



WEB BENEFITS DESIGN  
CORPORATION



## OVERVIEW OF SERVICES

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## INTEGRATED BENEFITS ADMINISTRATION SOLUTIONS

### WELCOME TO WEB BENEFITS DESIGN

Thank you very much for allowing Web Benefits Design the opportunity to deliver technology, administration, communications, and compliance services. We look forward to a mutually beneficial business relationship that will facilitate growth, progress, increased efficiencies and creative, cost-effective solutions for your benefits and human resources teams.

### WEB BENEFITS DESIGN – YOUR EMPLOYEE BENEFITS TECHNOLOGY SOLUTIONS

Web Benefits Design is a leading national employee technology and benefits administration firm headquartered in Orlando, Florida. Web Benefits Design works with companies of all sizes to develop employee benefit solutions on the cutting edge of technology and value. Our number one goal is to help employers use the power of their people to enhance their organizations' success.

We specialize in the creative integration of the following key components of employee benefits:

- Customized Benefits Websites
- Online Enrollment
- Benefits Administration
- Carrier and Payroll Connectivity
- Call Center / Telephonic Enrollment
- COBRA Administration
- ACA Reporting
- Dependent Documentation
- Qualifying Event Management
- New Hire Management
- Beneficiary Management
- Evidence of Insurability Management
- Mailing and Fulfillment of Printed Communications
- Additional Administration Solutions

### TURNKEY AND TROUBLE FREE, WE DO ALL THE WORK!

Sit back and relax. Let us do the work for you. Your dedicated WBD team will build, update, manage and configure the system for you. All we need you to do is provide the initial benefit information and we do the rest.

Unlike other platforms that require you to license software and manage complex benefit rules, WBD offers complete service solutions whereby we do all the heavy lifting.

### THE POWER OF “YES”

Yes we can! We attribute our growth and success to answering “yes” to our clients’ requests. Our unique business model allows us to deliver unlimited software customization and creativity to our customers. We welcome the challenge of designing and implementing a benefits program that provides solutions for all your employees — no matter how complex or complicated. This business philosophy and passion of purpose is critical to the continuous success of our valuable client relationships.

We are happy to present detailed, comprehensive information describing our capabilities, value, and smart solutions that will result in immediate financial and resource savings to your organization. Through our innovative, customized benefits administration technology and services, we facilitate growth, progress, increased efficiencies, and creative, cost-savings solutions for client benefits and human resources team.

## STATEMENT OF CONFIDENTIALITY AND NON-DISCLOSURE

This document contains proprietary and confidential information of Web Benefits Design Corporation, hereinafter referred to as WBD. Confidential information includes the following:

- Technical and business information relating to WBD's proprietary ideas; patentable ideas; copyrights and/or trade secrets; existing and/or contemplated products and services; software; schematics; research and development; production; costs and pricing; profit and margin information; finances and financial projections; customers; clients; marketing; and current or future business plans and models; regardless of whether such information is designated as "Confidential Information" at the time of its disclosure.
- Technology demonstrations throughout the sales and implementation process including WBD's customized benefits websites; online enrollment system; benefits administration system; COBRA administration; customized reports; communications exchange; ACA capabilities; and administrative tools.
- Written correspondence including emails, proposals, addendums, screen shots, and/or hard copy communications providing information about our proprietary WBD systems and processes.
- All proposals, contracts, and renewal contracts containing WBD proprietary and client-specific pricing, methodology, technology, processes, and administrative solutions as it pertains to all services and proposed services for clients and prospective clients.

By virtue of receipt of this document, recipient has a duty to protect WBD's confidential and/or sensitive information in good faith. In turn, the WBD team agrees to maintain 100% confidentiality of all client-specific information obtained throughout the duration of our business relationship.

## DESCRIPTION OF WEB BENEFITS DESIGN CORE AND SIGNATURE SERVICES

### CUSTOMIZED BENEFITS WEBSITE

Web Benefits Design Corporation offers a highly customized, client specific employee benefits website for all of our clients. The benefits website can accommodate your company logo, style sheet, font, colors, navigation format, and overall “look and feel” (i.e. brand) of your corporate website. The website will include your benefit summaries, forms, side-by-side benefit comparisons, SPD’s, SBC’s, documents, calculators, flyers, educational materials, compliance information and links to your providers and/or 3<sup>rd</sup> party vendors.

