

benefix

**Digital Enrollment
Handbook for Brokers**



- Ch 1 - Overview: How Does It Work?
- Ch 2 - Preparing for Open Enrollment
- Ch 3 - Inviting an Employer Group Admin
- Ch 4 - Completing a Group Application
- Ch 5 - Employee Applications
- Ch 6 - Uploading Additional Documents
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- Ch 8 - Submitting Enrollment to Carrier
- Ch 9 - Enrollment FAQs



Chapter 1

Overview: How Does It Work?

How to Navigate to Enrollment

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Start in Step 4 of the Quoting Process

- Once your client chooses the plan they'd like to enroll in, navigate to step 4 of that specific quote

- Hover over the plan(s) and check the enroll box

- Click 'Enroll Now' to move into the enrollment portal

- NOTE:** Once you start an enrollment the census is locked in Step 2 of the quoting process.

PRODUCTS IN THIS QUOTE

Medical (1)

MEDICAL EMPLOYER CONTRIBUTION

+ ADD CURRENT PLAN

8/01/2020

Search By Carrier Name Or Product Name, E.G. "UPMC PPO"

Add to Quote

Manage Tiered Plan Rates

Enroll Now (1)

Carrier	Plan	Coins.	Ded.	PCP Copay	Rx Copay	Metal	Premium	Eligible Members	Enroll	
Independence	Personal Choice PPO Gold Classic	\$2,500/\$40/\$80/100%	0%	\$2,500	\$40	\$3/\$10/\$50/\$150	Gold	\$3,316.83/mth	8 / 8	<input checked="" type="checkbox"/>

Overview: How Does It Work?

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Invite Group Admin for Your Client, LLC.

First name

Last name

Email

By inviting this user you will be inviting a group admin who is able to administer Your Client, LLC's enrollment for Your Client, LLC. Quote (Aug 2022).

[Send Invitations](#)

Client Company Information

Company name
Example Small Group LLC

BC CODE
0111 - Wheat

Street Address
123 Small Group St.

City
Lancaster

State
PA

Zip Code
17603

County
Lancaster

[← Back to Enrollment Checklist](#)

Please add your signature

Additional Document Signature
Broker of Record Letter Signature

Group Application Signature
Company Name Signature

Employee Application Signatures
Employee One Employee Applicat...

Employee Three Employee Applicat...

Employee Two Employee Applicat...

[CLEAR](#) [SIGN](#)

SIGN HERE

1. Invite Employer Group Admin

- Invite your employer to participate in enrollment
- You can designate if they are the primary contact, policymaker, or the billing contact

2. Complete the Group Application

- The application can be sent and completed by your group admin
- You also have the option to complete the application yourself

3. Get Signatures for the Group Application

- Once the group application is complete, you or another party will be able to sign it in the e-signature section of the enrollment checklist

Overview: How Does It Work?

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Name	Benefits	Coverage	Status
Employee One	Medical	<input type="radio"/> Awaiting Invitation	Manage
Employee Two	Medical	<input type="radio"/> Awaiting Invitation	Manage
Employee Three	Medical	<input checked="" type="radio"/> Complete (Confirmed: 7/13/2023)	Manage
Employee Four	Medical	Dependents: 1 <input type="radio"/> Awaiting Invitation	Manage
Employee Five	Medical	Spouse: 1 <input type="radio"/> Awaiting Invitation	Manage

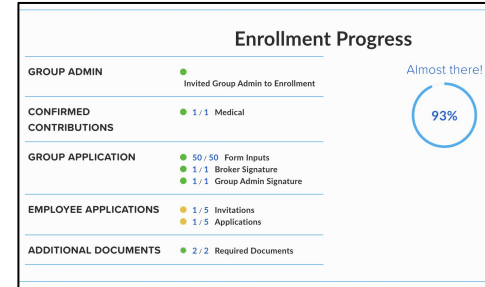
Uploaded Document: certification_of_eligibility_to_combine.pdf

IF APPLICABLE: HSA Application

Uploaded Document: certification_of_eligibility_to_combine.pdf

Tax Documentation: Proof of Ownership Document(s) required

Required for groups where all owners do not show on the UC-2. Provide whichever best applies to the group: SS-4 (if haven't filled ownership tax docs yet), Schedule C (sole proprietors), Form 1065 and all accompanying K-1's for partners, Form 1120 (corporation), Form 1120S and all accompanying K-1's for partners, or Form 990 (non-profit) and UC-2 or payroll.



