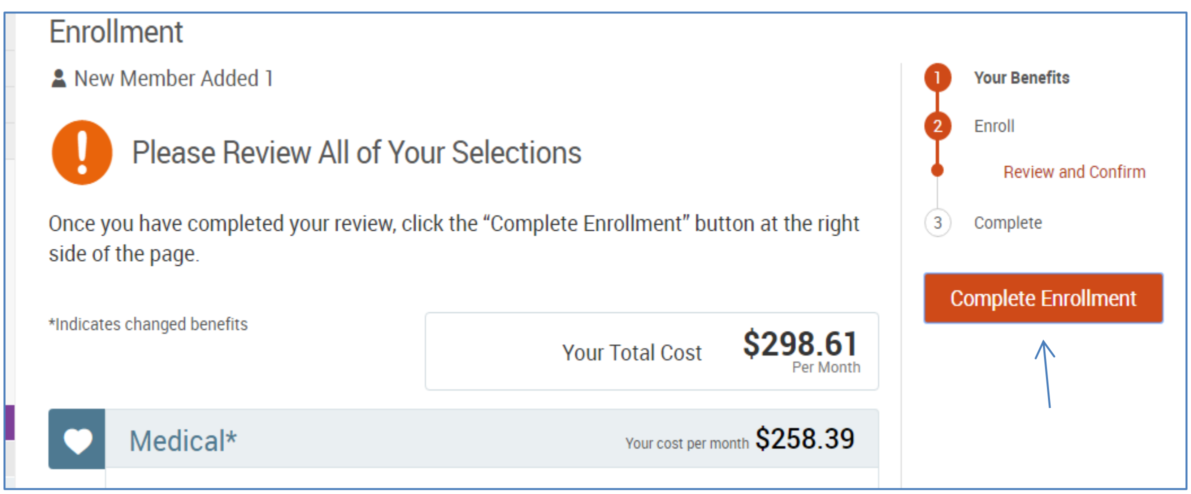


On the left side of the screen click on the Benefit Coverages link. Select "*Enroll"* feature that appears under Benefit Coverages.



Make benefit elections for the employee based on the paper/digital copy of their enrollment form.

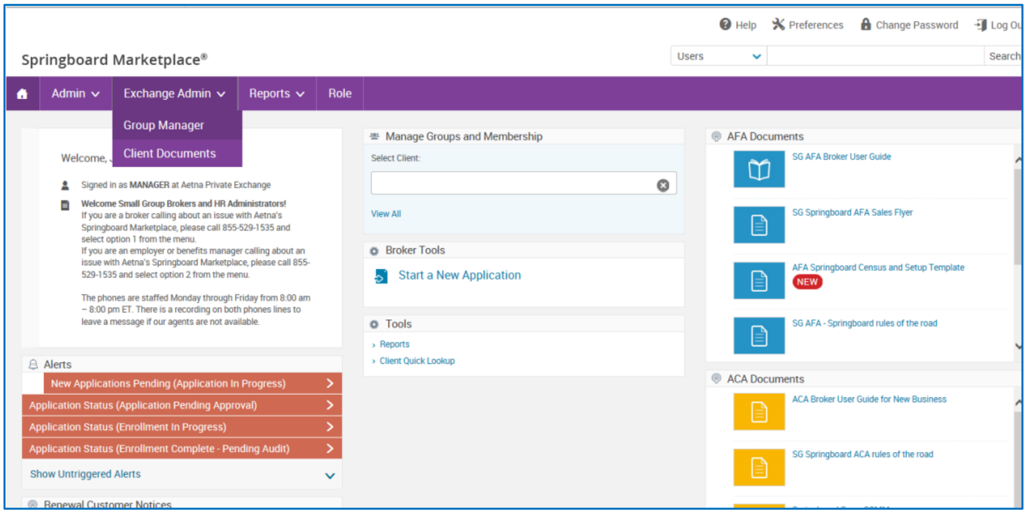
Click *Complete Enrollment* button and confirm elections to view, print or email confirmation statement.



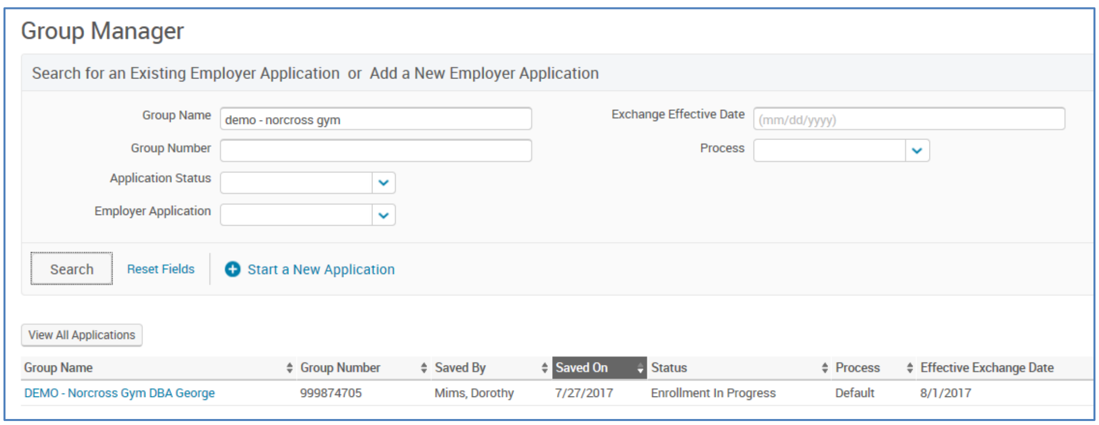
Note: You can only make enrollment changes for an employee that has an active enrollment window (ex: new hire, life event, etc.). Go [here](#) for more information on Life Events.

Group quick admin enrollment

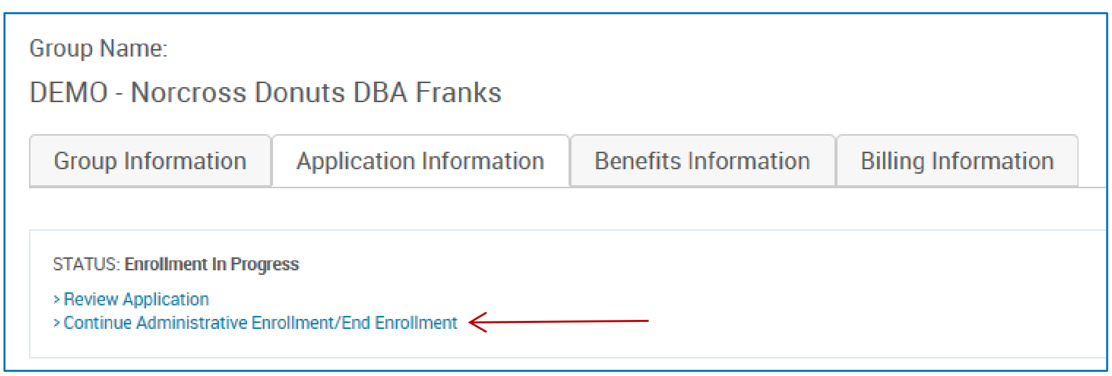
From the menu bar, hover over “Exchange Admin” and then select “Group Manager”.



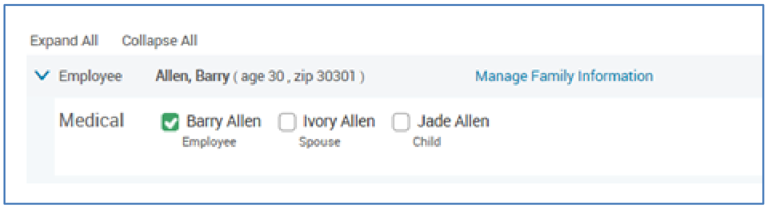
Enter the name of the group and choose “Search.” Then, select the group’s hyperlink.



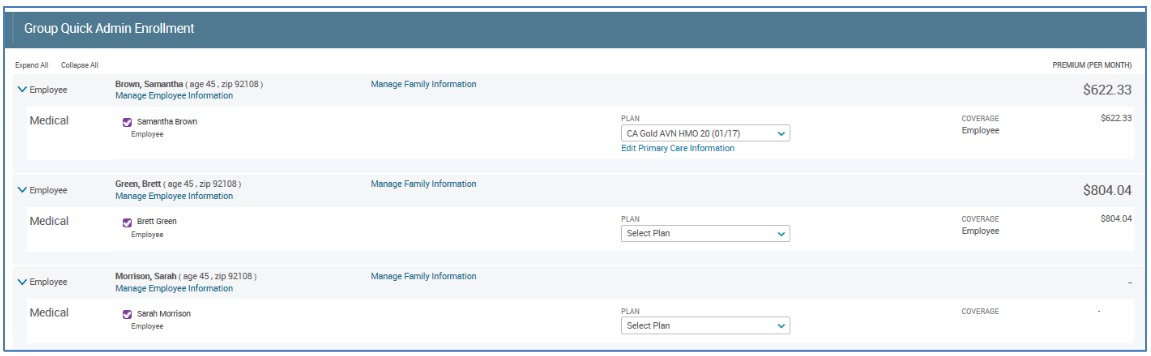
Select “Continue Administrative Enrollment/End Enrollment”.



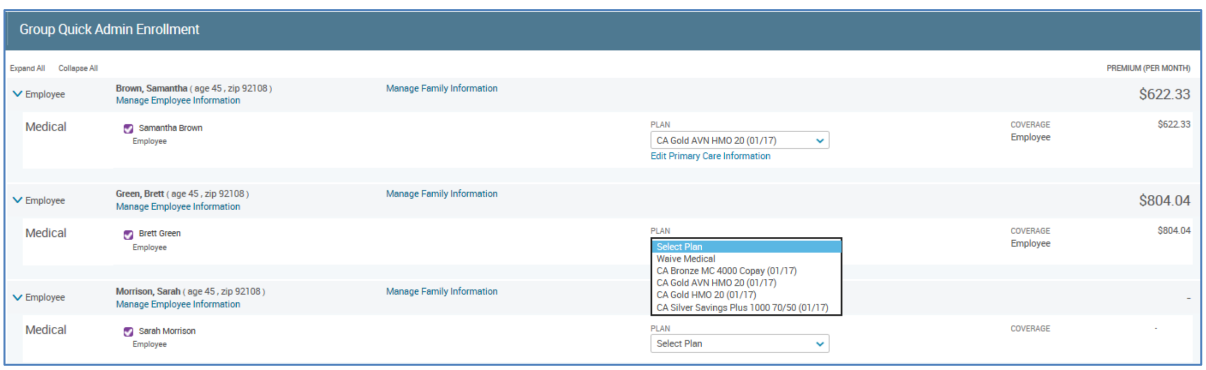
On this page, confirm there is a check box next to each dependent that should have coverage.



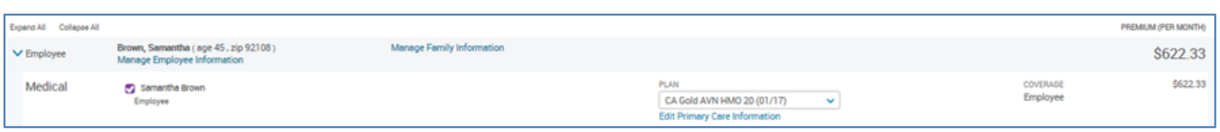
This screen will also reflect any enrollments completed through administrative enrollment or by the employee through member shopping.



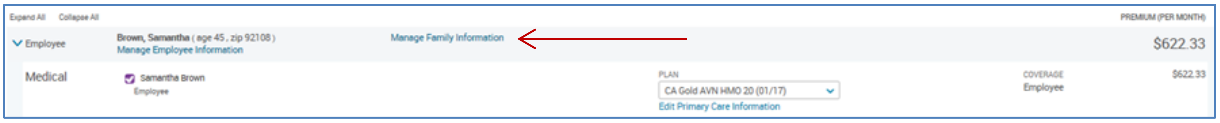
To process enrollment, select the arrow on the “Plan” drop-down for the chosen employee and then choose the appropriate plan.



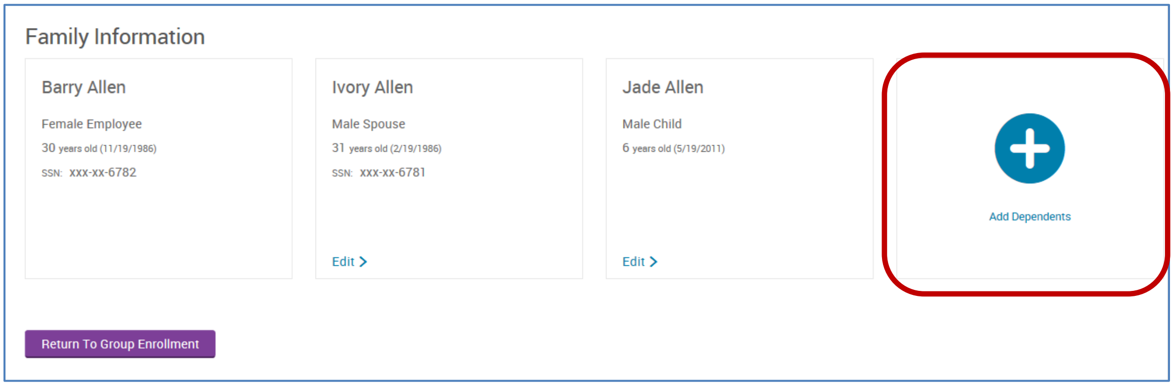
Coverage tier and monthly costs will update based on the selection. Monthly cost is the employee’s cost after defined contributions have been applied.



To modify or review additional dependent demographic information, or to add dependents, select “Manage Family Information” next to the employee’s name. Unselect the green checkmark next to the dependent’s name if the dependent chooses not to enroll. Select the box next to each dependent to be enrolled.



If you need to add any dependents, select “Add Dependents”. Enter the required information.

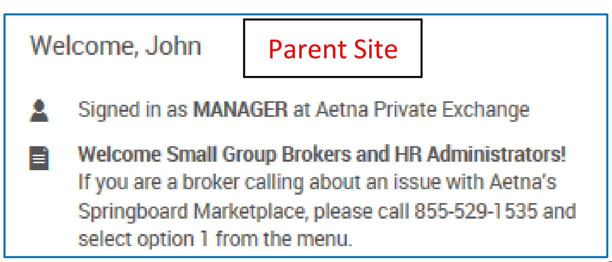


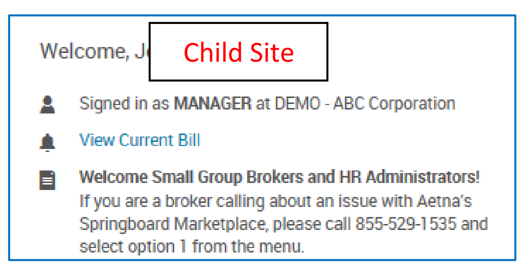
Note: Correct employee Social Security numbers and street addresses are required during enrollment. If they were not supplied on the initial census, you will need to enter them by selecting the “Edit Employee Information” link.

