Springboard Marketplace®

online benefits system

Broker user guide

for Small Group self-insured

Aetna Funding Advantage℠ (AFA) products

Desktop and Mobile URL: **springboardmarketplace.com**

Revision date: 10/15/2017

Contents

Browser requirements

Springboard Marketplace supports the following browsers:

- Microsoft Internet Explorer, version 9.0 and up
- Mozilla Firefox, version 35.0 and up
- Safari, version 9.0 and up
- Google Chrome, version 39.0.2171.99m and up

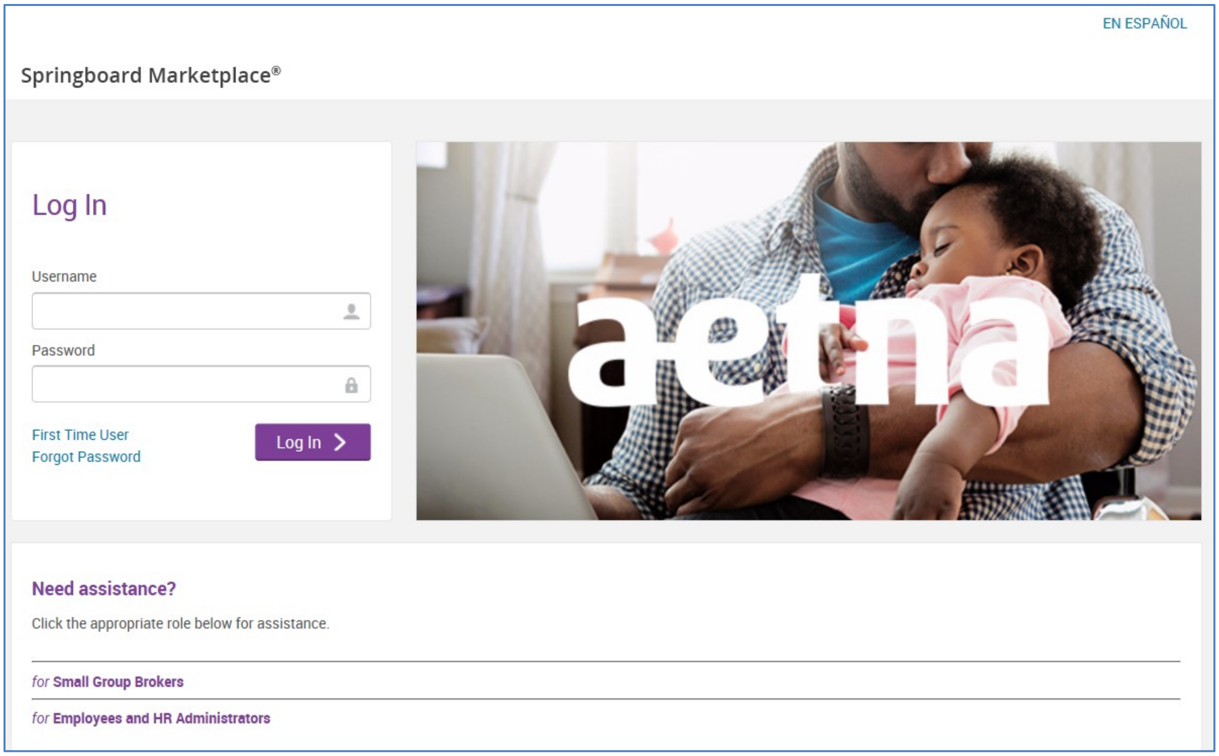
We encourage you to keep your browser updated.

You must have the following enabled:

- Cookies
- JavaScript
- Style sheets

Springboard™ log-in

1. To begin, visit **springboardmarketplace.com** and log in by entering your username and password. First time users will click on the "First Time User" hyperlink. You'll need to make sure you have your unique Producer World user name to register for access to Springboard Marketplace.



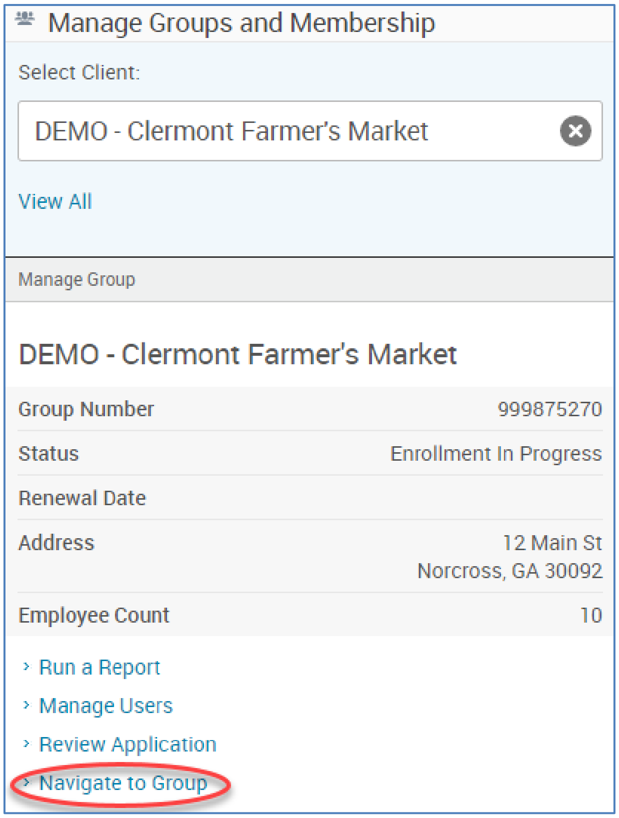
After initial log-in, you'll land on the **parent site** of the Springboard Marketplace platform. The parent site governs most of the administrative functions for Springboard. The **child site** is the actual employer group site where enrollments will take place. It allows employees to manage their information and choose their benefits. You will only see the employer group(s) you are aligned to within the Springboard Marketplace.

Please note: Springboard Marketplace will time out after 30 minutes of inactivity.

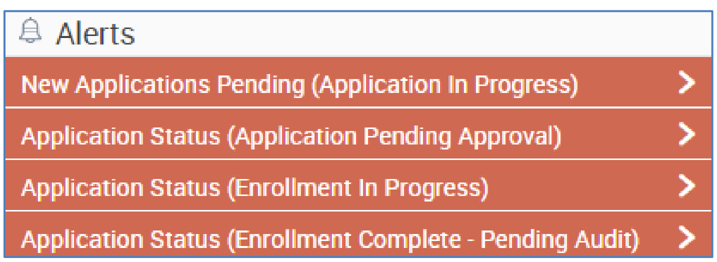
Admin home page/broker tools

The admin home page is available at both the parent site and the child site. At the parent site level, you can search for your employer groups via the "Manage Groups and Membership" tab, manage quotes, and review alerts.

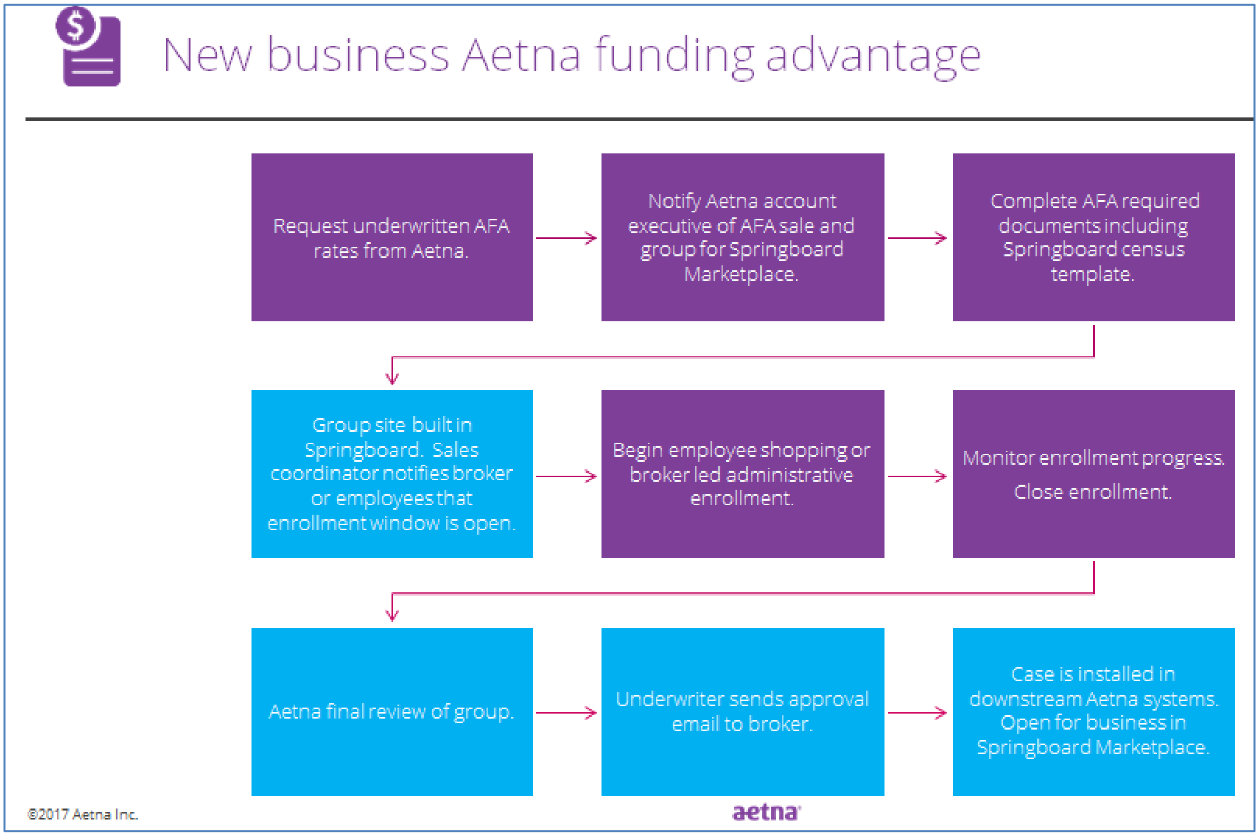
- **Manage groups and membership:** To review high-level information about a group, such as group number, group status, address information and employee count, enter the employer group name within the search box. Once you find the requested group, click on the name for more information. You can also use this section to navigate to the employer group site (child site) by selecting the "Navigate to Group" link.