4. Send Employee Applications

- Next, you'll invite each employee to complete their employee application
- We have a color system to help you keep track of progress

5. Upload All Additional Documents

- In this section, you'll have the ability to upload additional documents and PDFs
- We indicate which documents are required by the carrier

6. Submit Enrollment to Your General Agency

- We have an enrollment progress tracker to help you see what needs to be completed
- Once the enrollment is 100% complete, you'll be able to submit it



Chapter 2

Preparing for Open Enrollment



Important Dates Overview

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Start and End Open Enrollment Dates

- Benefix automatically sets the 'End Open Enrollment' date to two weeks prior to the effective date chosen in Step 1 of the quoting process
- You can edit the date by clicking on the calendar icon
- Enrollment dates can be adjusted to fit your client's timeline

IMPORTANT DATES

Start Open Enrollment	End Open Enrollment
6/03/2021 	


TO ENROLL

Type	Carrier	Product
Medical	Independence	Personal Choice PPO Gold Classic \$2,500/\$40/\$

Employer Contribution Overview

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TO ENROLL

Type	Carrier	Product	Effective Date	Employer Contribution	Action
Medical	Independence	Personal Choice PPO Gold Classic	\$2,500/\$40/\$80/100%	8/01/2021	 100% Confirm

Editing Employer Contribution

- This is the last time you'll have the option to adjust your employer contribution before submitting the enrollment to a carrier or to your general agency.
- **NOTE:** Once employee invites are sent - this section is locked and cannot be changed.

Enrollment Checklist














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Keeping Track of the Enrollment Progress

- Below the employer contribution section of the enrollment portal, you'll find the enrollment checklist
- You can track the progress of your enrollment by seeing "Incomplete" or "Complete" circles next to each step
- You'll also see where signatures are needed, how many employees were invited, and how many employee applications were completed all in one view

: Not Complete

: Complete

ENROLLMENT CHECKLIST		
	Invite Employer Group Admin	Manage Group Admins
	Group Application	21/21 Completed 
	Employee Applications	4 of 4 Employees Invited  2 of 4 Employee Applications Completed 
	Additional Documents	1/1 Completed 
	Collect E-Signatures <small>*All your currently required signatures have been collected.</small>	No Broker Signatures Required  2 of 3 Group Admin Signatures Completed  2 of 2 Policymaker Signatures Completed 
	Enroll the group!	



Chapter 3

Inviting an Employer Group Admin

How to Invite a Group Admin

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1. Fill out group admin invite form (optional)

< Enrollment

Invite Group Admin for Example Small Group LLC

First name

Last name

Email

By inviting this user you will be inviting a group admin who is able to administer Example Small Group LLC's enrollment for Small Group LLC 2020.

[Send invitation\(s\)](#)

2. Invitation Email to Admin

Hi, Group!

Welcome to benefix

Your broker, **Your Agency**, is using benefix to make benefits easier than ever.

They created a **Example Small Group LLC** benefits portal just for you and your employees!

Please sign in to complete your profile and add your employees.

[Sign in](#)

This invitation will be valid until July 15, 2020 06:24 PM.

If you don't want to accept the invitation, please ignore this email.
Your account won't be created until you access the link above and set your password.