Searching for an employee

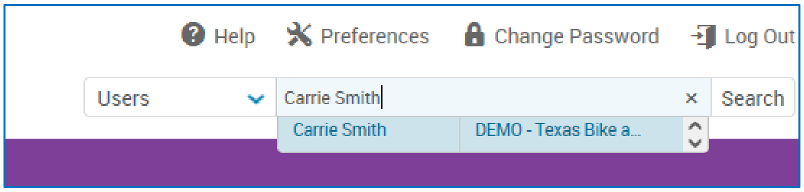
Often you’ll need to find employees in the system to reset their log-in information, update their enrollment information or change their address. This tool gives you two ways to find an employee. Please note, both of these options can be processed at the Springboard Marketplace home page (after initial log-in) or at the employer group site. If you are currently at the Springboard site, you do not need to go to the group site first to search for the employee. If you are already at the group site, you can simply search for the employee at the group level.

1. **User search bar option:**
   a. To confirm you’re at the Springboard Marketplace **parent site** or the employer group site (**child site)** from the home page, use the “Signed in as Manager” status below the user search bar.

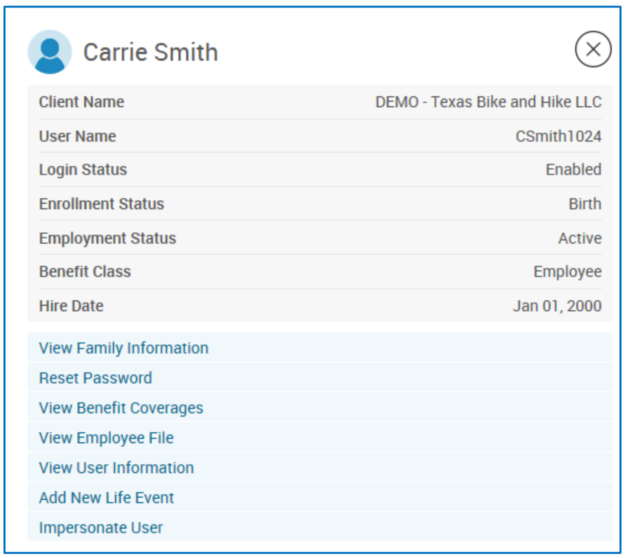




   b. From the home page, enter the first and last name of the employee in the upper right-hand corner search bar. (Be sure drop-down menu shows “Users”.)



c. A pop-up window will appear with a brief overview of the employee's information. Select any of the options below to go directly to that page within the employee's profile. Or choose "View User Information".

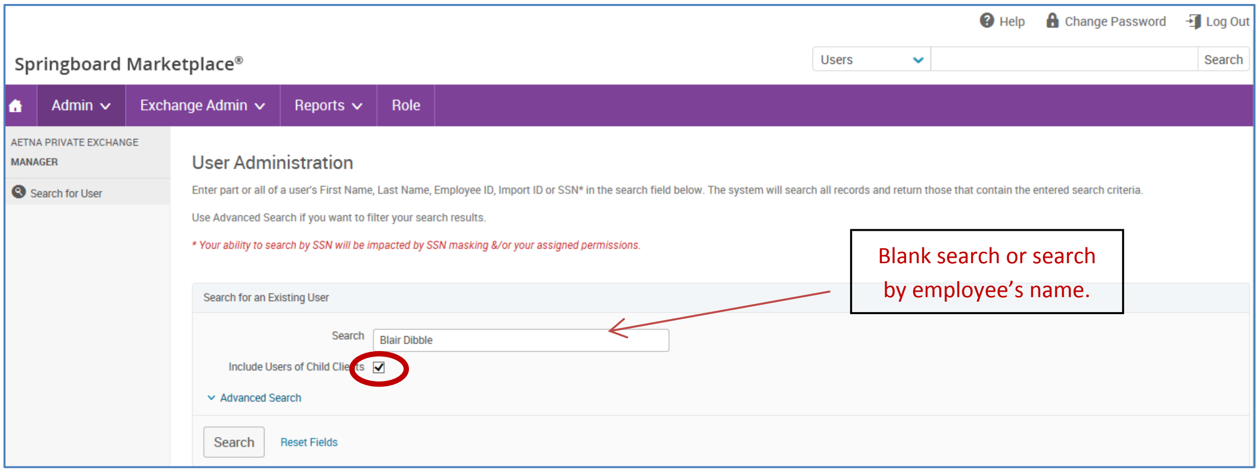


2. User admin option:

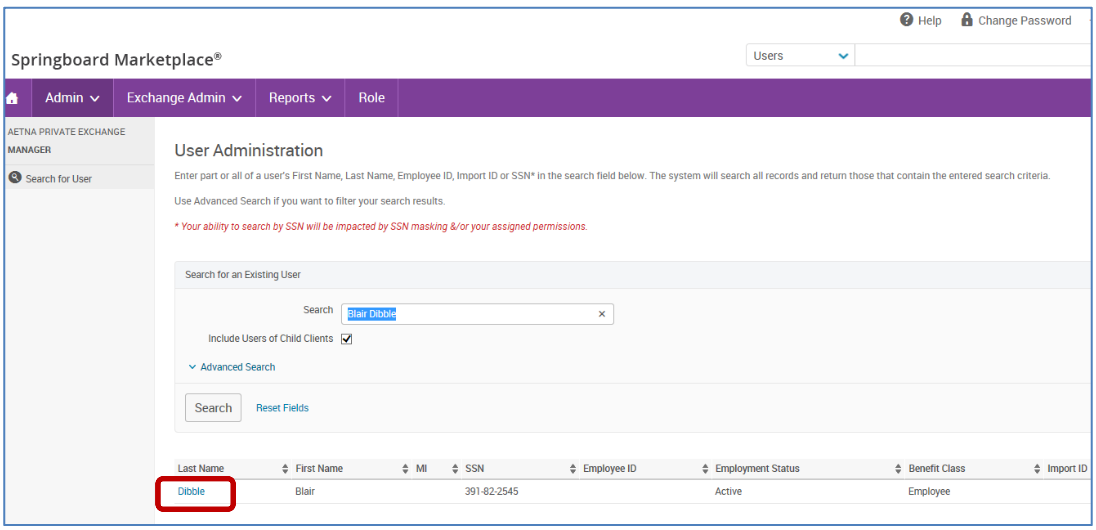
a. From the home page, select Admin > User Admin from the Navigation tool bar
b. In the search box, enter any of the following information:
   i. Last name
   ii. First name

You can also submit a blank search by not typing anything in the search box and instead just selecting "Search".

c. **If searching for the employee at the Springboard Marketplace parent site, be sure to check the option "Include Users of Child Sites".**



d. Select the employee's last name in blue font to be directed to the employee's profile.



Impersonating a user

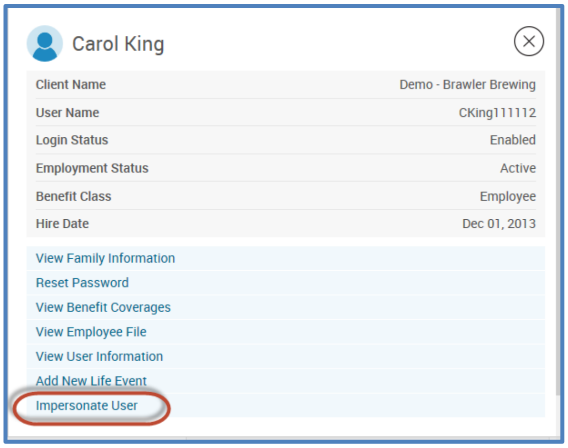
"Impersonate User" allows you to view the system through the eyes of the employee. The most common reason for this function is to process an enrollment on behalf of employees when they cannot access the system.

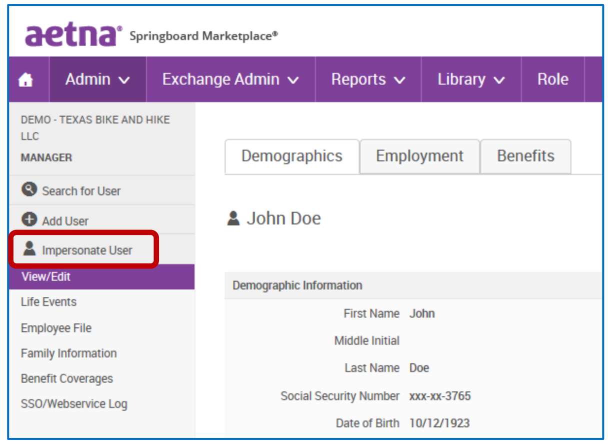
Important note: You or the HR administrator **must obtain a copy of the signed paper enrollment form** from the employee being impersonated. The information entered into the system should match the information entered onto the paper form by the employee. **You or the HR administrator must retain the signed enrollment form and final Springboard confirmation form for seven years.** And you must provide it to Aetna upon request.

To impersonate:

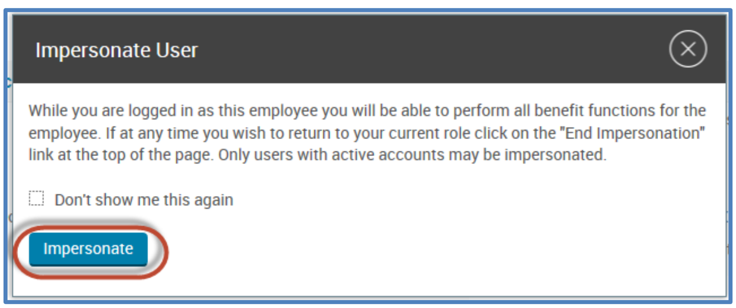
1. Locate the employee within the Springboard Marketplace tool. (See section: Searching for an Employee.)

2. Select the “Impersonate User” link either from the search pop-up menu or from the employee’s profile.

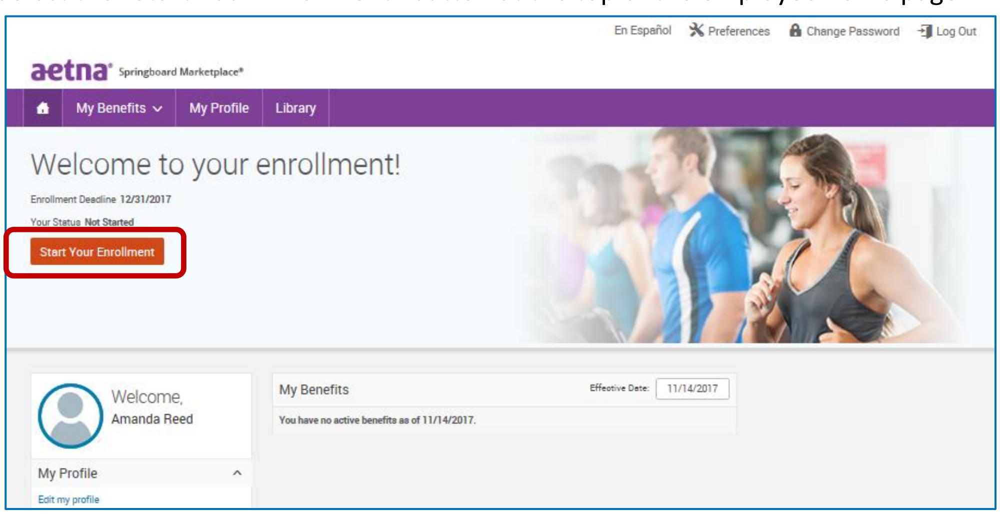




3. Choose “Impersonate”.

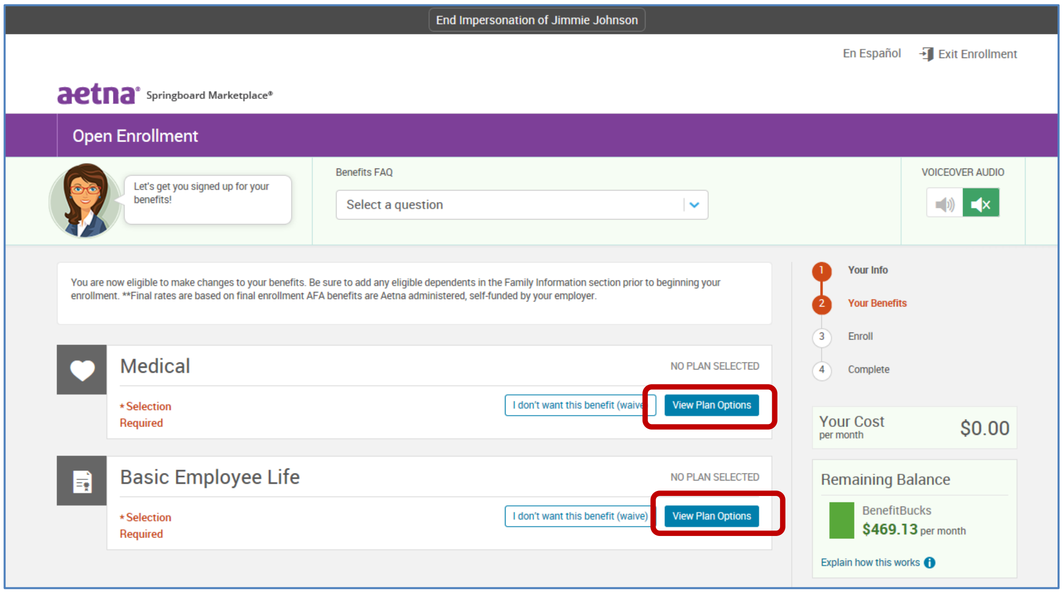


4. Select the “Start Your Enrollment” button at the top of the employee home page.

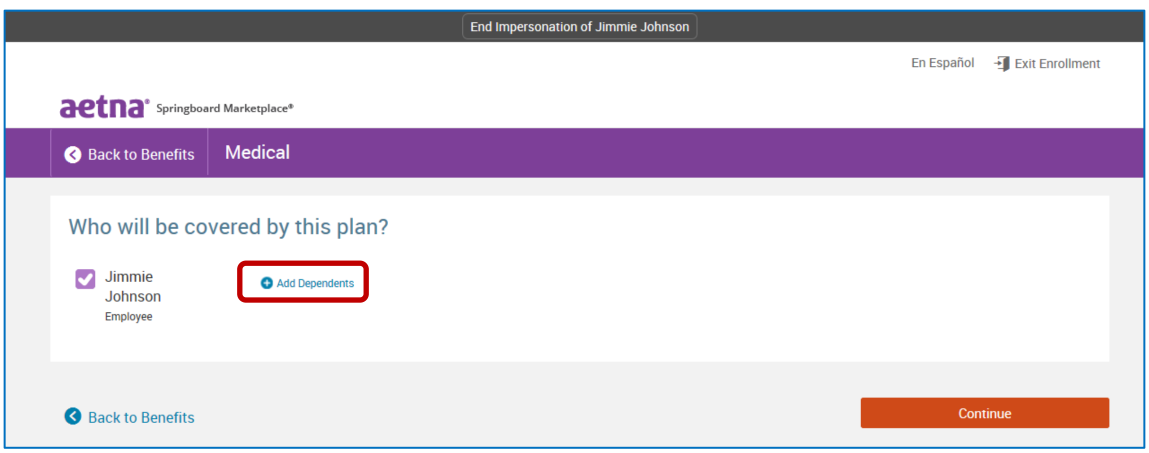


5. You’ll be asked to confirm the member’s demographic information is correct. Then you’ll need to confirm the family dependent information.