- **Alerts:** The alerts tab shows the status of employer applications and employee enrollment. To review more information about an alert, choose the alert name.



Submitting a new group



Once you return all required applications and supporting documentation to the sales coordinator, we will review the information and set up the case in Springboard. The sales coordinator will then notify you that the group is ready for enrollment.

Case status will be “Enrollment in Progress”.

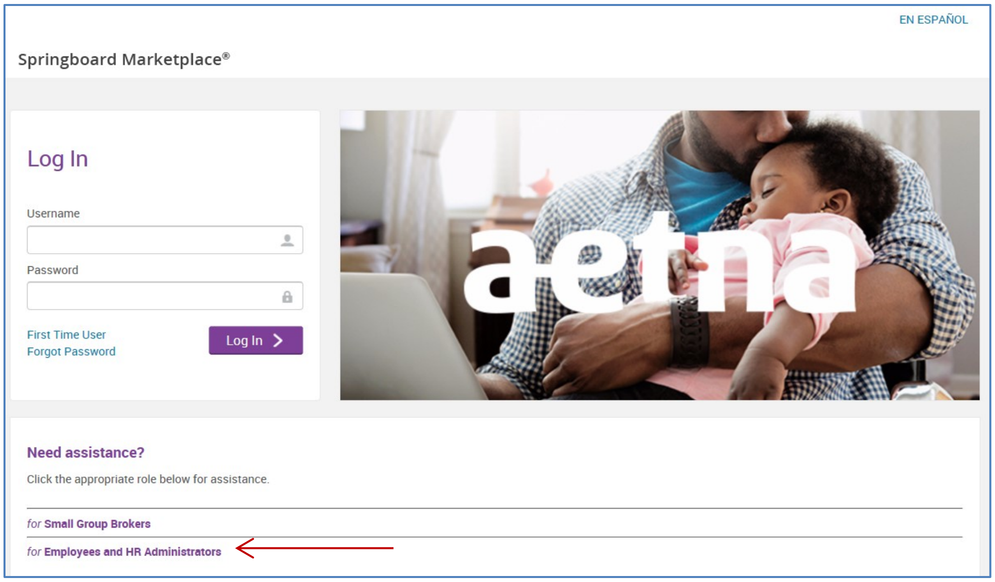
Employee open enrollment

Once the group is in “Enrollment in Progress” status, employees will complete their enrollment through member shopping. Or the broker/HR administrator will complete it through administrative enrollment.

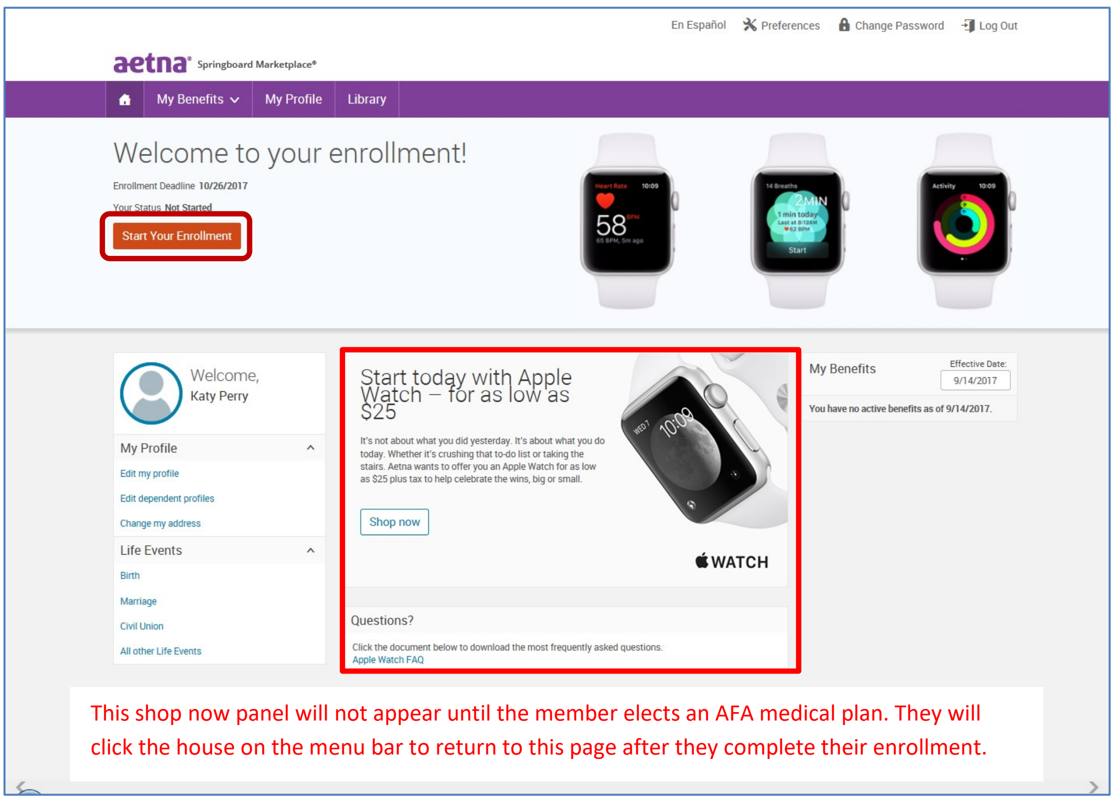
Member shopping

This is our preferred method of employee open enrollment. If you select this option, the employees will receive an email notification once Springboard is set up and ready for shopping.

1. Employees will log in to Springboard and start their enrollment by accessing **springboardmarketplace.com.** (Employees will get their user name and initial password login in the email provided. If they misplace the email, employees may also select the “for Employees and HR Administrators” link listed below the “Need Assistance” heading. This will provide the employee with their user name logic as well as the initial password logic.)

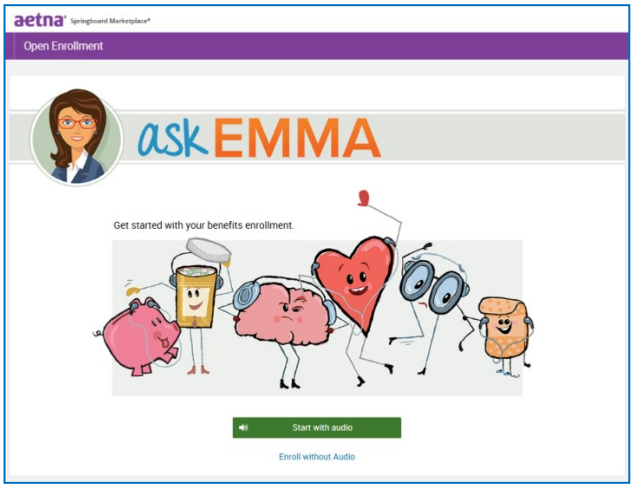


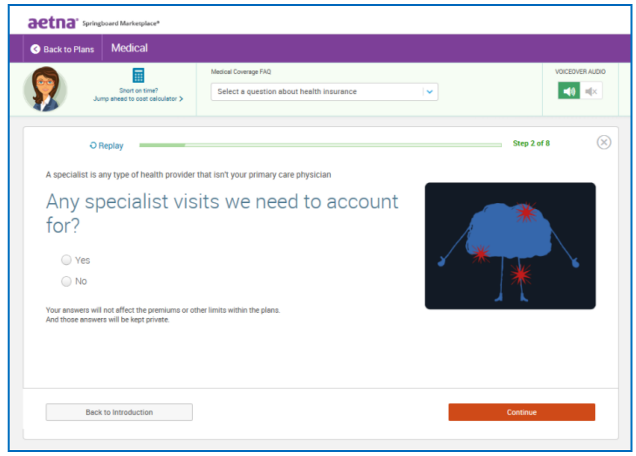
2. After logging in, employees can start their enrollment by selecting “Start Your Enrollment”.