3. Group Admin Sets Password

Set your password to access your Benefix benefits portal

[Set my password](#)

4. Log Into Portal

Welcome to your Dashboard, **Group Admin**

GET STARTED

- [Benefix Market](#) Run a Quote Today!
- [2020 Enrollment](#)
- [Employees](#)
- [Payments](#)



Chapter 4

Completing a Group Application

Completing a Group Application

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Client Company Information

Company name
Example Small Group LLC

SIC code
0111 - Wheat

Street Address

City
Lancaster

State
PA

Zip Code
17603

Filling Out the Group Application

The group application can either be filled out entirely by the broker, entirely by the group admin or together through a collaborative effort between the two parties.

10/50 of required fields completed (Highlight incomplete fields)

Client Company Contact

Mailing same as physical

Mailing Address
Mailing Street

This field is required

City
Lancaster

State
PA

Zip code
17603

County
Lancaster

Phone
1 234 567 8900

Highlighting Incomplete Fields

At the top of the group application, you can click on “Highlight Incomplete Fields” to see which required information still needs to be filled out.



Chapter 5

Employee Applications

Employee Applications

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[Send Invitations](#)
(Highlight Incomplete #s)

NAME	EMAIL	HIRE DATE	JOB TITLE	HOURS PER WEEK	COBRA START DATE
<input type="radio"/> Employee Three	<input type="text" value="Email:theresa-employee3@benefixus"/>	<input type="text" value="Hire date"/>	<input type="text" value="Job title"/>	<input type="text" value="Hours per w..."/>	<input type="checkbox"/> COBRA Employee <input type="text" value="COBRA Start..."/>
<input type="radio"/> Employee Four	<input type="text" value="Email:theresa-employee4@benefixus"/>	<input type="text" value="Hire date"/>	<input type="text" value="Job title"/>	<input type="text" value="Hours per w..."/>	<input type="checkbox"/> COBRA Employee <input type="text" value="COBRA Start..."/>
<input type="radio"/> Employee Five	<input type="text" value="Email:theresa-employee5@benefixus"/>	<input type="text" value="Hire date"/>	<input type="text" value="Job title"/>	<input type="text" value="Hours per w..."/>	<input type="checkbox"/> COBRA Employee <input type="text" value="COBRA Start..."/>
<input type="radio"/> Employee One	<input type="text" value="Email:theresa-employee1@benefixus"/>	<input type="text" value="Hire date"/>	<input type="text" value="Job title"/>	<input type="text" value="Hours per w..."/>	<input type="checkbox"/> COBRA Employee <input type="text" value="COBRA Start..."/>
<input type="radio"/> Employee Two	<input type="text" value="Email:theresa-employee2@benefixus"/>	<input type="text" value="Hire date"/>	<input type="text" value="Job title"/>	<input type="text" value="Hours per w..."/>	<input type="checkbox"/> COBRA Employee <input type="text" value="COBRA Start..."/>

Sending Employee Applications





- To invite employees to their applications, click “Invite Employees” in the Employee Application section
- You can send Invitations via either email or text message
- Enter the carrier specific required information
- Click “Send Invitations” button

[Download](#) [+ Employee](#) [+ Spouse/Domestic Partner](#) [+ Dependent](#)

Name	Benefits	Coverage	Status
Employee One	Medical		● Complete (Confirmed: 7/10/2020) Manage
Employee Two	Medical		● Complete (Confirmed: 7/10/2020) Manage
Employee Three	Medical		● In Progress (Last Login: 7/10/2020) Manage
Employee Four	Medical	Dependents: 1	● Complete (Confirmed: 7/10/2020) Manage
Employee Five	Medical	Spouse: 1	● Complete (Confirmed: 7/10/2020) Manage