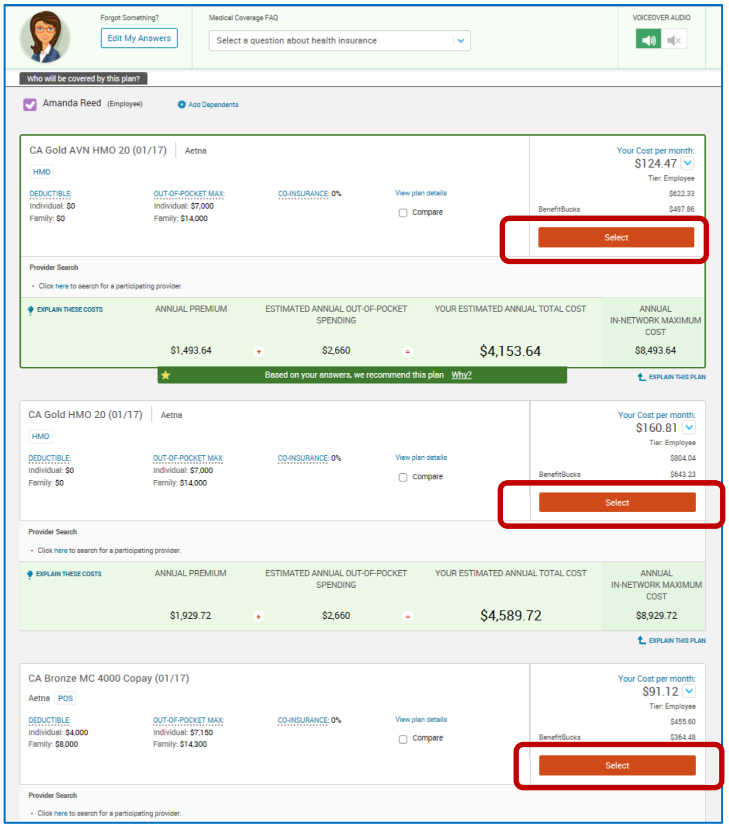
6. Our online benefit advisor, Ask Emma, will start the enrollment introduction. Select “Let’s Go” or “Enroll without Audio” to continue.
7. To enroll for benefits per benefits plan type, select the “View Plan Options” button on the right-hand side. This will expand the section and show all the plans offered.



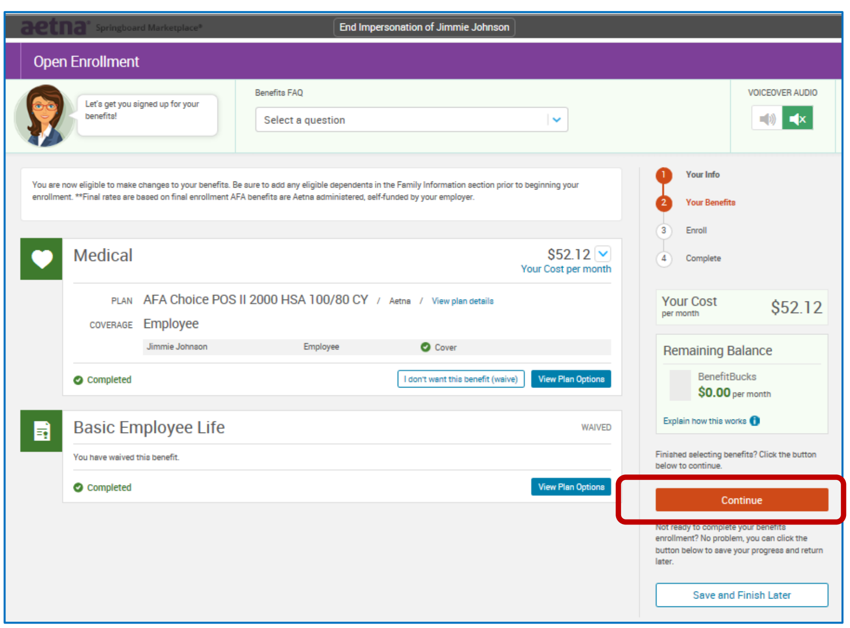
8. After selecting the “View Plan Options” button, you’ll be directed to confirm who the plan will cover. You can add dependents during this time.



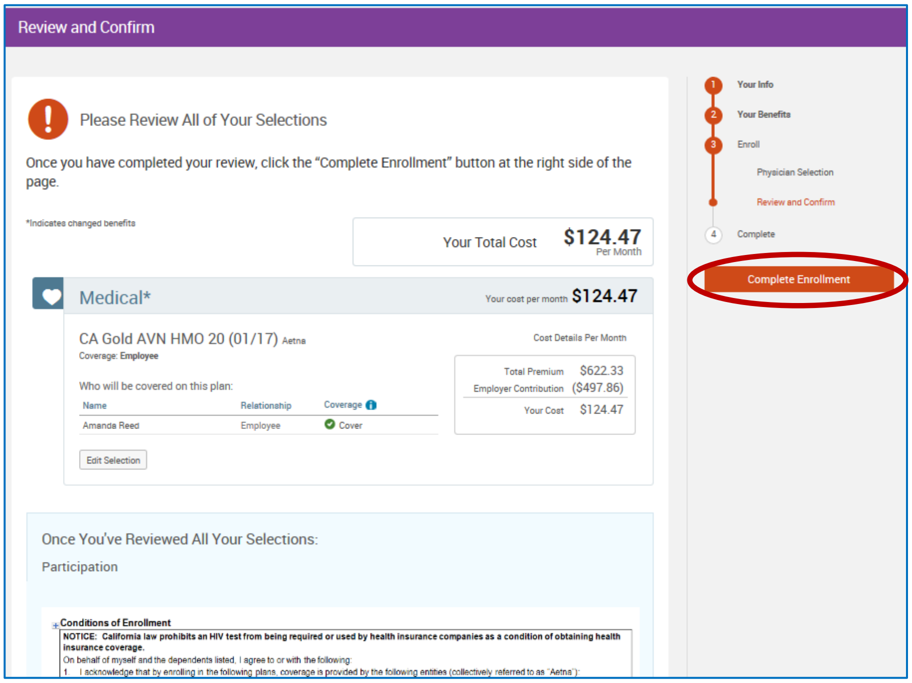
9. Once you’ve added and confirmed who the plan should cover, select “Continue” to go to the “Plan Selection” page. To enroll in the requested plan, select the “Select” button.



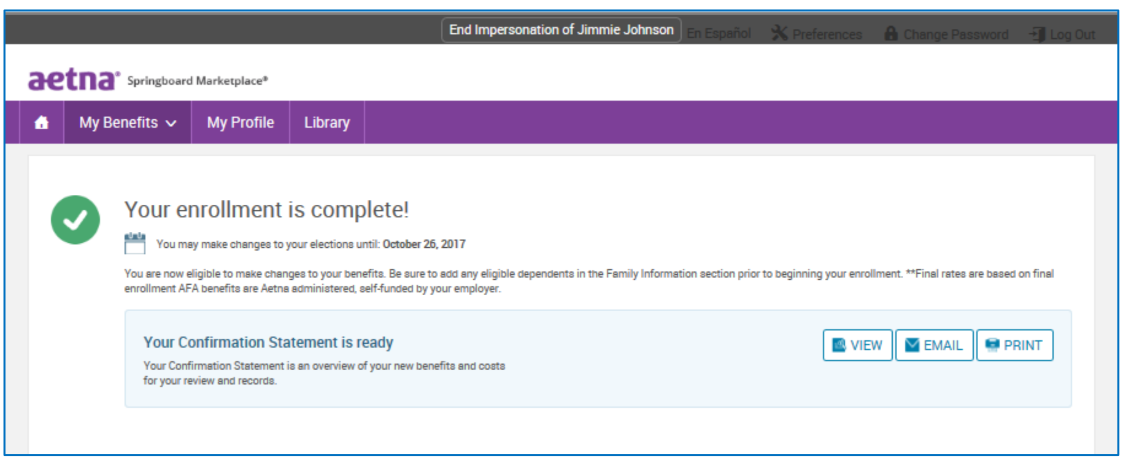
10. Repeat these steps for the remaining benefits plan types. Once you've made the enrollment selections, select the "Continue" button on the right-hand side of the screen.



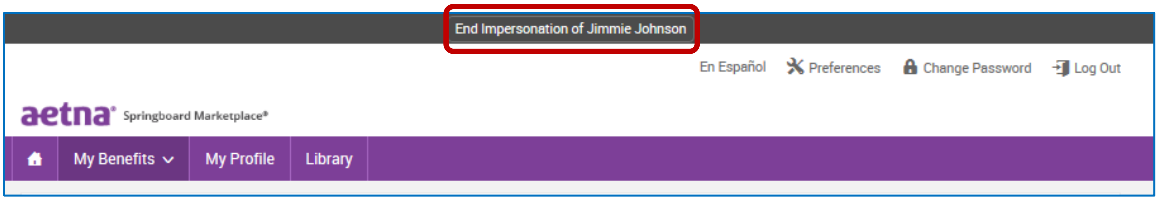
11. This will bring you to the bottom of the page, where you need to confirm the elections and agree to the participation statement. Select "I agree, and I'm finished with my enrollment" on the bottom of the screen and then the "Complete Enrollment" button on the right-hand side.



12. The confirmation page will appear, verifying the enrollment is complete. At this point, you can print or email a confirmation statement to the address on file for the employee to review and file for their records.



13. To end the impersonation, select "End Impersonation" at the top of the page. This will return you to the administrator view of the employee's record.



Note: *If you or an HR administrator makes a change while impersonating an employee, that change will update the system. Your name or the HR administrator's name will be identified as the user who saved the record.*

Renewals

Processing a Renewal Group

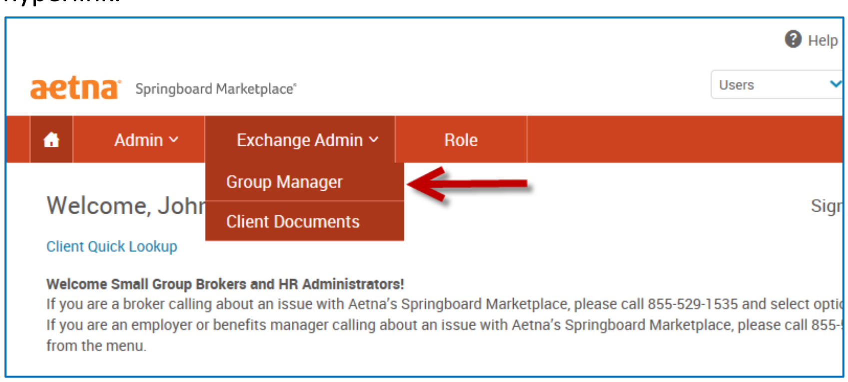
For Renewals, Aetna will take the information from the current systems and will feed it into Springboard. The information will come over exactly how it was the in the Aetna systems as the day the information was pulled over including all employee census information. The status of the group will be "Group Elections in Progress"

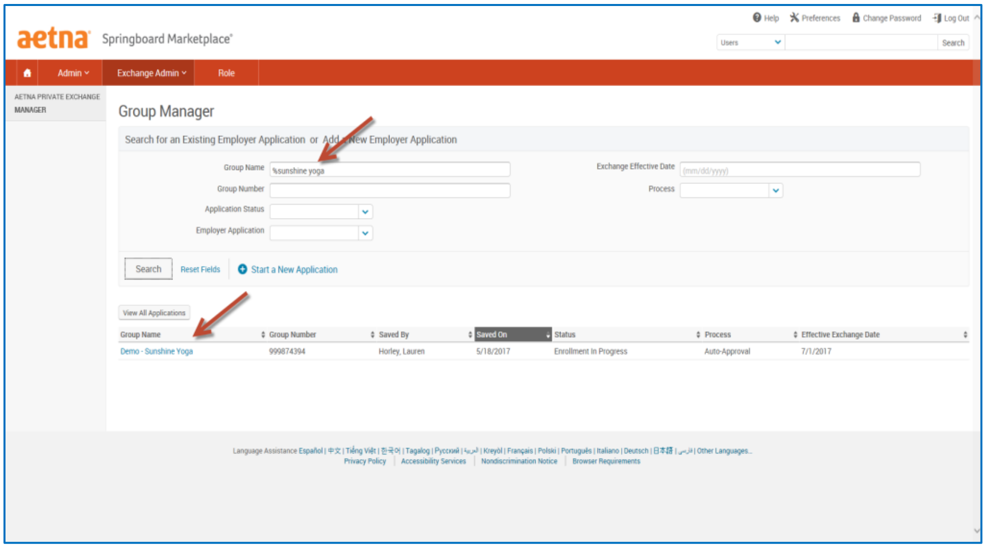
When the renewals get loaded into Springboard, there will be a few scenarios that may happen. The different scenarios and how to process each one are below;

3. <u>No Needed Changes</u>

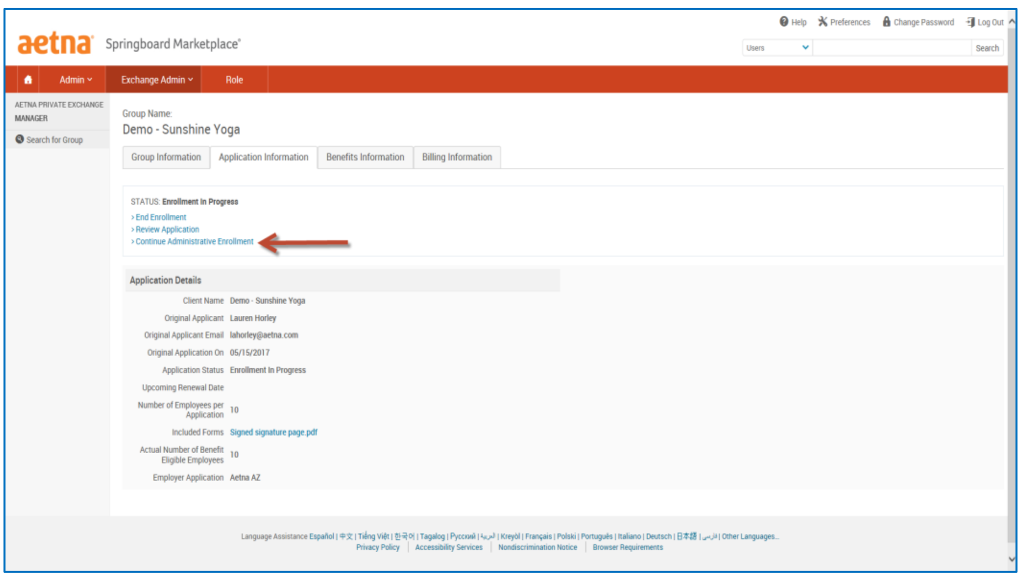
a. When you get the information that your renewal group is now in the status of "Group elections in Progress," and there are no changes to be made to the renewal group because the elections that it defaulted to are all correct, then log in and make sure all employees are present and they have the right elected coverage showing.

