BluesEnroll℠

Electronic Enrollment
For Your BlueCross Benefits

SALES AND MARKETING QUICK REFERENCE GUIDE

BlueCross BlueShield
of South Carolina

An Independent Licensee of the Blue Cross and Blue Shield Association
Registered Mark of the Blue Cross and Blue Shield Association

What is Blues*Enroll*?

Blues*Enroll* is BlueCross BlueShield of South Carolina's electronic enrollment and eligibility system for accounts. It provides easy, online, and secure benefits enrollment.

Blues*Enroll* can be used exclusively by the HR administration staff, or the account can opt to allow employee-level access. Blues*Enroll* provides account administrators with increased control, speed and accuracy for benefit enrollment. Here are just a few of the advantages your accounts will enjoy:

- Faster, more accurate transactions – less time correcting errors
- Improved intra-company communication
- All data is secure and confidential
- High level of control – employee changes must be approved by the HR admin prior to BlueCross receiving the changes
- Easy-to-use reports

Plus, Blues*Enroll* improves the benefits experience for members:

- 24-hour access to personal benefit data and policy information
- Better understanding of benefits
- "one-thought-per-screen"
- More secure than paper
- Easier to submit changes to HR
- Simplified decision-making

Blues*Enroll* Features and Benefits

Blues*Enroll* is the quickest, most accurate, and easiest way to manage BlueCross benefits.

Less Paperwork

Blues*Enroll* is designed to reduce paperwork by letting HR Administrators and employees manage their benefits online. Information is entered once and stored in a central database that can be accessed anytime. Updates, corrections and quick and easy reports are available at the click of a mouse. Instead of using paper forms, all enrollment data is sent to BlueCross' membership system electronically.

Fewer Errors

Because Blues*Enroll* reduces the amount of paper in the enrollment process, there are fewer errors. No more handwriting to decipher, no more hard-to-read faxes, no more second-guessing when you use Blues*Enroll*.

Accurate Billing

The data accuracy in Blues*Enroll* has a direct impact on billing. With Blues*Enroll*, BlueCross gets more accurate information faster than before. As a result, your accounts' bills will have fewer errors. This gives your HR Administrators more time to spend on important HR tasks.

Reports

Blues*Enroll* comes complete with Census, Work, Benefit, Payroll and Transaction History reports. Reports can be filtered by location or employee classification and can be generated as Excel, .pdf, or comma-separated files.

For HR Administrators

- Eliminates faxing errors and improves accuracy by transmitting information electronically…
- Automates the enrollment process – no more processing delays…
- Has powerful administrative functionality, such as the "Overall To Do List" and a "COBRA Manager"
- Generates easy-to-use reports such as "Employee Census" and "Benefit Detail Report" (which serves as an excellent bill reconciliation tool)
- Comes with a dedicated Business Analyst who's contact information is at the bottom of each Blues*Enroll* screen

For Brokers

- Gives brokers access to their accounts' benefit information (if granted by account administrator)…
- Gives brokers the ability to print accurate reports quickly and easily (if access is granted by account administrator). These reports include "Employee Census" and a "Benefit Detail Report" that contains premium information for that account…
- Relieves administrative issues that occur due to faxing the information

Benefitfocus HR OneSource

HR OneSource provides a consolidated platform that brings together your products and services along with those of your partners – all while maintaining your brand.

HR.OneStop | One Place for Benefits

Your groups want one service to help them manage all of their benefits and related information. *Benefitfocus HR OneStop* integrates with payroll systems, other benefits, COBRA/401K/HRA/FSA administrators, as well as financial institutions for HSAs. With the HR OneStop solution, your groups can manage their benefits in one place and send *information* to many partners. Provide premium service and increase group retention with the HR OneStop solution.

EE.OneStop | Reach Out to Your Members

Help relieve the benefit administration burden for your groups while reaching out to employee members with *Benefitfocus EE OneStop*. It's packed with services that make benefit enrollment fast, easy and paper free. Start with Employee Self-Service where Members complete a simple, online benefit enrollment wizard. All information is secure and approved by the group administrator. Because it's all electronic, out-dated paper forms and manual processes are eliminated. Groups can customize Employee Link with upgrades and options for unique messaging, custom screens and multi-media content libraries.

HR.OutSource | High Perfomance and Happy Groups

More and more employers are outsourcing certain components of the HR function. *Benefitfocus HR OutSource* offers flexible, custom solutions designed to help your groups achieve performance with true measurable business results. HR OutSource streamlines processes and reduce costs while providing consistent and reliable support to optimize group and member performance. Demonstrate high relationship value to your groups and increase retention rates during your next renewal period.

