

Benefit Groups Functionality

Benefit Groups allow customers to bundle benefit plans within benefit enrollment to allow employees to elect a group of plans at one time.

Functionality of grouping plans together works in benefit enrollment only when the employee enrolls into benefits. In other words, when enrollments are submitted and approved, they are added to the employee benefit plan screen as they currently do so it does not affect Infinisource COBRA Integration or carrier feeds.

The screenshot displays the 'Benefit Enrollment' page for an employee named Daryl Danish. The interface is divided into a left sidebar and a main content area. The sidebar contains four steps: 1. Your information, 2. Preview, 3. Your selections, and 4. Final review. Step 3, 'Your selections', is currently active and shows three selected options: 'Bundle#1', 'HSA', and 'Supp EE Life'. The main content area shows the 'Bundle#1' selection process. It includes a 'Plan selections' section with three categories: 'MEDICAL ONLY', 'MED/DENTAL', and 'MED/DENTAL/VISION'. Each category has a '+ SELECT' button and a list of plan options: 'HDHP Medical', 'HMO Medical' for Medical Only; 'HDHP Medical/Dental', 'HMO Medical/Dental' for Medical/Dental; and 'HDHP Medical/Dental/Vision', 'HMO Medical/Dental/Vision' for Medical/Dental/Vision. A 'COST ANALYSIS' button is located at the top right of the plan selections section. At the bottom of the main content area, there are 'PREVIOUS' and 'NEXT' buttons. A '15 DAYS LEFT' timer is visible in the top right corner of the main content area.

Example: Client allows the employee to choose a combination of either Medical Only, Medical and Dental only or Medical, Dental and Vision. Dental and vision cannot be elected separately from Medical. This can be accomplished by using Benefit Groups only allowing the employee to choose between these specific combinations of plans.

Benefit Groups Setup

To set up Benefit Groups, you must have all benefit plans in the group setup, then navigate to **Client Management > Benefits > Benefit Groups**. You cannot add a benefit plan that hasn't been created yet to be in a Benefit Group, and benefit groups should not be used in conjunction with benefit plan dependencies. There are three main areas for setup. They are referred to as Structure, Groups, and Bundles.

Structure

The Benefit Group Structure may contain multiple groups and bundles inside. One structure can be tied to an enrollment period on the benefit enrollment setup.

Groups

The **Benefit Group Title** replaces benefit types in the benefit enrollment menu for any benefit types included in the group. Group titles cannot be edited once saved.

- **Display Order:** works in congruence with the benefit types display order. For example, if you set up Medical, Dental and Vision bundles in the benefit group with a display order of 1 and the benefit type for voluntary life has a display order of 2, the benefit group displays first in the menu in benefit enrollment, followed by the voluntary life benefit type in the menu.
- **Enrollment Options:** when using benefit groups, the waive flag settings are set up on the benefit group level instead of on the benefit type level.
- **Help Text** and **Enrollment Message:** details must be entered here instead of on the separate benefit types. This option only shows one Help Text per bundle rather than an individual one per benefit type. Enrollment message can be added each year for Open Enrollment utilizing the expiration date feature. Multiple enrollment messages may be created.

Benefit Bundles

Choose what combinations of benefit types to tie together. The benefit bundle name appears in the enrollment to the employee. Employees see all bundles created in the group. Select cursor inside the **Benefit Bundle Name** and type the name of bundle. To select the plans to include in that bundle select the plus sign. Pick the benefit type from the drop down that you want to include.

| Benefit Bundle Name | Medical | Dental | Vision |
|-------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Medical | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Medical, Dental | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Medical, Dental, Vision | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Select the plus-sign for every benefit type needed for that specific bundle. Once completed building all bundles select **Save**.

Note: Only Rate Table, Rate x Coverage and Annual Target + Match benefit calculation types can be included in bundles. No Deduction Values + Match calculation types, i.e. deferred comp plans, can be set up as benefit groups.

Identification

*Benefit Group Title: Med, Den, Vis
Description: Group 1
Display Order: 4

Enrollment Options

☒ Display 'Coverage Waived' Option
☐ Require Waive Reason ⓘ
Waiver of Coverage Message:

Enrollment Message

* Effective Date: Expiration Date: Message:

Benefit Bundles

| Benefit Bundle Name | Medical | Dental | Vision | |
|-------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--|
| Medical | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="button" value="Add New"/> |
| Medical, Dental | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| Medical, Dental, Vision | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |

Attaching a Benefit Group to an Enrollment Period

To tie a benefit group to an enrollment period, navigate to **Client Management > Benefits > Open/Benefit Enrollment Setup**. The **Benefit Group** field is used to populate the Benefit Group you previously set up. When you select the structure for the enrollment period, any available benefit plans tied to benefit types included in benefit groups for the structure move to **Selected Benefit Plans** box.

You can also move over plans that are not included in benefit groups as the enrollment supports having a benefit group and additional benefit type screens in the enrollment period together.

Benefit groups do not currently display in **Page Settings** tab as the help text and employee message for the group is set up on the benefit groups setup page.