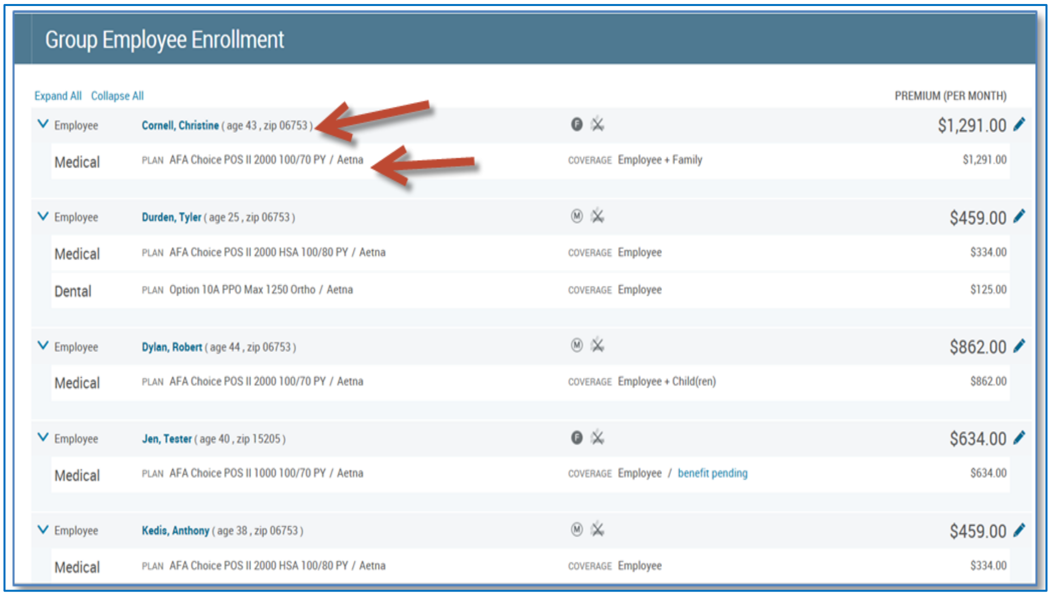
i. To check to make sure all elections are correct and no changes or new members need added; click "Exchange Admin" and select "Group Manager" from the drop down. From there, search for you group and then click on the group name as it is a hyperlink.

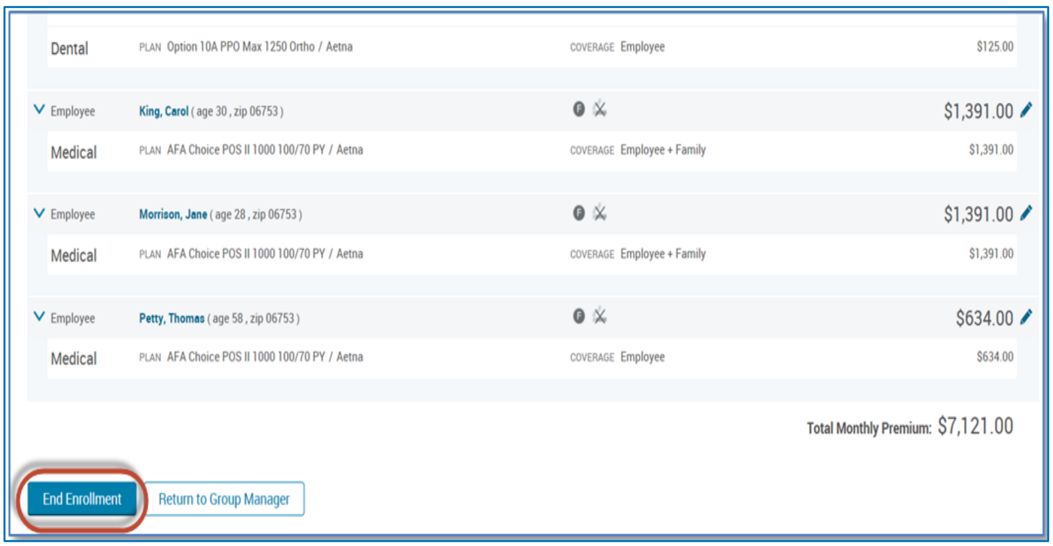




ii. To confirm membership and employee count is correct, click “Continue Administrative Enrollment” and then verify all elections and employees/dependents are correct. Once verified and no changes need made, click the “End enrollment” button.





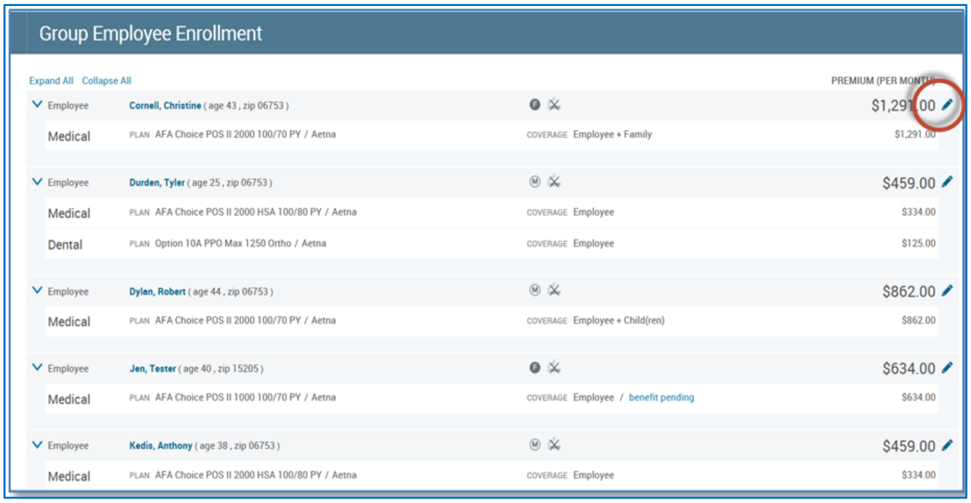


2. Groups with Plan Changes or Corrections

a. When you receive the information that your renewal group is now in the status of "Enrollment in Progress," and there are needed changes to be made (different elections to newly offered plans, incorrect mapping, etc.) to the renewal group, there will be different actions you may need to take.

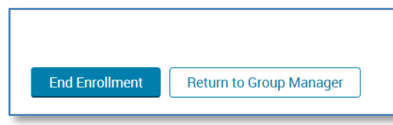
   i. If a new employee needs added; please follow the steps in Adding a New User Post Sale.

   ii. If the defaulting elections are wrong and need changed to a different benefit plan. Go to Continue Administrative Enrollment" as described in Scenario 1, and then when the elections show on the screen, click on the pencil to edit the benefit coverage for that employee.



iii. Click on the pencil, follow the instructions here. If those are the only changes needed and there is no need to add a new employee or add/remove dependents, or add a waiver; Go to the bottom of the "Group Employee Enrollment" screen and click the "End Enrollment" button. If there are more changes needed, see **Scenario 3**.

**Please remember to always click the "End Enrollment "button when all changes are made to the group and employees.

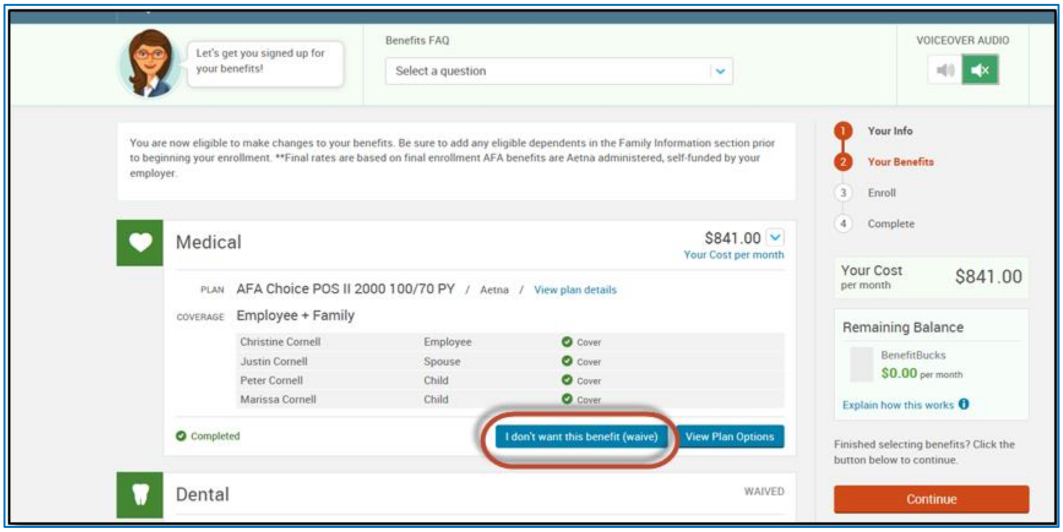


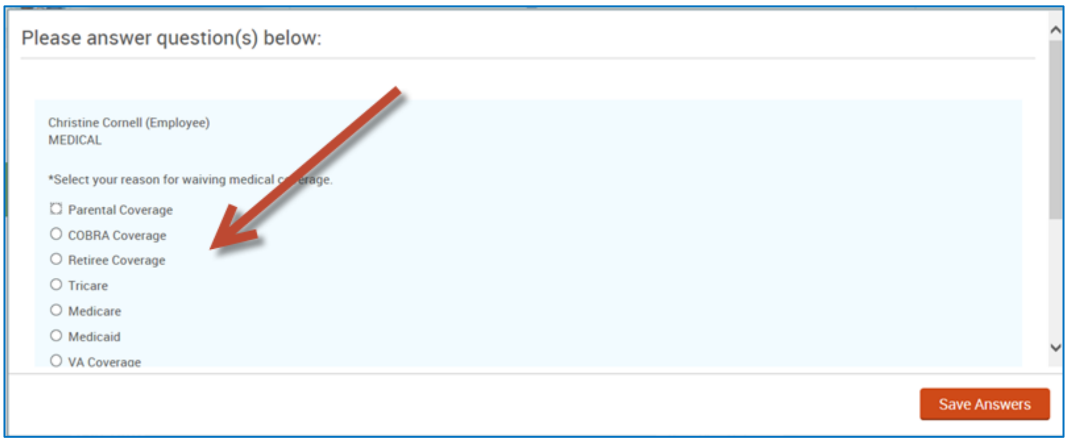
3. Groups with New Employees, Waives, Dependents etc.

a. When you get the information that your renewal group is now in the status of "Enrollment in Progress," and there are needed changes to be made (different elections to newly offered plans, incorrect mapping, etc.) to the renewal group, complete the instructions in "**Groups with Plan Changes or Corrections**." If there are new employees to add, employees to move to waiver status, or dependents dropping, it is addressed in this section.

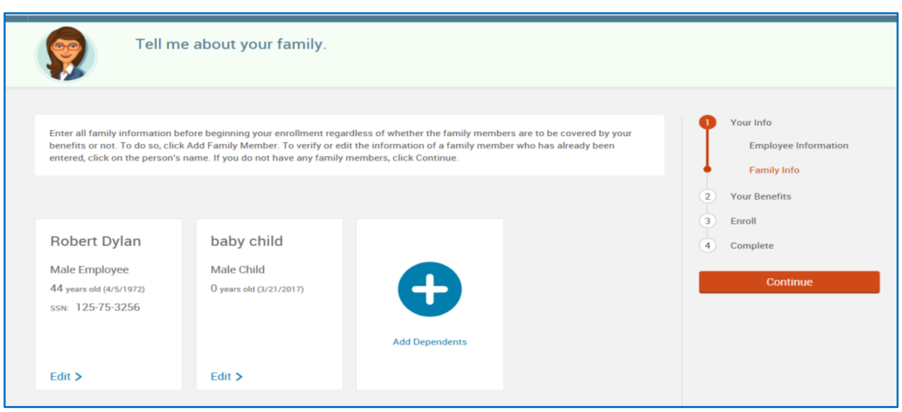
i. The steps for adding a new or missed employee to the renewal group are outlined in this section, Adding an employee post sale.

ii. If you need to remove coverage and instead waiver an employee or waive coverage for a previously waived employee that did not map to "waive" in the renewal group, follow these steps to get to Administrative Enrollment shown in the section titled **No Needed Changes**. Click the pencil icon next to the person in the enrollment list as shown in **Groups with Plan Changes or Corrections**. When taken into the elections screens (as described in **Groups with Plan Changes or Corrections** or here), instead of electing or changing a plan, click on "I don't want this benefit (waive) and then choose the waive reason and hit button to "Save Answer" and then move through the screens a guided.





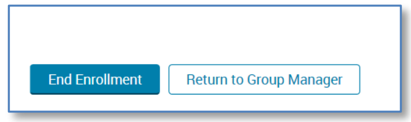
iii. Adding or removing a dependent can be done as well by the instructions by going to "Administrative Enrollment" as described in **No Needed Changes** and navigate to the enrollment screens as shown in **Groups with Plan Changes or Corrections** (or here). Once pass the demographics screen, you will see the screen below where a dependent can be added.



Click on the “+” sign to add the new dependent. Then fill out the lines with (47*) and continue through the screens to choose the benefits for the new dependent and move through all the needed screens.

iv. If an employee needs terminated, please follow the instructions here. If that terminated employee wants to elect COBRA, you can start that process here.

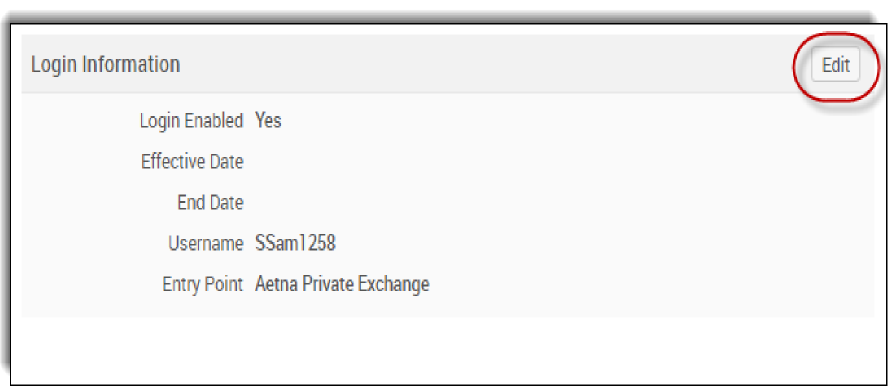
**Please remember to always click the “End Enrollment “button when all changes are made to the group and employees.



