





COBRA & ACA



CALL CENTER TELEPHONIC ENROLLMENT



DECISION SUPPORT



BENEFITS WEBSITE



SERVICES AND SOLUTIONS

CATALOG

### **WHO WE ARE**

Web Benefits Design (WBD) is a leading national employee benefits technology, communication, and administration firm. WBD works with companies of all sizes to develop employee benefit solutions on the cutting edge of technology and value. We provide a one stop solution for employees and HR to manage benefits.

## WHAT WE DO

#### **CORE PLATFORM**

- Customized benefits website
- Employee self-serve online enrollment
  - · Open enrollment
  - · Year round changes
  - Qualifying events
- Benefit administration technology
- Carrier and EDI feeds
- Connect to any payroll system
- Customized billing and reports
- Carrier self-bills
- Decision support
- Customized videos
- Benefit ID cards
- Target employee communications
- Virtual employee file cabinet
- Manage approvals and pending events\*
- Dependent documentation\*
- Dependent age management\*
- New hire management\*
- Beneficiary management\*
- Monitor evidence of insurability\*
- Discrepancy report management\*
- Wellness program management\*
- Eligibility data import management\*

#### **OPTIONAL SERVICES**

- Multi-lingual call center
- Telephonic enrollment
- COBRA administration
- ACA reporting
  - 1094 / 1095 forms
  - IRS E-filing
- ACA variable hours tracking

We bridge the gap between total automation and reality.

<sup>&</sup>lt;sup>\*</sup>The core system includes tools to manage all the above. For an additional fee, Web Benefits Design offers full service task management.

## **LET US DO THE WORK!**

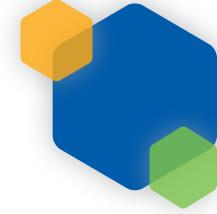
WBD will manage your supersite content, benefit logic, implementation, updates and renewals. Benefits are complicated! Let our team do the **heavy lifting**!

- · Organize and maintain website content
- · Manage "dual plan year" logic during open enrollment
- Build custom reports
- Manage all carrier and payroll feeds
- Build SSO's and API's to 3rd parties
- Train and support all admin users
- · Assist "data challenged" employers

## **COMPLICATED? BRING IT ON!**

Our configuration tools and experienced team allow us to manage complex logic and complicated large employers.

- Multiple employee groups
- Multiple payroll frequencies
- Product contingencies
- Variable price points
- Incentives & wellness programs
- Complicated carrier files
- Intricate payroll connections
- Multiple open enrollments
- Decentralized administration
- Seasonal workforce
- Variable hours and eligibility challenges
- · Multi-lingual workforce



### WHO WE HELP



#### HR PROFESSIONALS

- Our full-service team manages the content, benefit logic, configuration, and 3rd party data connections
- Unlimited reports and transparency tools to simplify administration
- The combination of technology + services saves time and money



#### **EMPLOYEES / CONSUMERS**

- Easy enroll shopping cart experience
- Side-by-side comparisons
- Decision support tools
- Target messaging
- · Benefit confirmation statements
- Telephone enrollment
- · Multi-lingual call center support
- Modern employee experience