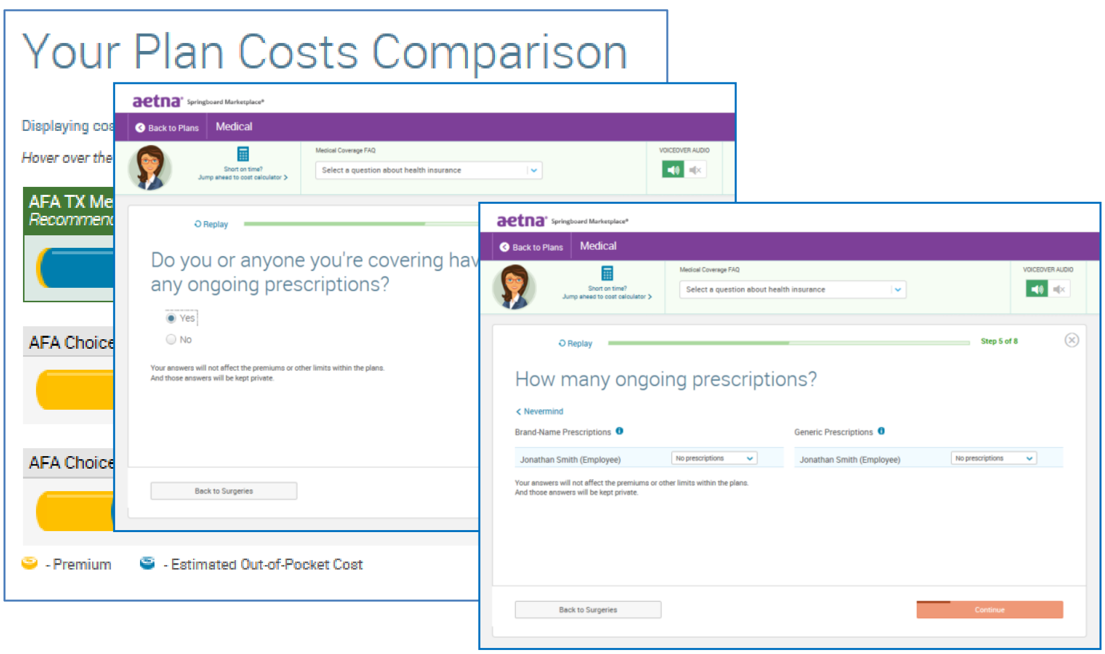
3. As long as the employee is enrolling in an AFA medical plan they are eligible to purchase an Apple Watch for as low as $25 by clicking on the “Shop now” link. (Not eligible for waivers or dependents.)

4. Emma, our online benefit advisor, guides the employee through the enrollment process. Emma also helps determine the best plan option for the member based upon answers to a series of questions. The questions pertain to how they'll use their benefits while taking into account their monthly costs.

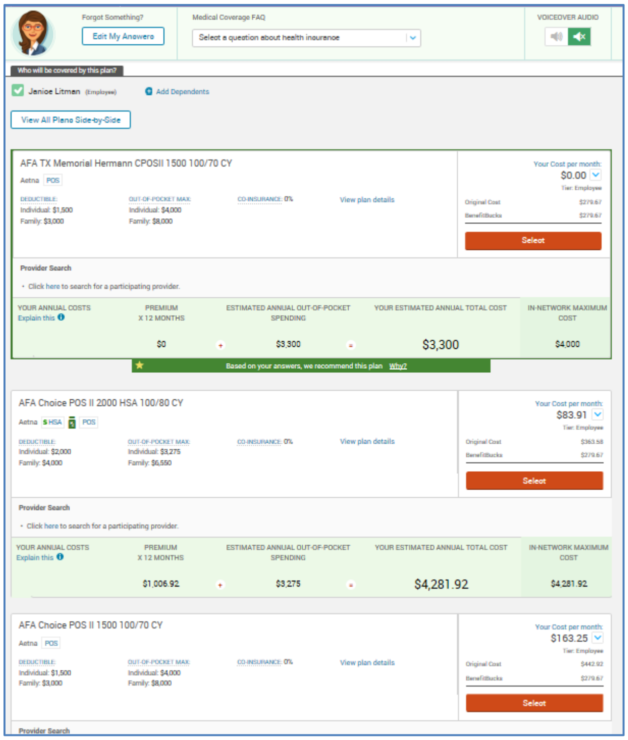




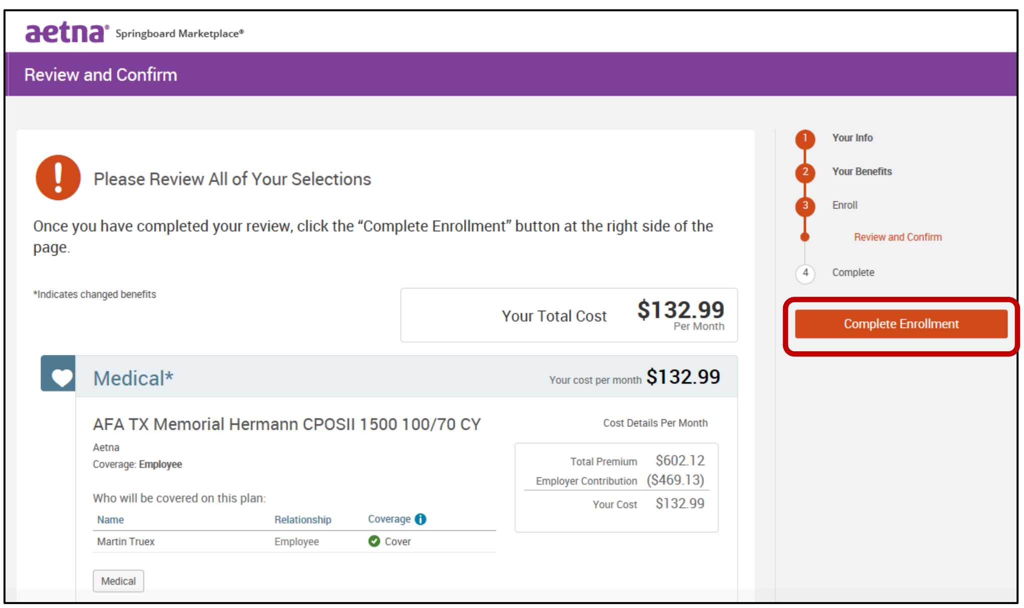
5. Emma will highlight her recommendation after the employee answers the health questions she presents.



6. Employees can then select a plan by choosing the "Select" button. (Emma's recommendation will be highlighted with a green box around the plan. But employees can select any of the plans offered by their employer.)

