CLIENT

Online Sales Tool

Individual & Family Products (IFP)

Requirements Definition

Date Published: DATE

Version: Final V2

Revision History

Version	Date	Responsible	Description
Draft V1	DATE	CONSULTING FIRM	**Draft V1.** Submitted for Review This draft includes all of the requirements from the IFP Quoting meeting.
Draft V2	DATE	CONSULTING FIRM	**Draft V2.** Submitted for Review This draft includes all of the requirements from the IFP Applications, IFP Workflow, IFP Underwriting and IFP Eligibility Maintenance meetings.
Draft V3	DATE	CONSULTING FIRM	**Draft V3.** Submitted for Review This draft includes the following updated sections: Section V - Reports, Section X. Functionality Requirements, Section XI. Project Risks, and Section XII. Next Steps.
Final	DATE	CONSULTING FIRM	**Final.** Submitted for Acceptance The final version includes updates from the IFP Requirements Walk-through on Tuesday, January 14th.
Final V2	DATE	CONSULTING FIRM	**Final V2.** Submitted for Reference As a reference, the final version of the IFP Requirements document has been updated based on the information received with Sign-off.

Ownership of Work Product Statement

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Document Approval

CLIENT Online Sales Tool

Individual and Family Plans Functional Requirements Document Approval

I have participated in the requirements definition process and approve the contents of the *CLIENT IFP Functional Requirements Document Version Final – Dated* DATE.

Name	Title	Date
_____ <Insert Name>	<Insert Title>	_____
_____ <Insert Name>	<Insert Title>	_____
_____ <Insert Name>	<Insert Title>	_____
_____ <Insert Name>	<Insert Title>	_____

Open Issues

The following open issues have been identified regarding the IFP Requirements of the online sales tool (OST). These issues are summarized below, and are also noted within their various sections of this document. Finalization and approval of this document will exclude the functionality pertaining to the open issues. Once these issues are resolved and finalized, the requirements document will be revised to include their respective resolutions.

1. Need to determine if fulfillment vendor, FULFILLMENT VENDOR NAME will handle fax requests in addition to mail.

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Section I: IFP Project Overview

IFP Project Overview

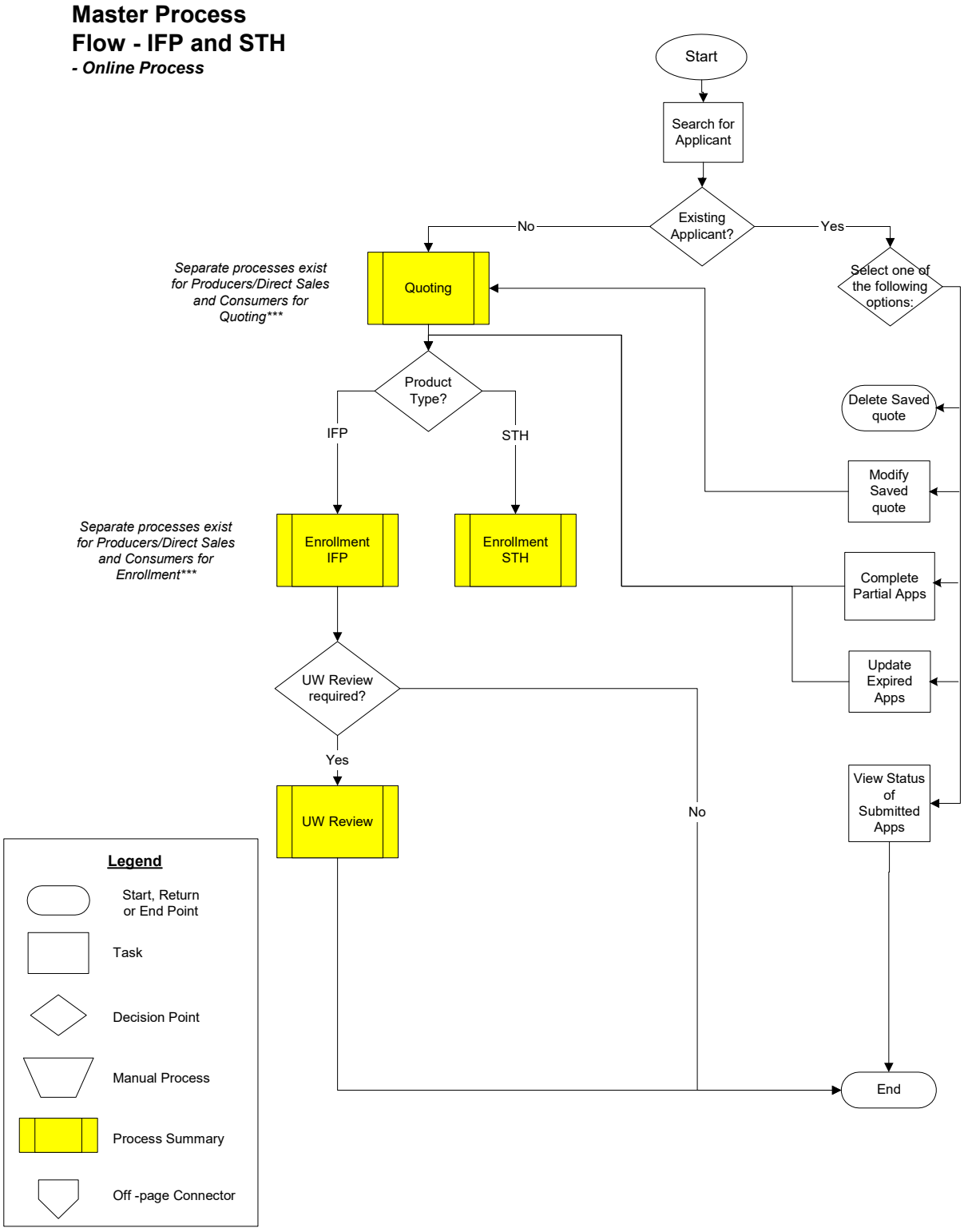
The Online Sales Tools project (OST) automates the sales cycle process to make it easier for both brokers and consumers to more easily interact with CLIENT. Over a twelve (12) month period, OST will deliver Online Sales & Quoting, Application Submission, Underwriting, Data Maintenance, Renewal and Reporting capabilities that meet CLIENT functional requirements for individual products including medical (including short term health), dental, and life. OST will also integrate OST applications to required CLIENT legacy systems, including, but not limited to, membership, contact management, and renewal systems. The OST project team will support product rollout and provide necessary training and documentation.

OST objectives include:

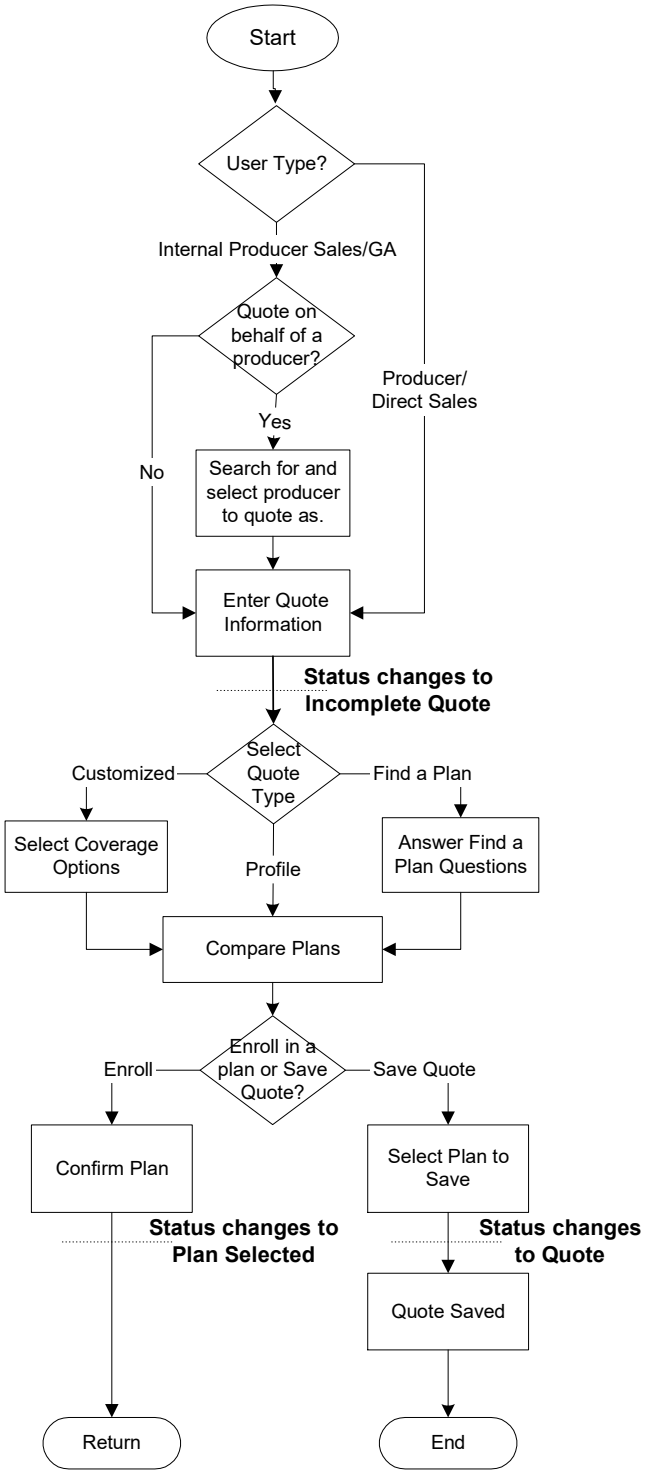
1. Reduce administrative costs associated with the sales cycle
2. Increase sales and membership through cross-selling opportunities for ancillary products
3. Open effective communication channel with brokers and consumers
4. Achieve parity with competition within California market