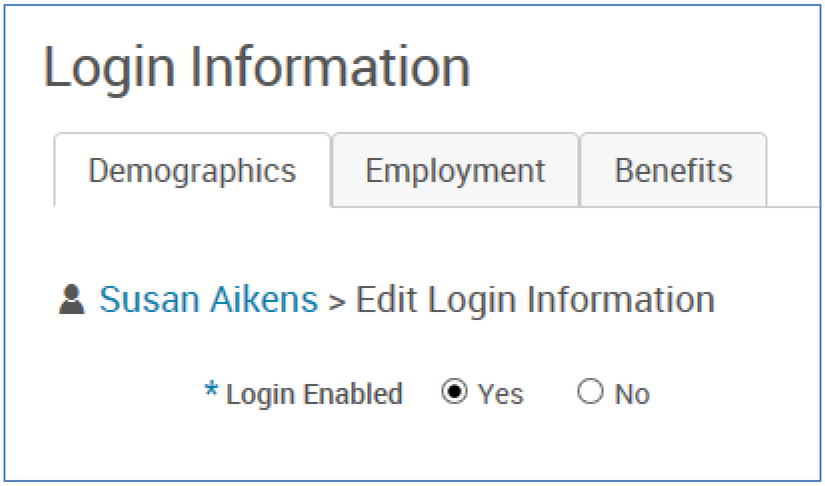
Resetting an employee password

If an employee forgets his or her password and is locked out of the Springboard Marketplace tool, follow the steps below to reset the password.

1. Search for the employee by following the instructions in **Searching for an Employee.**
2. If locked out of the system, the **Login Enabled** field on the **View/Edit** page will be set to ***No*** under the **Login Information** section. If the employee has attempted to login but has not yet been locked out, a ***-1*** or ***-2*** will be next to **Login Enabled**. This means they have unsuccessfully tried to login once or twice. Note: Users get three login attempts until the system locks them out.
3. Click Edit next to **Login Information.**

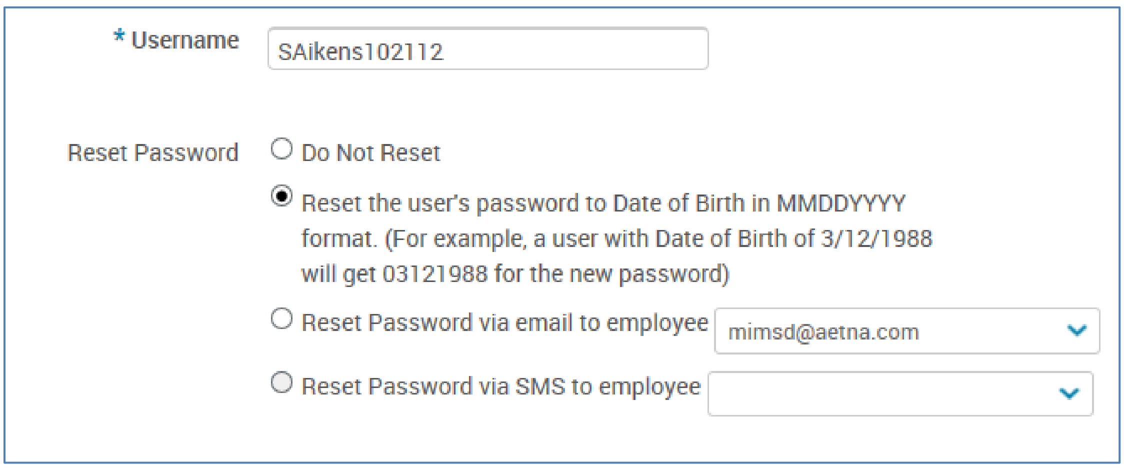


4. From the Login Information page:
   a. **Login Enabled** should be Yes



b. **Reset Password**: Choose one of the following options to reset the password

   i. **Reset Password to the default password**: Date of Birth (after clicking Save, the password is immediately reset)



   ii. **Reset Password via email to Employee**: If the password is reset via email, from the drop down menu select the email address to which the password reset link will be sent. Once the employee receives and clicks the link, they will be asked to enter the last four digits of his or her Social Security Number. The employee will have three attempts to do so before being frozen out of the password reset process. If the correct four digits are entered, the employee will be able to enter and confirm a new password.

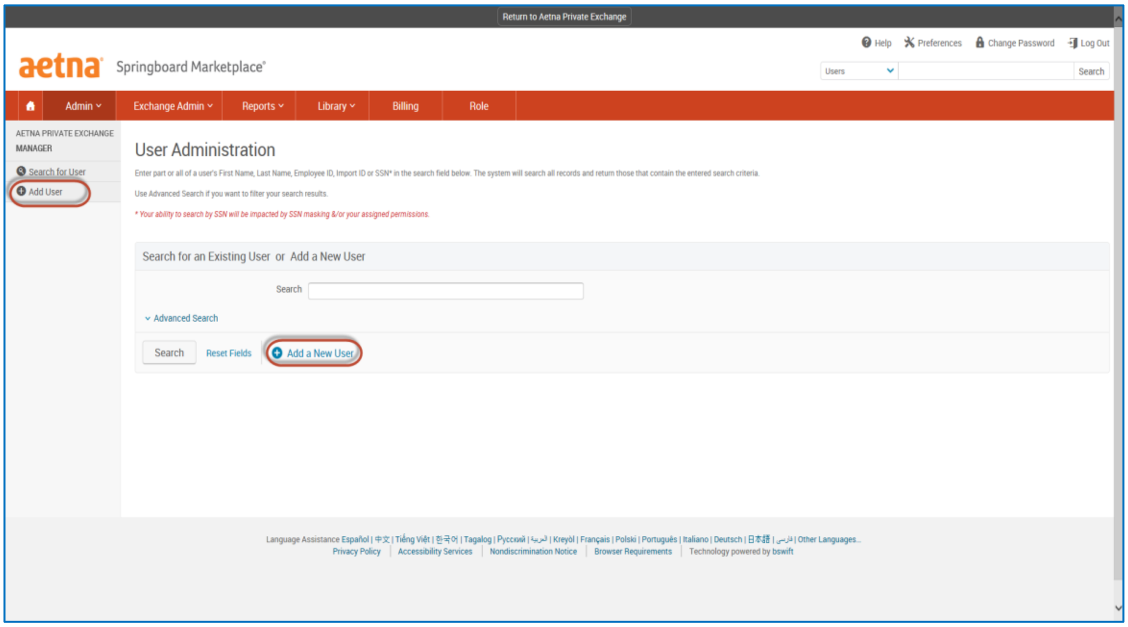
   iii. **Reset Password via SMS to Employee:** If the password is reset via the SMS Authentication option, the employee will receive a six-digit SMS validation code they will need to enter after clicking on the 'Forgot Password' link on the login page. Passcodes can only be used once before becoming invalid. If the correct passcode is entered before it expires, the employee will be asked to enter the last four digits of his or her Social Security Number. The employee will have three attempts to do so before being frozen out of the password reset process.

c. Click Save.

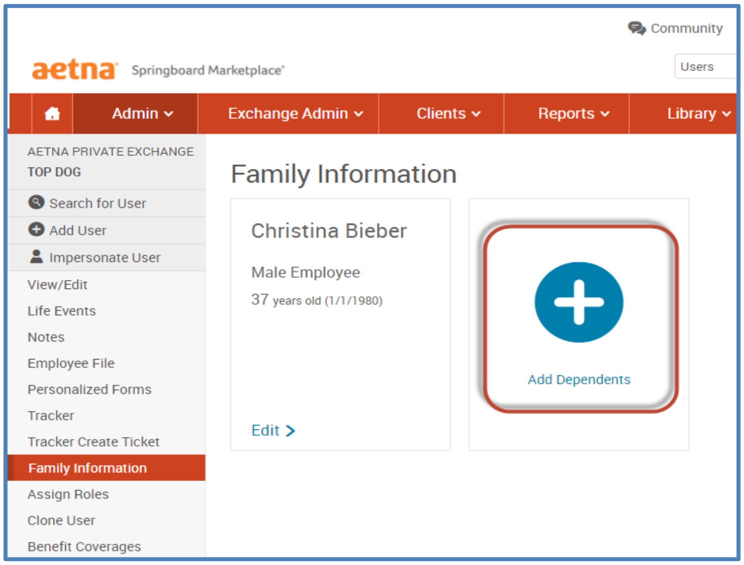
Adding an employee post sale

If an employee needs to be added to the system after the initial application process, for example a new hire, you will be able to add them to the group site via User Admin.

1. To add a user, from the group site, click on Admin >> User Admin and select 'Add User' from either the left hand navigation tool bar or from the Search box.



2. Once on the Add a New User page, complete all necessary fields.
    a. Fields marked with an * are required.
3. After you have completed the Add a New User page, click Save to continue to the Family Information page.
    a. If the family information available, you may add the dependents to the system as well. Otherwise, the member will have the option to add their family members during their enrollment.
    b. To add dependents, click on the 'Add Dependents' link and complete all required fields. Repeat for each dependent.



Impersonate the user

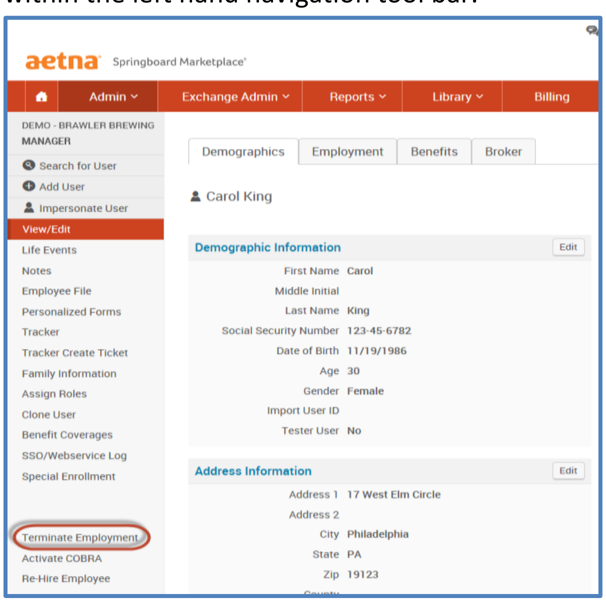
Then you must impersonate the user to elect the desired benefit coverages.

Please follow the steps here.

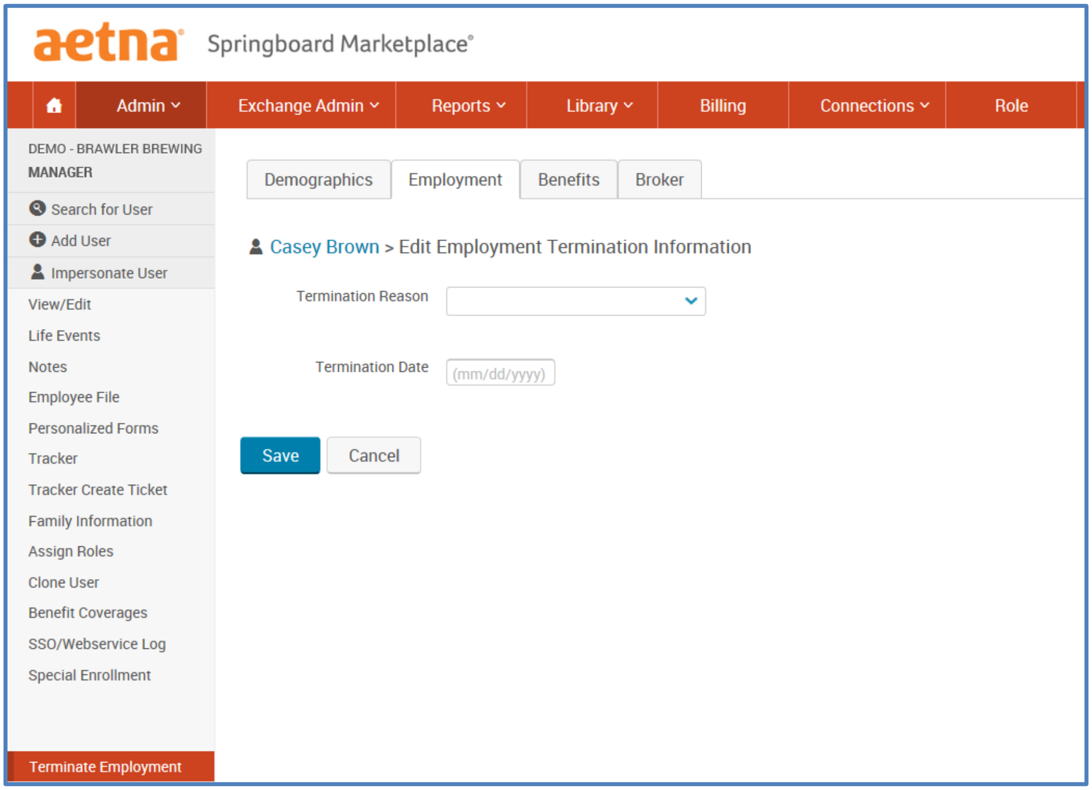
Terminating an employee

When an employee is terminated from **employment,** you will be able to process the termination by following the steps below:

1. Search for the employee (See Searching for an Employee).
2. From the View/Edit screen of the employee's profile, click the 'Terminate Employment' link located within the left hand navigation tool bar.



3. Once on the Terminate Employment page, enter the termination reason and termination date within the appropriate fields. Click Save.

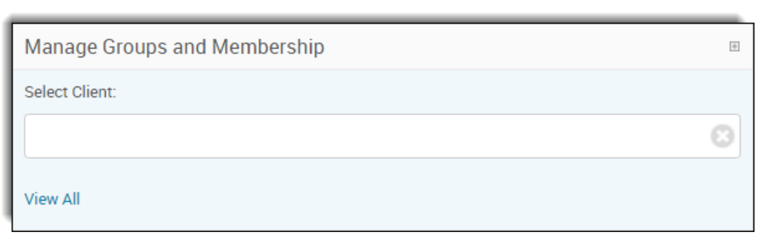


4. A pop-up window will appear requesting you to confirm the plans the employee is currently enrolled in and when the last day of coverage will be. Once the information is confirmed, click Save.
5. The employee (and dependents if applicable) is now terminated from employment and coverage.

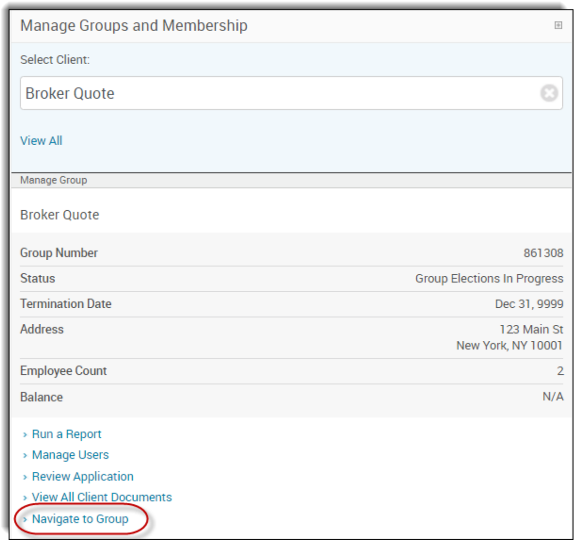
Finding a specific group

If you are interested in reviewing group level information, such as employee enrollment information, adding a new hire, or updating employee address information, you will navigate to the employer group site.

1. To locate and review a specific employer group, from the Springboard Marketplace homepage, enter the group name or group number in the search box under Manage Groups.