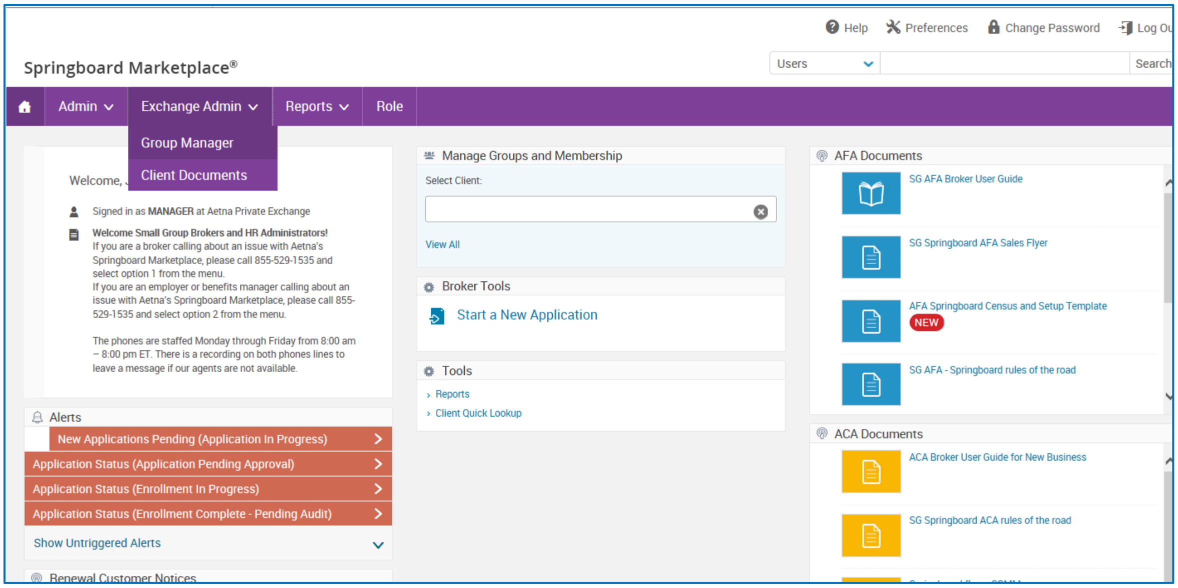


7. Then they confirm their selections and "Complete Enrollment".

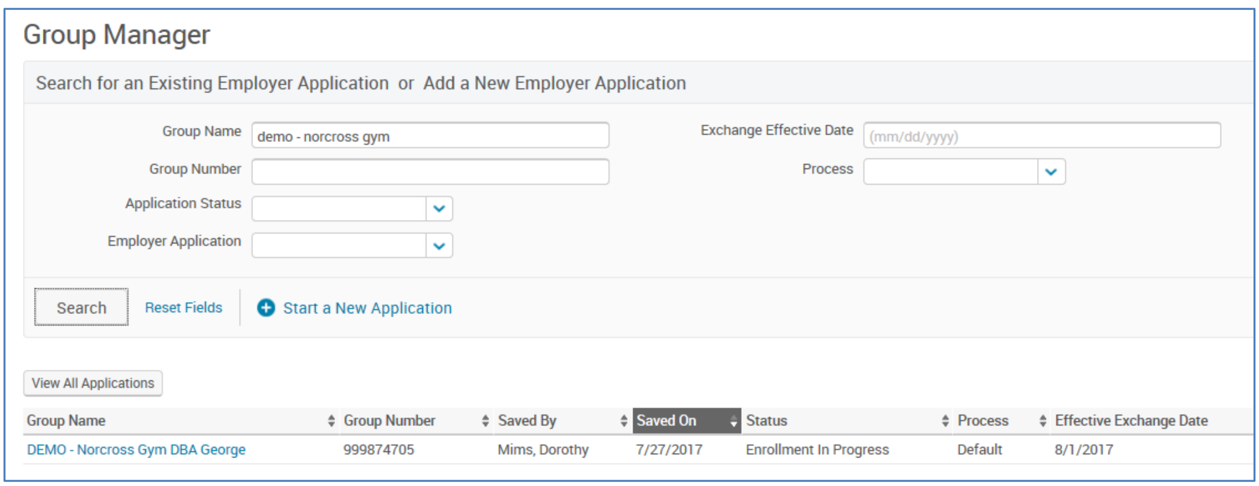


Group quick admin enrollment

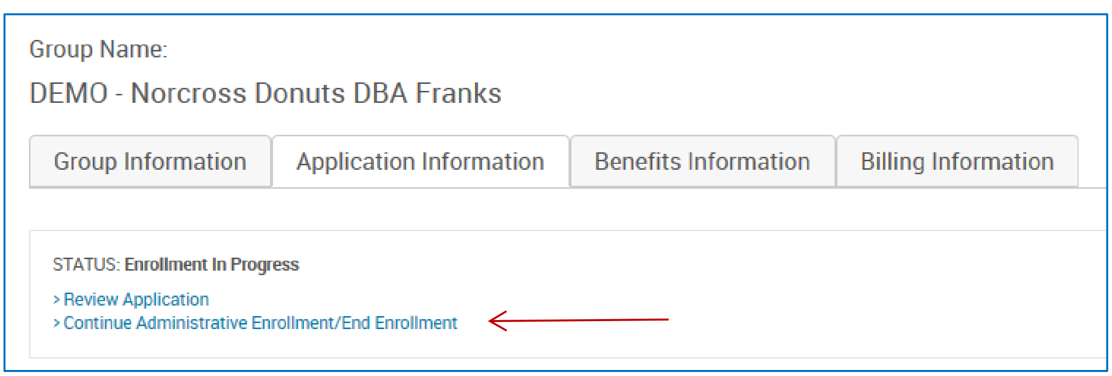
From the menu bar, hover over "Exchange Admin" and then select "Group Manager".



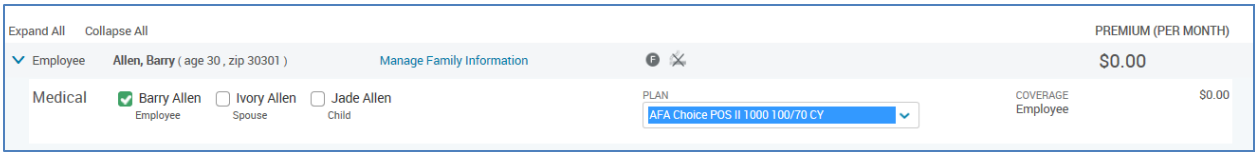
Enter the name of the group and choose "Search." Then, select the group's hyperlink.



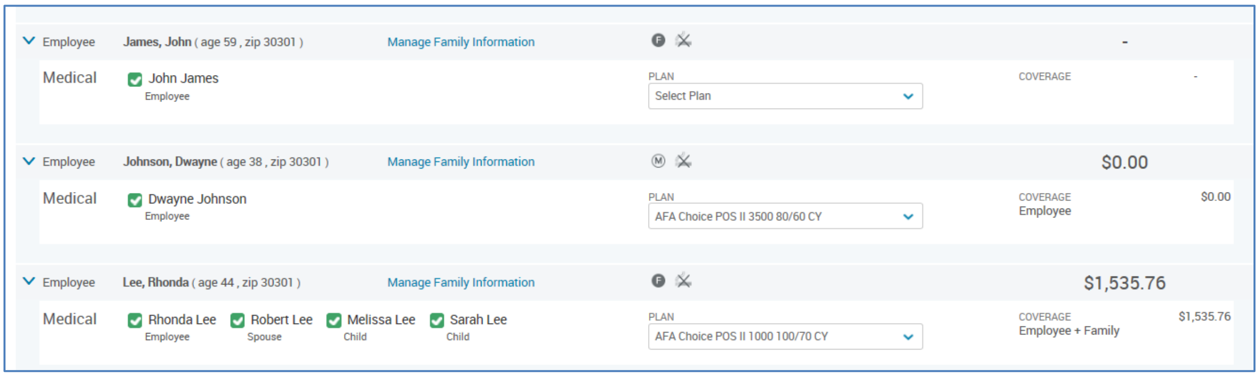
Select "Continue Administrative Enrollment/End Enrollment".



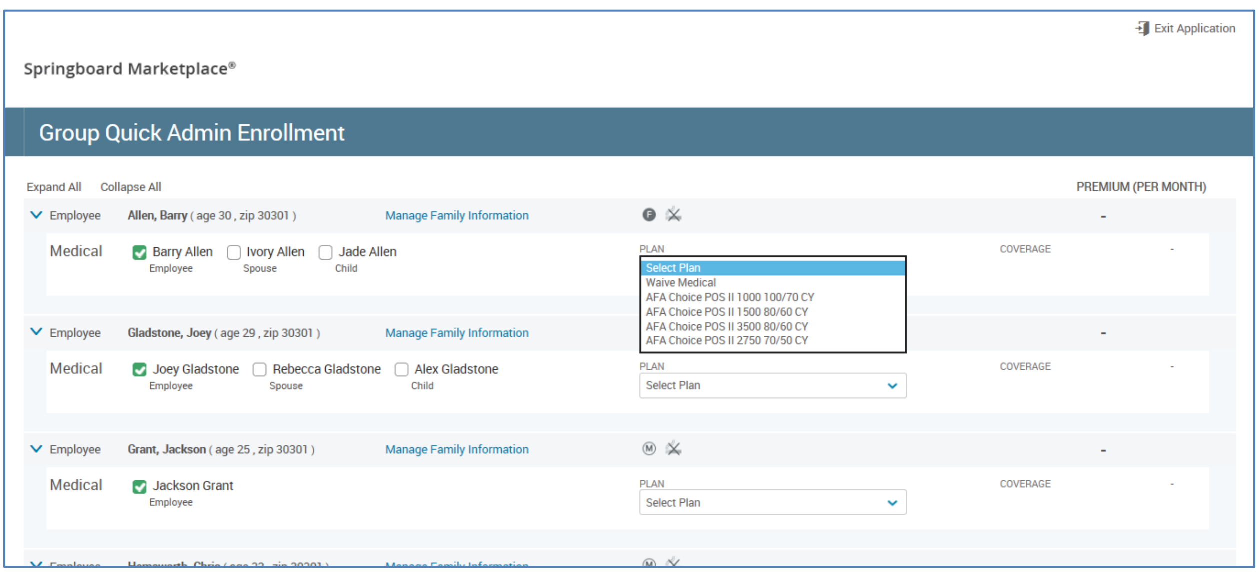
On this page, Springboard will show all employees (enrolling or waiving) and dependents listed on the original Springboard census. Coverage tier defaults to employee only, regardless of the tier listed on the census.



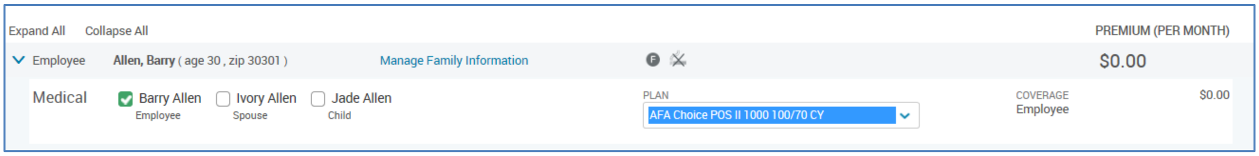
This screen will also reflect any enrollments completed through administrative enrollment or by the employee through member shopping.



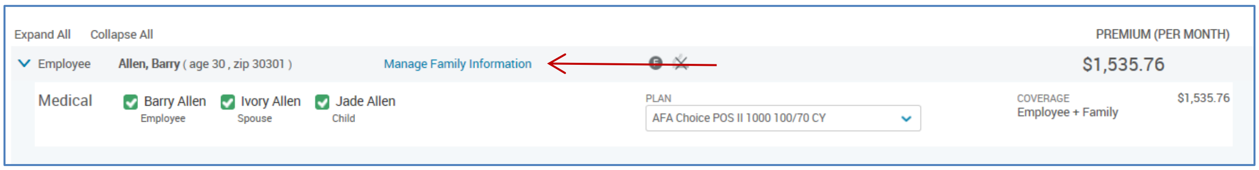
To process enrollment, select the arrow on the "Plan" drop-down for the chosen employee and then choose the appropriate plan.



