
CLIENT

Health Plan Sales Web Portal

Broker/Office Portal

New Business Quoting for Small Business Products

UAT Handout

Original Date Published: XX/XX/20XX

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Version: FINAL

OPEN ISSUES

The following open issues have been identified regarding the design of new business quoting for the CLIENT BROKER SOLUTIONS site. These issues are summarized below. Finalization of these defects and migration to the UAT environment depends on how quickly development and QA can be performed. Once these issues are resolved and finalized, they will be added to the site for User Acceptance Testing.

- 2561 - Users who wish to quote employees on the HMO XXXXX plan must now have their ZIP Code validated for the HMO XXXXX Service Area table before they can quote HMO XXXXX
- 2568 – HEALTH PLAN SUB-SITE now has a more defined Service Area ZIP Code table that employees must be validated against if they wish to be quoted for one of the HEALTH PLAN SUB-SITE plans
- 2280 - Single plans on the Proposal should be grouped together so they are displayed on the same page
- 2446 - HEALTH PLAN SUB-SITE rates should be on the life page
- 2447 - HEALTH PLAN SUB-SITE - For QUOTING OPTION, the Composite and Flex should be on each individual rate page following the last person on the census (allow for a row or two)
- 2549 - HEALTH PLAN SUB-SITE Area Zip Code validations
- 2570 - Activity History Search Screen No search results returned in Activity History using the Region as a search criteria
- 2449 - HEALTH PLAN SUB-SITE - need to modify borders to be consistent
- 2451 - HEALTH PLAN SUB-SITE - On Benefit Highlights, change 'Deductible' to 'Annual Deductible'
- 2452 - HEALTH PLAN SUB-SITE - On Benefit Highlights, change 'Hospital Co-Pay' to 'Inpatient Hospital Co-Pay' On Benefit Highlights, change 'Hospital Co-Pay' to 'Inpatient Hospital Co-Pay'
- 2453 - HEALTH PLAN SUB-SITE - Add disclaimer for effective dates of rates
- 2553 - Proposal Design Change - All Census Details tables column headings need to be centered both vertically and horizontally
- 2554 - Proposal Design Change - Life Insurance Premium Details tables - Left Justify the Row Headings in the first column
- 2558 Proposal Design Change - Make sure that all of the Benefit Highlights for the medical plans do not wrap on to a second line
- 2560 Proposal Design Change - Move the Composite and Flexible Benefits tables to come after the Medical section and before the Life Insurance section

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INTRODUCTION

The purpose of this document is to define the design specifications for the products, plans, services and functionality and technical components delivered by the HEALTH PLAN SALES PORTAL. This document was prepared based on the formalized scope of services, and results from the analysis of the finalized business processes, functional and technical requirements performed by the joint Sales Web Portal project teams.

This document consists of the following sections:

- Sales Portal Overview
 - Products/Plans Inventory
 - User Communities and Security Matrix
 - Site Map
 - Process Flows
 - Services and Features, including descriptions, business rules and screen layouts
 - Environment Integration
 - Appendices
 - Sub-header Information
 - Life Insurance Quoting Options
 - Automatic Email Inventory
 - Mouse Rollover Definitions
 - Brokerage Firm and Individual Broker Responsibilities
 - Life Insurance Underwriting Guidelines
 - Standard Medical Underwriting Guidelines
 - Choice Medical Underwriting Guidelines
 - Rating Methodology
 - Risk Adjustment Factors
 - Proposal
-

SALES PORTAL OVERVIEW

The HEALTH PLAN SALES PORTAL provides CLIENT with the tools and functionality needed to sell and service CLIENT's Small Group Products via the Internet. The Sales Portal is comprised of two modules: Broker and Office. The Broker module provides CLIENT with advanced tools for their brokers, including activity management tools, real-time quoting, plan benefits comparisons, automated proposal generation, forms and product collateral access. The Office module enables efficient support of product and sales processes, including customer contact management, sales channel monitoring and management reporting.

SECTION I: PRODUCTS/PLANS INVENTORY

PRODUCTS & PLANS

Small Group Products are defined as major plan families, such as HMO, POS, PPO or Indemnity and include associated supplemental products, such as Life, Acupuncture, and Chiropractic.

1. MEDICAL PLANS

1.1 HMO PLANS

HMO plans are available as either dual choice with a PPO plan or as a stand-alone plan. The following HMO plans are available:

- XXX XXX Access 10
- XXX XXX Access 20
- XXX XXX Access 30
- XXX XXX 15
- XXX XXX 20
- XXX XXX Co-pay 25
- XXX XXX 35

1.2 POS PLANS

POS plans are available as dual choice with a PPO plan or as a stand-alone plan. The following POS plans are available:

- XXX XXX 3-Tier POS 10
- XXX XXX 3-Tier POS 15
- XXX XXX 3-Tier POS 20

1.3 PPO PLANS

PPO plans are available as either dual choice with 1 HMO plan or 1 POS plan or as a stand-alone plan. PPO plans are available with age-banded rates only. The following PPO plans are available:

- XXX XXX 10
- XXX XXX 12
- XXX XXX 15
- XXX XXX 20
- XXX XXX 30
- XXX XXX 40

1.5 DUAL CHOICE PLANS

Dual Choice plan combinations may include the following:

HMO/PPO Dual Choice

- Plan combinations include 2 in-area plans: 1 HMO plan and 1 PPO plan from the lists above
- Flex Net is provided for Out-of-area participants and can be the 3rd or 4th plan

- HMO/PPO Dual Choice plans can have a combination of Age-banded rates for PPO plans and Composite rates for HMO plans for groups with 15 or more enrolling employees
- CLIENT must be the sole carrier for groups of 2 – 9 employees
- There is a 2-point RAF load for Dual Choice packages
- If CLIENT is not the sole carrier, XXX XXX 10 and XXX XVX 12 are not available and a minimum of 3 employees must enroll in a given plan otherwise the 2-point RAF load becomes a 3-point RAF load

POS/PPO Dual Choice

- Plan combinations include 2 in-area plans: 1 POS plan and 1 PPO plan from the lists above
- Flex Net is provided for Out-of-area participants and can be the 3rd or 4th plan
- POS/PPO Dual Choice plans can have a combination of Age-banded rates for PPO plans and Composite rates for POS plans for groups with 15 or more enrolling employees
- CLIENT must be the sole carrier
- If CLIENT is not the sole carrier, POS/PPO Dual Choice is not available
- There is a 2-point RAF load for Dual Choice plans