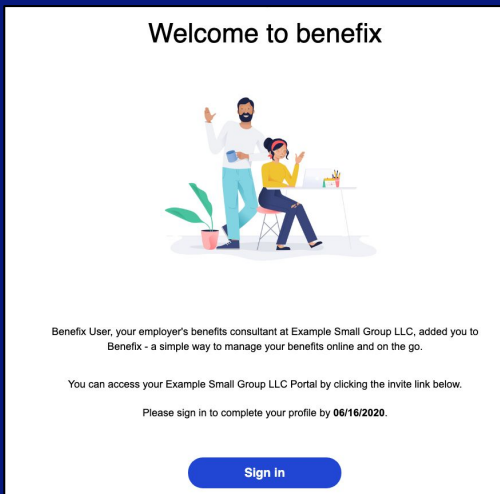
Keep Track of Employee Applications

- Our colored system helps you stay on top of digitally collecting paperwork

-  : invite not sent
-  : invite sent but not opened
-  : invite opened but not complete
-  : application complete and may be awaiting a signature.

Employee Applications

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Invitation Email

- Employees receive an email inviting them to access their applications
- The invitation email automatically includes the end enrollment date from Step 1

The screenshot shows a white form titled "Let's get to know your family!". Below the title, it says: "We use this information to accurately calculate your contributions on the following pages." and "(Note: These are not your elections)". The form has two main sections: "Relationship" and "Name & Date of Birth". Under "Relationship", there is a dropdown menu with "self" selected. Under "Name & Date of Birth", there are two columns. The first column has "First Name" with a text input field containing "Employee" and "Date of Birth" with a text input field containing "06/22/1993". The second column has "Last Name" with a text input field containing "One" and "Do you use tobacco?" with two radio buttons, "Yes" and "No", where "No" is selected. Below these sections are two buttons: "+ add spouse" and "+ add dependent". At the bottom, there is a section titled "Please clarify your marital status" with three radio buttons: "Divorced", "Single" (which is selected), and "Widowed". At the bottom right is a blue button with the text "save and next →".

Employee Flow

- Employees are prompted to fill out the employee application
- This is where employees set their password, choose to enroll or waive coverage, and complete the application

Employee Application Flow

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1.

Let's get to know your family!

We use this information to accurately calculate your contributions on the following pages.

(Note: These are not your elections)

Relationship

Name & Date of Birth

self

First Name

Employee

Last Name

One

Date of Birth

06/22/1993

Do you use tobacco?

Yes

No

+ add spouse

+ add dependent

Please clarify your marital status

Divorced

Single

Widowed

save and next →

2.

Where are you located?

We use this information to determine your geographic eligibility

Home Address

Physical Street Line 1

123 Street Street

Physical Street Line 2

Physical Zipcode

19019

Physical City

Philadelphia

Physical County

Philadelphia

Physical State

PA

Mailing address same as physical address?

Yes

No

← previous

save and next →

Employee Application Flow

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3.

Let's pick a medical plan!

Browse plans below and toggle family member enrollment statuses to preview the cost.

Independence

Personal Choice PPO Gold Classic
\$2,500/\$40/\$80/100%

Benefit Snapshot

Deductible	Individual: \$2,500 / Family: \$5,000
Max Out-of-Pocket:	Individual: \$5,500 / Family: \$11,000
Coinsurance:	0%
Doctor Copay:	\$40

[\(see all benefits\)](#)

selected

Selected Plan: Personal Choice PPO Gold Classic
\$2,500/\$40/\$80/100%

First	Last	Enroll
Employee	One	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Toggleing enrollment statuses will preview costs below.

\$0.00/month

4.

All about you!

We just need a little more info about you to complete your application

Personal

First Name Middle Name Last Name

Date of Birth

If the above doesn't look right - return to the first page to update

Social Security Number

Gender

Contact Information

Work Email

Preferred Phone Number Preferred Phone Number Type

Preferred Phone Call Time

Employee Application Flow

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5.

Does this look right?

Take a look at what we collected and confirm everything looks good!

Line of Coverage	What did I select?	What am I paying?	Download
------------------	--------------------	-------------------	----------

Medical	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	\$0.00	↓
---------	---	--------	-------------------

Name & Date of Birth

Enrollments

Employee One

06/22/1993

[\(edit info\)](#)

•  Medical

[← previous](#)

[save and next →](#)

6.