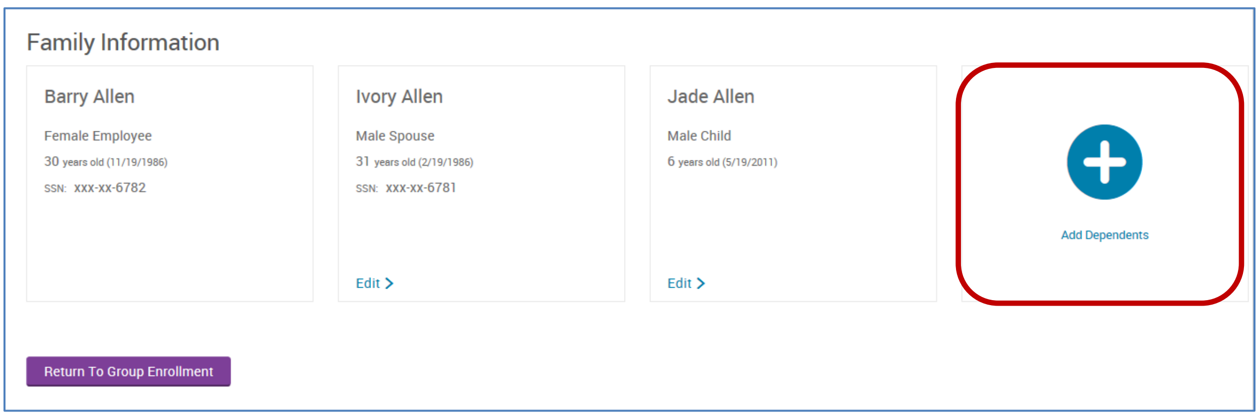
Coverage tier and monthly costs will update based on the selection. Monthly cost is the employee's cost after defined contributions have been applied.



To modify or review additional dependent demographic information, or to add dependents, select "Manage Family Information" next to the employee's name. Unselect the green checkmark next to the dependent's name if the dependent chooses not to enroll. Select the box next to each dependent to be enrolled.



If you need to add any dependents, select "Add Dependents". Enter the required information.

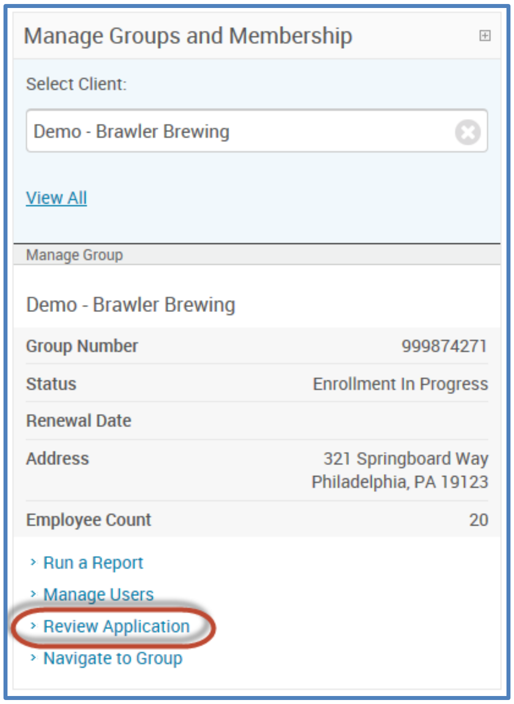


Note: Correct employee Social Security numbers and street addresses are required during enrollment. If they were not supplied on the initial census, you will need to enter them by selecting the "Manage Employee Information" link.

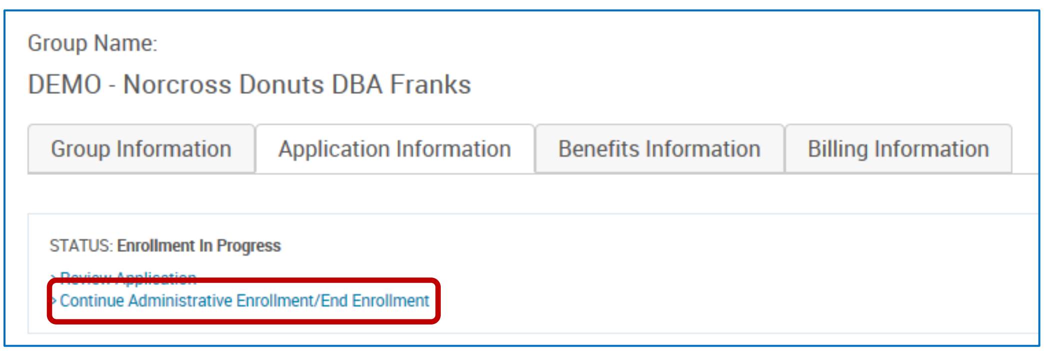
Ending employee enrollment

We will begin final review once all employee enrollments are complete and enrollment has ended.

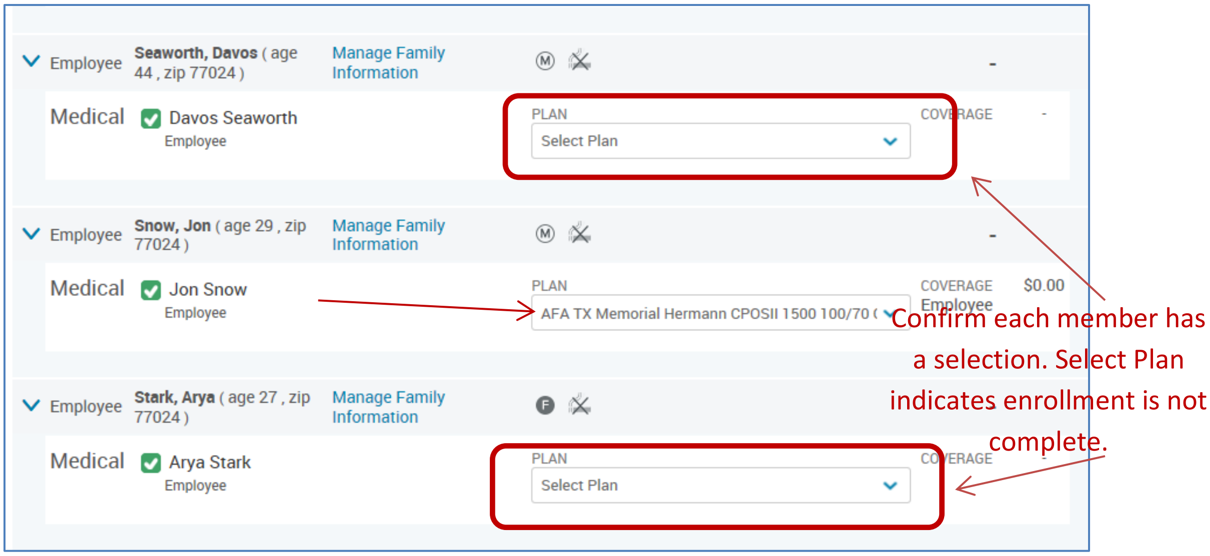
1. You can monitor enrollment status of all employees by going to "Manage Groups and Membership" on your home page and selecting "Review Application".



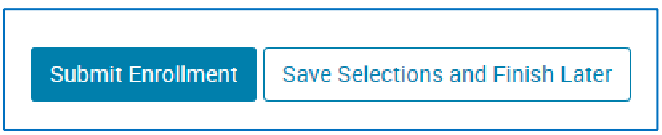
2. Select the "Group Information" tab and then select "Continue Administrative Enrollment/End Enrollment".



3. Confirm every employee has a plan selection or shows waived coverage.



4. Once you've verified enrollment, and every employee has a plan selection or shows waived coverage, end enrollment by selecting "Submit Enrollment".

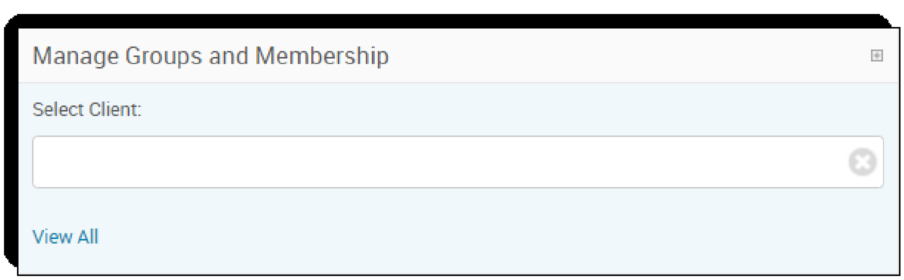


5. This sends a notification back to Aetna for final review and approval. At this time the group will move to "Enrollment Complete – Pending Audit" status.