HR.InTouch | Improve Communication

Good communication about benefits leads to greater group and member satisfaction with their benefits. *Benefitfocus HR InTouch* is a ready-to-use HR portal that allows groups to publish highly personalized, accurate and timely HR and benefits information to their employees. Tightly integrated with Benefitfocus eEnrollment, HR InTouch leverages existing enrollment and benefit data resulting in a powerful communication portal for all benefit and enrollment information.

Who is Benefitfocus?

Benefitfocus® Enterprise & Consumer Healthcare Information Technology progressively meets the needs of a continually evolving healthcare insurance market with diversified products and services. Today's marketplace requires healthcare technology information and solutions for a variety of constituents including: carriers, brokers, employer groups and consumers.

Benefitfocus "Quote to Claim" enterprise solutions automate business processes, reduce operating costs, and provide access to accurate health information. Our fully integrated consumer driven platform allows consumers and individuals to take control of their healthcare options through informative decision-making tools.

Headquartered in Charleston, SC, Benefitfocus is proud to be the fastest growing technology company in the state. Benefitfocus has rapidly become the technology leader in a two trillion healthcare industry. As a critical operational component in its customers' go-to-market strategy, Benefitfocus tools and solutions streamline workforce operations.

One of Benefitfocus' key differentiators is how we develop long-term partnerships with our clients to ensure successful integration, adoption and support. The Company is proud of its ability to operate efficiently while responding quickly to the needs of its growing base of 89,000 employer groups and 150 insurance carriers, as well as members in all 50 states and 26 countries.

How do your accounts begin using Blues*Enroll*?

1. Go to www.bluesenroll.com/southcarolina
2. Click **Sign Up** and then **Online Service Agreement**
3. Enter the Access Code: **SC657892**
4. Fill out and Submit Service Agreement

The Implementation Process

A Benefitfocus Implementation Consultant manages the Standard Implementation process. Implementation begins after the account, BlueCross and Benefitfocus have all signed the Blues*Enroll* Service Agreement. The following steps are included in the Implementation process:

1. Research - The implementation consultant gathers basic information about the account from BlueCross.
2. Kickoff - The implementation consultant contacts the HR Administrator to gather additional information and let them know when Blues*Enroll* will be available for use.
3. System Setup and Configuration - The implementation consultant sets up and configures Blues*Enroll* with the account's plan rules and provisions.
4. Receive and Load Data - The implementation consultant populates the Blues*Enroll* database with employee and election data, if appropriate.
5. Generate Audit Reports - The implementation consultant compares the BlueCross membership file with the account's census and identifies any exceptions or discrepancies.
6. Training - The HR Administrator participates in one of several weekly Blues*Enroll* training sessions
7. Blues*Enroll* goes live - The implementation consultant provides the HR Administrator with their login ID and password so they can begin using Blues*Enroll*.

Client Services

Once the account begins using Blues*Enroll*, they can contact their Account Consultant if they have any questions.

The Blues*Enroll* Account Consultant is available to assist benefits administrators if they have any questions about using Blues*Enroll* or if they need to research a specific eligibility issue.

Also, the Account Consultant makes sure that any renewal changes are implemented into Blues*Enroll* and that the system is ready to use for open enrollment.

Information about Demonstrations, Presentations and General Questions

Claire Flye is the Blues*Enroll* Account Development Representative at Benefitfocus.com. She is available to present and demonstrate Blues*Enroll* to your accounts in person or via WebEx. You may reach Claire at 843-991-2247 or via e-mail at claire.flye@benefitfocus.com

Frequently Asked Questions

What if the account has questions about the Service Agreement or would like to change part of it?

If there are specific questions about any areas of the Service Agreement, BlueCross sales staff or the account can contact Claire Flye. Please note, however, that neither Benefitfocus nor BlueCross will accept modification to the Service Agreement.

The language in the Service Agreement has been approved by the legal department of BlueCross and Benefitfocus and protects all named parties.

Is the data contained in the database of* Blues*Enroll* *confidential? Is the data secure?

Yes. All data is stored on a secure database server maintained by Benefitfocus, and all users are identified by encrypted passwords before logging in to the application. Furthermore, all relevant aspects of the HIPAA security regulations are reflected in policies and procedures of Benefitfocus.

What if the account wants to add benefits from another carrier?

Accounts can add additional links to non-BlueCross carriers. There are fees associated with adding non-BlueCross links. These fees are quoted based on the size of the company, the number of additional links requested, and the complexity of implementing the link.

Implementation times will vary if the account contracts to use additional links. The benefits administrator will have the option to bring Blues*Enroll* live with the BlueCross products first and then enable the non-BlueCross links second, reducing the implementation period before go-live.

How long does implementation take?

Typical implementation takes two to four weeks. However, complex cases involving different carriers and coordination of a payroll interface can result in a longer implementation.

If the account uses BlueCross products only (or uses other products but will use Blues*Enroll* for their BlueCross products only) and is not requesting a custom payroll interface, the standard implementation period is more predictable. If the benefits administrator wants their employees to access the Blues*Enroll* system, the employee rollout is scheduled to follow the benefits administrator access to Blues*Enroll*.