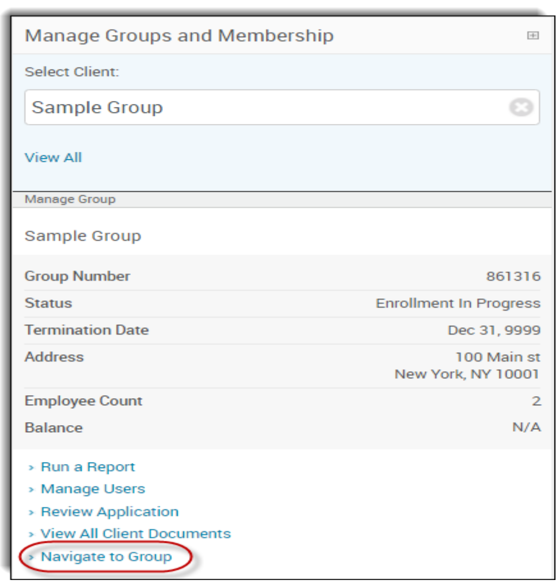
2. Click on 'Navigate to Group' to access the group site.



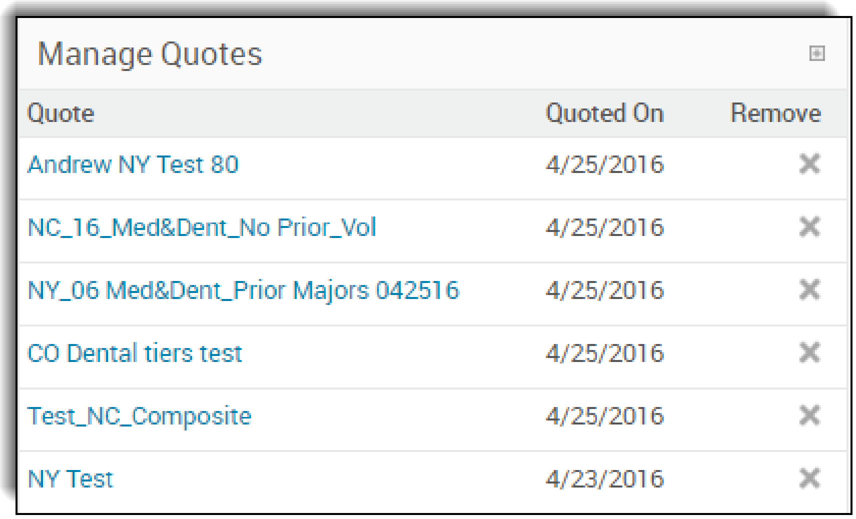
Admin homepage/broker tools

The Admin homepage will be available at both the parent site and the child site. At the parent site level, you will be able to search for your employer groups via the Manage Groups and Membership tab, manage quotes, review alerts as well as quote a group and submit an application.

- **Manage Groups and Membership:** To review high-level information about a group, such as group number, group status, address information and employee count, enter the employer group name within the search box. Once you find the requested group, click on the name for more information. You can also use this section to navigate to the employer group site (child site) by clicking on the 'Navigate to Group' link.

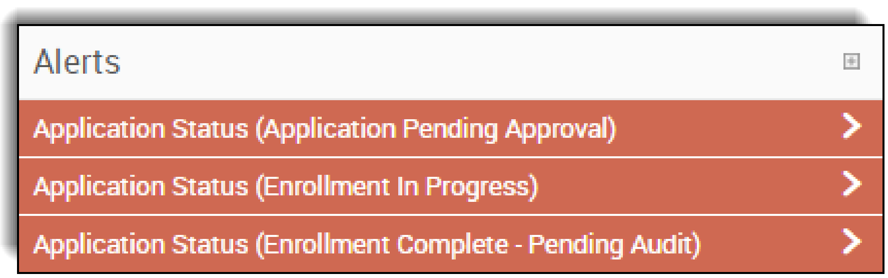


- **Manage Quotes:** A history of previously submitted quotes will be located within this tab. The name of the quote and when it was saved will be listed. To review additional information about a quote, click on the blue link. Please note you will only have access to quotes assigned to you.

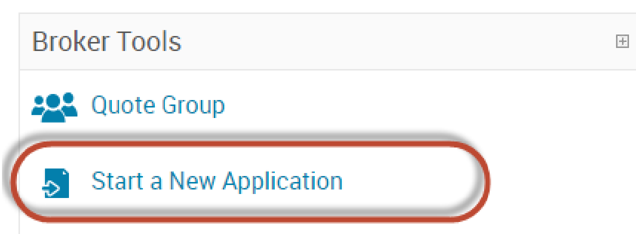

Manage Quotes

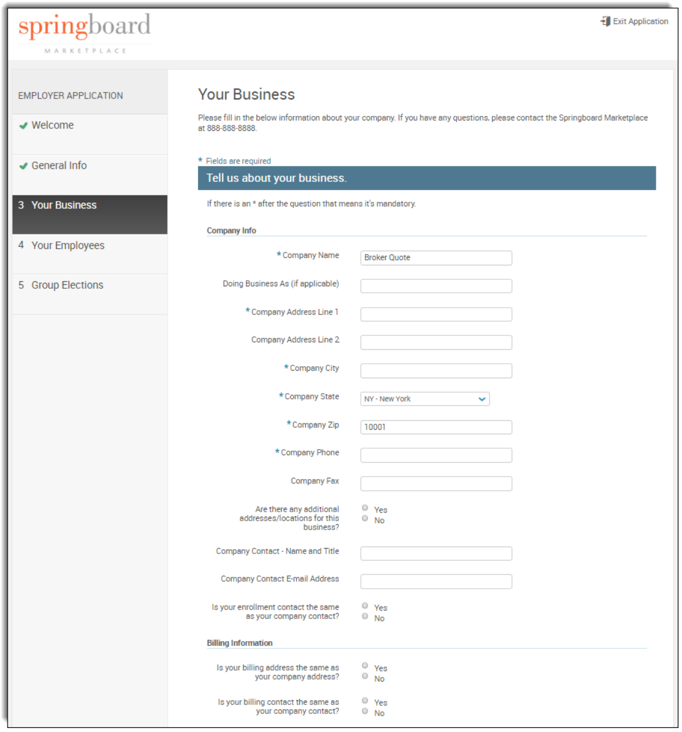
Quote	Quoted On	Remove
Andrew NY Test 80	4/25/2016	✕
NC_16_Med&Dent_No Prior_Vol	4/25/2016	✕
NY_06 Med&Dent_Prior Majors 042516	4/25/2016	✕
CO Dental tiers test	4/25/2016	✕
Test_NC_Composite	4/25/2016	✕
NY Test	4/23/2016	✕

- **Alerts:** The alerts tab shows the status of employer applications and employee enrollment. To review additional information about an alert, click on the alert name.



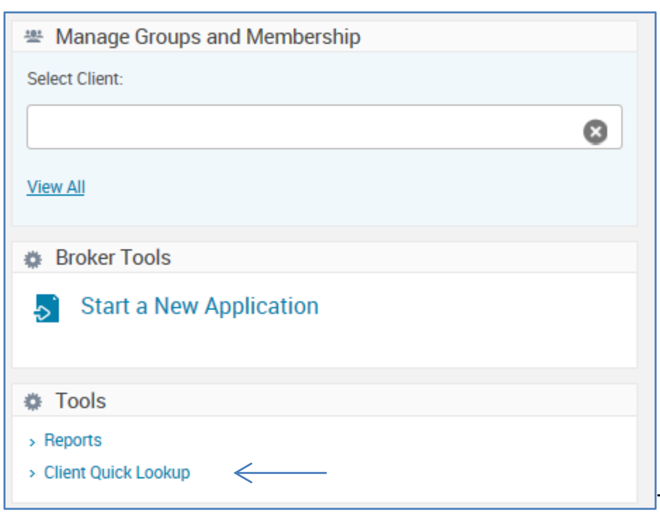
- **Broker Tools:** Go to this section to generate a quote for a group as well as Start a New Application.





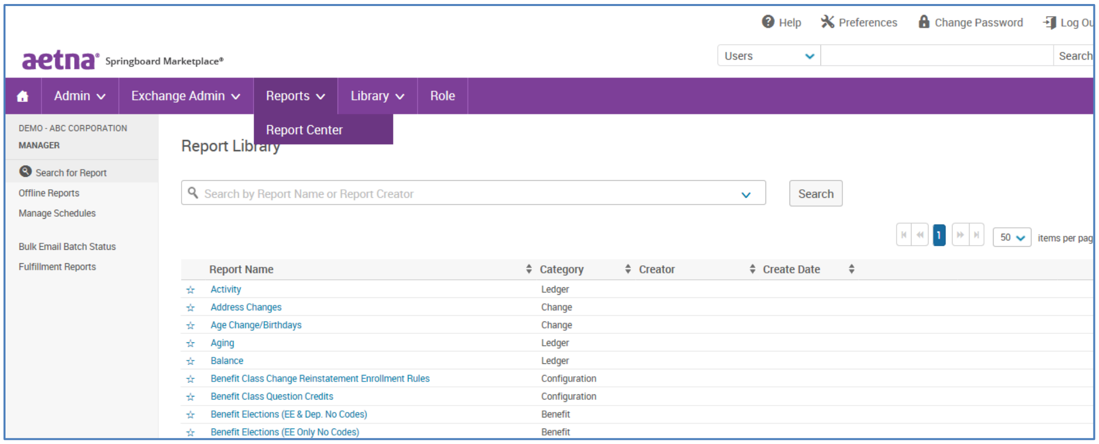
Reporting

You can access reports via the Client Quick Look up on the Admin Home Page. Once you click on the link, you can choose your client and the report you would like to run. The system will run the report and you can export it to excel for editing, if necessary.



There are hundreds of reports available. This section includes an overview of common reports and their descriptions.

To access the full reporting tool in Springboard, select Reports, then choose Report Center.



Each report has a standard data set that is automatically included when the report is selected. *Most* standard reports are configurable, meaning that fields can be added or removed prior to running the report. In addition, if there are reports that are run repeatedly, the templates can be saved for future access.

Report output formats

- **Web**: If you select this option, the report will open in a new browser tab. Web reports can also be exported as Excel or CSV files, and further custom filters can be added after the web report has been generated.
- **Excel**: If this option is selected, the report can be opened and saved as an Excel (.xls) file.
- **CSV**: If this option is selected, the report can be opened and saved as a comma separated values (.csv) file.

To display information about the report's configuration on the report itself, check the **Include Report Header** option. On web reports, this will automatically expand the header panel at the top of the report. In Excel and CSV reports, report header info will appear at the top of the spreadsheet above the column headers. Report headers display the report's configuration, including the report's name; whether the report is limited to particular clients, benefit plan types, vendors, benefit classes, etc.; the types of users included; the report's run date; and the report's effective and end dates.

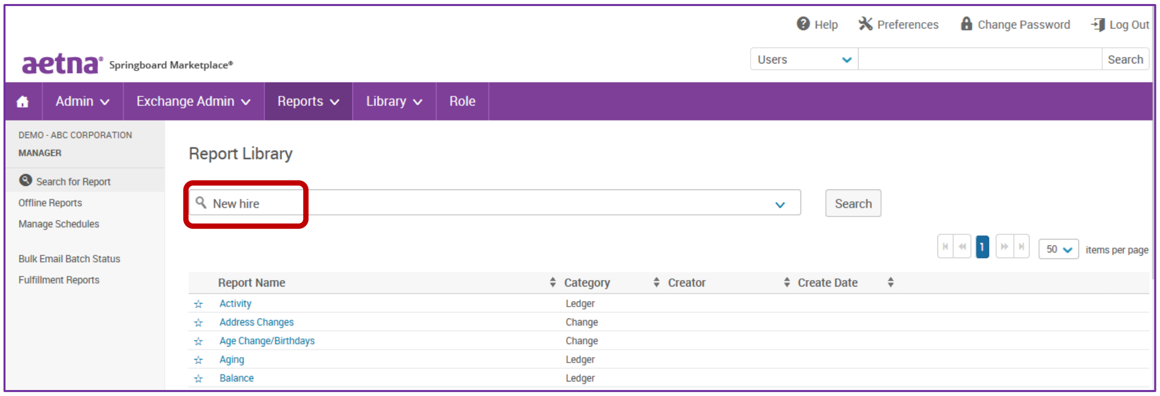
To run the report offline, check the **Run Offline** option. Choose this option in order to generate the report for later retrieval from the Offline Reports page under **Reports >> Report Center >> Offline Reports**.

As noted above, you can save reports, making it easier to run customized reports on a recurring basis. You can schedule reports on a daily, weekly, monthly, or quarterly basis.

The recommended output format is Excel, but any of the options noted will provide output. Further, any reports that are output to Web can be exported from Web to either Excel or CSV.

How to search for reports

From the landing page, you can search for reports by name or category. For example, if you are interested in reports for newly hired employees, you could search for the key words “new hire.” The search results include the report category. Likewise, if you have saved reports that are configured to your preferences and that contain your name (for example, "Sue's Benefit Report"); you can search for "Sue" to pull up those reports.



Naming tip

if you save a report, the presumption is that it is to be used in the future on one or more occasions. If you save a report that you need only temporarily, it is a good idea to include an additional note. This will help if you wish to clean up unused reports in the future. For example: "Joe's Birth Date Census – Delete after 30 days" or "XYZ Division Benefit Report – Delete after 1/1/2017."

Types of reports

- **Activity reports**: Activity reports provide information about logins that may aid you in contacting employees during an enrollment period. You can use these reports during enrollment periods, along with enrollment reports, to monitor employees' enrollment progress.
- **Admin reports**: Administrative reports are designed to provide a snapshot of the data stored in an Employee profile. For example, census reports and dependent listing reports are categorized as Admin reports.
- **Benefit reports**: Benefit reports provide information about employee and/or dependent benefit overage, such as plan selection, cost and coverage effective dates and cost information.
- **Change reports:** Change reports provide information about changes to employee or dependent information, such as benefit class changes, beneficiary changes, changes to demographic information, and more.
- **Configuration reports**: Configuration reports provide information about a client's site, benefit plan, and enrollment rule structure. The reports allow you to quickly view information without having to go into the configuration pages to find out the settings. For example, a report showing plans assigned to benefit class is categorized as a configuration report.
- **Enrollment reports:** Enrollment reports show the completion status of enrollments where employees are responsible for making their own elections. These reports can be used to identify and contact employees who have not completed their enrollment before the enrollment window closes, or to view information about completed enrollments.

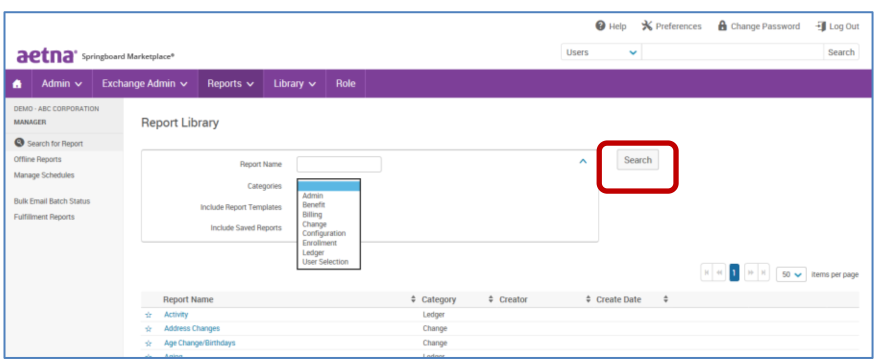
- **Pending reports:** Under certain scenarios, such as plans that need evidence of insurability (EOI), enrollments can be pended for HR Admin approval before being officially posted on an employee's record. Pending reports can be used when HR Admins want to approve changes employees make to their personal information (e.g., last name, address, or banking information).Pending reports exist to help HR Admins monitor, approve, and reject pended information. When pending reports are used in Web format, the HR Admin has the ability to review all pended changes and mark each change as Approved or Rejected within the Web output, without going into each employee record.