1.6 XXX ADVANTAGE PACKAGES

XXX Advantage packages are pre-packaged plans that include HMO plans and PPO plans. The following XXX Advantage packages are available:

XXX Advantage 100

- Plans included:
 - XXX XXX Access 10
 - XXX XXX Access 20
 - XXX XXX Advantage
 - XXX XXX 15
- Flex Net is provided for Out-of-area participants
- Group size must be 10 enrolling employees or greater with a minimum participation of 80%
- Employer contribution can be \$100 or 50% minimum
- Age-banded rates only
- CLIENT must be the sole carrier
- There is a 2-point RAF load for XXX Advantage packages

XXX Advantage 80

- Plans included:
 - Elect Open Access 20
 - Elect Open Access 30
 - HMO 15
 - PPO Value 30
 - PPO Saver

- Flex Net is provided for Out-of-area participants
- Group size must be 10 enrolling employees or greater with a minimum participation of 80%
- Employer contribution can be \$80 or 50% minimum
- Age-banded rates only
- CLIENT must be the sole carrier
- There is a 2-point RAF load for XXX Advantage packages

1.7 INDEMNITY PLANS

Flex Net is an indemnity insurance product offered to small employer groups for out-of-area participants. Flex Net is not available as a standalone plan and therefore, must be offered alongside CLIENT's HMO, SELECT, PPO, or EOA products. Flex Net is available with age-banded rates only.

2. SUPPLEMENTAL PRODUCTS

2.1 TERM LIFE

Term Life Insurance may be quoted with each medical plan including Flex Net. Employer groups can select the level and type of term coverage for their employees and their dependents. Term life coverage is not available for COBRA participants.

2.2 CHIROPRACTIC AND ACUPUNCTURE RIDER

The Chiropractic and Acupuncture Rider is a hybrid rider that combines the benefits from both the Chiropractic rider and the Acupuncture rider and is only available with HMO and POS plans and cannot be purchased with the Chiropractic or Acupuncture riders.

2.3 CHIROPRACTIC RIDER

The Chiropractic Rider is only available with HMO and POS plans and cannot be purchased with another rider.

2.4 ACUPUNCTURE RIDER

The Acupuncture Rider is only available with HMO and POS plans and cannot be purchased with another rider.

2.5 FLEXIBLE BENEFITS

CLIENT sponsored illustration for a pre-tax health plan provided by Legal Systems Service Corporation. Pre-tax savings are realized through tax deductions for: employee contributions for health insurance premiums, individually purchased health insurance premiums, out-of-pocket medical expenses for the employees and their dependents, daycare expenses and certain transportation expenses

SECTION II: USER COMMUNITIES

USER COMMUNITIES

1. BROKER PORTAL USER GROUPS

1.1 EXTERNAL USER GROUPS

The Broker Sales Portal supports the following CLIENT broker user communities:

- CLIENT contracted Brokerage Firms and General Agents
- General Agents with Underwriting Authority
- CLIENT contracted Brokers
- Prospective Brokerage Firms
- Prospective Brokers
- Associates

1.2 EXTERNAL USER GROUP SECURITY

Each user group has specific rights and privileges that are tied to their user ID. Certain user groups inherit certain rights. The Firm or the Broker assigns associates access permissions. The following includes access rights for each user group.

| Broker Solutions Application | Responsibility | EXTERNAL USER GROUPS | | | | | |
|--|-----------------|----------------------|---------|---------------------------|------|--------------|------------------|
| | | Firms | Brokers | Brokerage Firm Associates | GA's | GA's with UW | GA Associates |
| <u>Sign In and Registration</u> | | | | | | | |
| Online Registration – Prospective only | CONSULTING FIRM | YES | YES | YES | | | |
| Online Registration – Contracted only | CONSULTING FIRM | | YES | YES | | | YES |
| <u>Small Business Group</u> | | | | | | | |
| Quoting Profile | CONSULTING FIRM | YES | YES | YES | | | |
| Quote & Proposal | CONSULTING FIRM | YES | YES | YES | YES | YES | YES |
| - Broker Assignment | CONSULTING FIRM | | | YES | YES | YES | YES |
| - Adjust RAF lower for New Quote | CONSULTING FIRM | | | | | YES | YES ¹ |
| - Adjust RAF Higher for New Quote | CONSULTING FIRM | YES | YES | YES | YES | YES | YES |
| - Adjust RAF for Sold Case | CONSULTING FIRM | | | | | YES | YES ¹ |
| - Add Medical Conditions | CONSULTING FIRM | | | | | YES | YES ¹ |
| Administrative Assignments - Add | CONSULTING FIRM | YES | | | YES | YES | |
| Administrative Assignments - Manage | CONSULTING FIRM | YES | YES | | YES | YES | |
| Activity History | CONSULTING FIRM | YES | YES | YES | YES | YES | YES |
| Quote Details | CONSULTING FIRM | YES | YES | YES | YES | YES | YES |
| Medical Condition Search | CONSULTING FIRM | | | | | YES | YES ¹ |
| Height and Weight Tables | CONSULTING FIRM | | | | | YES | YES ¹ |
| Rate Tables | CONSULTING FIRM | YES | YES | YES | YES | YES | YES |
| Forms & Brochures | CLIENT SBG | YES | YES | YES | YES | YES | YES |
| CLIENT's DocSearch | CLIENT SBG | YES | YES | YES | YES | YES | YES |
| Your Local Sales Representative | CLIENT SBG | YES | YES | YES | | | |
| <u>For All Brokers</u> | | | | | | | |

| Broker Solutions Application | Responsibility | Firms | Brokers | EXTERNAL USER GROUPS | | | |
|---------------------------------|-----------------|------------|------------|---------------------------|------------|--------------|---------------|
| | | | | Brokerage Firm Associates | GA's | GA's with UW | GA Associates |
| Update Your Contact Information | CONSULTING FIRM | YES | | | YES | YES | |
| New Broker Access | CONSULTING FIRM | YES | | | | | |
| Update Your Information | CONSULTING FIRM | | YES | YES | | | YES |

¹ Indicates that the associate has been granted the Underwriting access permission by the GA firm.