### ONLINE ENROLLMENT / BENEFITS ADMINISTRATION

Our goal is to streamline the entire HR, benefits enrollment, communication and payroll process. Web Benefits Design’s technology was designed with the “non-techie” user in mind. As a result, our benefits administration system is intuitive and easy to use for employees, brokers, human resource professionals, and benefits administrators. The system includes employee online enrollment and an intuitive, guided benefit shopping experience for employees that show cost by pay period. The system is permission-driven and will only show that employee the options, costs and eligibility rules applicable (i.e. hourly EE’s may differ from salaried EE’s).

WBD builds, transmits and manages all carrier feeds and can connect to any payroll or HRIS system – thereby creating a “single source” data solution for HR. The administrator portal (HR Access) provides robust tools for billing, custom reports, communication templates, customized employee messaging, employee history, COBRA transparency, call center records, ACA reports and 1095 forms, and complete benefits outsourcing tools.

### COBRA ADMINISTRATION

WBD will provide COBRA administration services that are integrated and transparent within the WBD online enrollment / benefit administration platform. COBRA administration services include: initial notification to new hires and new enrollees; qualifying event election notice; monthly payment coupons; notification of late payment or insufficient funds; notification of upcoming expiration and termination; and open enrollment communications.

All COBRA packets are processed within 48-hours of termination notification. Member packets are customized based on the plans and election options available based on the member’s coverage status. Members have access to WBD toll-free customer service for help with benefit eligibility, payment status, payment options, or enrollment assistance. WBD will provide premium remittance reports, payment status reports, participant election reports, and activity tracking reports. Employers will be reimbursed on a quarterly basis.

### ACA 1094-C & 1095-C FORM GENERATION & REPORTING

WBD will generate the 1094-C and 1095-C forms for both active and terminated employees, including COBRA participants (assuming client uses WBD’s integrated COBRA administration). WBD will populate the line 14, 15, and 16 series codes using system logic and historical data information. WBD will file electronically with the IRS and will provide a master file for employer records. Historical data loads are included in set up fees. Hard copy distribution of forms to employee is available for \$3 per mailing.

All forms will be generated and available for review at least 10 days prior to IRS deadline on an annual basis. Employees and employers will be able to access forms online through the WBD benefits website and HR Access. WBD is also responsible for any corrections and re-filings as per IRS specifications and applicable deadlines. WBD provides telephonic support for questions or requests to re-issue forms. WBD ACA reporting services also includes the following reports in Excel format: employers W-2 Healthcare Report in excel format: Year-end Healthcare Summary Reports with data for Box 12 on W-2 forms and Affordability Report.

### EMPLOYEE CALL CENTER / TELEPHONIC ENROLLMENT

WBD offers a full service, year-round Call Center for client employees and HR professionals. Each client receives a specific benefits hotline number that is answered “ABC client benefits hotline—how may I help you today?” WBD benefits experts are available to provide technical assistance, password reset, telephonic enrollment, assistance with benefit and eligibility questions, as well as general benefits assistance. Call center also includes outbound individual and automated bulk calls. Text messaging is also available. All calls are recorded and documented for 100% client transparency. Call center metrics and reports are available to our clients.

### DISCREPANCY REPORT MANAGEMENT

WBD team will obtain all carrier discrepancy reports within 24 hours after processing of each carrier data feed. WBD team will review, correct, and communicate all corrective action as necessary to ensure consistent, clean, accurate data management processes.

- If WBD is contracted to manage discrepancy reports, the PEPM charge is per carrier. Reports outlining and correcting differences in the carrier system vs. the WBD system will be reviewed on a weekly basis (assuming carriers are able to provide the reports to WBD on a weekly basis). Client is required to respond to WBD inquiries in a timely manner and help resolve issues as needed.
- If WBD *is not contracted* to manage discrepancy reports, client is required to assume full responsibility for all carrier discrepancy reports, default cancel reports, or eligibility clarification issues from each carrier.