Section II: Business Process Flows

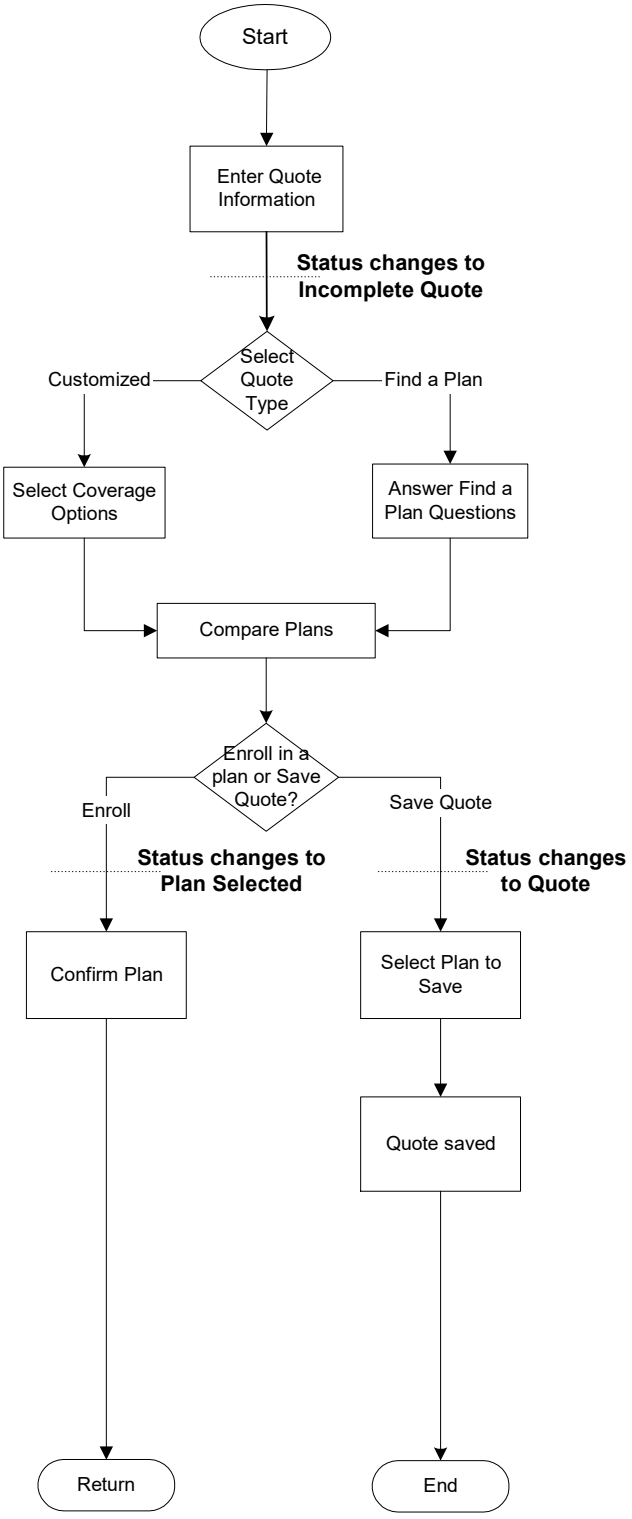
1. Master Process Flow – IFP and STH (Online)