> **Tip**
> Specific instructions for accessing reports, along with some reports that may be useful, are outlined on the following pages.

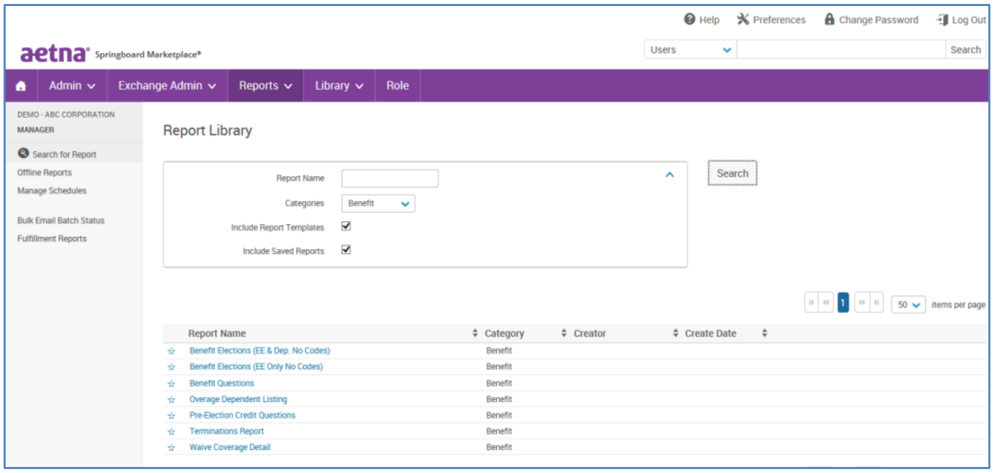
How to access reports

Log in to the Springboard site. Navigate to your group and select “Reports” from top navigation, then “Report Center”. To search for a specific category of reports, select the drop arrow at the end of the search bar.

You can select a report category or search on “Report Name”. If you’re searching for a saved report, be sure the “Include Saved Reports” option is checked. Choose “Search”.

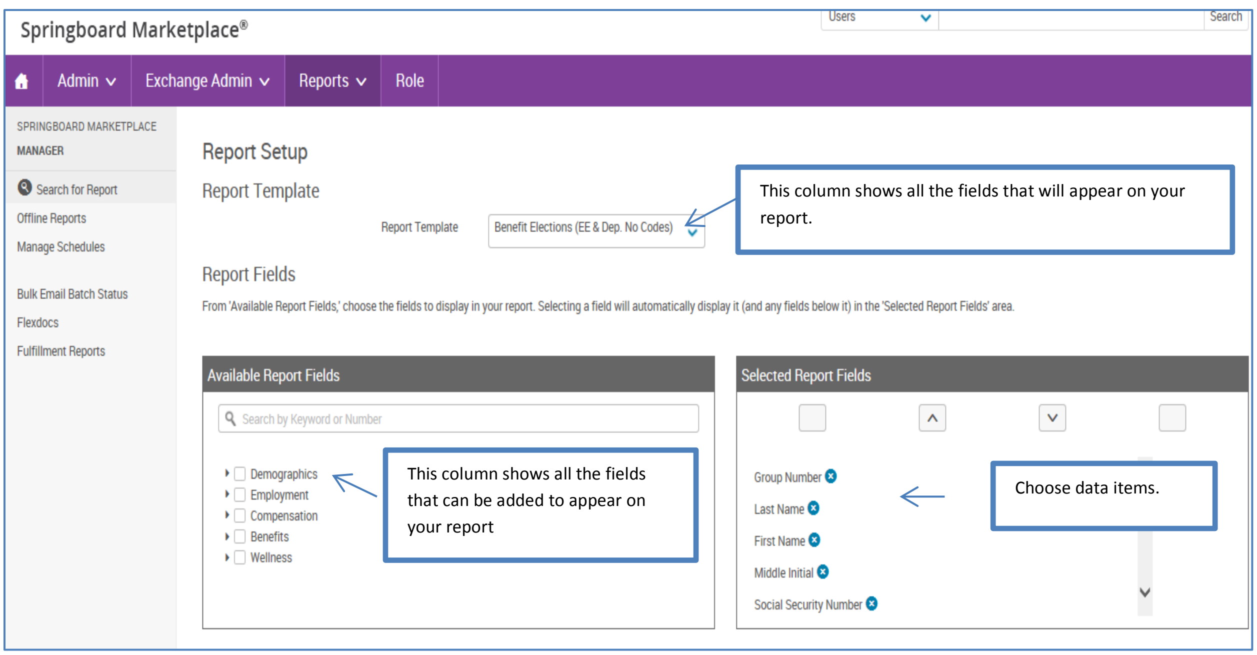


This will display all benefit category reports.

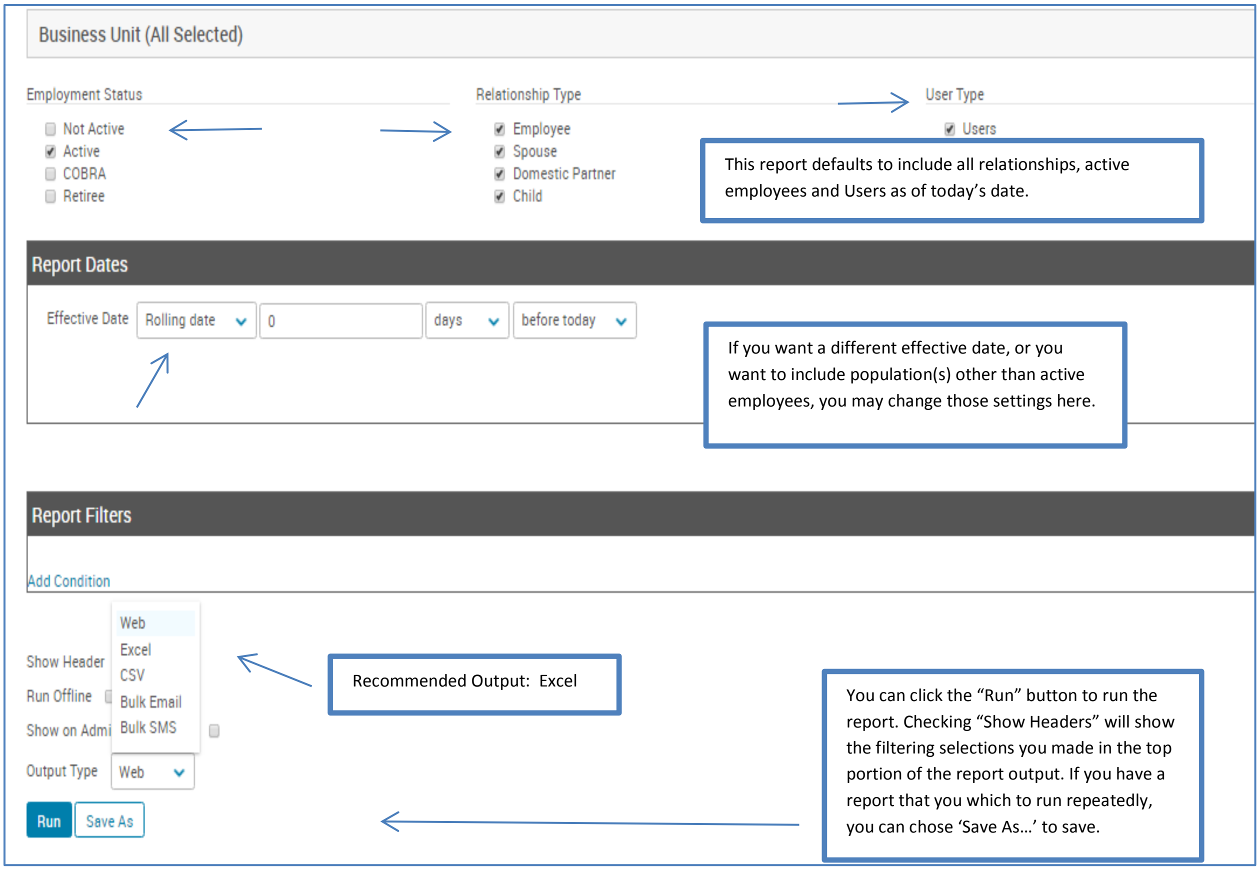


Scroll down to select: **Benefit Elections (EE & Dep. No Codes)**. This is the report you'll pull to identify all of your enrollees.

The information outlined for the Benefit Report in this example applies for other types of reports. The exception is if a report is not configurable with respect to data items, you cannot customize the data output as shown in the first step of this section.



You can also customize the report by adding or removing fields. The report is defaulted to include a multitude of demographic and benefit fields, as well as the group number tied to each enrollment.



Useful reports

1. **Benefit election reports:** Benefit Reports > Benefit Elections (EE & Dependent No Codes) or Benefit Elections (EE Only No Codes)
   - This report will pull a snapshot of the health and welfare plans in which the employees are enrolled, and can be run for employees and dependents or for employees only. Both reports will always show coverage tier, but the EE & Dependent report will show rows for the individual dependents.
   - In the **Dates** field make sure to select a date that is on or after the group's benefit effective date.

2. **Census reports:** Admin Reports > Census (EE Only) or Census (EE & Dependent)
   - This report will produce a list of all employees listed under the group, regardless of whether they are enrolled in coverage.

3. **Enrollment changes**:_ Change Reports > Enrollment Changes (EE Only) or Enrollment Changes (EE and Dep)
   - This report will show enrollment changes that have occurred within a specific time-frame which is defined when the report is run. Changes include but are not limited to new hires, life events, benefit election changes, terminations, COBRA changes, etc.

4. **Open enrollment status reports:** Enrollment Reports > Open Enrollment Complete and Open Enrollment Not Complete

- This report pulls employees who have or have not completed enrollment.

5. **COBRA QE changes:** Change Reports > COBRA QE Changes
   - This report will identify recently terminated employees that may be eligible for COBRA coverage.
     Please Note: *The information captured in this report is based on what was entered at termination. Please refer to the employer's COBRA administrator for rules and regulations.*

6. **Rate/costs reports:** Configuration Reports > Rate Bands by Tier
   - This report pulls rates for non-tiered, volume-based plans (life, STD, LTD, AD&D, etc.).

7. **Activity/log-in info reports:** Reports > Activity Reports > Log-in Status
   - This report will pull all employees at each group with their user name and if their log-in is currently enabled or disabled.

Information regarding additional reports is listed below including where the report should be run, a brief description and any additional information that may be useful.

Report type	Report name	Run at parent (P) or child (C)?	Description	Comment
Activity	eList	P/C	Custom report created to list all answers provided by the employer sponsor/broker regarding the employee census.	Custom report created to list all answers provided by the employer sponsor/broker regarding the employee census.
Admin	Newly Added Dependents	P/C	Generates a list of newly added dependents at employer sponsor sites. This report will display dependents added regardless of enrollment status.	Run this report when you need to see any newly added dependents within a date range, which you input when you run the report.
Admin	Newly Added Employees	P/C	Generates a list of newly added employees at employer sponsor sites. This report will display employees added regardless of enrollment status.	Run this report when you need to see any newly added employees within a date range, which you input when you run the report.
Admin	ExchangeSolutions Client Data	P	Data retrieved from Employer Application questions.	Pull this report when you to see information about each client, including the template the client is aligned to, effective date, renewal date, New Hire waiting period, and contact information.

Admin	Pre-Quote Client Data	P	Generates a list of quotes created by brokers and answers to each pre-quote question.	Use this report to see quotes created, including answers to each pre-quote question, including quotes that never became applications.
Admin	Census (EE Only) & (EE & Dep)	P/C	Lists all users in the system, including but not limited to brokers, employees, and administrators. This report can be customized to include details such as demographic and address information.	Run this report to pull census data as of a fixed point in time - you choose the "as of" date when you run the report.
Benefit	Benefit Elections (EE Only) & (EE + Dep)	P/C	A detailed and customizable report on enrollment information by employee and dependents. This includes but is not limited to demographic, benefit, enrollment, and address information.	Use this report when you need to see either employee (EE Only) or both employee and dependent (EE + Dep) information. The report shows individuals separately, per row.
Benefit	Overage Dependent Listing	P/C	Lists all dependents that are over the age of the maximum dependent age set by plan rules. The maximum dependent age can be different by plan and the overage flag is triggered accordingly.	This report looks at the maximum age, by plan, as configured in the system.
Benefit	Terminations Report	P/C	Lists employees that are terminated by employer sponsor site.	Terminations list by date range, as entered when report is run ("from" and "to")
Benefit	Waive Coverage Detail	P/C	Lists all employees who waived coverage.	Report returns data as of the effective date input at the time the report is run.
Benefit	Benefit Questions	P/C	A listing by employee of answers to benefit plan questions during enrollment. This is only triggered by plans that have been configured to ask questions.	Pull this report to review answers to dental questions during the enrollment. This is only triggered by plans that have been configured to ask questions.

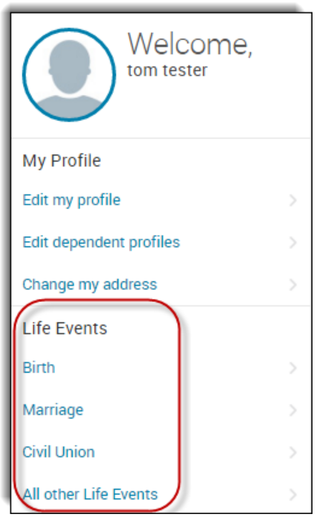
Change	Enrollment Changes (EE Only) & (EE & Dep)	P/C	Identifies and lists all benefit enrollment/coverage changes by employee and dependent. This report can be customized from a selection of fields.	Use this report when you need to see changes in enrollment. You can run the report on individuals with relationship of 'employee' only, or both 'employee' and dependent relationships. The report returns one row per dependent, per benefit. User inputs "start" and "end" date for changes to be captured.
Change	Address Changes	P/C	Accounts for any employee address changes made. This can be customized to include specific address fields and by who and when the changes were made.	User inputs "start" and "end" date for changes to be captured.
Change	Age Changes/Birthdays	P/C	This accounts for any age change by employee. This can be helpful in auditing rates for age-banded rates.	User inputs "start" and "end" date for changes to be captured.
Change	Name, SSN, DOB Changes	P/C	Identifies and generates a list of name, SSN, or DOB changes by employee. This report can be helpful in auditing sensitive information that are rate drivers or need to be updated in downstream systems.	User inputs "start" and "end" date for changes to be captured.
Config	Plan Assigned to Class	P/C	Plan offering by employer sponsor for all product lines. This can be used to identify which plans the employer sponsor is offering for the given plan year, regardless of current enrollment.	Run this report to confirm which plans are assigned to a specific benefit class (eligibility group), or to compare assignment across all classes. Also, useful to validate that plans are properly assigned to the appropriate Benefit Classes.
Config	Benefit Package Group Elections	P/C	Plan offering by employer sponsor for all product lines. This can be used to identify which plans the employer sponsor is offering for the given plan year. Only plans that have active enrollments will appear on this report.	Use this report to review group benefit plan(s) and bundle(s) elected during the application process. These elections determine what plan offerings are available for Employees to enroll in.
Config	Rate Bands by Plan	P/C	Displays rates loaded for rate banded plans such as life and disability plans.	This report pulls rates for non-tiered plans, such as volume based (life, AD&D, STD, LTD, etc.)