2. ADMINISTRATION USERS

2.1 ADMINISTRATION USER GROUPS

Internal users access the Broker Solutions Administrative site by entering a User ID and PIN on the “Admin Login” page. Internal User access permissions are predetermined by CLIENT and enforced when the user logs in to the site. Internal User groups consist of:

- Sales includes
 - Account Executives (AE) and Sales Associates (SA)
 - Account Managers (AM) and Group Service Representatives (GSR)
- Sales Management
- Underwriting
- Membership
- Broker Commissions
- Broker Relations

The following security matrix displays the Internal user groups and their Broker Solutions menu access permissions:

2.2 ADMINISTRATION USER GROUP SECURITY

| Broker Solutions Application | Responsibility | INTERNAL USER GROUPS | | | | | | |
|------------------------------------|-----------------|----------------------|--------------|-----|-------|---------------|----------------|------------------|
| | | Broker Relations | Broker Comm. | UW | Memb. | Sales – AE/SA | Sales – AM/GSR | Sales Mgt. |
| <u>Small Business Group</u> | | | | | | | | |
| Quoting Profile | CONSULTING FIRM | YES | | YES | | YES | YES | YES |
| Quote & Proposal | CONSULTING FIRM | | | YES | | YES | YES | YES |
| - Broker Assignment | CONSULTING FIRM | | | YES | | YES | YES | YES |
| - Adjust RAF lower for New Quote | CONSULTING FIRM | | | YES | | YES | YES | YES |
| - Adjust RAF Higher for New Quote | CONSULTING FIRM | | | YES | | YES | YES | YES |
| - Adjust RAF for Sold Case | CONSULTING FIRM | | | YES | | | | |
| - Add Medical Conditions | CONSULTING FIRM | | | YES | | YES | YES | YES |
| Activity History | CONSULTING FIRM | YES | YES | YES | YES | YES | YES | YES |
| Quote Details | CONSULTING FIRM | YES | YES | YES | YES | YES | YES | YES |
| - Change Group AE Assignment | | | | YES | | | | YES |
| - Change Group AM Assignment | | | | YES | | | | YES |
| - Change Quote Status | | | | YES | | | | YES ¹ |
| Rate Tables | CONSULTING FIRM | YES | YES | YES | YES | YES | YES | YES |
| Medical Condition Search | CONSULTING FIRM | | | YES | | YES | YES | YES |
| Height and Weight Tables | CONSULTING FIRM | | | YES | | YES | YES | YES |

| Broker Solutions Application | Responsibility | INTERNAL USER GROUPS | | | | | | |
|--|-----------------|----------------------|--------------|-----|-------|---------------|----------------|------------|
| | | Broker Relations | Broker Comm. | UW | Memb. | Sales – AE/SA | Sales – AM/GSR | Sales Mgt. |
| Broker Collateral Ordering | CLIENT SBG | YES | YES | YES | | YES | YES | YES |
| Forms & Brochures Maintenance | CLIENT SBG | | | | | | | YES |
| Forms & Brochures | CLIENT SBG | YES | YES | YES | YES | YES | YES | YES |
| CLIENT's DocSearch | CLIENT SBG | YES | YES | YES | YES | YES | YES | YES |
| <u>Broker Management</u> | | | | | | | | |
| Search | CONSULTING FIRM | YES | YES | YES | YES | YES | YES | YES |
| - Update Firm Registration | CONSULTING FIRM | YES | YES | | | YES | YES | YES |
| - Change AE Assignment | CONSULTING FIRM | | | YES | | | | YES |
| - Change AM Assignment | CONSULTING FIRM | | | YES | | | | YES |
| - Update Broker Registration | CONSULTING FIRM | YES | | | | | | YES |
| - Disable Brokerage Firms | CONSULTING FIRM | YES | | YES | | | | YES |
| - Disable Brokers | CONSULTING FIRM | YES | | YES | | | | YES |
| - Merge Broker Records | CONSULTING FIRM | YES | | | | | | YES |
| Register a Contracted Brokerage Firm | CONSULTING FIRM | YES | | | | | | |
| Register a Prospective Brokerage Firm | CONSULTING FIRM | YES | YES | YES | YES | YES | YES | YES |
| Register a Contracted/Prospective Broker | CONSULTING FIRM | YES | | YES | | YES | YES | YES |

1. Sales Management will have access to 'Change Quote Status' through the status of "Quoted". Statuses such as "Approved", "Declined" and "Withdrawn" are manual statuses reserved for Underwriting.