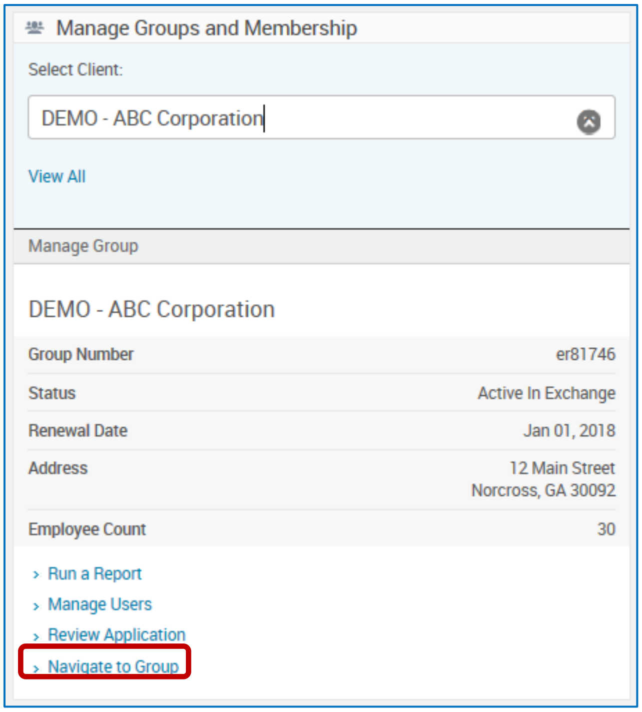
Finding a specific group

If you want to review group level information, such as employee enrollment information, adding a new hire, or updating employee address information, simply go to the employer group site.

1. To locate and review a specific employer group, from the Springboard Marketplace home page, enter the group name or group number in the search box under "Manage Groups and Membership".



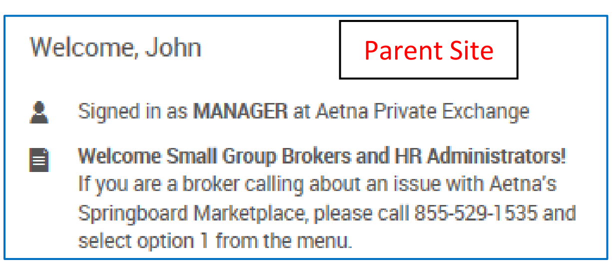
2. Select "Navigate to Group" to access the group site.

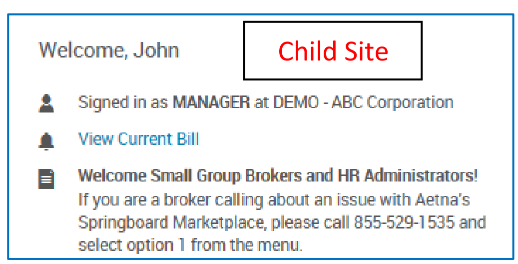


Searching for an employee

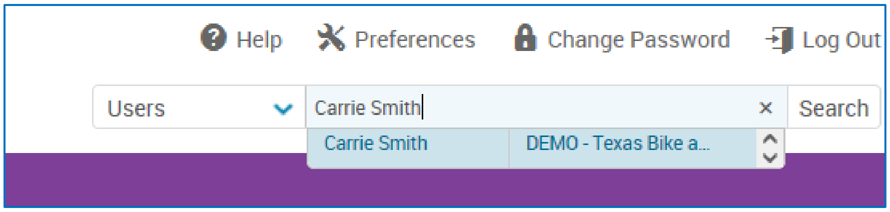
Often you'll need to find employees in the system to reset their log-in information, update their enrollment information or change their address. This tool gives you two ways to find an employee. Please note, both of these options can be processed at the Springboard Marketplace home page (after initial log-in) or at the employer group site. If you are currently at the Springboard site, you do not need to go to the group site first to search for the employee. If you are already at the group site, you can simply search for the employee at the group level.

1. **User search bar option:**
    a. To confirm you're at the Springboard Marketplace **parent site** or the employer group site **(child site)** from the home page, use the "Signed in as Manager" status below the user search bar.





    b. From the home page, enter the first and last name of the employee in the upper right-hand corner search bar. (Be sure drop-down menu shows "Users".)

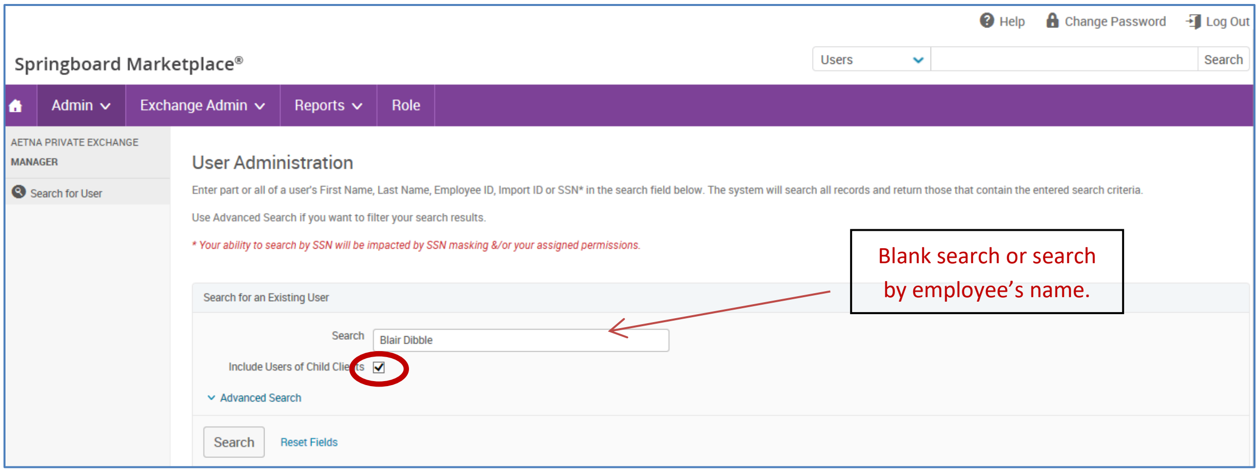


c. A pop-up window will appear with a brief overview of the employee's information. Select any of the options below to go directly to that page within the employee's profile. Or choose "View User Information".

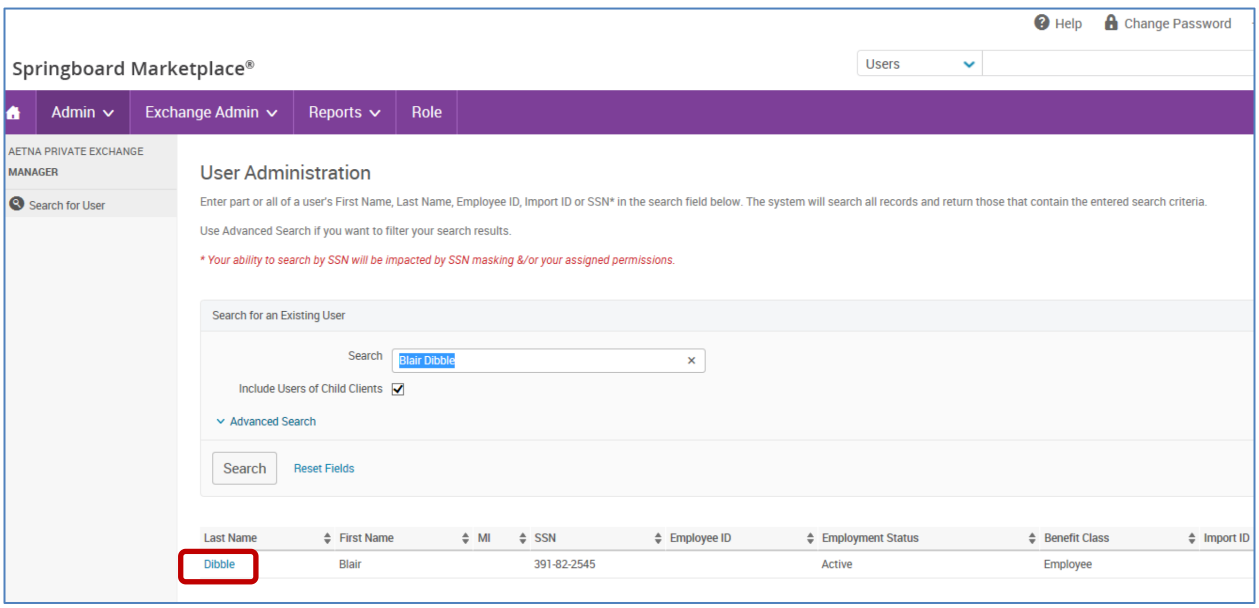
2. **User admin option:**
   a. From the home page, select Admin > User Admin from the Navigation tool bar
   b. In the search box, enter any of the following information:
      i. Last name
      ii. First name

   You can also submit a blank search by not typing anything in the search box and instead just selecting "Search".

   c. **If searching for the employee at the Springboard Marketplace parent site, be sure to check the option "Include Users of Child Sites".**



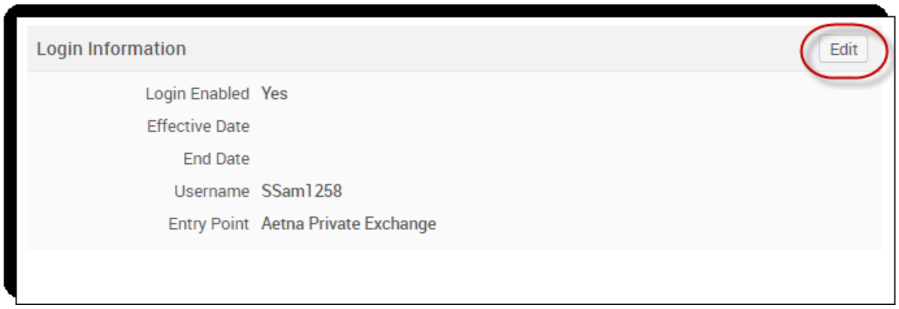
d. Select the employee's last name in blue font to be directed to the employee's profile.