Enrollment Period

*Period Name: Open Enrollment 21
Description: Open Enrollment 2021

Enrollment Period

*ESS Portal Opens: 2/18/2021
*ESS Portal Closes: 3/15/2021
*Plan Year Benefit Start Date: 4/1/2021

Enrollment Period Status

*Period Inactivates: 4/30/2021

Benefit Groups and Plans

Benefit Group: Structure 1

Available Benefit Plans:
HDHP Gold (Test)
PPO Medical Plan

Selected Benefit Plans:
401K
Basic Life/AD&D Exec
Basic Life/AD&D Non-Exec
Dental
FSA Dep Care 2021
FSA Limited 2021
FSA Medical 2021
HDHP Gold
HSA
LTD

Enrollment Options

Welcome Message: Welcome to Open Enrollment!
Ineligible Message:
☐ Display Employer Cost ⓘ
☐ Include Tobacco Use Flag

Current Benefits - Display Options

Display Options: Display with Keep Current Selection option ⓘ

Benefit Enrollment

Once you have created the benefit groups and attached it to the enrollment event, the name of the benefit group appears in the menu on the left side. Other benefit types not in a benefit group also display. Within that benefit group are the created bundle options.

Cost Analysis

Each group displays in its own card in place of the benefit types. When plans that use the same benefit calculation are grouped, the system displays all the possible bundle options the employee is eligible for along with information for that benefit calculation type.

- **Rate Table:** Shows the coverage code options with one cost for the bundle.
- **Rate table * Coverage:** Shows separate sample coverage amounts with one cost for the bundle.

The screenshot shows the 'Cost Analysis' interface for an employee named Daryl Danish. The interface is divided into several sections:

- Your information:** Includes a 'Personal' tab and a 'Preview' section with a 'Cost Analysis' link.
- Your selections:** Shows 'Bundle#1' selected, with 'HSA' and 'Supp EE Life' as sub-selections.
- Final review:** Includes a 'Compare Costs' link and a 'Tasks to Complete' section.

The main content area displays 'Bundle#1' with a 'Back to Bundle#1' link. Below this is a table showing the costs for different plan combinations:

| Bundle | Plans | EE | EE + child(ren) | EE + family | EE + spouse |
|--------------------|------------------------------|----------|-----------------|-------------|-------------|
| Medical only | HDHP Medical | \$158.40 | \$218.40 | \$253.65 | \$248.00 |
| Medical only | HMO Medical | \$208.00 | \$261.00 | \$285.00 | \$233.75 |
| Medi/dental | HDHP Medical, Dental | \$308.40 | \$428.40 | \$493.65 | \$408.00 |
| Medi/dental | HMO Medical, Dental | \$358.00 | \$471.00 | \$525.00 | \$393.75 |
| Medi/dental/vision | HDHP Medical, Dental, Vision | \$406.40 | \$565.65 | \$656.15 | \$518.00 |
| Medi/dental/vision | HMO Medical, Dental, Vision | \$456.00 | \$608.25 | \$687.50 | \$503.75 |

Below the table, it states: 'Monthly deduction amounts are displayed above.' A 'NEXT' button is located at the bottom right of the table area.

Benefit Plans

If the employee is not eligible for any plan combinations within the bundle, the bundle option does not display. For example, if the employee is not eligible for Dental, the only option available for the employee is "Medical Only" or "Coverage Waived." Once the employee chooses the bundle type, the system lists all possible combinations of plans type that the employee is eligible for.

Plans Selection

The following benefit group rules should be considered so that when an employee selects any restrictions have been considered.

- When the employee selects the bundle of plans, they can then choose a coverage code for all plans within the benefit group. Benefit groups also require the employee to elect the same coverage code for all plans in the benefit group where non-benefit group dependencies allow the user to choose different coverage codes.
- If some but not all coverage codes match in the group of plans, only the common coverage codes display in the drop down. You may need to consider this when selecting benefit plans included in bundles as you may need to use all the same coverage codes for this option to be effective. If none of the coverage codes match in a group of plans, the option is disabled.
- Once a bundle is selected, the per pay amount that displays is a combined per pay premium amount. For that reason, the pay item frequencies for deductions and memos must be the same frequency as each other.

You can still use separate pay items so that costs are divided on payroll but in benefit enrollment, the costs are added together. If the frequencies are not the same, the system cannot calculate a per pay amount.

If the frequencies are not the same in the bundle, the bundle displays with a red message and is disabled, not allowing the employee to elect the bundle of plans. Once the employee chooses the coverage code, if there are dependent types allowed for the coverage code, dependents display with the option to select them, and once selected, the system automatically assigns the dependents for each plan in the bundle.

The exception to this is dependent age out. If the age out rules is different for each plan, the system has logic in place to cover or not cover those dependents.

- If grouping plan types that use different benefit calculations, isolved displays “Rate varies based on elections made,” as the employee must make an election before a per pay amount can be calculated.
- If the employee is currently enrolled in plans that meet the bundle criteria for the enrollment period, the system displays the plans in a bundle.