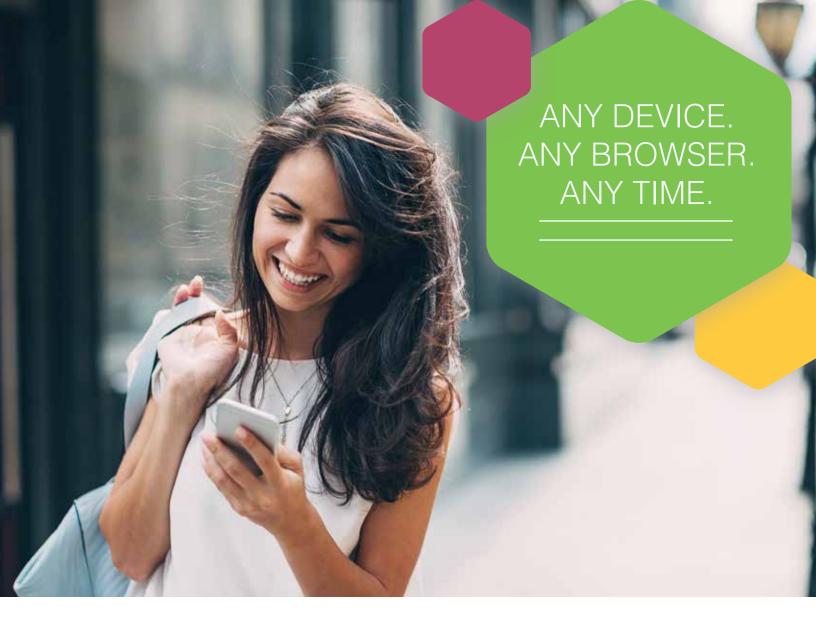
#### **CARRIERS AND PAYROLL**

- Guaranteed laser precision eligibility accuracy
- Rapid implementation, testing and turnaround time
- Customized file formats with client structure and carrier file specifications
- Paperless enrollment and elimination of manual data entry



#### **BROKERS AND CONSULTANTS**

- Broker toolkit with easy census, demographic and financial reports to simplify marketing efforts
- Any funding or contribution configuration
- Integrated COBRA and ACA
- Call center enrollment and customized videos reduce need for enrollment meetings



## **MOBILE RESPONSIVE**

Life happens outside the office. Your employees need 24/7/365 access to their benefits – and our platform offers an engaging, intuitive experience.

WBD uses responsive design, which means that employees can enroll in benefits on any device, whether it is on a laptop, tablet or phone. Though we have a mobile app that users can download and access as well, the mobile responsive capabilities mean that, the site will simply adapt and look great on any size screen.

## **INDUSTRY LANDSCAPE**

#### MOST OF OUR COMPETITORS FALL INTO 3 CATEGORIES:

- 1. Technology only
- 2. Licensed "do it yourself" 3rd party software
- 3. Patchwork partnerships with multiple vendors to complete offering

These approaches fall short of providing holistic, helpful solutions to overall benefit administration. The hardest part is data management - and most likely you're on your own to manage and prepare census data.

## **HOW ARE WE DIFFERENT?**

Web Benefits Design is the only benefits technology firm that offers a comprehensive technology solution with the following key dynamics:

- Full service model (not DIY). We do all the work!
- Proprietary, unified codebase We do not license 3rd party software Our entire codebase was developed by one cohesive, highly evolved team that continues to innovate and create.
- Core eligibility structure includes COBRA, ACA, feeds, bills, and history.
- Collaborative implementation to expedite launch and renewals.
- Our call center and telephonic enrollment experience was deliberately built into each member's profile and history.
- WBD has proprietary data aggregation tools that help "data challenged" clients to cleanse and reconcile benefits and payroll data.



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## **SIZZLE THAT IS UNIQUELY OURS!**

This is not our first rodeo. Beyond the technology platform - workflow and organizational efficiencies ultimately drive implementation and ongoing success.

Second time round buyers love us. We have all the right answers to all the hard questions. Just ask!

We do work nobody else understands or is willing to do.

**Why?** Because somebody has to move data forward if deadlines are to be met.



**InSite:** Cloud based implementation tool that allows multiple users to input and access information, status, outstanding items and installation progress.



The Judge: For clients that need to combine multiple files and data bases during implementation, or for clients that need help with payroll reconciliation, WBD has the perfect solution!



**EDI Dashboard:** Know the status of your feeds and files 24/7 through our EDI transparency tools.



**Personalization:** Dashboards, photos, target messaging, and a member specific experience.



Benefit ID Cards: Members can access benefit cards for Medical, Dental, Vision, Life, Disability, EAP, FSA and Voluntary plans.



**Customized Reports:** From macro to micro, we will customize and schedule reports by location, class, carrier or product with costs and participation information.



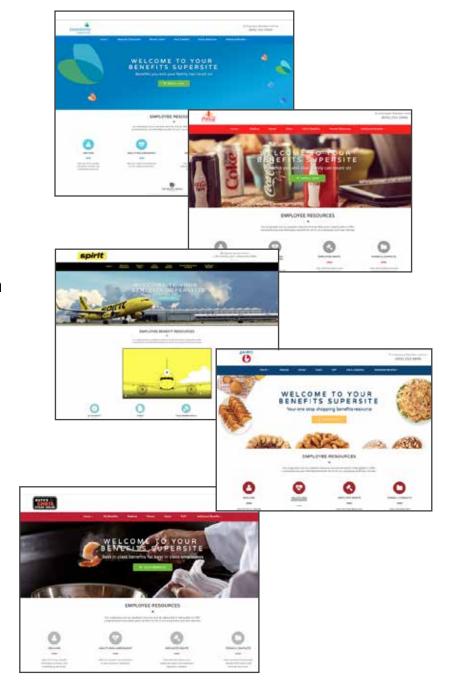
**360 Degree Audits:** Some clients need additional assistance with their data. No problem! WBD has data aggregation tools that help with payroll audits, new hire and term audits, data reconciliation and more.