### DEPENDENT DOCUMENTATION MANAGEMENT: EMPLOYER MANAGED

Many employers are challenged with the ability to monitor the dependents employees add to their benefits. Carrying ineligible dependents is costly and inefficient. As a low-cost alternative to a full dependent documentation audit through a 3<sup>rd</sup> party firm, WBD offers ongoing dependent documentation services through our benefits administration system.

WBD can automatically customize system to “pend” new hires, qualifying events (QE) and/or open enrollment for all EE records that include dependent enrollments and would require dependent documentation such as birth certificate, marriage certificate, domestic partner affidavit, etc. From there you have 2 options:

#### OPTION 1 - EMPLOYER MANAGED

System will notify employer that employee has requested a benefit that requires dependent documentation (new hire, adding dependent at open enrollment, birth, marriage, etc.). Employer makes outreach to employee and collects dependent documentation, attaches to employee’s virtual record, and approves or declines the pending dependent request accordingly.

## **OPTION 2 - WBD FULL SERVICE**

WBD assumes full responsibility for all employee outreach, continuous follow up, communications, documentation, validation of documentation and complete follow through for the entire benefit request. All outbound calls, emails, and communications, etc. are logged in the WBD benefits administration system for transparency purposes. Dashboard reports are available monthly on dependent documentation activity. WBD will release or close each employee record as appropriate to ensure proper dependent eligibility information transfer. All documentation is stored in HR Access and tied directly to individual employee records. Following WBD's dependent documentation verification, HR administrators can simply approve or deny the employee's new benefit eligibility in the benefits administration system.

## **EVIDENCE OF INSURABILITY MANAGEMENT**

WBD will automatically customize system to "pend" new hires, qualifying events, and/or open enrollment for all EEs who are applying for voluntary life, voluntary disability, critical illness, hospital indemnity or other voluntary benefit that requires underwriting if amount elected is in excess of the GI.

For an additional cost, WBD will make outreach on a weekly basis to all employees who are "pending approval" based on completion of EOI form / process. Services includes full scope of EE communications, monitoring vendor system for completion, follow-up communication to EE after request is approved, denied, or closed-out due to lack of response. Approvals will be sent on payroll file. Employees and HR will be notified of changes. WBD essentially "closes the loop" and "follows through" with the employee, HR, carrier and payroll.

## **ACA VARIABLE HOURS TRACKING**

This service is separate from 1094 / 1095 reporting. Web Benefits Design provides year-round variable hours tracking for clients' variable hours population in order to remain ACA compliant. Current benefit administration system data is integrated with additional payroll data to complete the data requirements necessary to track and report hours worked for clients' variable hours population. WBD's robust variable hours tracking tool provides new hire and ongoing measurement capabilities. The client is required to provide their employee hours report in the WBD template on a frequent basis. Upon eligibility status change, WBD will communicate to employers (and employees assuming the client uses WBD's Employee Call Center service) and track benefits offer date, acceptance date, and / or waiver date.

## **ELIGIBILITY FILE MANAGEMENT**

For clients who have internal data challenges / issues and cannot conform to a standard WBD intake file format, WBD will go the extra mile each week by formatting, auditing, managing, reconciling and "scrubbing" client files in order to bridge the gap between total automation and the client's reality. This process is highly customized to each client's specific needs and data challenges. No judgement—just helpful solutions!

## **NEW HIRE MANAGEMENT**

For clients challenged with employee engagement, organizational issues and/or a decentralized workforce, WBD can help by making outreach to new hires and reminding them about their window to enroll in benefits. WBD will ensure that clients have adequate proof that each employee was notified of their employee benefits, offer of affordable coverage and their responsibility to enroll in a timely manner.



WBD team will generate weekly reports for new hires who are within their 30-day window to enroll – reminding them of their benefits and eligibility rules (message will be customized for client). WBD is responsible for ensuring that each member has been adequately notified of enrollment opportunity with phone calls, emails and texts. Upon enrollment, WBD will email confirmation to employee. If employee is unresponsive, WBD will follow-up via email and a Benefit Confirmation Statement with cc to HR contact. If employer has default medical option, WBD will administer accordingly. All correspondence is tracked and documented in HR Access.

### **CUSTOMIZED BILLING AND ON-CALL REPORT ANALYST**

For clients who need someone else to go the extra mile to compile complicated reports, analytics or financial illustrations, a dedicated WBD report analyst will be assigned to your account. They will customize reports for bills; budget; dependent age tracking; open enrollment activities; eligibility audits; or other client needs. Reports will be generated and emailed to designated client contact within two (2) business days of request or fewer.