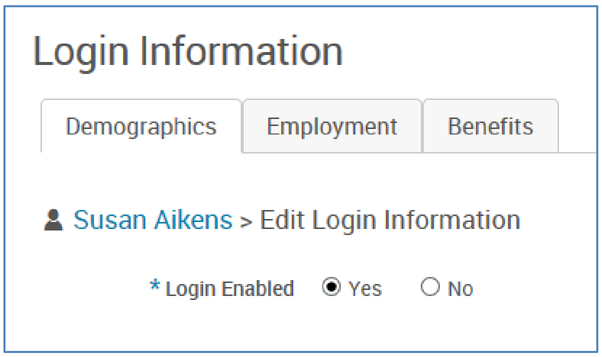
Resetting an employee password

If an employee forgets their password and is locked out of the Springboard Marketplace tool, follow the steps below to reset the password.

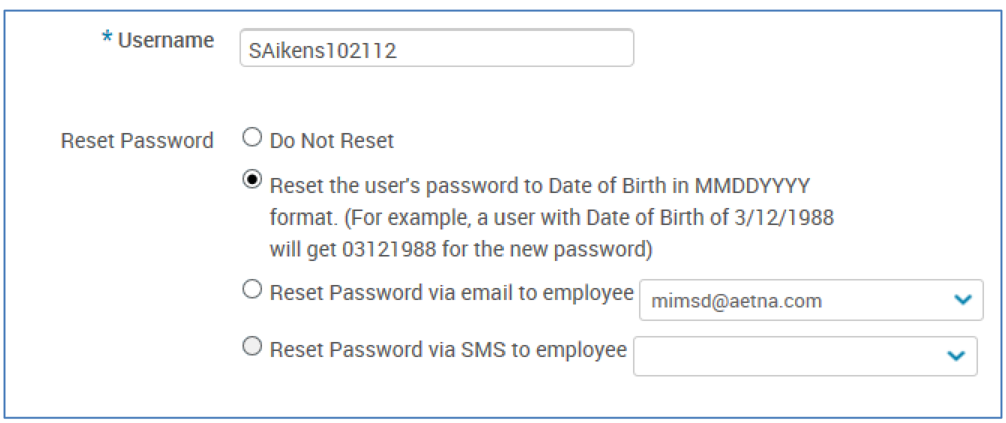
1. Search for the employee by following the instructions in [Searching for an Employee](#).
2. If locked out of the system, the **Log-in Enabled** field on the **View/Edit** page will be set to **No** under the **Log-in Information** section. If the employee has attempted to log in but has not yet been locked out, a **-1** or **-2** will be next to **Log-in Enabled**. This means they have unsuccessfully tried to log in once or twice. Note: Users get three log-in attempts until the system locks them out.
3. Select "Edit" next to **Log-in Information.**



4. From the Log-in Information page:
   a. **Log-in Enabled** should be Yes



   b. **Reset Password**: Choose one of the following options to reset the password
      i. **Reset Password to the default password**: Date of birth (after selecting "Save", the password immediately resets)



      ii. **Reset password via email to employee**: If the password is reset via email, from the drop-down menu select the email address to which the password reset link will be sent. Once the employee receives and selects the link, they will be asked to enter the last four digits of their Social Security number. The employee will have three chances before being locked out of the password reset process. If they enter the correct four digits, they can enter and confirm a new password.
      iii. **Reset password via SMS to employee:** If the password is reset via the SMS authentication option, the employee will receive a six-digit SMS validation code. They will need to enter it after choosing the "Forgot Password" link on the log-in page. Passcodes can only be used once before becoming invalid. If the correct

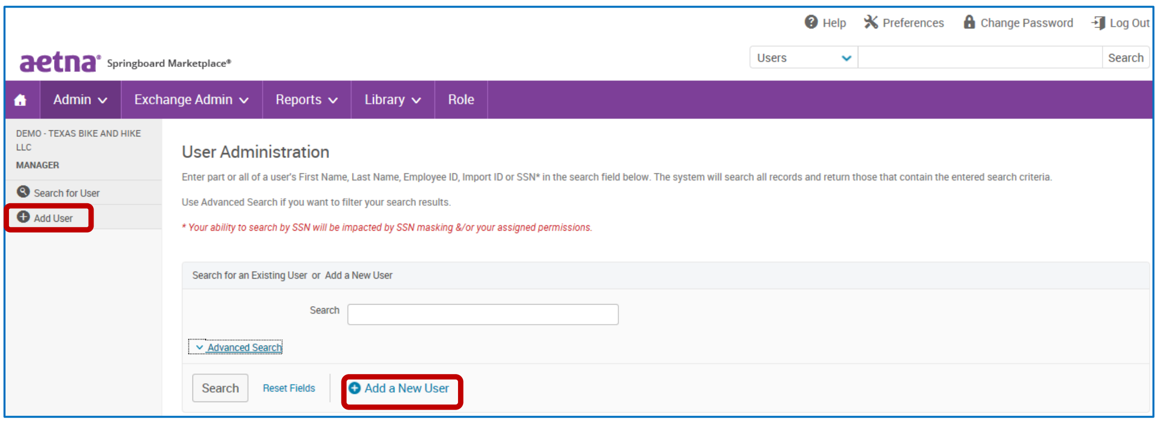
passcode is entered before it expires, the employee will be asked to enter the last four digits of their Social Security number. The employee will have three chances before being frozen out of the password reset process.

c. Choose "Save".

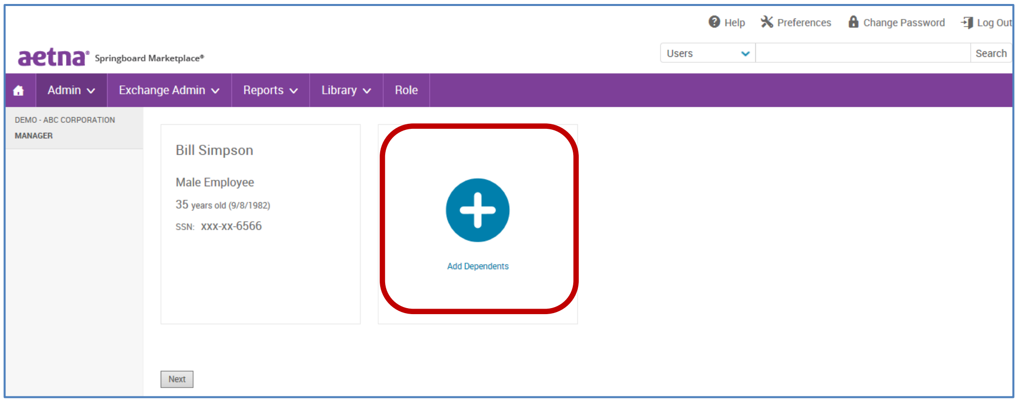
Adding an employee post-sale

If an employee needs to be added to the system after the initial application process (for example, a new hire) you can add them to the group site via user admin. (Adding any employees retroactive to the original effective date requires Aetna approval. Review **employee/dependent retro add policy**.)

1. To add a user, from the group site, choose Admin >> User Admin and select "Add User" from either the left-hand navigation tool bar or from the search box.



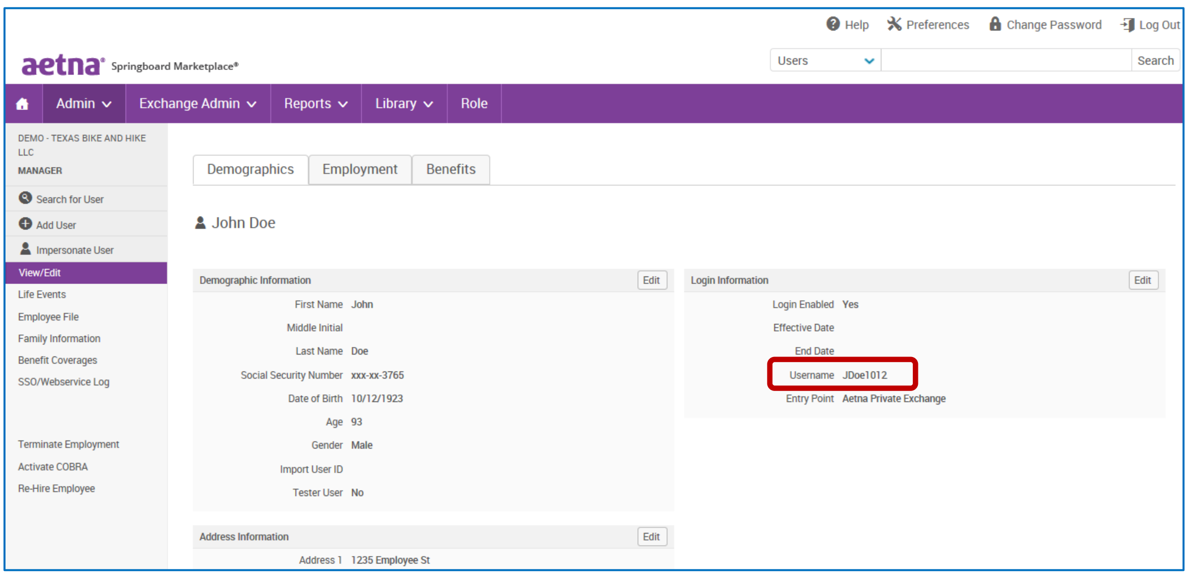
2. Once on the "Add a New User" page, complete all necessary fields.
   a. Fields marked with an asterisk are required.
3. After you've completed the "Add a New User" page, select "Save" to continue to the "Family Information" page.
   a. If the family information is available, you may add the dependents to the system as well. Otherwise, the member will have the option to add their family members during their enrollment.
   b. To add dependents, select the "Add Dependents" link and complete all required fields. Repeat for each dependent.