## **BENEFITS SUPERSITE**

Web Benefits Design provides a highly customized, client specific employee benefits website for all our clients. The Supersite will reflect the employer's style with customized colors, logo, style sheet, photos and graphics.

Our team of style and content experts will design, build and maintain your Benefits Supersite. We provide a unique platform that empowers your employees by having benefits and enrollment information in one place.

- Benefit comparisons
- Benefit summaries
- SPD's and SBC's
- Plan documents
- Provider links
- Formulary links
- · Important forms
- Open enrollment reminders
- Flyers and brochures
- Compliance information
- Marketplace exchange notification
- Deep links to payroll or wellness partners
- HR policies and manuals
- New hire onboarding materials
- Custom videos



## **ONLINE ENROLLMENT**

Employees enjoy an intuitive, online benefits shopping experience that is engaging and personalized.

Some of our unique features include:

- Shopping cart with per paycheck costs for each benefit
- Ability to add or edit your profile or your family profile
- Clear, uncluttered information
- Beneficiaries are captured for life and voluntary benefits
- Easy options to complete Evidence of Insurability
- Ability to show employer credits or incentives
- Videos and banners to emphasize important messages
- Intelligent logic that drives user experience
- Auto-message employees that require follow up actions
- Ability to capture employee history with laser accuracy
- Access to 1095C form(s)
- Benefit confirmation statement that can be saved, emailed or printed

#### MY BENEFITS SHOPPING CART



NAME: James Bond

TITLE: Manager

DATE OF HIRE: 12/16/2018

**DIVISION: Manufacturing** 

LOCATION: San Diego

BENEFIT STATUS: Full Time Eligible

WORK STATE: California

PAYROLL: Weekly



Benefits can be

complicated.

We **REMOVE** the

intimidation factor.

Medical	\$56.00
Dental	\$11.00
Vision	\$6.25
Life Insurance	\$5.75
Disability	\$3.20
Critical Illness	\$4.50
TOTAL PER PAYCHECK	\$86.70

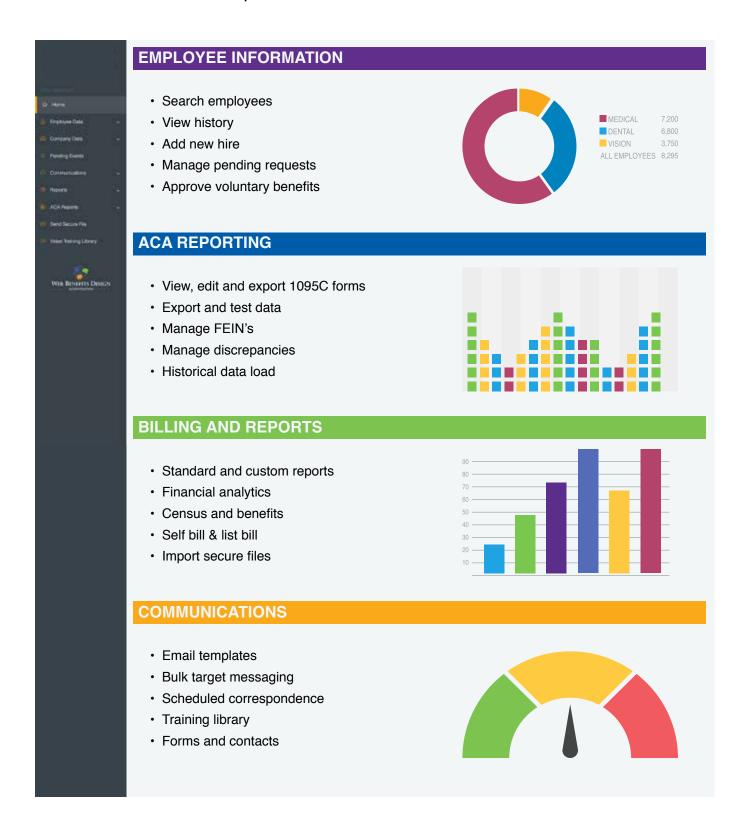
MY ANNUAL COST \$2,254

COMPANY SHARE \$6,762 ANNUAL BENEFITS \$9,016

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## **BEN-ADMIN TECHNOLOGY (HR ACCESS)**

HR Access is a powerful engine designed specifically to manage benefit information on a macro and micro level. HR Access is customized for the user with full or limited access to important data and information.