Reports can also be set up to automatically generate and be emailed to client on a regularly scheduled basis. Your WBD report analyst is essentially your “on-call” report specialist for any and all “on-demand” reporting needs.

### **DEPENDENT AGE MANAGEMENT**

WBD will monitor upcoming dependent “age-outs” in accordance with client eligibility rules. Typically these are children about to be 26 or spouses about to be 70 that may lose life insurance coverage. WBD will notify employee and HR of any dependents who are approaching their loss of eligibility status within the next 60 days. WBD will proactively process COBRA and employee communications to ensure client termination rules are maintained without employer manual intervention. WBD will “close the loop” with employees, dependents, HR, carrier and payroll.

### **BENEFICIARY MANAGEMENT**

Every employee with company paid life insurance needs a beneficiary – but many employees never enroll online or engage in benefits. This creates stress and problems in the event of a life insurance claim where there is no beneficiary record on file. WBD can help!

WBD team will generate monthly reports for employees who are missing beneficiary information or who have not updated beneficiary information within the past 12 months. WBD team will email and make outbound reminder phone calls to employees prompting them to update beneficiary records.

### **TUITION REIMBURSEMENT MANAGEMENT**

WBD can include tuition education and program management on our ben-admin system – similar to dependent documentation management services. When employees complete the tuition reimbursement criteria, WBD can collect, validate, store and manage tuition reimbursement funding on behalf of HR. Once documentation is received, WBD can transmit the appropriate reimbursement and/or payroll credit amounts via the payroll connectivity and communicate accordingly with the employee.

### **CONSOLIDATED AND RECONCILIATION BILLING**

For most clients, our highly efficient and accurate carrier file feeds and custom billing and report capabilities eliminate the need for 3<sup>rd</sup> party reconciliation billing. However, if clients need the additional service of consolidated billing and line-by-line reconciliation services, WBD offers this service through our preferred partner at a discounted rate. The service includes collection of all insurance carrier bills on the client's behalf and confirmation of each billing transaction against enrollment data in the WBD system. Payments will be remitted to each carrier once acquiring billing statements and payment from the client. Monthly audits resolve any discrepancies identified between WBD and the carrier's system (if any). Summary and detailed reports are generated for the self-reported plans.

### **SINGLE SIGN ON (SSO)**

Through an integrated third-party validation, we are able to link your WBD benefits administration platform to a number of existing client applications (such as payroll or HRIS system) using a SAML assertion to validate the user's identity. With this capability, the user is authenticated by logging into WBD or the employer's system to gain access to both the WBD system and the desired SAML enabled client applications without being prompted to login multiple times. SSO increases productivity along with information security and should be considered for any company with more than 500 employees. A separate discovery document is necessary to validate exactly what data is being exchanged, held, validated and calculated for each API / SSO integration.

### **ANNUAL DOMESTIC PARTNER VERIFICATION**

WBD will verify domestic partner status and collect current domestic partner documents (as per client requirements) on an annual basis. Documents could include copies of utility bills, leases, notarized affidavits, etc.

### **QUALIFYING EVENT MANAGEMENT**

WBD manage, make outreach, follow through and close the loop on all qualifying events and requests for benefit changes. The system will can be automatically set to "pend" change requests, but WBD will work with your employees to gather the required documentation (i.e. birth and marriage certificates, proof of lost coverage, court order documents, etc.) and will validate accordingly. WBD will be responsible for reviewing all qualifying events and new hire changes transactions, monitoring effective dates, and approving/declining each employee election with appropriate electronic employee communications and BCS. All correspondence and documentation is tracked, dated and stored in HR Access.

### **MAILING AND FULFILLMENT OF PRINTED COMMUNICATIONS**

Very popular with ACA forms and annual Benefit Confirmation Statements, Web Benefits Design offers a complete mailing and fulfillment service. We do all the work and manage the entire process including supplies, labor, postage, address validation and returned mail. We highly recommend home mailings before and/or after open enrollment to allow employees, and their spouses at home, to see a snapshot of their total benefits and costs.