SECTION III: SITE MAP

1. BROKER SITE MAP – PAGE 1

PROPRIETARY MATERIAL

2. BROKER SITE MAP – PAGE 2

PROPRIETARY MATERIAL

3. ADMINISTRATION SITE MAP – PAGE 1

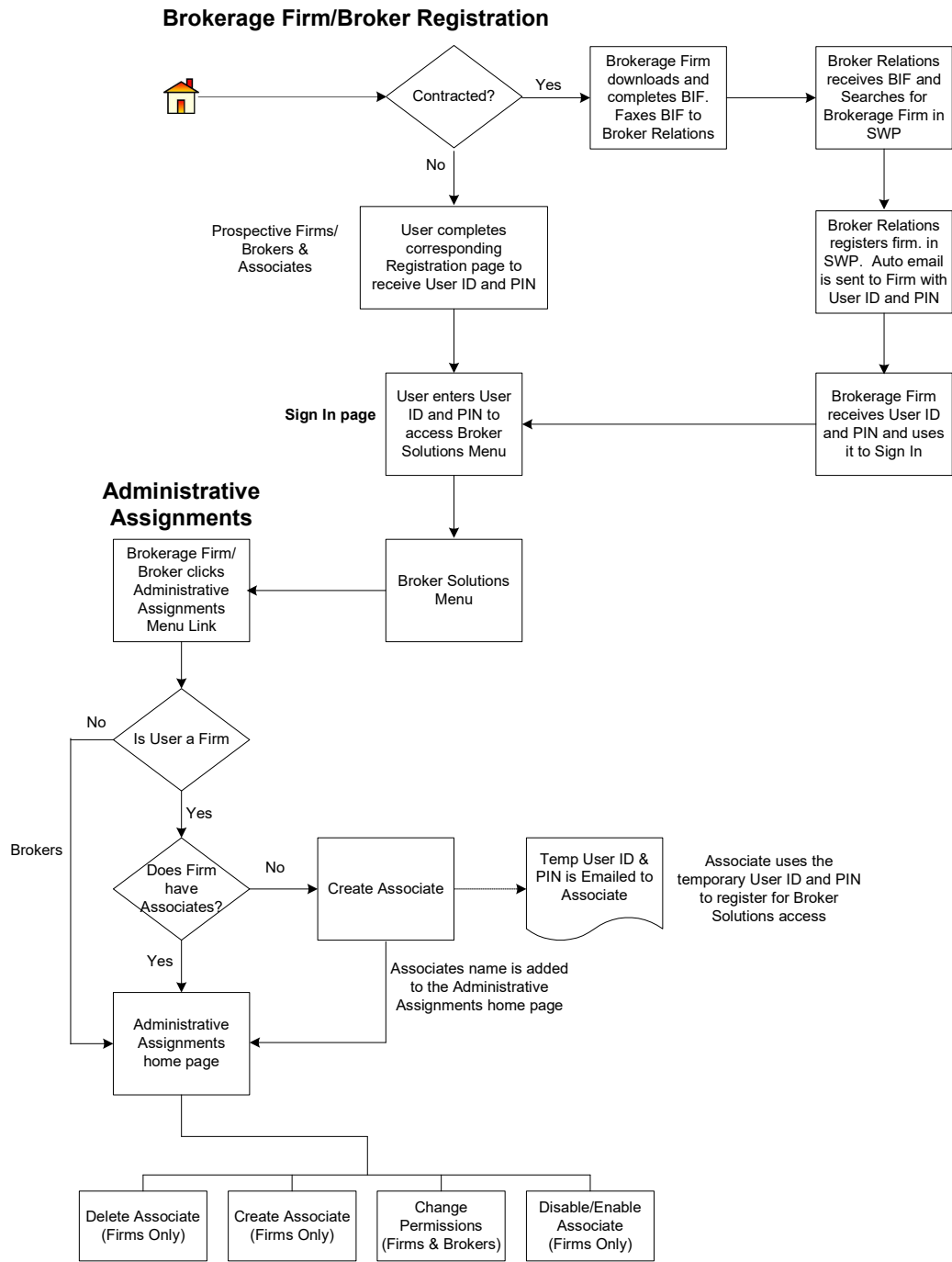
PROPRIETARY MATERIAL

2. ADMINISTRATION SITE MAP – PAGE 2

PROPRIETARY MATERIAL

SECTION IV: PROCESS FLOWS

1. REGISTRATION AND ADMINISTRATIVE ASSIGNMENTS

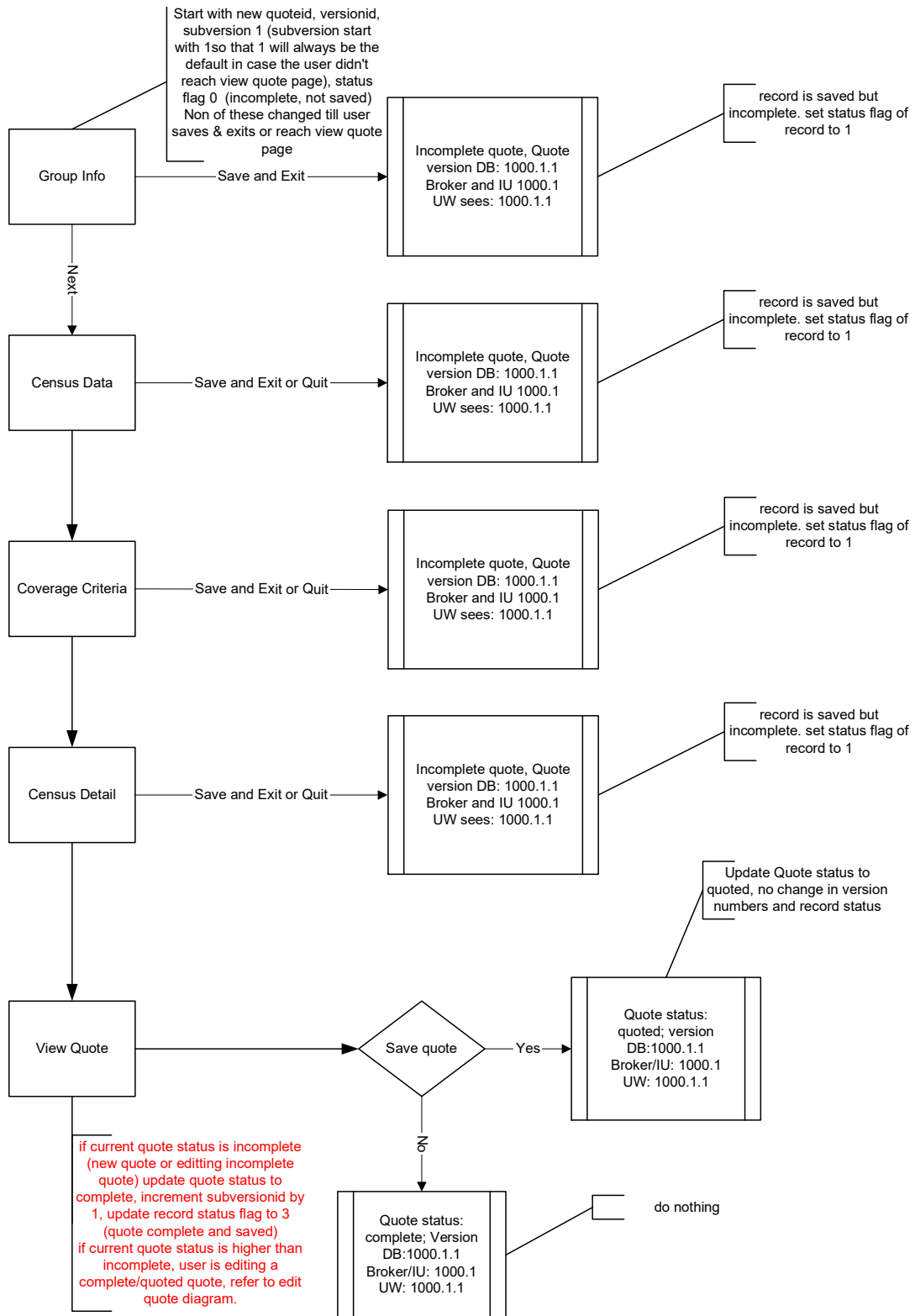


Functions available on the Administrative Assignments Home page
 Firms include Brokerage Firms, GA's and GA's with Underwriting Authority