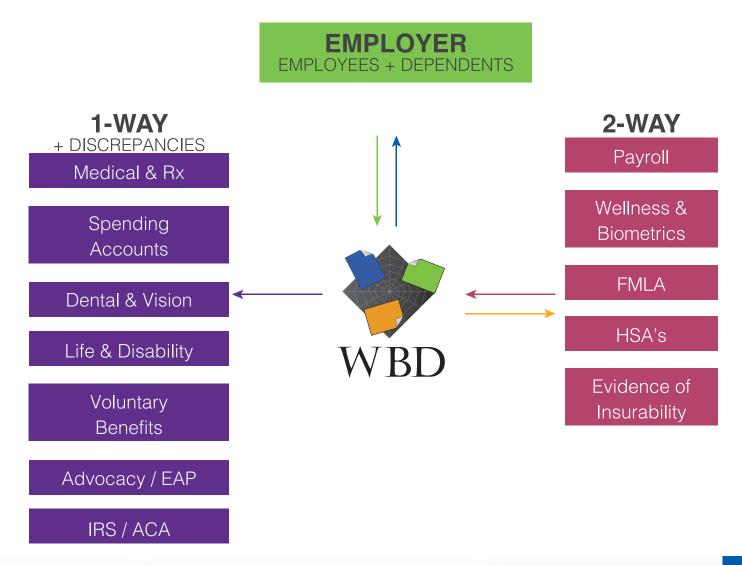


### DATA CONNECTIVITY

Laser precision eligibility accuracy. That's our shared primary goal. When eligibility is correct and file feeds connect quickly and efficiently, the rest of the HR and employee experience is positioned for success.

#### WBD TAKES EVERYTHING SEVERAL STEPS PAST OUR COMPETITORS:

- WBD conforms to any carrier and payroll specifications.
- Proprietary EDI tools allow us to launch test files within hours of data load.
- During carrier black-out periods, WBD will provide spreadsheet in carrier format and remit directly to carrier.
- EDI transparency tools show the status of each file feed (new, ongoing, open enrollment, terminating).
- WBD averages 1.8 test files before we "go live" with carriers. Industry average is between 8-11 test files.



# CALL CENTER AND TELEPHONIC ENROLLMENT

68% of employees want to select their benefits online, but that doesn't mean they are comfortable with the online segment being the only part of their enrollment experience. Many companies need help managing employee demands for high-touch service.

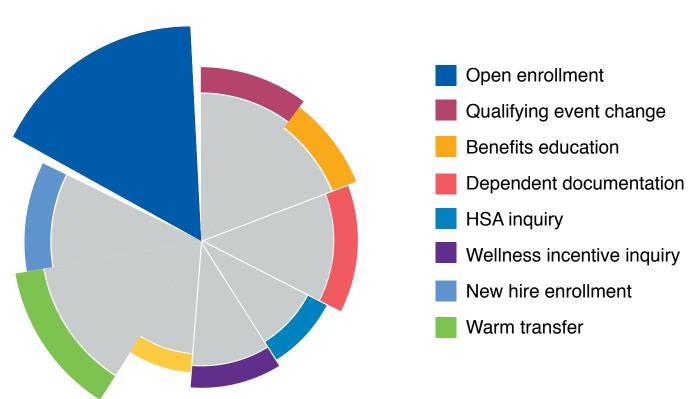
#### **COMMON CALL CENTER CLIENTS**

- High hourly, high turn-over groups
- · Complex benefits or wellness plans
- Employers introducing HSA's
- Non-English speaking employees
- Dependent documentation management
- Employers mandating open enrollment participation

#### **CALL CENTER CAPABILITIES**

- Telephonic enrollment
- · Verification of benefits and coverage
- Customizable call scripts
- Inbound and outbound calls
- Text and email target messaging to groups and individuals
- Benefit education
- Clients can customize scripts
- Activity reports show why employees are calling

#### DASHBOARD ACTIVITY REPORTS



## COBRA ADMINISTRATION

With Web Benefits Design, COBRA is fully integrated with the enrollment and eligibility logic from our benefits administration platform.