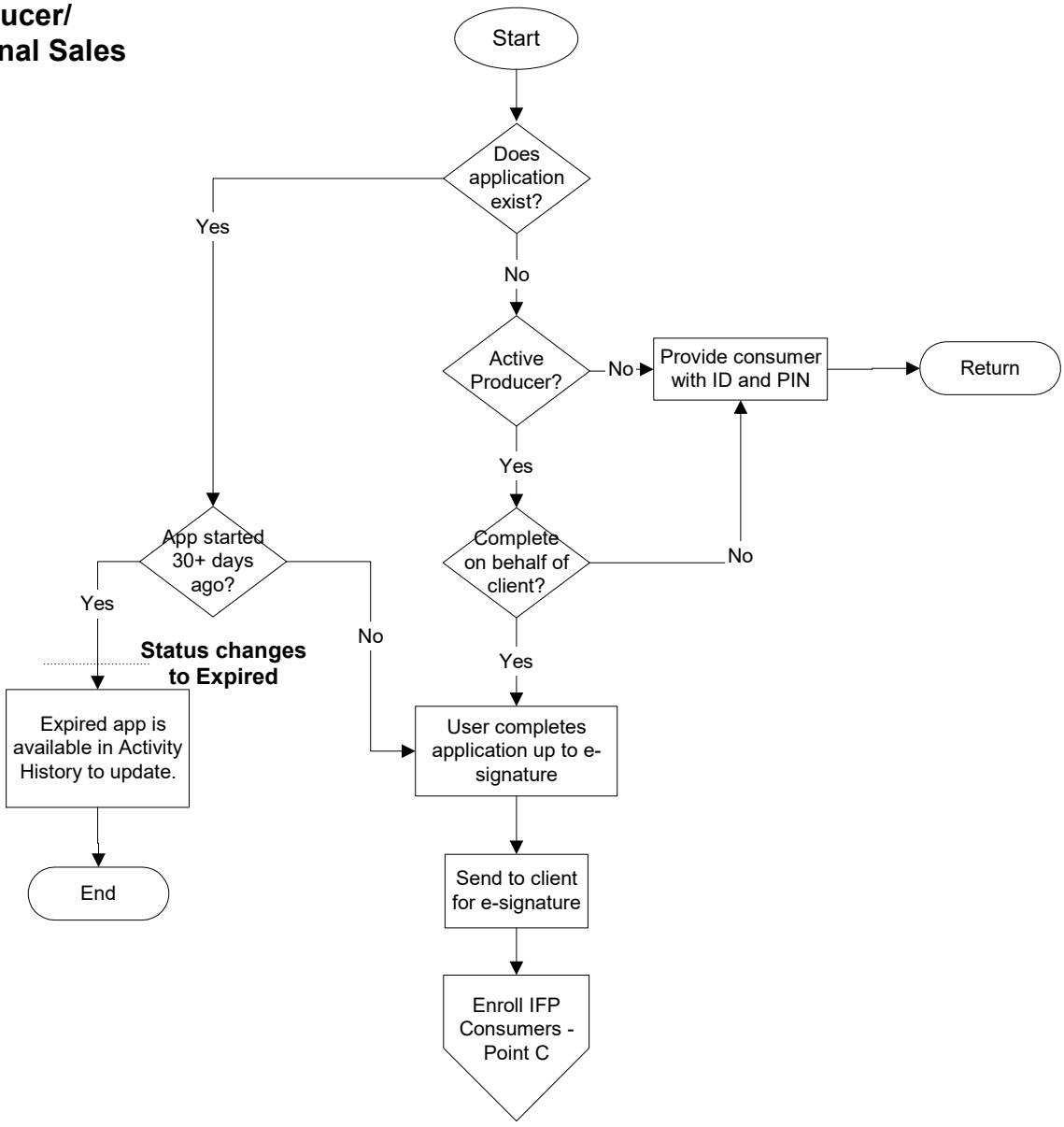
Quoting - Producers/ Internal Sales



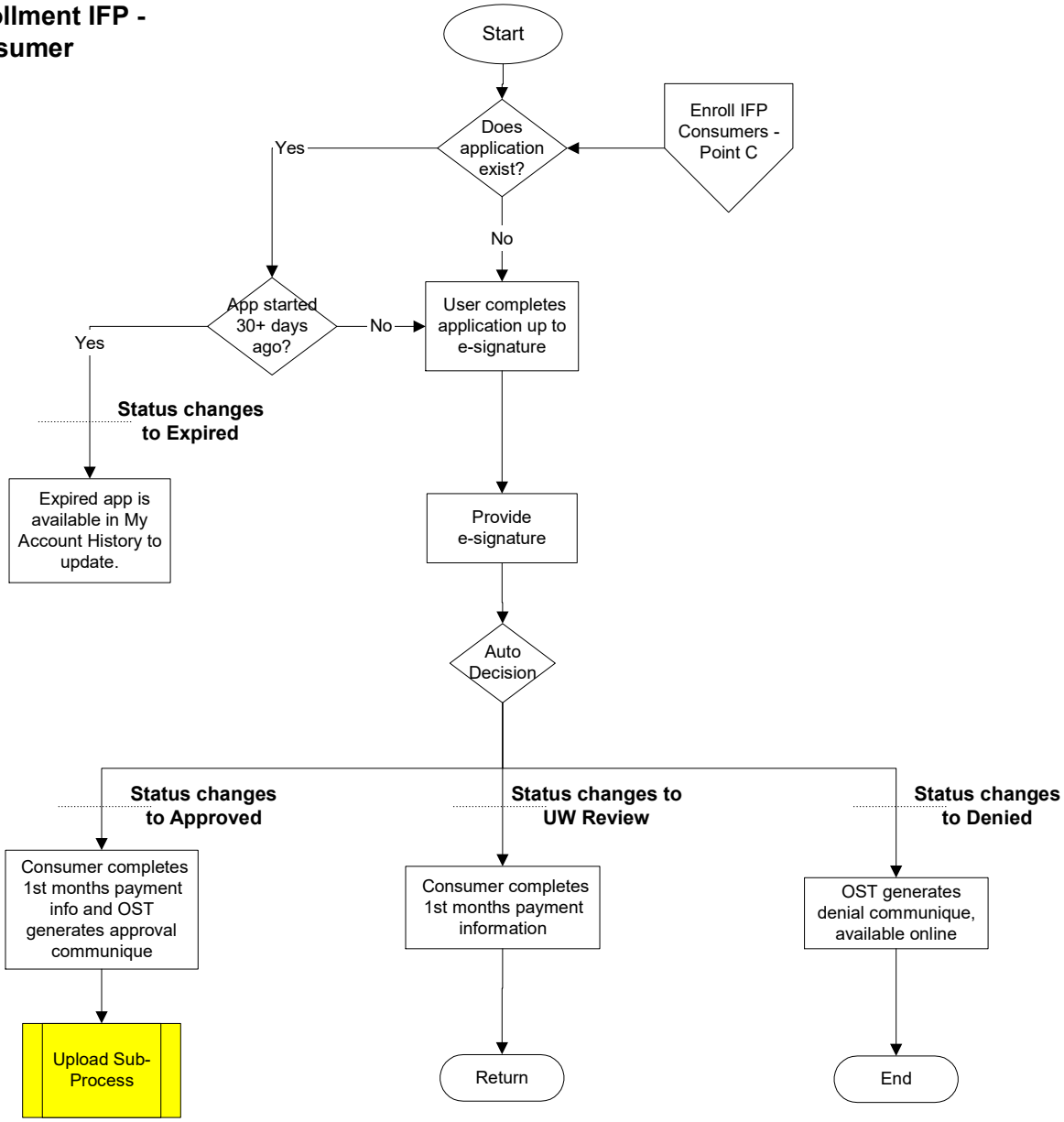
Quoting - Consumers



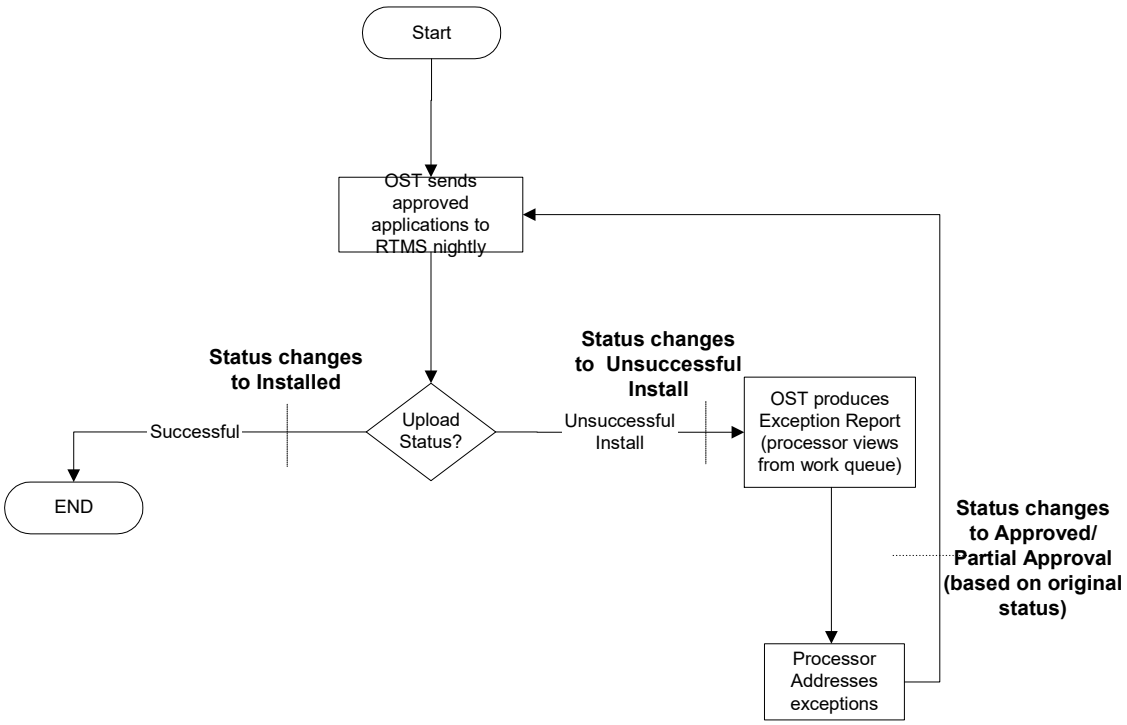
Enrollment IFP - Producer/ Internal Sales