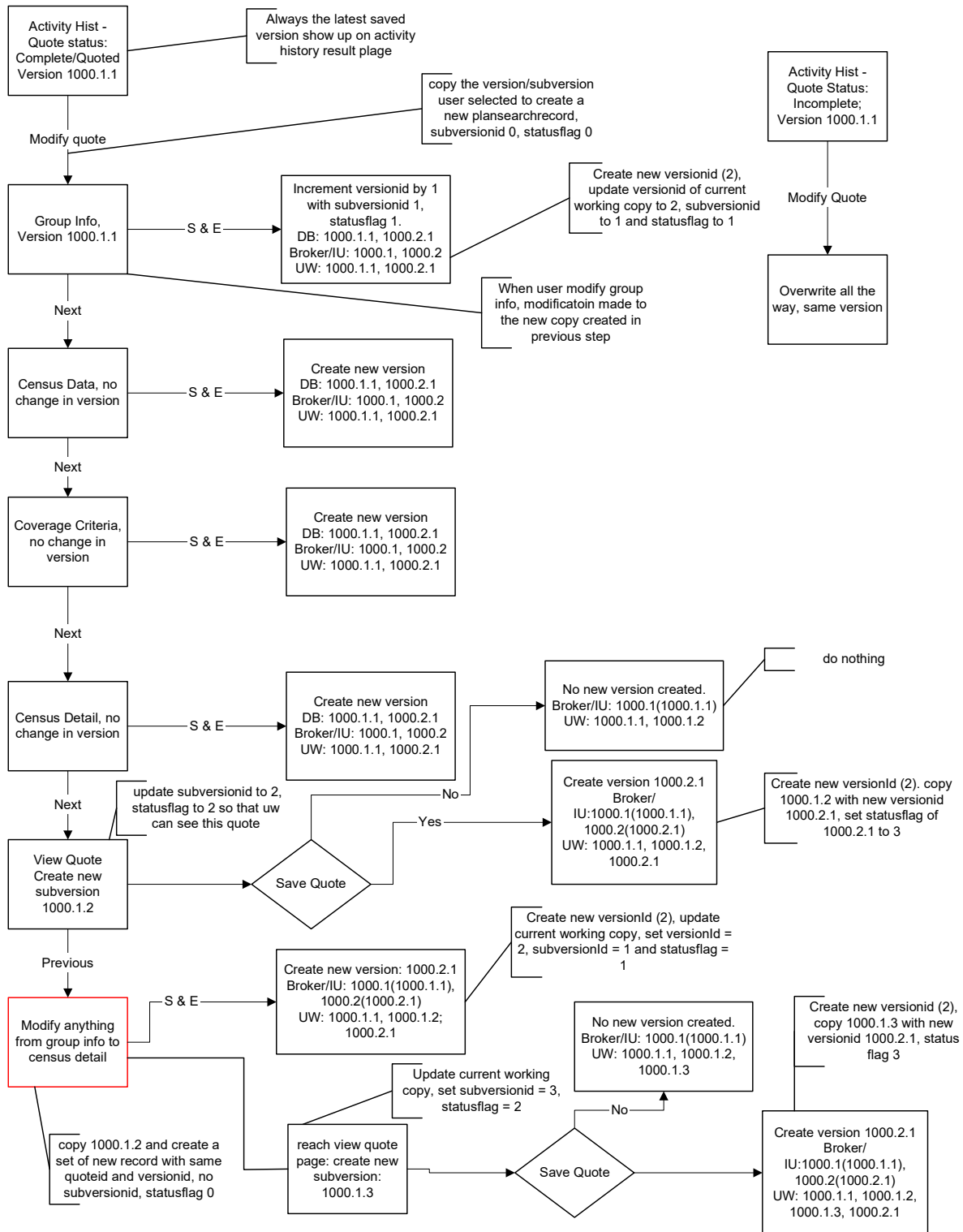
2. NEW BUSINESS



3. QUOTE VERSION AND SUB-VERSION NUMBERS – NEW QUOTE



4. QUOTE VERSION AND SUB-VERSION NUMBERS – MODIFIED QUOTE



SECTION V: SERVICES AND FEATURES

SALES WEB PORTAL FUNCTIONALITY

The Small Group Broker Solutions site consists of several services and features. This document addresses the services and features of New Business Quoting and covers the following sections:

- Sign In and Registration, including Administrative functionality
- Broker Management
- Broker Solutions Menu
 - Quoting Profile
 - Quote and Proposal
 - Activity History
 - Rate Tables

Within each of these sections, the functionality, business rules and screen layouts are provided. Access to Broker Solutions site is provided for external users via the 'Broker' link from CLIENT's California Region Home page at the following URL: <http://www.Xxxxx.com/home.asp>.

The following page rules apply to all web pages in the Services and Features section with the exception of popup windows:

- Sub-header information is populated on each screen based on user profile where applicable. *(For more information about Sub-header fields, please see Appendix B, Sub-Header Information).*
- A number of links appear on the right hand column of the screen. These links assist the user in navigation of the Broker Solutions site. *(For more information, see Section V 1.3, CLIENT Right Navigation Bar).*
- The bottom navigation links direct the user to other CLIENT pages. *(For more information, see Section V 1.4, CLIENT Bottom Navigation Links).*

1. BROKER SOLUTIONS NAVIGATION

The Broker Solutions menu serves as the entry point of the CLIENT/CONSULTING FIRM Broker Solutions Portal. Registered users have access to the Broker Solutions menu links. The right hand column displays a navigation bar with links that expands and displays selections that correspond to the user's page. It also provides links to the following: California Region Corporate Home page, About Us, Contact Us, Glossary, and Logout.

1.1 ADMINISTRATION MENU

The purpose of the menu page is to access the functions available in the sales web portal. The Administration Menu is reached by entering the following URL in the browser's address bar: <http://www.Xxxxx.com/admin>. Internal users are directed to the corresponding menu page based on their user profile.

The following business rules apply:

- The CLIENT EPS team hosts this page.
- The user must successfully sign in before accessing the menu page.
- Clicking a menu link sends an encrypted keyword string transaction to the CLIENT server that is used by the system to redirect the user to the corresponding CONSULTING FIRM-hosted page.