**COBRA** is a status – not a separate system.

- Customized packets are generated within 2 business days.
- WBD manages payment coupons, premium collection and fund distribution.
- WBD coordinates all transition and open enrollment communications for COBRA participants and members in their eligibility window.
- WBD transmits termination information to carriers on a regular basis, and will correctly capture "Active" vs. "COBRA" status.
- Detailed member reports are provided along with COBRA disbursements.
- · Run reports "with" and "without" COBRA members.
- Our ACA application captures all COBRA members and reports correctly on 1094 and 1095 forms.

WE ABSOLUTELY ENCOURAGE AND GUIDE YOUR MEMBERS TO EXPLORE OTHER COVERAGE OPTIONS BEFORE ELECTING COBRA.

cobra should not be an afterthought. COBRA should integrate into your daily benefits administration with the ability to manage carrier eligibility changes, open enrollment, seamless ACA reporting and member payment activity.



## **ACA REPORTING**

WBD provides ACA reporting and eligibility management as an integrated part of our benefits administration platform. Like COBRA, ACA is part of the eligibility logic with the ability to laser into each member's eligibility on a current and historical basis. As such, WBD provides one-stop-shopping for the following ACA services:

- 1094C and 1095C form generation
- · Electronic filing with the IRS
- Hard copy mailing & distribution
- · Corrections and amended IRS filings
- · Year-end healthcare W2 report
- · Variable hours tracking for hourly workforce

Say goodbye to manual data manipulation! Our system **automatically** calculates 1094 & 1095C forms based on eligibility history and employee records.

- IRS E-filing
- Multiple FEIN's
- Complex benefit rules
- Employees with multiple 1095s
- Accurate "laser-point-in-time" history
- Variable hours tracking and eligibility management

- Affordability reports
- · Benefit eligibility trends reporting
- Assistance with government appeals forms
- Reporting on measurement, administrative and stability periods

Employees can access their 1095C forms through their Benefits Supersite

## **CUSTOMIZED VIDEOS**

People consume information differently. Successful employee engagement incorporates multiple communication tactics.

One of the most impactful communication tools we offer is our comprehensive library of videos including:

- How to enroll and make changes
- Product education
- · Lifestyle and wellness
- H.S.A. tutorials

PROFESSIONAL VIDEO SHOOT

In addition to our standard video library, WBD offers clients the ability to shoot their own videos. We have a state-of-the-art green screen room in our Technology Facility with teleprompters, backgrounds and template scripts for every scenario.

#### SOME OF THE MORE POPULAR CLIENT VIDEOS INCLUDE:

- New hire onboarding
- · Open enrollment presentation
- Wellness and incentive programs
- Message from the President or Human Resources department
- Multi-lingual translation





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The WBD tech team will produce, edit and post your high quality video.

## **BENEFIT ID CARDS**

Do you ever wish you had a personalized ID card for all your benefits? Most dental and vision carriers do not provide ID cards anymore, and you certainly can't get an ID card on life, disability or voluntary benefits.

#### WEB BENEFITS DESIGN HAS YOUR ID CARD SOLUTION!

Inside your Employee Dashboard, each employee will find a wallet ID card for every benefit including medical, dental, vision, life, disability, EAP, and voluntary benefits. The cards provide important insurance information necessary to validate and verify coverage when you access care.

#### **FOR YOUR CONVIENENCE:**

- Carrier name and logo
- Group number
- Member services number
- Employer name
- Plan name
- Covered members



This is not intended to replace the carrier issued ID card, this is simply designed to give you the resources you need so the provider can verify coverage so you can receive care!

### BENEFIT CONFIRMATION STATEMENTS

Every time members engage with the WBD Benefits Supersite, they will see their Benefit Confirmation Statement (BCS) showing them the benefits and costs for their approved elections.

- Employees can access their BCS online 24/7
- New BCS is generated upon each benefit change request and can be viewed, saved, emailed or printed
- HR users can view historical BCS's corresponding to any system change

In addition to the online access, many employers choose to mass distribute hard copy BCS's to employees on the following common occasions:

#### Benefit Confirmation Statement COMPANY For questions, call your Benefits Hotline at (800) 555-1212. LOGO Current Benefits Date: 04/25/2018 Dependents Jennifer Bond (CH) Jane Bond (SP) Saylor Bond (CH) Sasha Bond (CH) Employee Cost Employer Cost Elections Medical Plan: Medical PPO - BlueCross BlueShield (Employee + Family) \$154.52 \$818.09 Covered Dependents: Jane Bond, Jennifer Bond Dental PPO - Guardian (Employee + Family) \$6,44 \$25.75 Covered Dependents: Jane Bond, Jennifer Bond Vision Plan: \$17,17 \$4.29 Vision - Guardian (Employee + Family) Covered Dependents: Jane Bond, Jennifer Bond FSA (Healthcare): Annual Contribution: \$1,040.00 \$40.00 \$0.00 Basic Life and AD&D: \$84,000 \$0.00 \$5.62 Voluntary Life: \$120,000 \$13.85 \$0.00 Spouse Life: \$0.00 \$0.00 Child Life: \$0.00 \$0.00 \$484.62 Voluntary Short Term \$8.94 \$0.00 Disability: Long Term Disability: \$2,100.00 \$0.00 \$8.08 \$18.07 \$0.00 Critical Illness and Cancer: \$20,000.00 \$10,000.00 \$4.92 \$0.00 Spouse Voluntary Accident: \$12.91 Employee and Family \$0.00 Paid Vacation Days: 10 Days \$0.00 \$100.15 Paid Sick Leave: 3 Days \$0.00 \$30.00 \$92.31 \$46.15 401K 50% match Monthly Gym Membership: \$25 per month \$0.00 \$11.54 Cell Phone Allowance: \$0.00 \$23.08 \$50 per month Total Benefits Cost Per Pay Cycle: \$ 356.25 \$ 885.63 \$ 9,262.50 \$ 23,026.38 Total Annual Benefits Cost: \$42,000.00 Employee Salary: Total Employee Compensation: \$ 65,026.38

- · Before open enrollment
- After open enrollment
- After initial transition from prior platform
- In response to major organizational change
- In response to a major benefit or rate change that affects many employees

WBD provides cost efficient **mailing** and **distribution** services.

## **BILLING AND REPORTING**

Information is power. You can't manage what you can't measure. WBD's reporting application is the strongest in the industry and provides unparalleled access to your demographic, participation and financial information.

#### **MACRO AND MICRO REPORTS**

- Point in time reports today, future or Audit new hires and /or terminations past effective date
- Auto-schedule and email reports
- Reports by product or carrier
- Reports by division, location or employee group
- Net and gross costs
- Open enrollment not yet enrolled
- New hires not yet enrolled
- Include or exclude COBRA
- Include or exclude dependents

- ACA reports track trending eligibility patterns
- · Customize self-bills for life, disability and voluntary benefits
- Run reports by a variety of variables
- Call center reports why do your employees call?
- · Monitor qualifying events
- Monitor pending events



#### **REPORT - THEN TARGET MESSAGE!**

In addition to just running reports, WBD's system allows you to send emails to a targeted population from report results. For example:

- Send new hires a reminder message to enroll
- Open enrollment reminders
- Instruct HSA participants to establish their bank accounts
- Remind FSA participants to spend down account balances

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# DEPENDENT DOCUMENTATION

THE EMPLOYEE EXPERIENCE:

When employees enroll on their phone or tablet, they simply snap a picture of the marriage or birth certificate and attach to their record. If enrolling from a PC or laptop, they can "choose a file" and upload the document to their record.

We can collect, organize, validate and approve documentation based on your plan rules.

#### THE HR EXPERIENCE:

Administrators can upload documents just like employees can – either on a mobile device or from a laptop or PC. HR user can easily approve or decline requests and locate missing information.

#### **VIRTUAL FILING CABINET:**

All correspondence, records and documents are viewable and accessible in the employee's record.

#### **MISSING DOCUMENTATION:**

The system can be set up to auto-generate target messaging to employees with outstanding documentation requests.





## **DISCREPANCY REPORT MANAGEMENT**

Each week, WBD auto-transmits thousands of eligibility files to insurance carriers on behalf of our employer clients. One of the most important functions of data management is confirmation that files were received and successfully processed by the carriers. As such, each carrier has different protocols whether they "push" or "pull" confirmation or rejection reports. These are known as "discrepancy reports".

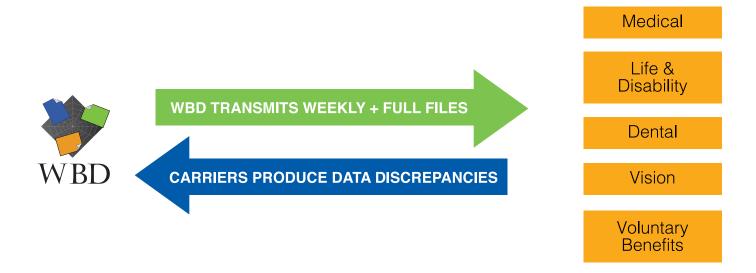
It is imperative that someone pay close attention to these reports. If one file is misprocessed and goes unnoticed – regardless of whose fault it is – eligibility records could be compromised thereby affecting downstream processes with billing, COBRA, ACA, ID cards, claims and more.