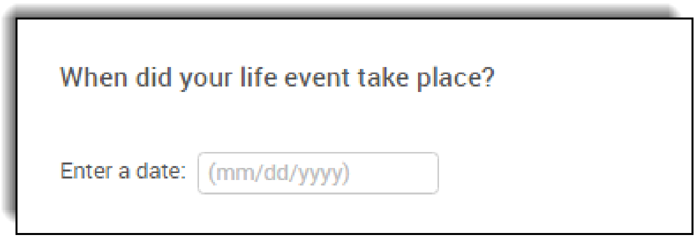
Config	Costs by Benefit Class/Tier	P/C	Displays rates loaded for tier based benefit plan types such as medical, dental, and vision plans by employer sponsor site.	This report pulls rates for TIERED plans, by plan and tier. For example, for each medical plan, it will pull rates by Benefit Class, plan, and tier. It will not include volume based rates.
Config	Exchange - Enrollment Complete - Pending Audit	P	Generates a list of all applications currently in the Enrollment Complete - Pending Audit status.	Generates a list of all applications currently in the Enrollment Complete - Pending Audit status.
Enrollment	Employees in New Hire Enrollment - Not Yet Complete	P/C	Accounts for employees that have a new hire enrollment window open and have not yet completed his/her enrollment.	Accounts for employees that have a new hire enrollment window open and have not yet completed his/her enrollment.
Enrollment	Employees in Open Enrollment - Enrollment Complete	P/C	Accounts for employees that have an open enrollment window open and have completed his/her enrollment.	Accounts for employees that have an open enrollment window open and have completed his/her enrollment.
Enrollment	Employees in Open Enrollment - Not Yet Complete	P/C	Accounts for employees that have an open enrollment window open and have not yet completed his/her enrollment.	Accounts for employees that have an open enrollment window open and have not yet completed his/her enrollment.
Pending	Pending Enrollments Awaiting Approval	P/C	Lists all employee enrollments that are currently pending. The pend is triggered by enrollment rules as well as EOI rules when applicable.	Use this report to review any pending enrollments that are awaiting approval.
Pending	Approved Pending Enrollments	P/C	Lists all pending employee enrollments that were approved. This report displays when the enrollment was approved, by whom it was approved, and the approval reason.	Use this report to review all pending enrollments that have been approved. The report will display when the enrollment was approved, by whom, and the approval reason
Pending	Rejected Pending Enrollments	P/C	Lists all pending employee enrollments that were rejected with a reject reason, who it was rejected by, and date of rejection.	Use this report to review all pending enrollments that have been rejected. This report will display the reject reason, who it was rejected by and the date of the rejection.

Life events

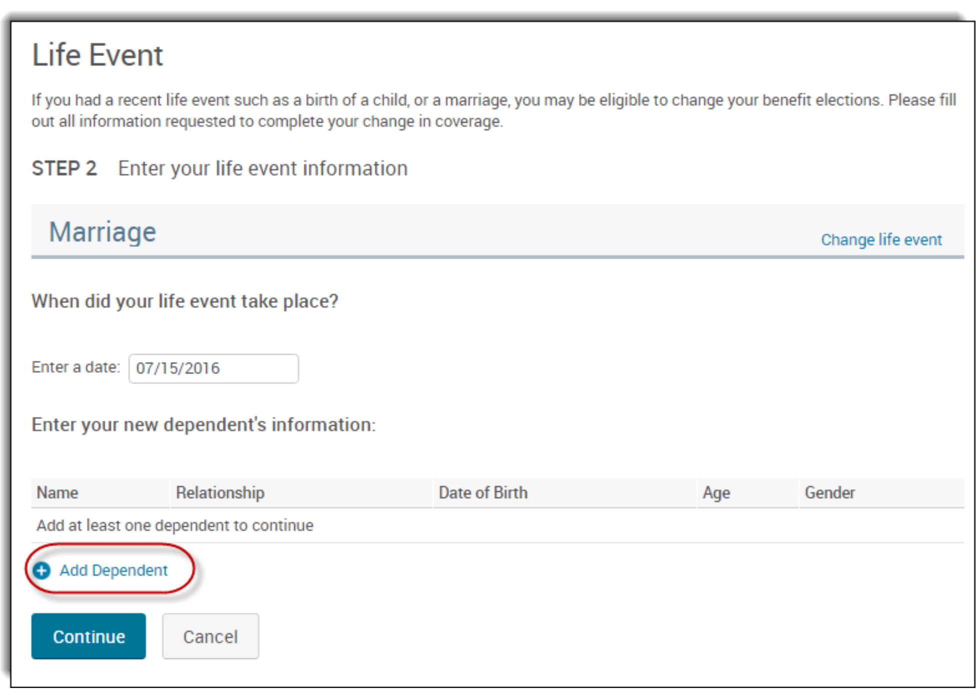
Employees can log on using their username and password to process a life event. If you or an HR Admin will be adding and processing the life event, please refer to the Impersonating a User section then proceed with the steps listed below:

1. From the **employee homepage,** locate the Life Events section located on the left hand side of the page. Select the applicable life event. If none of the life event options are applicable, click on the 'All Other Life Events'.

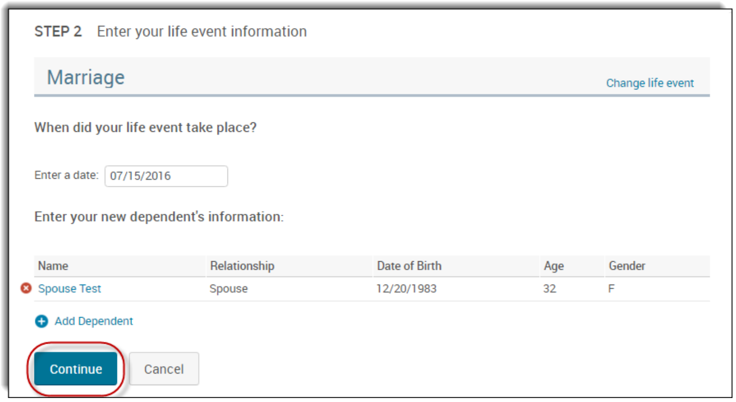


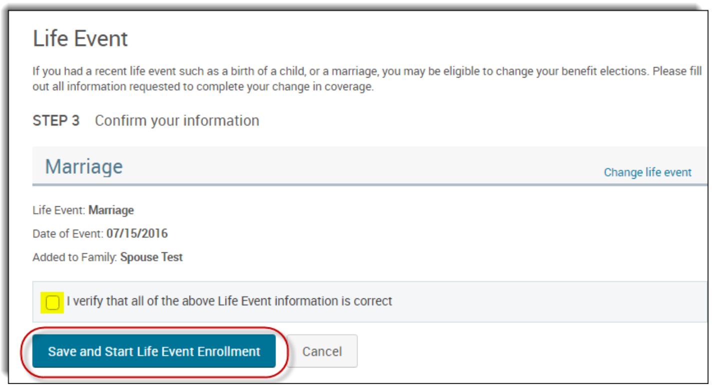


2. Enter the date of when the life event took place.
3. Enter the new dependent information (if applicable for the life event selected) by clicking on the 'Add Dependent' link. Click Save when all information has been entered.

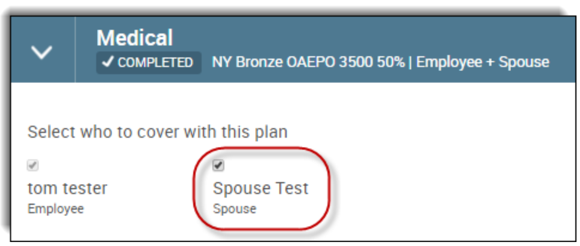


4. Click Continue to proceed to the next page and confirm the information entered is correct.





5. Step through the enrollment and save the elections. **Be sure to check the box next to any dependents that should be added during this enrollment. **



COBRA/State Continuation

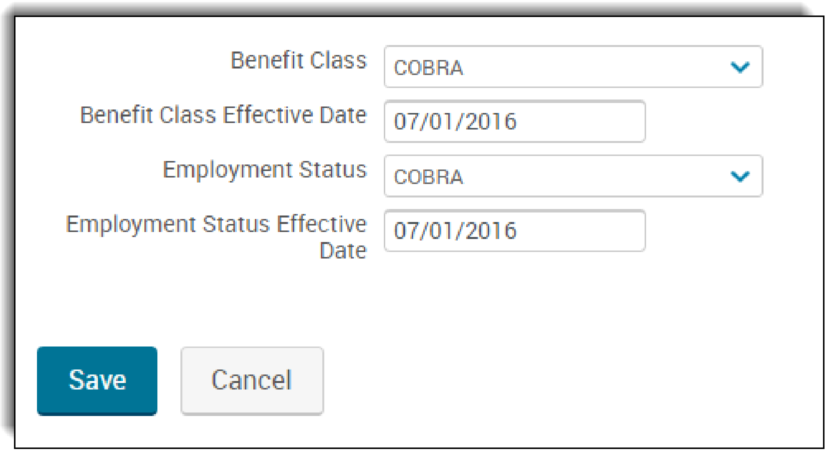
Groups that are flagged as Home Billed will have a COBRA benefit class available for quoting, but will be ineligible to enroll for benefits. There are thirteen states total, eight of which are on our launch schedule that will not be able to proceed through the enrollment. Groups that are Group Billed/State Continuation, however, will be placed in the COBRA benefit class and will be able to enroll for benefits during the group’s open enrollment and/or renewal. Their enrollment rules are set up with the site configuration and the COBRA benefit class will be flagged as benefits eligible.

Activate COBRA on existing group (Group Billed/State Continuation)

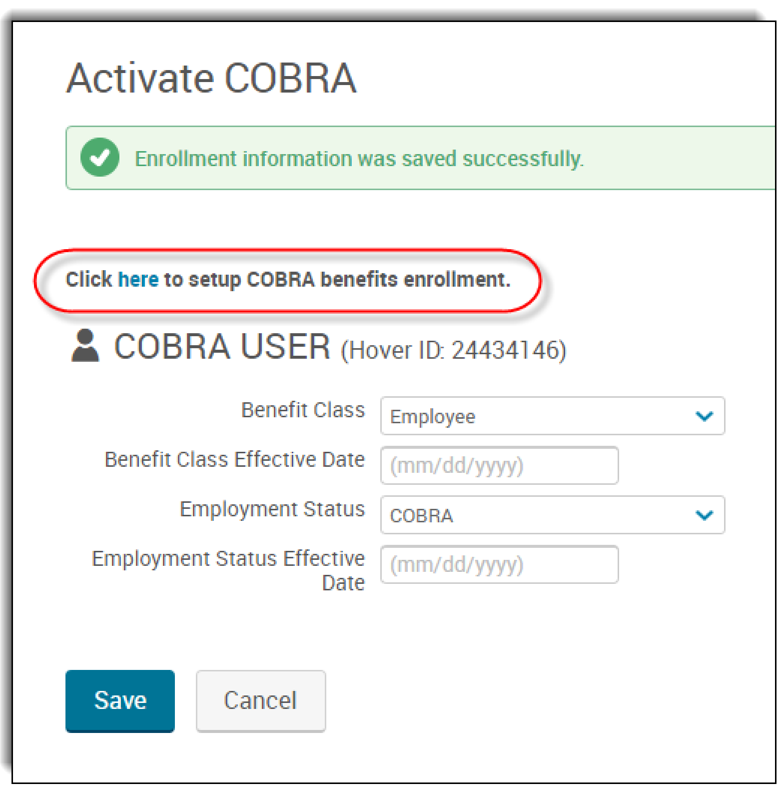
For members employed with Group Billed/State Continuation groups, if an employee terminates and becomes COBRA eligible, follow the steps below.

1. Search for the employee by following the instructions as outlined in the section titled **Searching for an Employee.**
2. Assuming the member was previously terminated from employment (see Terminating an Employee for more information), from the View/Edit page of the member's profile, click the 'Activate COBRA' link located within the left-hand navigation tool bar.

3. On the Activate COBRA page, enter the following information:
   a. Benefit Class: Select COBRA
   b. Benefit Class Effective date: Enter the COBRA effective date
   c. Employment Status: This will pre-populate as COBRA
   d. Employment Status Effective Date: Enter the COBRA effective date

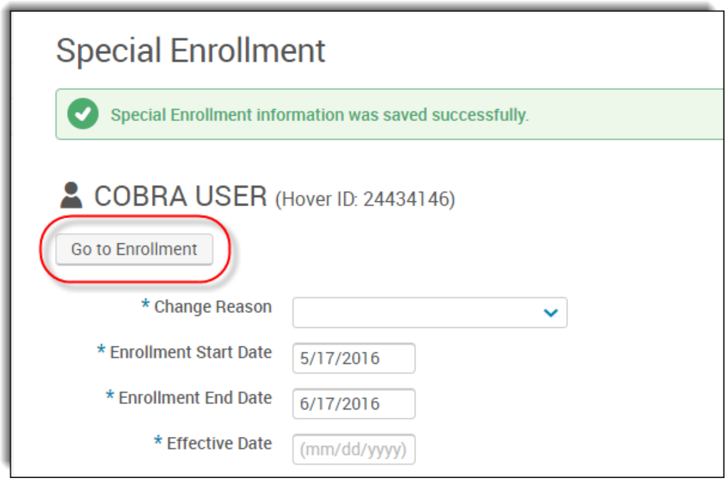


4. Click ‘Save’.
5. After clicking ‘Save’, a ‘Click here to set up COBRA benefits enrollment’ link will appear. Clicking on this link will open a Special Enrollment page where you can configure the employee’s COBRA benefit enrollment.



6. On the Special Enrollment page, enter the following information:
    a. Change Reason: COBRA Activation
    b. Enrollment Start Date: enter the start date of the enrollment window
    c. Enrollment End Date: enter the end date of the enrollment window
    d. Effective Date: enter the effective date of the COBRA benefits
    e. Benefit Plan Type(s)
7. Click ‘Save’.

8. Once updated, click on the 'Go to Enrollment' button and step through the COBRA enrollment.



Important Note

Aetna assumes no responsibility for an Employer's or Plan Sponsor's contribution strategy or, if applicable, self-funded plan design.

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