The "Admin Menu" page consists of the following:

Broker Management Menu Links

| Field | Type | Status | Rules |
|---------------------------------------|-----------|--------|--|
| Brokerage/Broker Search | Hyperlink | N/A | <ul style="list-style-type: none"> Displays for all Admin user groups Links to the "Broker Management Search" page at: https://www.sales.xxxxxxxx.com/Broker/BrokerSearchAndResults.asp |
| Register a Contracted Brokerage Firm | Hyperlink | N/A | <ul style="list-style-type: none"> Displays for Broker Relations only Links to the "Brokerage Firm Search" page at: https://www.sales.xxxxxxxx.com/Broker/ContractedBrokerageFirmRegistrationSearch.asp |
| Register a Contracted Broker | Hyperlink | N/A | <ul style="list-style-type: none"> Displays for Broker Relations, Sales-AESA, Sales-AMGSR, Sales Management user groups Links to the "Contracted Broker Registration" page at: https://www.sales.xxxxxxxx.com/Broker/BrokerRegistration.ASP |
| Register a Prospective Brokerage Firm | Hyperlink | N/A | <ul style="list-style-type: none"> Displays for all Admin user groups Links to the "Prospective Brokerage Firm Registration" page at: https://www.sales.xxxxxxxx.com/Broker/ProspectiveBrokerageFirmRegistrationIU.ASP |

Small Business Group Menu Links

| Field | Type | Status | Rules |
|----------------------------|-----------|--------|--|
| Quote & Proposal | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Broker Management Search" page at: https://www.sales.xxxxxxxx.com/Broker/BrokerSearchAndResults.asp |
| Quoting Profile | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Quoting Profile" page at: https://www.sales.xxxxxxxx.com/Broker/SBG_CoverageProfile.ASP |
| Activity History | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Activity History" page https://www.sales.xxxxxxxx.com/Broker/ActivityHistory.asp |
| Rate Tables | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Rate Tables" page at: https://www.sales.xxxxxxxx.com/Broker/RateTablesOptions.ASP |
| Medical Condition Search | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Medical Condition Search" page at: https://www.sales.xxxxxxxx.com/Broker/SBG_MedCondSearch.ASP |
| Height and Weight Tables | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Height Weight Tables" page at: https://www.sales.xxxxxxxx.com/Broker/SBG_HeightWeight.asp |
| Broker Collateral Ordering | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "Broker Collateral Ordering" page at: https://www.xxxxxxxx.com/Brokers/sbg/collateral_form.asp |
| CLIENT's DocSearch | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the "CLIENT's DocSearch" page at: https://www.xxxxxxxx.com/DocSearch/default.asp?sbg=Y |

1.1.1 Admin Menu Screen

PROPRIETARY MATERIAL

1.2 BROKER SOLUTIONS MENU

The purpose of the Broker Solutions menu page is to access the functions available in the sales web portal. Registered users are directed to the corresponding menu page based on their user profile.

The following business rules apply:

- The CLIENT EPS team hosts this page.
- The user must successfully sign in before reaching the menu page.
- Clicking the menu links directs users to the corresponding page.

The “Broker Solutions Menu” page consists of the following:

| Field | Type | Status | Rules |
|---------------------------------|-----------|--------|---|
| Welcome title | Label | N/A | <ul style="list-style-type: none"> ▪ Displays the user’s name |
| Quote & Proposal | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Group Information” page https://www.sales.xxxxxxx.com/Broker/SBG_GroupInfo.ASP |
| Quoting Profile | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Quoting Profile” page https://www.sales.xxxxxxx.com/Broker/SBG_CoverageProfile.ASP |
| Activity History | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Activity History Search” page https://www.sales.xxxxxxx.com/Broker/ActivityHistory.asp |
| Rate Tables | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Rate Tables Options” page https://www.sales.xxxxxxx.com/Broker/RateTablesOptions.ASP |
| Medical Condition Search | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Medical Condition Search” page ▪ Displays only for GA’s with Underwriting and their Associates with Underwriting access https://www.sales.xxxxxxx.com/Broker/SBG_MedCondSearch.ASP |
| Height and Weight Tables | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Height and Weight Tables” page ▪ Displays only for GA’s with Underwriting and their Associates with Underwriting access https://www.sales.xxxxxxx.com/Broker/SBG_HeightWeight.asp |
| Administrative Assignments | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the “Administrative Assignments” page https://www.sales.xxxxxxx.com/Broker/AdministrativeAssignments.asp |
| Forms & Brochures | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the CLIENT’s Forms & Brochures page ▪ Displayed throughout the user experience https://www.xxxxxxx.com/Brokers/sbg/collateral_form.asp |
| CLIENT’s DocSearch | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links the user to the CLIENT’s DocSearch page http://www.Xxxxx.com/docsearch |
| Your Local Sales Representative | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Displayed only for Contracted and Prospective Brokerage Firms, Brokers, and their associates ▪ Links to the “Your Local Sales Representative” page https://www.xxxxxxx.com/brokers/sbg/representatives.asp |

For All Brokers Menu Links

| Field | Type | Status | Rules |
|---|-----------|--------|--|
| CLIENT Sales Tools | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Sales Tools page http://www.Xxxxx.com/brokers/sales_tools/default.asp |
| CLIENT Dental and Vision | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT Dental & Vision Broker home page http://dv.xxxxxxxx.com/brokers |
| Common Questions | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Common Questions page http://www.Xxxxx.com/brokers/faq/faq_cat.asp |
| Update Your Information | Hyperlink | N/A | <ul style="list-style-type: none"> For Brokerage Firms, links to the Firm's Update Your Contact Information page http://www.Xxxxx.com/Brokers/info_form_firms/default.asp For Brokers, links to the Broker's Update Your Information page http://www.Xxxxx.com/Brokers/info_form/default.asp |
| New Broker Access | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the New Broker Access page http://www.Xxxxx.com/brokers/new_broker_access.asp |
| Contact Sales Information | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Contact Sales Information page http://www.Xxxxx.com/brokers/contact_sales.asp |
| Awards and Bonuses | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Broker Awards and Bonuses page http://www.Xxxxx.com/brokers/broker_awards.asp |
| Email Us | Hyperlink | N/A | <ul style="list-style-type: none"> Links to: http://www.Xxxxx.com/brokers/email.asp |
| Benehealth.net – Online enrollment and benefit management | Hyperlink | N/A | <ul style="list-style-type: none"> Links to the a disclaimer page prior to redirecting to Benehealth.net http://www.Xxxxx.com/disclaimer/external_disclaimer.asp |
| Web Generator | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Web Generator for Brokers http://www.Xxxxx.com/brokers/web_gen.asp?choice=webgen |

1.2.1 Broker Solutions Menu Screen – Brokerage Firms and GA's

PROPRIETARY MATERIAL

1.2.2 Broker Solution Menu – Brokers

PROPRIETARY MATERIAL

1.2.3 Broker Solution Menu – Associates

PROPRIETARY MATERIAL

1.2.4 Broker Solutions Menu – GA Associate with Underwriting

PROPRIETARY MATERIAL

1.3 CLIENT RIGHT NAVIGATION BAR

The purpose of the CLIENT Right Navigation bar is to provide an alternate means to navigate the Broker Solutions and the CLIENT corporate website. CLIENT hosts the right navigation bar.