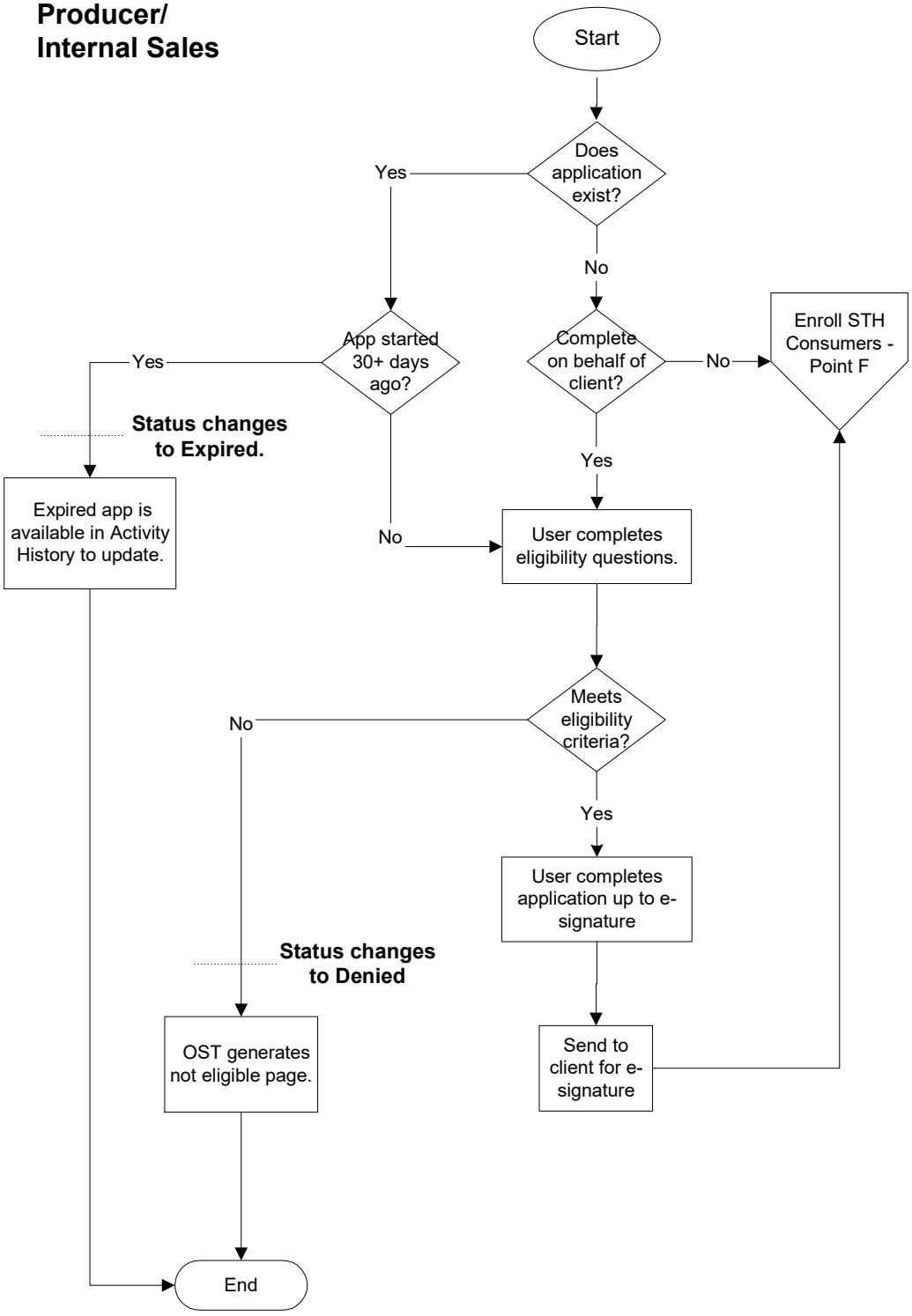
Enrollment IFP - Consumer

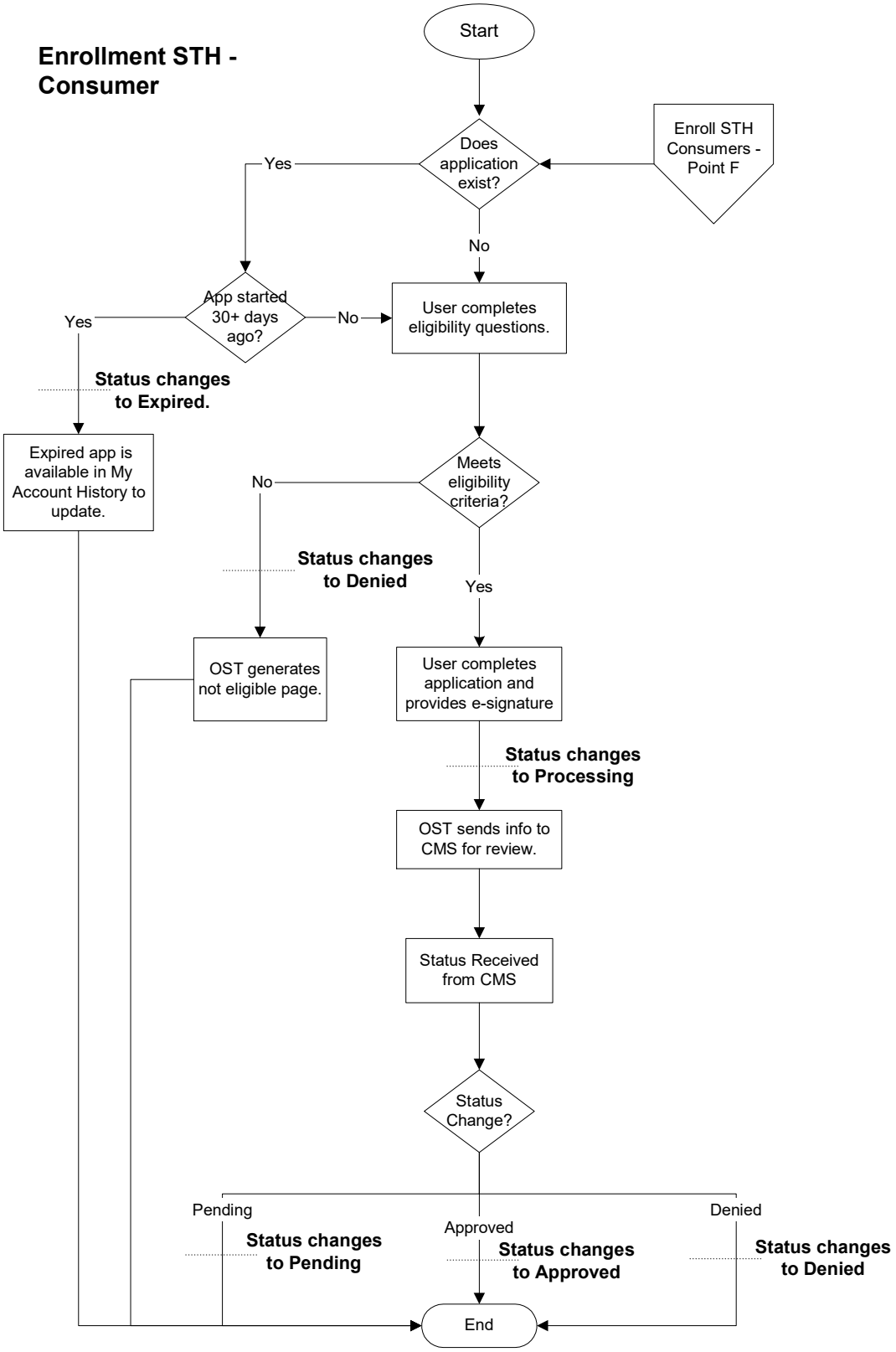


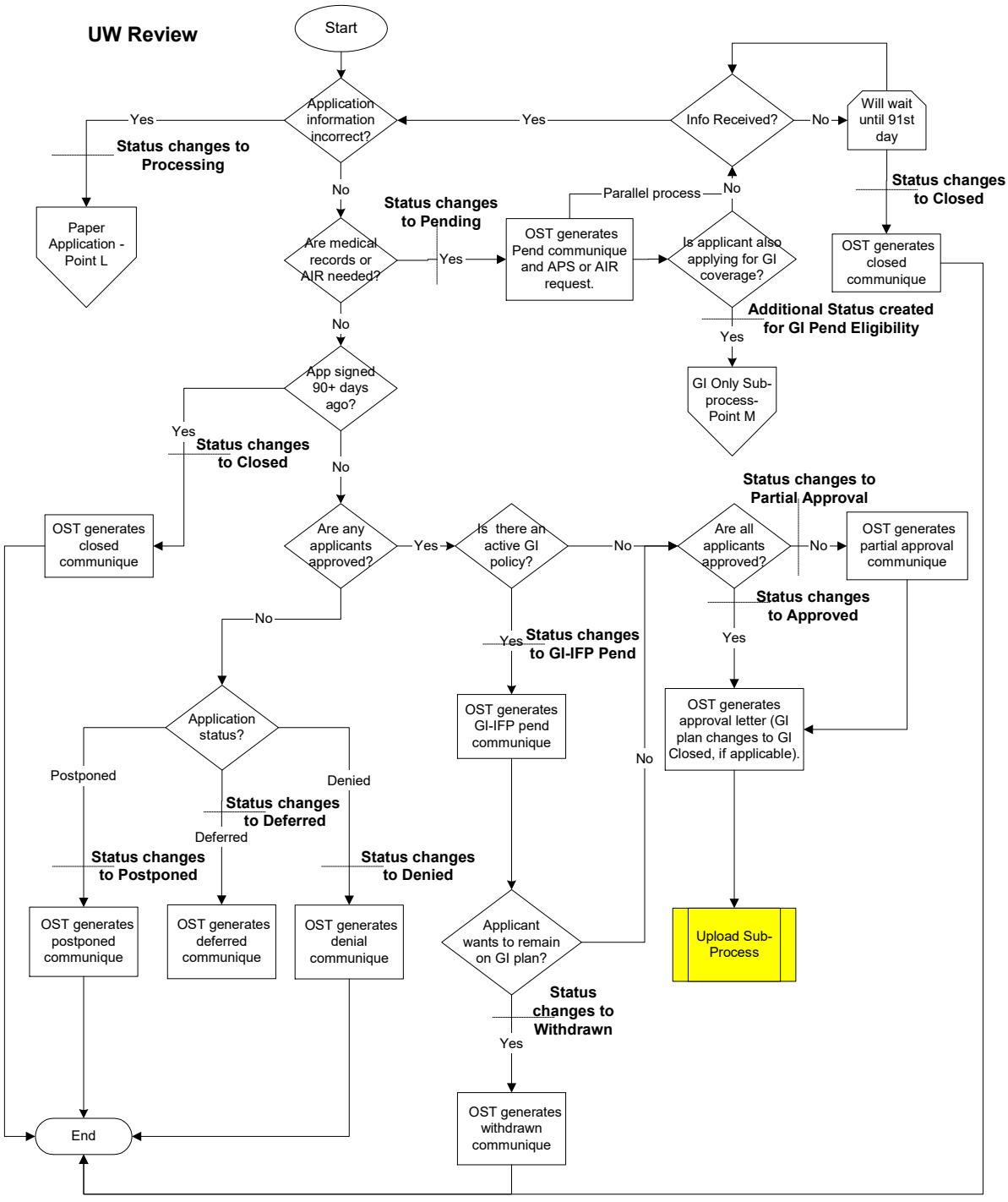
Upload Sub-process



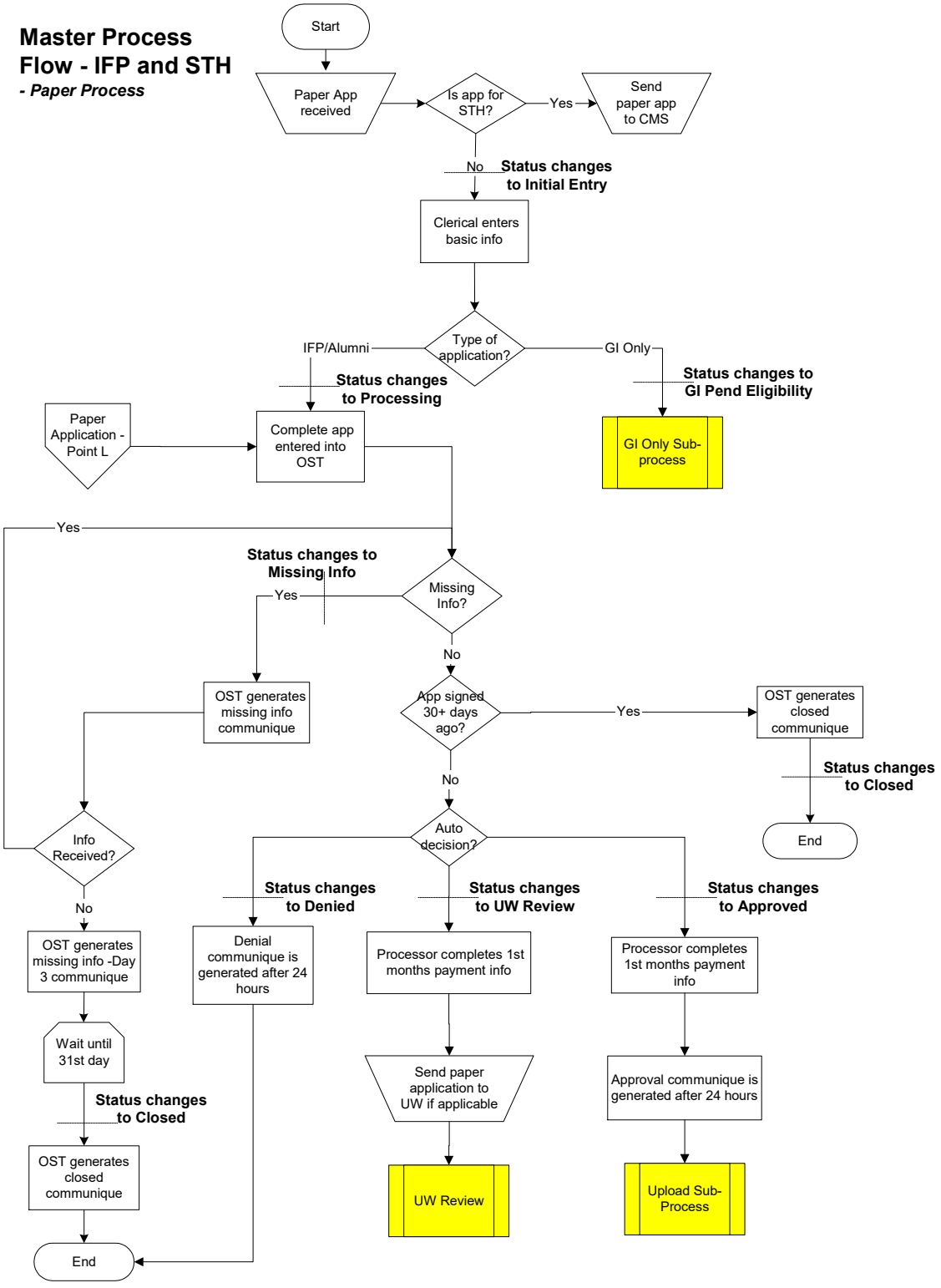
Enrollment STH - Producer/ Internal Sales



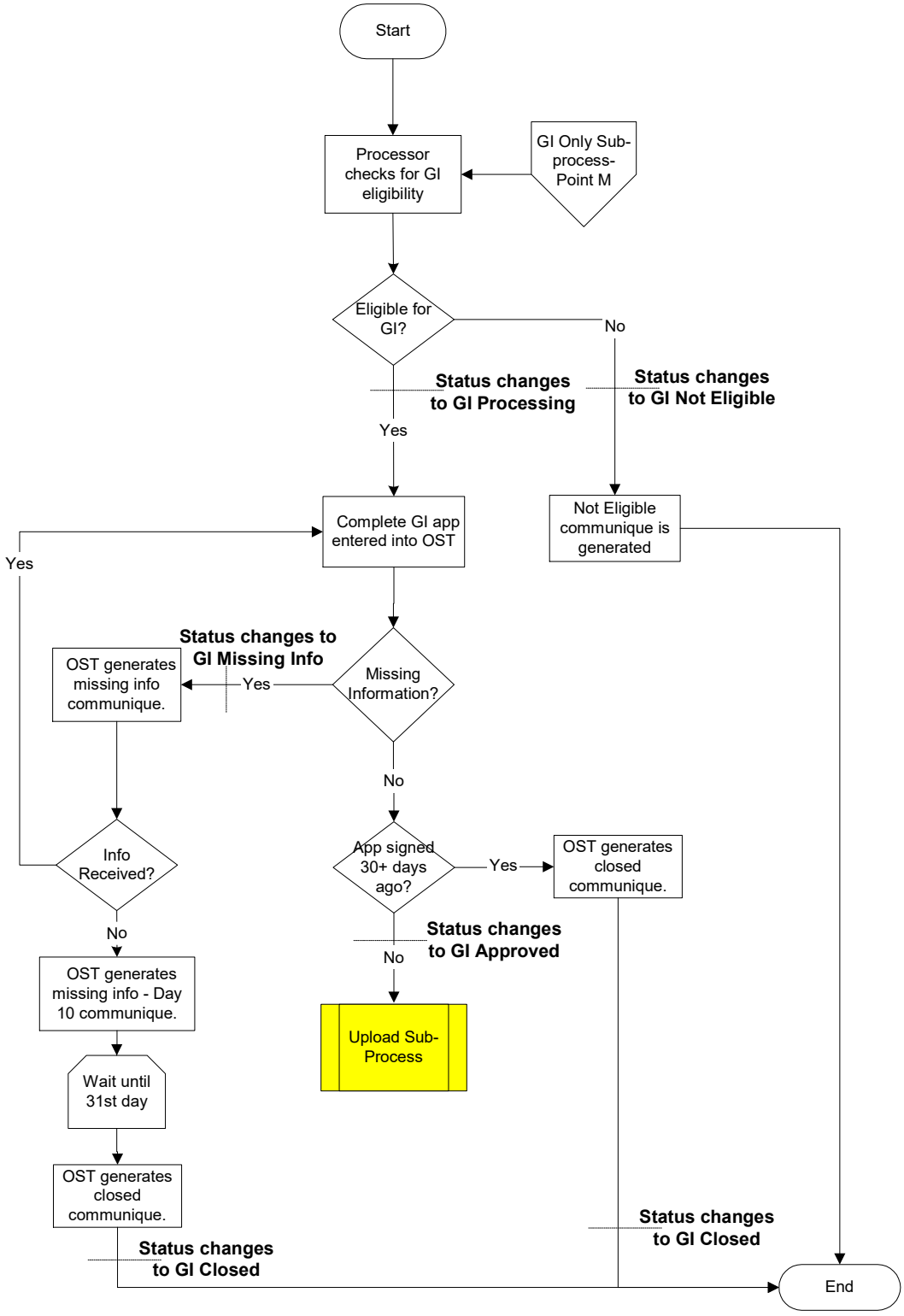

Enrollment STH - Consumer
Start
Does application exist?
Enroll STH Consumers - Point F
Yes
No
App started 30+ days ago?
Yes
No
User completes eligibility questions.
Status changes to Expired.
Expired app is available in My Account History to update.
Meets eligibility criteria?
No
Yes
Status changes to Denied
OST generates not eligible page.
User completes application and provides e-signature
Status changes to Processing
OST sends info to CMS for review.
Status Received from CMS
Status Change?
Pending
Approved
Denied
Status changes to Pending
Status changes to Approved
Status changes to Denied
End


UW Review
Start
Application information incorrect?
Yes
Status changes to Processing
Paper Application - Point L
No
Are medical records or AIR needed?
Yes
Status changes to Pending
OST generates Pend communique and APS or AIR request.
Parallel process
Is applicant also applying for GI coverage?
No
Yes
Additional Status created for GI Pend Eligibility
GI Only Sub-process- Point M
Info Received?
No
Will wait until 91st day
Status changes to Closed
OST generates closed communique
App signed 90+ days ago?
Yes
Status changes to Closed
OST generates closed communique
No
Are any applicants approved?
Yes
Is there an active GI policy?
No
Yes
Status changes to GI-IFP Pend
OST generates GI-IFP pend communique
Are all applicants approved?
No
Status changes to Partial Approval
OST generates partial approval communique
Yes
Status changes to Approved
OST generates approval letter (GI plan changes to GI Closed, if applicable).
No
Application status?
Postponed
Status changes to Postponed
OST generates postponed communique
Deferred
Status changes to Deferred
OST generates deferred communique
Denied
Status changes to Denied
OST generates denial communique
Applicant wants to remain on GI plan?
Yes
Status changes to Withdrawn
OST generates withdrawn communique
Upload Sub-Process
End