All we need is your signature!

Sign below and you are all set!

SIGN HERE

[undo](#)

Employee Application Signature - Employee

[↓](#) REVIEW THE FORM

Your application cannot be processed without your signature. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. For PPO members: By signing this application, I elect coverage under the plan specified on this form and for the persons listed here and agree to abide by the conditions of the agreement and to pay required premiums for the selected plan. I authorize my licensed physician, medical or medically-related facility, insurance company, or other organization or institute that has any records concerning my health or the health of any covered family member to forward such information to Independence Blue Cross and its affiliate, QCC Insurance Company, Highmark Blue Shield, and ancillary service providers who are responsible for administering certain covered services. This application is subject to acceptance and to the waiting periods, exclusions, and all other provisions

I have reviewed and accept the terms & conditions of this application

[← previous](#)


[save and next →](#)

Employee Application Flow

benefix

7.

All Done!

Line of Coverage	What did I select?	What am I paying?	Download
Medical	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	\$0.00	

Name & Date of Birth

Enrollments

Employee One

06/22/1993

-  Medical

Want to go back and make changes?

Unlock Application

Employee Applications

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Name	Benefits	Coverage	Status
Employee One	Medical		● Complete (Confirmed: 7/10/2020) Manage
Employee Two	Medical		● Complete (Confirmed: 7/10/2020) Manage
Employee Three	Medical		● Complete (Confirmed: 7/13/2020) Manage
Employee Four	Medical	Dependents: 1	● Complete (Confirmed: 7/10/2020) Manage
Employee Five	Medical	Spouse: 1	● Complete (Confirmed: 7/10/2020) Manage

Completed Employee Applications

- All progress trackers are green or waived

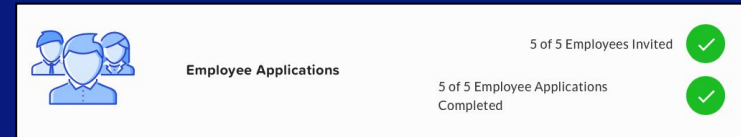
NOTE: They may need a signature from the group admin after being completed by the employee



Employee Applications

0 of 5 Employees Invited

0 of 5 Employee Applications Completed



Employee Applications

5 of 5 Employees Invited

5 of 5 Employee Applications Completed

Employee Application Tracker

- You can easily track # of employee invites sent and # of completed employee applications from the enrollment checklist
- Once all employee applications are complete, you'll see both progress trackers turn green



Chapter 6

Uploading Additional Documents

Uploading Additional Documents

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Additional Documents

- On this step, you can download, complete, and upload any additional or carrier-specific required documents for your small group.
- Any documents required by the carrier will have a red “Required” label next to them.
- Once you have uploaded the document, a green progress tracker will appear next to the form to show its completion.

Independence

Tax Documentation: UC-2 required

Current UC-2 (1st page showing business name/address), annotated with employee status

Uploaded Document:
Your_Client_LLC_UC-2.pdf

Broker of Record/Employer Authorization Form

Autofilled, No action needed.

IBC Quote Census

Autofilled, No action needed.

Independence Additional Documents



Chapter 7

Collecting E-Signatures

E-Signatures

- Benefix only requires a one time signature for all required documents.
- Depending on the carrier and their required materials, your group's policymaker or group admin may also be responsible for signing certain documents.
- A green progress tracker will appear next to the appropriate parties once they have signed their required documents.