The following business rules apply:

- Menu links are expanded and contracted based on the user's location and ID.
- Additional menu selections are displayed during Quote & Proposal. *For more information, please see Appendix A. Quote & Proposal Right Navigation Menu.*
- Clicking a link on the right navigation bar directs the user the corresponding page.

The CLIENT Right Navigation menu links consist of the following for external user groups:

| Field | Type | Status | Rules |
|---|-----------|----------|---|
| Key search | Textbox | Optional | <ul style="list-style-type: none"> ▪ Allows the user to enter a query string to search on ▪ This feature is hosted by CLIENT and allows the user to search the CLIENT Corporate web site only |
| Go | Button | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's https://www.xxxxxxx.com/search/query.asp ▪ Displays the results of the Key search query string ▪ Hosted by CLIENT |
| CLIENT Home | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Home page ▪ http://www.Xxxxx.com/ |
| California Region | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's California Region Home page ▪ http://www.Xxxxx.com/Home.asp |
| Broker Solutions | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Broker Solutions Menu page ▪ http://www.Xxxxx.com/brokers/default.asp |
| News Update | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's News Update page ▪ http://www.Xxxxx.com/Brokers/Hn_life_news.asp |
| CLIENT Sales Tools | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Sales Tools page ▪ http://www.Xxxxx.com/brokers/sales_tools/default.asp |
| Common Questions | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Common Questions page ▪ http://www.Xxxxx.com/brokers/faq/faq_cat.asp |
| Update Your Information | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the Update Your Information page ▪ http://www.Xxxxx.com/Brokers/info_form/default.asp |
| Contact Sales Information | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Displayed only for Contracted and Prospective Brokerage Firms, Brokers, and their associates ▪ Links to CLIENT's Contact Sales Information page ▪ http://www.Xxxxx.com/brokers/contact_sales.asp |
| Awards and Bonuses | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Broker Awards and Bonuses page ▪ http://www.Xxxxx.com/brokers/broker_awards.asp |
| Email Us | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to Email form page ▪ http://www.Xxxxx.com/brokers/email.asp |
| Benehealth.net – Online enrollment and benefit management | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the a disclaimer page prior to redirecting to Benehealth.net ▪ http://www.Xxxxx.com/disclaimer/external_disclaimer.asp? |
| DocSearch | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's DocSearch page ▪ http://www.Xxxxx.com/docsearch |
| About Us | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's About Us page ▪ http://www.Xxxxx.com/general/about_hn/ |
| Contact Us | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Contact Us page |

| Field | Type | Status | Rules |
|----------|-----------|--------|--|
| | | | <ul style="list-style-type: none"> ▪ http://www.Xxxxx.com/general/contact_us/ |
| Glossary | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Glossary page ▪ http://www.Xxxxx.com/general/glossary/ |
| Logout | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "CLIENT Logout" page ▪ http://www.Xxxxx.com/general/logout.asp |

The CLIENT Right Navigation menu links consist of the following for Admin user groups:

| Field | Type | Status | Rules |
|--------------------------|-----------|----------|--|
| Key search | Textbox | Optional | <ul style="list-style-type: none"> ▪ Allows the user to enter a query string to search on ▪ This feature is hosted by CLIENT and allows the user to search the CLIENT Corporate web site only |
| Go | Button | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's https://www.xxxxxxx.com/search/query.asp ▪ Displays the results of the Key search query string ▪ Hosted by CLIENT |
| CLIENT Home | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Home page ▪ http://www.Xxxxx.com/ |
| California Region | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's California Region Home page ▪ http://www.Xxxxx.com/Home.asp |
| Admin Menu | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Admin Menu page ▪ http://www.Xxxxx.com/admin |
| Quote & Proposal | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Broker Management Search" page at: https://www.sales.xxxxxxx.com/Broker/BrokerSearchAndResults.asp |
| Quoting Profile | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Quoting Profile" page at: https://www.sales.xxxxxxx.com/Broker/SBG_CoverageProfile.ASP |
| Activity History | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Activity History" page https://www.sales.xxxxxxx.com/Broker/ActivityHistory.asp |
| Rate Tables | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Rate Tables" page at: https://www.sales.xxxxxxx.com/Broker/RateTablesOptions.ASP |
| Medical Condition Search | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Medical Condition Search" page at: https://www.sales.xxxxxxx.com/Broker/SBG_MedCondSearch.ASP |
| Height and Weight Tables | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Height Weight Tables" page at: https://www.sales.xxxxxxx.com/Broker/SBG_HeightWeight.asp |
| DocSearch | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's DocSearch page ▪ http://www.Xxxxx.com/docsearch |
| Forms & Brochures | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "Broker Collateral Ordering" page at: https://www.xxxxxxx.com/Brokers/sbg/collateral_form.asp |
| About Us | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's About Us page ▪ http://www.Xxxxx.com/general/about_hn/ |
| Contact Us | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Contact Us page ▪ http://www.Xxxxx.com/general/contact_us/ |
| Glossary | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to CLIENT's Glossary page ▪ http://www.Xxxxx.com/general/glossary/ |
| Logout | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Links to the "CLIENT Logout" page ▪ http://www.Xxxxx.com/general/logout.asp |

1.3.1 CLIENT Right Navigation Bar

PROPRIETARY MATERIAL

1.4 CLIENT BOTTOM NAVIGATION BAR

The purpose of the CLIENT Bottom Navigation bar is to link the user directly to one of the CLIENT hosted pages. CLIENT hosts the bottom navigation bar.

The CLIENT Bottom Navigation bar links consist of the following:

| Field | Type | Status | Rules |
|---------------------|-----------|--------|---|
| Home | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Home page http://www.Xxxxx.com/Home.aspl |
| Health Plans | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Health Plans http://www.Xxxxx.com/general/plans/ |
| DocSearch | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's DocSearch http://www.Xxxxx.com/docsearch/ |
| WellSite | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's WellSite http://www.Xxxxx.com/general/WellSite/ |
| Pharmacy Info | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Pharmacy Information http://www.Xxxxx.com/pharmacy/ |
| Contact Us | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Contact Us page http://www.Xxxxx.com/general/contact_us/ |
| Terms of Use | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Terms of Use page http://www.Xxxxx.com/disclaimer/ |
| Privacy Information | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Privacy Policy http://www.Xxxxx.com/disclaimer/Privacy_index.asp |
| Members | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Members home page http://www.Xxxxx.com/members/login/ |
| Providers | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Providers home page http://www.Xxxxx.com/providers/login/ |
| Employers | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Employers home page http://www.Xxxxx.com/employers/login/ |
| Brokers | Hyperlink | N/A | <ul style="list-style-type: none"> Links to CLIENT's Brokers home page http://www.Xxxxx.com/brokers/ |