Reviewing these reports is a tedious process and employers often neglect to devote the necessary resources to maintain eligibility accuracy.

#### WEB BENEFITS DESIGN HAS THE PERFECT SOLUTION!

Laser precision accuracy is our #1 goal! WBD has talented data analysts that can tackle discrepancy reports and ensure every record is reviewed. This process essentially accomplishes a full weekly "360 degree audit" for all of your carriers!

100% eligibility accuracy results in billing and claim accuracy and increased member and HR satisfaction. Everyone wins!

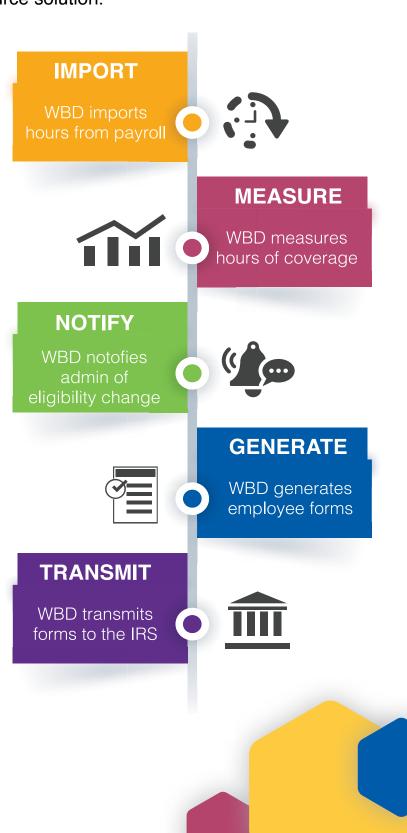


## **VARIABLE HOURS TRACKING**

The ACA laws mandate that employers track hours and eligibility to determine benefit eligibility status. Web Benefits Design can simplify the complexities of tracking hours – and provide a one-source solution.

WBD is quick to anticipate your needs. Our ACA solution provides reports to help you stay one step ahead of employee status changes and communications.

- Employees trending FT to PT
- Employees trending PT to FT
- Affordability reports
- Measurement period reports
- Stability reports
- Lookback reports



# EVIDENCE OF INSURABILITY MANAGEMENT

WBD's solution is highly configurable and can manage complex underwriting requirements for voluntary products:

- Life and AD&D
- Short and long term disability
- Accident
- Critical illness
- Cancer
- Hospital Indemnity



Some carriers allow electronic connectivity, Single Sign On, API's, while others still use paper forms. Most carriers have different capabilities for different products.

The point is this – you need WBD's expertise to customize the application to accommodate specific rules for new hires, qualifying events, open enrollment and late entrants.

In addition to pure automation, WBD can provide additional services to help manage pending requests that require carrier approval. The process is as follows:

- WBD monitors employees with pending events based on carrier approval.
- Remind employees of the rules and their outstanding action items.
- Carrier coordination to manage pending, approved and declined requests.
- We connect requirements and communications back on the employee level.
- We remit final Benefit Confirmation Statements to employees when records are approved, declined or closed due to inactivity.
- We remit the correct payroll deduction amount and effective date corresponding with each specific EOI transaction.

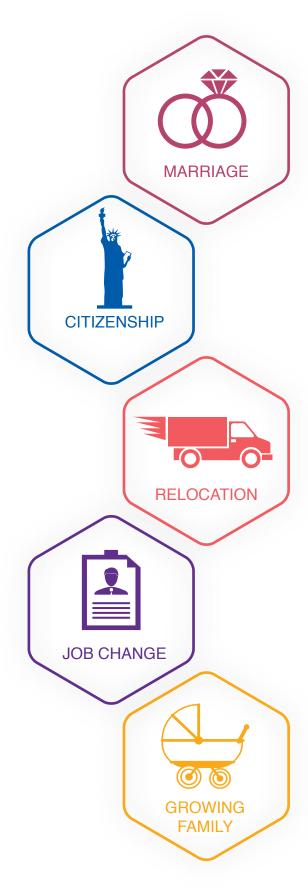
## **QUALIFYING EVENT MANAGEMENT**

Life happens. And employees need benefits to evolve along with their life events. The platform provides tools, reports and communication templates to manage and approve employee changes.