[← Back to Enrollment Checklist](#)

Please add your signature

Additional Document Signature

Broker of Record Letter Signature 🟢

Group Application Signature

Company Policy Maker Signature 🟢

Employee Application Signatures

Employee One: Employee Applicati... 🟢

Employee Three: Employee Applica... 🟢

Employee Two: Employee Applicati... 🟢

SIGN HERE



Chapter 8

Submitting Enrollment for General Agency Review

Submitting Enrollment

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General Agency Review

· If your Benefix account is provided through a General Agency, you'll submit your enrollment directly to them

NOTE: Your General Agency will receive all necessary documents to complete your enrollment. You will receive a confirmation email once the enrollment is submitted.

← BACK TO ENROLLMENT CHECKLIST

Enrollment Progress

GROUP ADMIN ○ Group Admin Awaiting Invitation **COMPLETE!** 🎉 🎉

CONFIRMED CONTRIBUTIONS ● 1/1 Medical

GROUP APPLICATION ● 21/21 Form Inputs

EMPLOYEE APPLICATIONS ● 3/3 Invitations
● 3/3 Applications

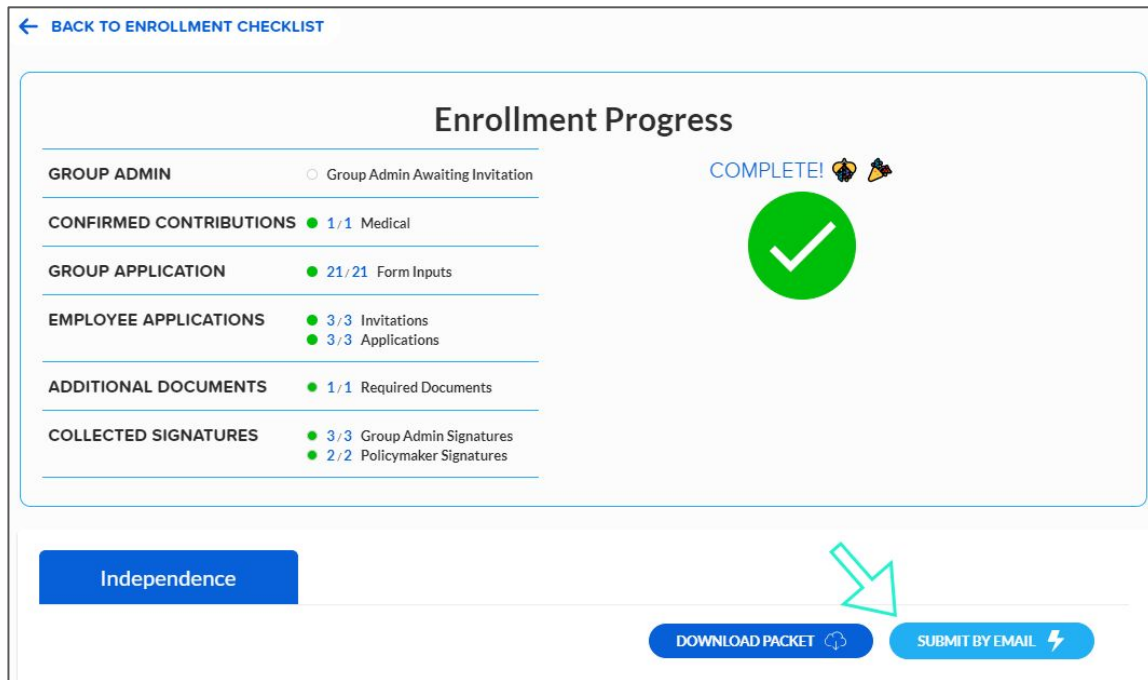
ADDITIONAL DOCUMENTS ● 1/1 Required Documents

COLLECTED SIGNATURES ● 3/3 Group Admin Signatures
● 2/2 Policymaker Signatures

Independence

DOWNLOAD PACKET 📄

SUBMIT BY EMAIL ⚡



Review Process (only applies for GAs)

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ENROLLMENT CHECKLIST

Highmark BLUE Shield

Total Enrolled: 5 - (Edit census)