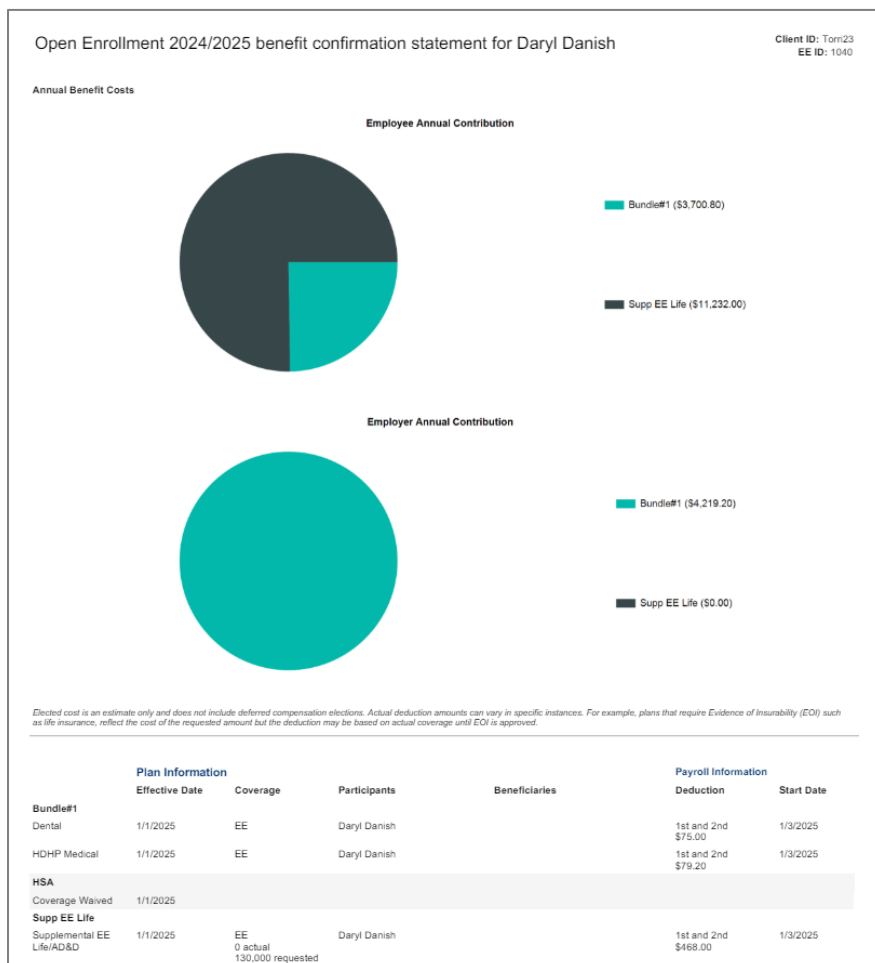
Example: The employee was manually enrolled in Medical, Dental, Vision, STD and LTD plans. The logic is going to compare the current benefit plans with what the bundle criteria is for the new plan year and presents the plans in bundles so the employee can choose to keep the plans that are required to be bundled for the new plan year. If the coverage codes are the same, the keep checkbox is enabled.

- If the coverage codes are not the same, the system still presents the plans in a bundle but does not allow the employee to keep the plans- the keep checkbox is disabled.

Benefit Confirmation

The benefit groups setup affects the confirmation in the following ways:

- Displays plans separately with separate start date, coverage codes and covered dependents within the bundle.
- Shows combined deduction schedule/amount, employee and employer annual contributions.
- All plans are separate and show in a group in benefit enrollment.



Approving Benefits

When the benefits administration person is approving the benefit elections, all plans still display separately for approval. When selecting plan that is part of bundle, all are selected.

Enrollment Management

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Filter Options

Enrollment Period

☒ Open Enrollment 2024/2025
 ☐ New Hire/Rehire

Benefit Plan Type

☒ All
 ☐ Dental Pre-Tax 125
 ☐ HSA
 ☐ Medical Pre-Tax 125
 ☐ Supp EE Life

Filter

Process Selected Transactions

Process

4 transactions in list

| Approve | Reject | Name | EE Number | Benefit Plan Type | Benefit Plan | Coverage | Date/Time |
|--------------------------|--------------------------|---------------|-----------|---------------------|---------------------------|----------|-------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Danish, Daryl | 1040 | Dental Pre-Tax 125 | Dental | EE | 6/18/2024 4:52 PM |
| <input type="checkbox"/> | <input type="checkbox"/> | Danish, Daryl | 1040 | Medical Pre-Tax 125 | HDHP Medical | EE | 6/18/2024 4:52 PM |
| <input type="checkbox"/> | <input type="checkbox"/> | Danish, Daryl | 1040 | Supp EE Life | Supplemental EE Life/AD&D | EE | 5/2/2024 4:55 PM |
| <input type="checkbox"/> | <input type="checkbox"/> | Danish, Daryl | 1040 | HSA | Coverage Waived | | 6/18/2024 4:51 PM |

Once plans are approved, they are added to the employee's benefit plan screen as separate plans. The only place you see plans groups is within the employee's benefit enrollment. No changes need to be made to accommodate carrier feeds and COBRA integration as everything is the same on the Employee record.