2. Master Process Flow – IFP Paper Apps

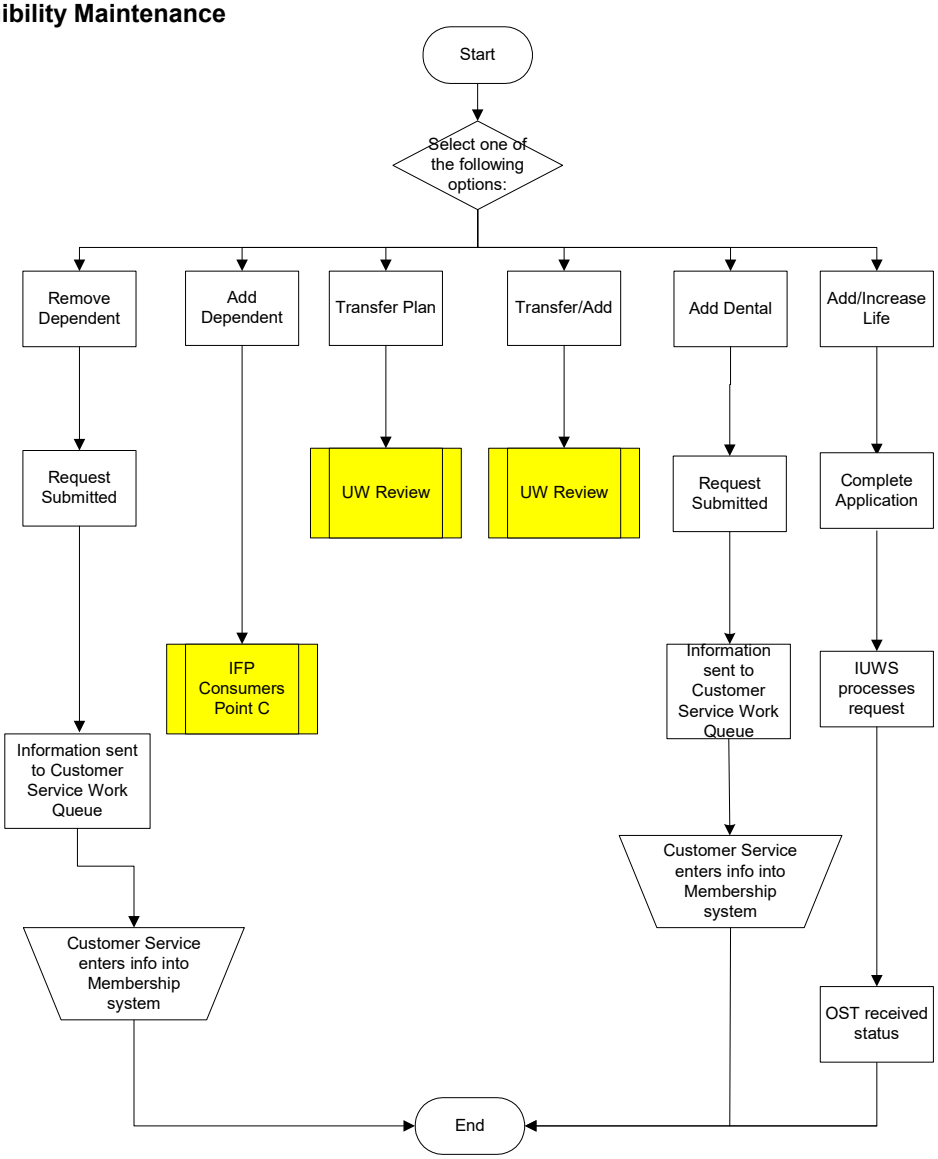


GI Only Sub-process



3. Eligibility Maintenance

Eligibility Maintenance



Section III: User Communities

User Communities

The Individual & Family Products Online Sales Tool will support internal and external user communities. Each user group is listed below along with their OST responsibilities.

Internal User Groups	Responsibilities
General	
IFP Marketing	1. Helps producers quote when they have trouble
Direct Sales	
Sales Manager	2. Manages the direct sales team (including supervisors and reps) 3. Modifies Account Rep assignments to consumers
Sales Supervisor	4. Supervises Account Reps daily operations 5. Trains account representatives 6. Reports to Sales Manager
Account Rep	7. Sells directly to consumers 8. Has own work queue (for territory) 9. Accesses another account rep's territory to complete follow-up tasks, although originating agent remains the same 10. Logs communications 11. Generates quotes 12. Sets up regular and short term health applications for clients 13. Works with I&M Processor when there is missing information on an application 14. Requests fulfillment 15. Manages Up/Cross sell 16. Creates prospecting letters in SAMS 17. Reports to Sales Manager

Internal User Groups	Responsibilities
Account Coordinator Manager	18. Manages all supervisors and account coordinators 19. Modifies account coordinator assignments
Account Coordinator Supervisor	20. Supervises account coordinator daily operations 21. Trains account coordinators 22. Reports to Account Coordinator Manager
Account Coordinator	23. Manages lead generation in SAMS 24. Assists customers during the sales process who do not want to work with producer 25. Retains customers
Sales Coordinator	26. Same responsibilities as I&M Clerical and I&M Processing (see below)
Producer Sales	
Sales Manager	1. Manages all sales reps and sales assistants 2. Accesses sales rep and sales assistants work queues
Sales Rep	3. Manages a set group of producer sales within a defined territory 4. Completes follow-up tasks for another sales rep, although originating rep remains the same
Sales Assistant	5. Assists Sales Reps within his/her own region
I&M	
Supervisor	1. Redirects business to the appropriate underwriter 2. Performs all I&M Roles 3. Overrides letter generation 4. Moves final decision statuses back to a 'Processing' status if necessary. 5. Re-assigns tasks

Internal User Groups	Responsibilities
Manager	6. Redirects business to the appropriate underwriter 7. Performs all I&M roles 8. Overrides letter generation 9. Moves final decision statuses back to a 'Processing' status if necessary. 10. Re-assigns tasks
Clerical	11. Receives paper applications in the mail 12. Date stamps paper applications 13. Separates and staples the application 14. Enters the initial information for all IFP medical (paper) applications received (*Refer to Section V – Applications for the specific fields.)* 15. Handles splits on application (e.g. Youth Care) 16. If multi application (but one check), tracks the check on the first policy and references it for the others
Processing	17. Inputs paper applications into the system (including demographic and medical conditions) 18. System scrubs paper applications for missing information post-data entry 19. System pends the application for missing information 20. Generates missing information correspondence for applicant and broker or DS agent 21. Forwards the application to underwriter for review (based on discretion) 22. System makes auto decision on application or manual status change to Withdrawn can be done by processor

Internal User Groups	Responsibilities
GI Processing	23. System determines GI eligibility post-data entry 24. Inputs GI paper applications into OST 25. System scrubs GI paper applications for missing information post-data entry 26. System pends the application for missing information 27. Generates missing information correspondence for applicant and broker or DS agent 28. System makes auto decision on application or manual status change to Withdrawn can be done by GI processor
Alumni Processing	29. Inputs Alumni paper applications into OST (including demographic and medical conditions) 30. System will auto-scrub Alumni paper applications for missing information post-data entry 31. System pends the application for missing information 32. Generates missing information correspondence for applicant and broker or DS agent 33. Forwards the application to underwriter for review (based on discretion) 34. System makes auto decision on application or manual status change to Withdrawn can be done by alumni processor
Auditing & Training	35. Audits production staff's finalized applications 36. Reviews all applications in auditing work queue and updates status to continue 37. Overrides application status (e.g. auto-approvals) if audit proves incorrect entry and moves final decision status back to

Internal User Groups	Responsibilities
	'Processing' 38. Overrides letter generation
Customer Service	39. Services requests from prospective and current members
Producer Services	40. Services requests from producers
Consultant Analyst	41. Overrides letter generation
Analyst	42. Overrides letter generation
Trainee	43. Same responsibilities as a Processor, except all final decisions must be approved by an auditor before being processed.
Performance Management	44. Verifies all final decisions (does not have access to make any modifications or changes)
Underwriting	
Manager/Director	45. Manages all the underwriting processes 46. Modifies Underwriter assignments to applications 47. Overrides letter generation 48. Communicates with and receives communications from all other departments
Supervisor/Consultant Lead	49. Underwrites and finalizes 50. Audits trainee decisions 51. Overrides application status (e.g. approvals) if audit proves incorrect decision 52. Modifies Underwriter assignments to applications 53. Generates and can override letter generation 54. Communicates with and receives communications from all other departments
Senior/Intermediate	55. Underwrites and finalizes 56. Generates letter(s)

Internal User Groups	Responsibilities
	57. Overrides letter generation 58. Generates WFI request and reviews information received 59. Reviews claims history, prior coverage, medical history and Rx review 60. Adjusts rating tier based on underwriting decision 61. Reviews correspondence and appeal requests 62. Communicates with and receives communications from all other departments
Associate	63. Underwrites and finalizes 64. Generates letter(s) 65. Generates WFI request and reviews information received 66. Reviews claims history, prior coverage, medical history and Rx review 67. Adjusts rating tier based on underwriting decision 68. Reviews correspondence and appeal requests 69. Communicates with and receives communications from all other departments
Trainee	70. Same responsibilities as Associate except all decisions must be audited and approved before they are final 71. Communicates with and receives communications from all other departments
ABU	
ABU Product Management	72. Manages all of ABU 73. Accesses STH work queues 74. Quotes 75. Views the status of submitted online

Internal User Groups	Responsibilities
	applications
Technical Admin	76. Accesses all functionality
Customer	77. Completes applications online 78. Completes applications offline and sends to CLIENT 79. Changes quoting parameters after a producer or direct sales creates account. 80. Views status of a submitted application
General Agency (GA)/Super Producer (SP)	81. Quotes on behalf of a producer 82. Quotes as themselves 83. Completes applications on behalf of consumer 84. Checks status for submitted applications
Active Producer	85. Quotes 86. Quotes alumni plans and completes alumni applications on behalf of the consumer (alumni producer based on CLIENT) 87. Completes applications on behalf of consumer 88. Checks status for submitted applications
Non-Active/New Producer	89. Quotes 90. Checks status for submitted applications

1. Security Matrix Functionality Definitions

The security matrix is used to determine access to all functionality within OST. The following section describes the quoting and workflow functionality.