- Invite Employer Group Admin Completed
- Group Application 2
 - Broker Signature Completed Completed
 - Group Admin Signature Completed Completed
- Employee Applications
 - 5 of 5 Employees Invited Completed
 - 5 of 5 Employee Applications Completed Completed
- Additional Documents 1 Completed
- Completed Enrollment Packet Completed

Revision Tasks

- Once your enrollment is submitted for review, your General Agency has the ability to comment on different elements of your submission if there are mistakes
- These requests show up next to the different steps of the enrollment process

Group Details

General Agency Admin
07/23/2020
double check this
[resolve](#)

Federal Tax ID (EIN) Number: 12-3456789
Years in Business: 10

Does group wish to sign up for electronic enrollment and billing transactions?
 Yes No

Does group wish to sign up for electronic delivery of health plan contract documents?
 Yes No

Do you currently have a group medical plan?
 Yes No

Plan Sponsorship Entity
 Private Entity Erisa Government Entity Church Entity
 Public Schools

Resolving Revisions

- If requests for changes are made by your General Agency, you can edit the submitted documents

NOTE: You will need to recollect e-signatures from the group admin after editing a signed document

- Once the requested changes are made, you can mark the revisions as resolved



Chapter 9

Enrollment FAQs

Which Carriers Can I Enroll with?

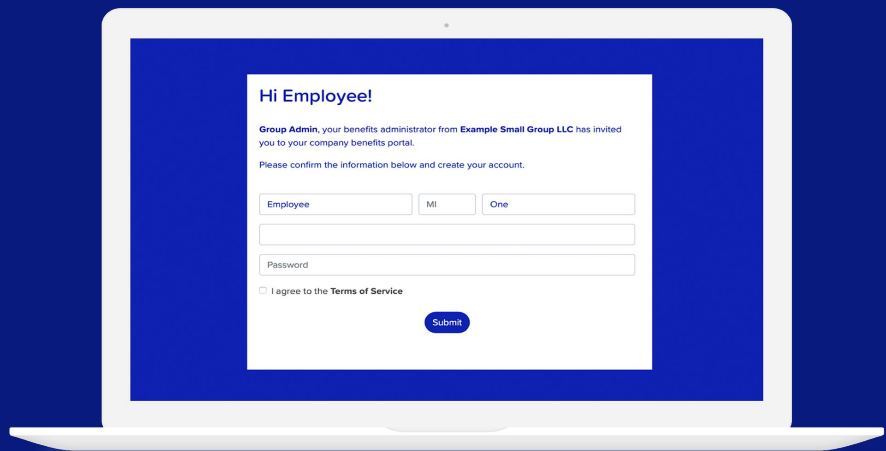
- Aetna
- Amerihealth
- Anthem
- BlueCross BlueShield of Western NY
- Capital Blue Cross
- Emblem
- Excellus
- Healthpass
- Highmark Western PA
- Highmark Blue Shield
- Highmark Northeastern PA
- Independence Blue Cross
- Kaiser
- MVP
- Oscar
- United Healthcare Oxford
- Univera
- UPMC

Is Your Carrier Specific Content Up-to-Date?

- We work directly with each of our carrier partners to ensure the enrollments you submit via Benefix are complete and up-to-date

Inviting Employers to the Benefix System

Benefix has created a template to help navigate communications with your client about this new process!



Email Script:

Dear _____,

I am excited to share with you that we will be using **Benefix** to complete your upcoming enrollment for your group. With Benefix, you can enroll your employees online without the need to collect paper applications.

Benefix offers a ton of great features to make enrolling your employees simple and easy!

- Complete and sign all carrier forms electronically through a secure portal.
- Employees can view their benefits, contributions, and plan elections through a computer, tablet, or smartphone.
- Track detailed progress of all activities using Benefix's enrollment portal.

Attached are a few PDFs about the platform and some insight on what your employees will see.

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**Thanks for Enrolling
Through Benefix!**

For more resources, visit the help center:
<https://help.benefix.us/en/>