Implementation times vary if the account contracts to use additional links. The benefits administrator will have the option to bring the Blues*Enroll* live with the BlueCross products first and then enable the non-BlueCross links second, reducing the implementation period. Optionally, if it is decided to bring the application live once all links are active, the implementation period will be extended accordingly.

Can an account use* Blues*Enroll* *but not allow employees to access it?

Yes. The system can be used strictly as a management tool accessed only by the benefits administrator. Additionally, if the account employs administrators at multiple locations, Blues*Enroll* can be configured such that the administrators have access and can view only the employees at their location.

What is the frequency of data transmissions between* Blues*Enroll* *and* BlueCross*?

Data entered into Blues*Enroll* is transmitted to BlueCross every night, Monday through Friday. The frequency of data transmission may vary for other benefit carriers.

What hardware and software does an account need in order to use* Blues*Enroll?
There is no hardware or software necessary to use the application with the exception of an Internet browser from any computer that has Internet connectivity. Microsoft Internet Explorer version (5.0 or higher) and Netscape Navigator (6.0 or higher) are supported.

What payroll reports are available in* Blues*Enroll?
Blues*Enroll* has two kinds of standard reports available for payroll. One provides all changes that have been approved during a specified period. This report can be printed or saved as comma separated values (CSV) and Excel. The other standard report is a compilation of all active employees at the time that the report is run. The account can run either of these reports to provide all Blues*Enroll* changes to the payroll system.

How does* Blues*Enroll differ from other enrollment systems?
Blues*Enroll* is an online application that can be accessed with a browser on any computer connected to the Internet. As such, the interface is intuitive and user friendly, reducing the learning curve for the benefits administrator and employees. Other systems are commonly available at the account level only – self-service functionality to the employee is not available. Additionally, other systems require software installation on the account's computer whereas Blues*Enroll* requires no software installation. Blues*Enroll* can be used for ongoing maintenance as well as initial and open enrollment activity. Another major difference is that Blues*Enroll* uses a one-to-many data exchange model, enabling accounts to enter data once and Blues*Enroll* will disseminate the election to multiple carriers and payroll systems.

Can an employer add additional content to* Blues*Enroll such as their employee manual, forms, etc.?
Yes. If the benefits administrator allows his or her employees' access to Blues*Enroll*, Benefitfocus will optionally implement additional forms and documents at the accounts' request. The addition, modification, and removal of these posted documents can be made at any time. This is a free service provided to the account at its request.

In the event an employee is at a doctor's office or pharmacy and needs an immediate change to their membership, how would this be addressed?
The change could be called in directly to the BlueCross membership department to enable the immediate change.

Who coordinates an account's implementation?
A Benefitfocus implementation consultant will be assigned to the implementation for each account. It will be the responsibility of the implementation consultant to schedule and coordinate all aspects of the implementation until the Blues*Enroll* system is active.

How long does Implementation take?

Typical implementation takes two to four weeks from the kickoff until Blues*Enroll* is live. However, complex cases involving different carriers and coordination of a payroll interface can result in a longer implementation.

Implementation times vary if the account contracts to use additional links. The benefits administrator will have the option to bring the Blues*Enroll* live with the BlueCross products first and then enable the non-BlueCross links second, reducing the implementation period. Optionally, if it is decided to bring the application live once all links are active, the implementation period will be extended accordingly.

What are typical exceptions that are found during implementation? How are they resolved?

Exceptions are generated when two data files are compared, usually an employee census file from the employer and the BlueCross membership file. Typical exceptions include employees in one file that are not included in the other file (and vice versa), SSN mismatches, employees with different coverage levels, and employees listed in the wrong plan. Additionally, comparisons can be made that find inaccuracies with addresses. The extent to which exceptions can be generated is based on the data the account can provide in its employee census data file.

Exceptions can be resolved directly in the Blues*Enroll* system. Corrections made in the Blues*Enroll* system are transmitted to BlueCross and are updated in the membership system.

How much time does the Benefits Administrator need to spend on an implementation?

The implementation process is not time consuming or difficult for the benefits administrator. The Implementation Consultant collects basic configuration information that is used to setup the account's database structure. Benefits administrator time investment is based on the complexity of the implementation and if the account chooses to rollout to its employees.

If an account chooses not to add non-**BlueCross** ***carriers or a custom payroll interface during the initial implementation, can they be added at a later date?***

Yes. Once Blues*Enroll* is live, additional links or a custom payroll interface can be added. Additional BlueCross products, non- BlueCross products, or a payroll interface can be setup and then enabled at any time. The benefits administrator (and employees, if the account has rolled Blues*Enroll* out to them) would not see the new products until they have been implemented and active.

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