1.1 Functionality and Definitions

The following describes each section of functionality listed in the security matrix below. *Note:* Access to all functionality is based on user privileges.

Functionality	Definition
Profile	Allows the user to set up and maintain preferences.
Quote as Producer	Allows the user to search for a producer for whom he/she would like to generate a quote on behalf.
New Quotes	Allows the user to generate a customized quote based on the plans and riders selected or use Find a Plan. Find a Plan is a tool that assists the user in determining the right plan. It consists of a series of questions that the user answers according to his/her (client's) preferences. Answers to each question are scored and health plans are sorted according to the number of total points assigned. In addition, users are able to save quotes generated as well as register for website access. Once registered, the consumer can return to the Individual & Family Products portal to view saved quotes as well as generate new quotes.
Modify Quotes – Before submitting application	Allows the user to modify saved quotes before enrolling the client.
Modify Quotes – After submitting application	Allows users to modify information in the quote after the application has been submitted to CLIENT (e.g. edit effective date, plan name, etc) before generating a final rate and decision.
Message Center	The Message Center serves as a secure communication center for producers and CLIENT internal users. The Message Center is designed to function as a discussion forum, allowing users to send and receive messages.
Receives Auto Emails	Automatic emails are system-generated emails sent to a user based on an action performed within the Online Sales Tool. Users who receive auto emails will have the option to "opt out" of auto emails sent by the system. Each user will also have the option to opt back in if they so choose.
Work Queue	Allows the user to proactively manage their book of business from contact to customer. From here, users will be able to view follow-up tasks and book of business, search for a client/application, view detailed client information, and track a client's status.
Entering Online Applications	Allows the user to complete and submit applications online.

Functionality	Definition
Entering Offline Applications	Allows the user to enter paper applications received into OST for processing and tracking.
Viewing Submitted Applications	Allows the user to view applications submitted online or entered into OST.
Modifying Submitted Applications	Allows the user to modify applications submitted online or entered into OST.
Auditing	Allows the user to audit applications processed by trainees.
Client Details	Allows the user to view quotes generated for a client, start the application process for a client, check the status for a submitted application, track communications, and create follow-up tasks. In addition, users will be able to modify client contact information, modify sales rep assignments, and modify underwriter assignment (based on user group privileges). Users are also able to view and/or add new notes associated with the quote/application (depending on the status). All users with access to the client's information can view/add notes. *See Client Details functionality and definitions below for more details.*
Approving for a Past Effective Date	Allows the user to approve an application for a past effective date (e.g. GI coverage).
My Account History	Allows the consumer to view quotes generated, complete applications in process, check the status for a submitted application as well as view contact information for their producer or direct sales representative.

1.2 Client Details Functionality

The following describes each section of functionality listed in the Client Details security matrix below.
Note: Access to all functionality is based on user privileges.

Functionality	Definition
Modify Client Contact Information	Allows the user to view and/or modify contact information for his/her client.
Modify Producer Assignment	Allows the user to modify the (external) producer assignment for a consumer.
Modify Direct Sales Rep Assignment	Allows the user to modify the direct sales representative assignment for a consumer.
Modify Direct Sales Account Coordinator Assignment	Allows the user to modify the account coordinator assignment for a consumer.
Modify Underwriter Assignment	Allows the user to modify the underwriter assignment for an application.
New Communication/View Communication History	Allows the user to track communications with the client as well as view previous communications (this includes letters and message center emails generated regarding applicants as well as communications tracked by users).

Functionality	Definition
Follow-up Tasks	Allows the user to set a follow-up task for a quote/application as well as view completed follow-up tasks. Each follow-up task set by a user is independent of another user's follow-up task. Users are also able to set follow-up tasks for other users as well as view all follow-up tasks associated with a client/application.
Status Manager	Allows the user to manually update statuses for an application as well as view the status history for all previous changes. Based on certain status changes, the user may be required to select a reason before the letter can be generated.
View/Add Applicant Notes	Allows the user to view and/or add new notes associated with an applicant during the underwriting process.
Make Point Assignment	Allows the user to make point assignments for a medical condition for a particular applicant.
Add Medical Conditions	Allows the user to add a medical condition(s) to an applicant's record.
Override Letter Generation	Allows the user to override the generation of an applicant letter.

2. Security Matrix

Security functions are implemented that restrict access based on user privileges. The security matrix for quoting and workflow are displayed below.

2.1 Quoting and Workflow Security

The following is a summary matrix that denotes the quoting and workflow functions and access privileges for the user communities identified:

Internal User Groups	Profile	Quote as Producer	New Quotes	Modify Quotes (pre-submit)	Modify Quotes (post submit)	Message Center	Receives Auto Emails	Work Queue	Entering Online Applications	Entering Paper Applications into OST	View Submitted Applications	Modify Submitted Application	Auditing	Client Details	Approving for a Past Effective Date	My Account History
General																
IFP Marketing	X	X	X	X		X		X						X		
Direct Sales																
Sales Manager	X		X	X		X		X	X		X			X		
Sales Supervisor	X		X	X		X		X	X		X			X		
Sales Representative	X		X	X		X	X	X	X		X			X		
Account Coordinator Manager	X		X	X		X		X	X		X			X		
Account Coordinator Supervisor	X		X	X		X		X	X		X			X		
Account Coordinator	X		X	X		X	X	X	X		X			X		
Sales Coordinator					X	X		X		X	X	X		X		
Producer Sales																
Sales Manager	X	X	X	X		X		X	X		X			X		
Sales Rep	X	X	X	X		X	X	X	X		X			X		
Sales Assistant	X	X	X	X		X	X	X	X		X			X		

Internal User Groups	Profile	Quote as Producer	New Quotes	Modify Quotes (pre-submit)	Modify Quotes (post submit)	Message Center	Receives Auto Emails	Work Queue	Entering Online Applications	Entering Paper Applications into OST	View Submitted Applications	Modify Submitted Application	Auditing	Client Details	Approving for a Past Effective Date	My Account History
I&M																
Supervisor					X	X		X		X	X	X	X	X		
Manager					X	X		X		X	X	X	X	X		
Clerical					X	X		X		X	X	X		X		
Processing					X	X		X		X	X	X		X		
GI Processing					X	X		X		X	X	X		X		
Alumni Processing					X	X		X		X	X	X		X		
Auditing & Training					X	X		X			X	X	X	X		
Customer Service					X	X		X			X	X		X		
Producer Services					X	X		X			X	X		X		
Consultant Analyst	X	X	X	X	X	X		X	X	X	X	X	X	X		
Analyst					X	X		X		X	X	X	X	X		
Trainee					X	X		X		X	X	X		X		
Performance Management						X		X			X		X (View only access)	X		
Underwriting																
Manager/Director					X	X		X			X	X		X	X	
Supervisor/Consultant Lead					X	X		X			X	X	X	X	X	

Internal User Groups	Profile	Quote as Producer	New Quotes	Modify Quotes (pre-submit)	Modify Quotes (post submit)	Message Center	Receives Auto Emails	Work Queue	Entering Online Applications	Entering Paper Applications into OST	View Submitted Applications	Modify Submitted Application	Auditing	Client Details	Approving for a Past Effective Date	My Account History
Senior/Intermediate					X	X		X			X	X		X		
Associate					X	X		X			X	X		X		
Trainee					X	X		X			X	X		X		
ABU																
ABU Product Management	X		X	X		X		X			X			X		
Technical Admin	X	X	X	X	X	X		X	X	X	X	X	X	X	X	

External User Groups	Profile	Quote as Producer	New Quotes	Modify Quotes (pre-submit)	Modify Quotes (post submit)	Message Center	Receives Auto Emails	Activity History	Online Application	Entering Offline Applications into OST	View Application	Modify Application	Auditing	Client Details	Approving for a Past Effective Date	My Account History
Customer			X				X		X		X					X
General Agency (GA)/Super Producer (SP)	X	X	X	X		X	X	X	X		X			X		
Active Producer	X		X	X		X	X	X	X		X			X		
Non-Active/New Producer	X		X	X		X	X	X	X		X			X		

2.2 Client Details Security

The following is a summary matrix that denotes the Client Details functions and access privileges for the user communities identified:

Internal User Groups	Modify Client Contact Info	Modify Producer Assignment	Modify Direct Sales Rep Assignment	Modify Account Coordinator Assignment	Modify Underwriter Assignment	Add New Communication	View Comm. History	Set Follow-up Tasks	View Follow-up Task History	Set Follow-up Tasks for other users	View Follow-up Task History for all users	Status Manager (changing statuses)	Status History	View/Add Quote/App Notes	View/Add Applicant Notes	Make Point Assignment	Add Medical Conditions	Override Letter Generation
General																		
IFP Marketing							X		X		X		X					
Direct Sales																		
Sales Manager	X		X	X		X	X	X	X	X	X		X	X				
Supervisor	X					X	X	X	X	X	X		X	X				
Sales Rep	X					X	X	X	X	X	X		X	X				
Account Coordinator Manager	X		X	X		X	X	X	X	X	X		X	X				
Account Coordinator Supervisor	X					X	X	X	X	X	X		X	X				
Account Coordinator	X					X	X	X	X	X	X		X	X				
Sales Coordinator	X					X	X	X	X	X	X	X	X	X	X			
Producer Sales																		
Sales Manager	X	X				X	X	X	X	X	X		X	X				
Sales Rep	X					X	X	X	X	X	X		X	X				
Sales Assistant	X					X	X	X	X	X	X		X	X				