1.4.1 CLIENT Bottom Navigation Bar

PROPRIETARY MATERIAL

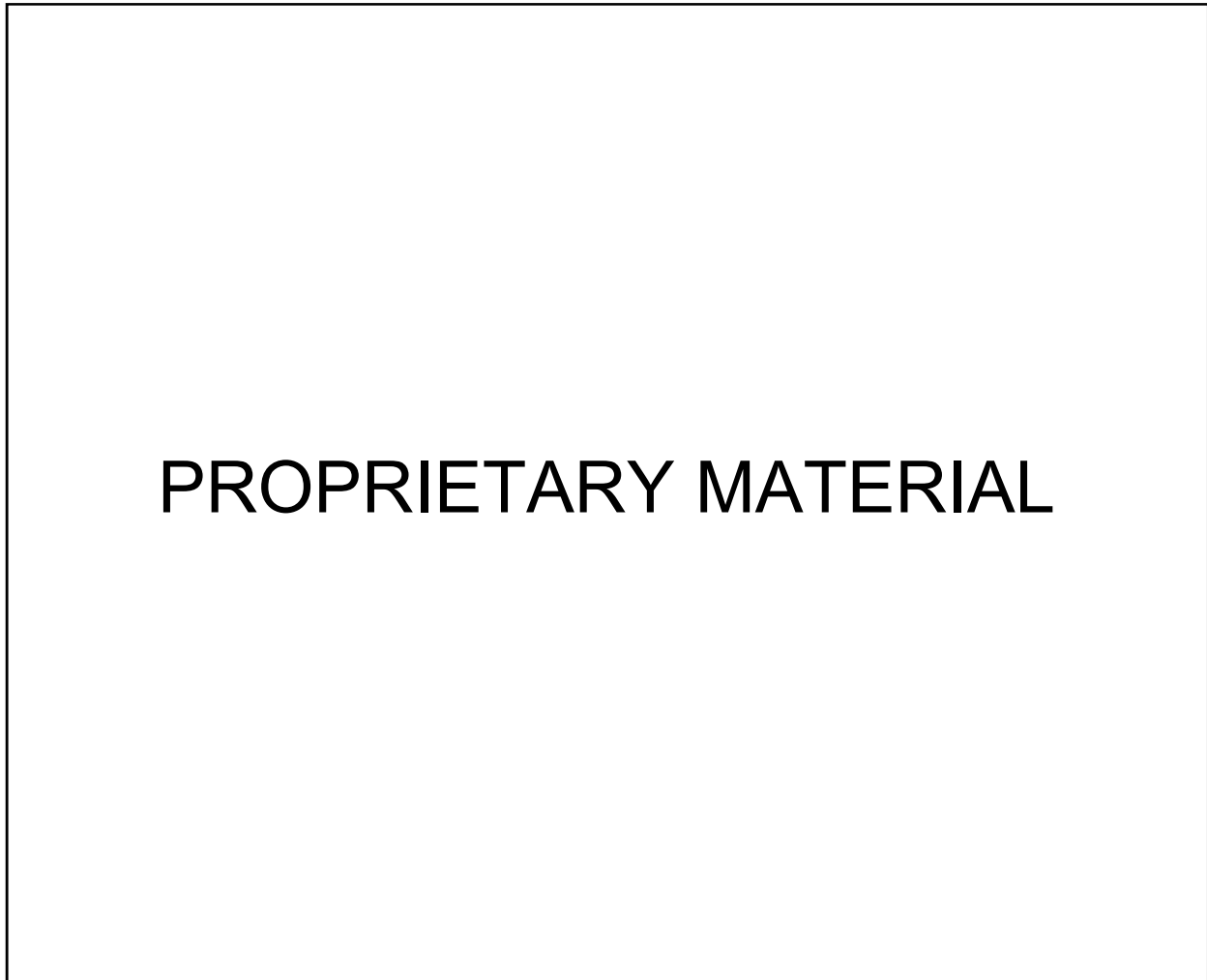
1.5 LOGOUT

The purpose of this page is to notify the user that they have successfully logged out of the Broker Solutions or Administration website. Clicking the 'Logout' link on the right navigation bar directs the user to the "Logout" page.

The "Logout" page consists of the following:

| Field | Type | Status | Rules |
|----------------|--------|--------|---|
| Return to Menu | Button | N/A | <ul style="list-style-type: none">Clicking the 'Return to Menu' button links the user to the corresponding menu page based on the previous user profile |

1.5.1 Logout Screen



1.6 SESSION TIMED OUT

The purpose of this page is to notify the user that their session has been timed out due to inactivity. If a user remains inactive for 90 minutes on the Broker Solutions or the Administration website, the account is logged off and the “Session Timed Out” page is displayed.

The following business rules apply to all users:

- To sign back in, users enter their User ID and PIN and click ‘Submit’.

The “Session Timed Out” page consists of the following:

| Field | Type | Status | Rule |
|---|-----------|----------|---|
| User ID | Textbox | Required | <ul style="list-style-type: none"> ▪ 15 characters maximum ▪ Validated for blank |
| PIN | Textbox | Required | <ul style="list-style-type: none"> ▪ 4 digits ▪ Validated for blank ▪ Validated for numeric |
| Submit | Button | N/A | <ul style="list-style-type: none"> ▪ Validates that all required fields have been validated according to the error message table below ▪ If data is blank or invalid, an error message is displayed ▪ If user ID and PIN are verified, users are linked to the corresponding menu page based on user profile |
| Lost or Misplaced your PIN? | Hyperlink | N/A | <ul style="list-style-type: none"> ▪ Clicking the ‘Lost or Misplaced your PIN?’ links the user to the “Lost PIN” page. <i>(For more information on Lost PIN, see Section V, 2.4 Lost PIN).</i> |

The following error messages will be displayed to notify the user of missing and/or incorrectly completed information as follows:

| Field | Error Message |
|---------|---|
| User ID | <ul style="list-style-type: none"> ▪ If blank – Please enter a User ID. ▪ If invalid – Invalid User ID or PIN. Please re-enter. |
| PIN | <ul style="list-style-type: none"> ▪ If blank – Please enter a PIN. ▪ If invalid – Invalid User ID or PIN. Please re-enter. |

EXCERPT LIMITED TO FIRST 50
PAGES