However, if you are looking for that "concierge" experience and wish to outsource the management of employee transactions, WBD offers a high touch employee communication service that effectively communicates and follows through.

#### THE PROCESS

- Member enrolls or requests a change to benefits that requires approval.
- WBD team emails and calls employee every few days.
- WBD team collects supporting documentation and attaches to EE virtual file.
- WBD approves or declines request.
- WBD communicates to employee with new BCS and/or further instructions if necessary.
- WBD system automatically updates payroll and carrier systems.



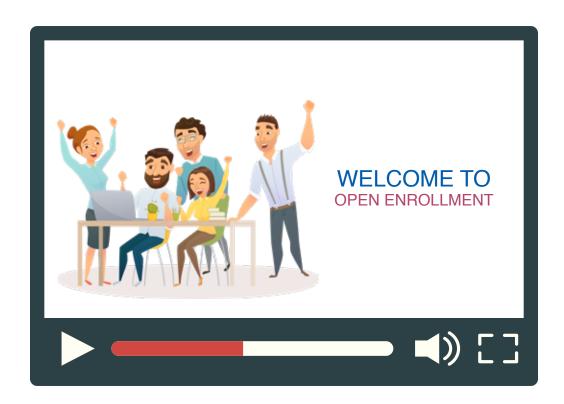
## **DECISION SUPPORT**

Decision support tools come in many forms. Before you finalize your strategy, ask yourself the following questions:

- Is open enrollment active or passive?
- Is your organization making significant changes to benefits?
- Does your organization offer an HSA plan?
- Do you have high hourly / high turnover workforce?
- · Do all employees have smart phones and/or clean internet access?
- · What decisions actually need "support" and why?

Depending on your answers, you should consider the following solutions or combination of solutions:

- Telephonic enrollment
- Animated video with interactive guided decision support
- Educational videos customized to your specific benefits
- Benefit calculators and tax estimation tools
- Plan comparison documents



# QMSCO AND COURT ORDERED SUPPORT

After a divorce, a Qualified Medical Child Support Order (QMCSO) may require the Health Benefits Fund to provide coverage for your children when you and your spouse divorce. The process begins when the Central Administration office receives a QMCSO.

Many employers struggle to manage the benefit rules and restrictions associated with proper QMSCO administration.

No worries! Web Benefits Design offers automated solutions and dependent associative logic that imposes proper restrictions on employee change requests when a court order is involved.

In addition, the employee virtual filing cabinet allows HR to store important legal paperwork on the employee's record.



## **TUITION REIMBURSEMENT**

Many employers offer attractive tuition reimbursement programs for their employees. Implementation varies greatly and often requires a significant administrative effort based on variables such as:

- · Criteria for qualifying universities, schools and vocational facilities
- Course completion timeline
- Course completion grade
- Employment tenure
- · Type of class and number of credit hours
- Criteria for prior approval of class
- Additional costs such as books or technology

#### **HOW CAN WE HELP?**

- WBD will communicate the Tuition Reimbursement criteria via the benefits website and online enrollment experience.
- Benefits portal will house the application and reimbursement documentation.
- WBD team can collect documentation and approve tuition reimbursement, then remit the payroll information back to the employer.
- · All records and tuition reimbursement will be saved in the virtual filing cabinet.



## **WELLNESS PROGRAM MANAGEMENT**

Wellness and incentive rewards programs come in many forms.

- Credits
- Surcharges
- Rewards
- Penalties
- Spending account funding
- · Points system

Some of the most common applications include participation for the employee and sometimes spouse in the following:

- Health risk assessment
- Biometric screening
- Weight loss challenge
- · Health coaching
- Tobacco cessation
- Exercise commitment

In order for any of these plans to work, you need to communicate it effectively and consistently – then apply it to the employee's paycheck.

WBD's highly configurable benefit administration system provides the flexibility to apply "creative math" to accommodate all of the above programs – and apply them differently based on employment classification logic.

Furthermore, WBD can connect or accept incoming files from most national wellness providers.

The end result – one stop shopping employee experience for all benefit information and total compensation statement.















Web Benefits Design Technology Center 4725 West Sand Lake Road Orlando, FL 32819

Request a Demo: 877-785-9360 Account Services: 800-779-8952 COBRA Administration: 888-600-3440