Internal User Groups	Modify Client Contact Info	Modify Producer Assignment	Modify Direct Sales Rep Assignment	Modify Account Coordinator Assignment	Modify Underwriter Assignment	Add New Communication	View Comm. History	Set Follow-up Tasks	View Follow-up Task History	Set Follow-up Tasks for other users	View Follow-up Task History for all users	Status Manager (changing statuses)	Status History	View/Add Quote/App Notes	View/Add Applicant Notes	Make Point Assignment	Add Medical Conditions	Override Letter Generation
I&M																		
Supervisor	X				X	X	X	X	X	X	X	X	X	X	X			X
Manager	X				X	X	X	X	X	X	X	X	X	X	X			X
Clerical	X					X	X	X	X	X	X	X	X	X	X			X
Processing	X					X	X	X	X	X	X	X	X	X	X			X
GI Processing	X					X	X	X	X	X	X	X	X	X	X			X
Alumni Processing	X					X	X	X	X	X	X	X	X	X	X			X
Auditing & Training	X					X	X	X	X	X	X	X	X	X	X			X
Customer Service	X					X	X	X	X	X	X	X	X	X	X			
Producer Services	X					X	X	X	X	X	X	X	X	X	X			
Consultant Analyst	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Analyst	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Trainee	X					X	X	X	X	X	X	X	X	X	X			
Performance Management							X		X		X		X	X	X			
Underwriting																		

Internal User Groups	Modify Client Contact Info	Modify Producer Assignment	Modify Direct Sales Rep Assignment	Modify Account Coordinator Assignment	Modify Underwriter Assignment	Add New Communication	View Comm. History	Set Follow-up Tasks	View Follow-up Task History	Set Follow-up Tasks for other users	View Follow-up Task History for all users	Status Manager (changing statuses)	Status History	View/Add Quote/App Notes	View/Add Applicant Notes	Make Point Assignment	Add Medical Conditions	Override Letter Generation
Manager/Director	X				X	X	X	X	X	X	X	X	X	X	X	X	X	X
Supervisor/Consultant Lead	X				X	X	X	X	X	X	X	X	X	X	X	X	X	X
Senior/Intermediate	X					X	X	X	X	X	X	X	X	X	X	X	X	X
Associate	X					X	X	X	X	X	X	X	X	X	X	X	X	
Trainee	X					X	X	X	X	X	X	X	X	X	X		X	
ABU																		
ABU Product Management	X					X	X	X	X	X	X		X	X	X			
Technical Admin	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X

External User Groups	Modify Client Contact Info	Modify Producer Assignment	Modify Direct Sales Rep Assignment	Modify Sales Rep Assignment	Modify Underwriter Assignment	Add New Communication	View Comm. History	Follow-up Tasks	View Follow-up Task History	Set Follow-up Tasks for other users	View Follow-up Task History for all users	Status Manager (changing statuses)	Status History	View/Add Quote/App Notes	View/Add Applicant Notes	Make Point Assignment	Add Medical Conditions	Override Letter Generation
Customer																		
General Agent (GA)/Super Producer (SP)	X					X	X	X	X				X	X				
Active Producer	X					X	X	X	X				X	X				
Non-Active/New Producer	X					X	X	X	X				X	X				

Section IV: Plan & Product Inventory

Plans & Products

The following plans and products will be available in the Individual & Family Products Online Sales Tool.

1. IFP Medical Products

The following IFP medical products will be available:

HMO Products

Plan	Plan specifics
Access + HMO	1. Available as a regular and alumni medical plan as well as a Youth Care product. 2. Life and/or dental riders are available with this plan.

PPO Products

Plan	Plan specifics
Shield Spectrum PPO Plan $500 Deductible	3. Available as a regular and alumni medical plan as well as a Youth Care product. 4. Life and/or dental riders are available with this plan.
Shield Spectrum PPO Plan $750 Deductible	5. Available as a regular and alumni medical plan as well as a Youth Care product. 6. Life and/or dental riders are available with this plan.
Shield Spectrum PPO Plan $1,500 Deductible	7. Available as a regular and alumni medical plan as well as a Youth Care product. Also available as a guaranteed issue plan. 8. Life and/or dental riders are available with this plan.
Shield Spectrum PPO Plan $2,000 Deductible	9. Available as a regular and alumni medical plan as well as a Youth Care product. Also available as a guaranteed issue plan. 10. Life and/or dental riders are available with this plan.

Preferred Saving Products

Plan	Plan specifics
Shield Spectrum PPO Savings Plan $1,700 Deductible	11. Available as a regular and alumni medical plan as well as a Youth Care product. 12. Available for single party contracts only. 13. Life and/or dental riders are available with this plan.

Shield Spectrum PPO Savings Plan $2,400 Deductible	14. Available as a regular and alumni medical plan as well as a Youth Care product. 15. Available for single party contracts only. 16. Life and/or dental riders are available with this plan.
Shield Spectrum PPO Savings Plan $3,400 Deductible	17. Available as a regular and alumni medical plan. 18. Not available for single party contracts. 19. Life and/or dental riders are available with this plan.
Shield Spectrum PPO Savings Plan $4,800 Deductible	20. Available as a regular and alumni medical plan. 21. Not available for single party contracts. 22. Life and/or dental riders are available with this plan.

Future Plan Changes

CLIENT will have updates for DATE, however no new plans are being added (just benefit changes). Further benefit changes are not planned for the rest of YEAR, but there will be some updates made in DATE.

2. Short Term Health Products

The following short term health products will be available:

Option One Products

Plan	Plan specifics
$250 Deductible Plan	23. Available as a regular short term health plan as well as a Student product. 24. Life and/or dental riders are not available with this plan.
$500 Deductible Plan	25. Available as a regular short term health plan as well as a Student product. 26. Life and/or dental riders are not available with this plan.
$1,000 Deductible Plan	27. Available as a regular short term health plan as well as a Student product. 28. Life and/or dental riders are not available with this plan.
$1,500 Deductible Plan	29. Available as a regular short term health plan as well as a Student product. 30. Life and/or dental riders are not available with this plan.
$2,000 Deductible Plan	31. Available as a regular short term health plan as well as a Student product. 32. Life and/or dental riders are not available with this plan.

Option Twelve Products

Plan	Plan specifics
$250 Deductible Plan	33. Available as a regular short term health plan only. 34. Not available as a Student plan. 35. Life and/or dental riders are not available with this plan.
$500 Deductible Plan	36. Available as a regular short term health plan only. 37. Not available as a Student plan. 38. Life and/or dental riders are not available with this plan.
$1,000 Deductible Plan	39. Available as a regular short term health plan only. 40. Not available as a Student plan. 41. Life and/or dental riders are not available with this plan.
$1,500 Deductible Plan	42. Available as a regular short term health plan only.

	43. Not available as a Student plan. 44. Life and/or dental riders are not available with this plan.
$2,000 Deductible Plan	45. Available as a regular short term health plan only. 46. Not available as a Student plan. 47. Life and/or dental riders are not available with this plan.

Montana and Arizona Products

It was determined that the Montana and Arizona products were out of scope for this current phase. These products may be implemented at a later date.

Future Plan Changes

There are currently no plan changes for DATE, however the student plan may be changing. Rate and benefit changes could be forthcoming in DATE.

3. IFP Ancillary Riders

The following IFP ancillary riders will be available:

Dental Products

Plan	Plan specifics
Dental HMO	48. Available as a rider with all regular medical, alumni and GI plans. 49. Not available with short term health plans. 50. Contract types for the dental plan must match the medical plan.
Dental PPO	51. Available as a rider with all regular medical, alumni and GI plans. 52. Not available with short term health plans. 53. Contract types for the dental plan must match the medical plan. 54. Default value for the “Rates & Benefits” page.

Life Products

Plan	Plan specifics
$10,000	55. Available as a rider with all regular medical and alumni plans. 56. Not available with guaranteed issue or short term health plans. 57. Only available to the primary subscriber. 58. Not available to primary applicants under one year of age.
$25,000	59. Available as a rider with all regular medical and alumni plans. 60. Not available with guaranteed issue or short term health plans. 61. Only available to the primary subscriber. 62. Not available to primary applicants under one year of age. 63. Default value for the “Rates & Benefits” page.
$50,000	64. Available as a rider with all regular medical and alumni plans. 65. Not available with guaranteed issue or short term health plans. 66. Not available for primary applicants under 19 years of age. 67. Only available to the primary subscriber.

Future Plan Changes

Dental. There are 2 new plans coming in DATE. Both plans are for Federal Employees and will be very similar to the current Dental PPO plan. Note: these plans are out of the scope for this phase of the OST project.

Life. There will be no product changes prior to DATE.

Section V: Quoting & Workflow Requirements

EXCERPT LIMITED TO FIRST 50 PAGES