5. After adding the employee and dependent demographic information there are two ways to enroll the employee into benefits. See two options below.

Member shopping

1. Provide employee with their Springboard Marketplace username and instruct them to enroll in benefits by going to **springboardmarketplace.com**.



Go here to review member shopping.

Impersonating a user

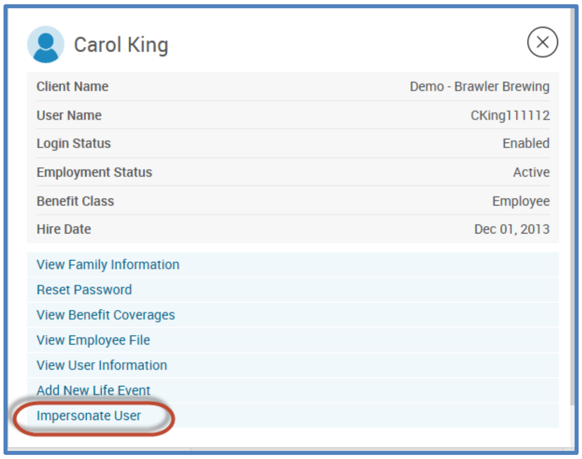
"Impersonate User" allows you to view the system through the eyes of the employee. The most common reason for this function is to process an enrollment on behalf of employees when they cannot access the system.

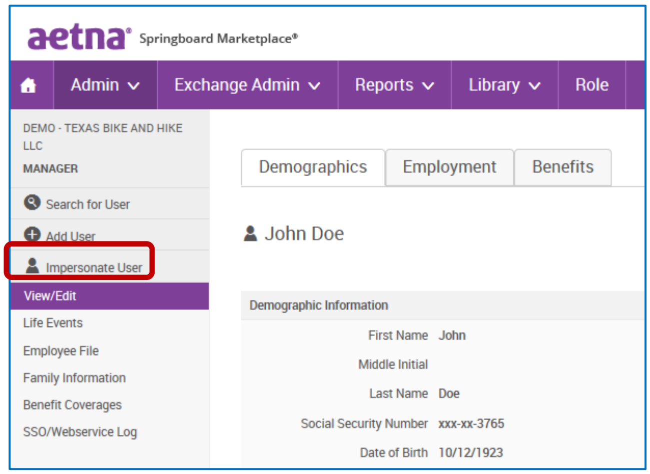
Important note: You or the HR administrator **must obtain a copy of the signed paper enrollment form** from the employee being impersonated. The information entered into the system should match the information entered onto the paper form by the employee. **You or the HR administrator must retain**

the signed enrollment form and final Springboard confirmation form for seven years. And you must provide it to Aetna upon request.

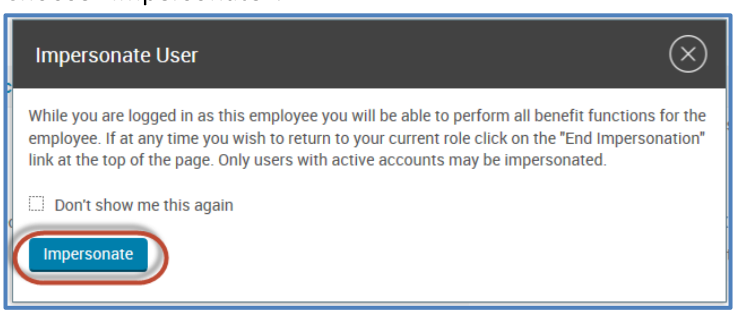
To impersonate:

1. Locate the employee within the Springboard Marketplace tool. (See section: **Searching for an Employee**.)
2. Select the "Impersonate User" link either from the search pop-up menu or from the employee's profile.

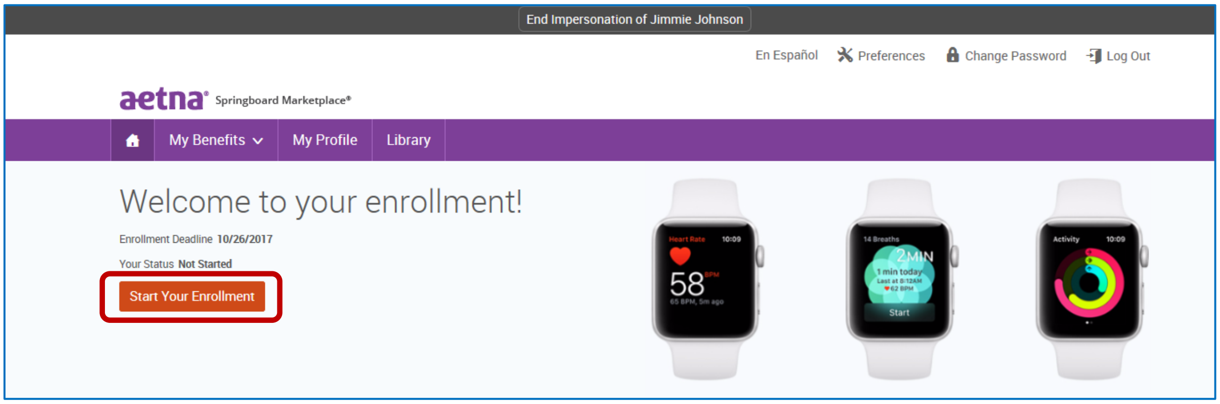




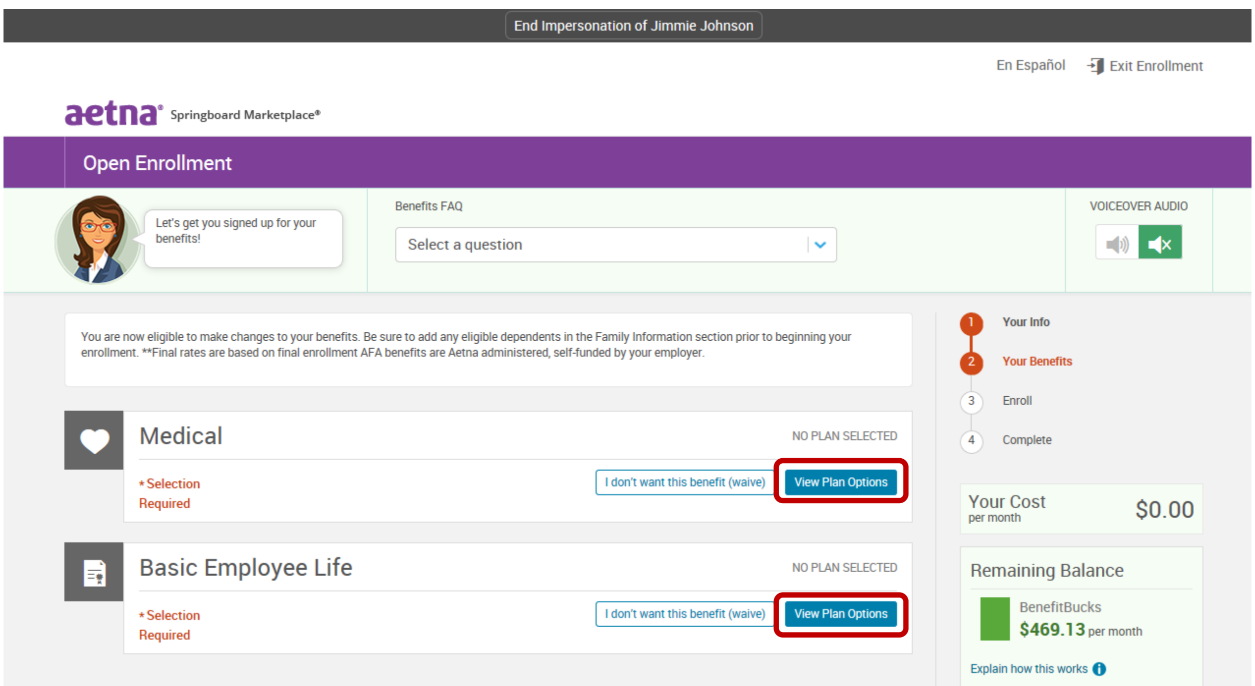
3. Choose "Impersonate".



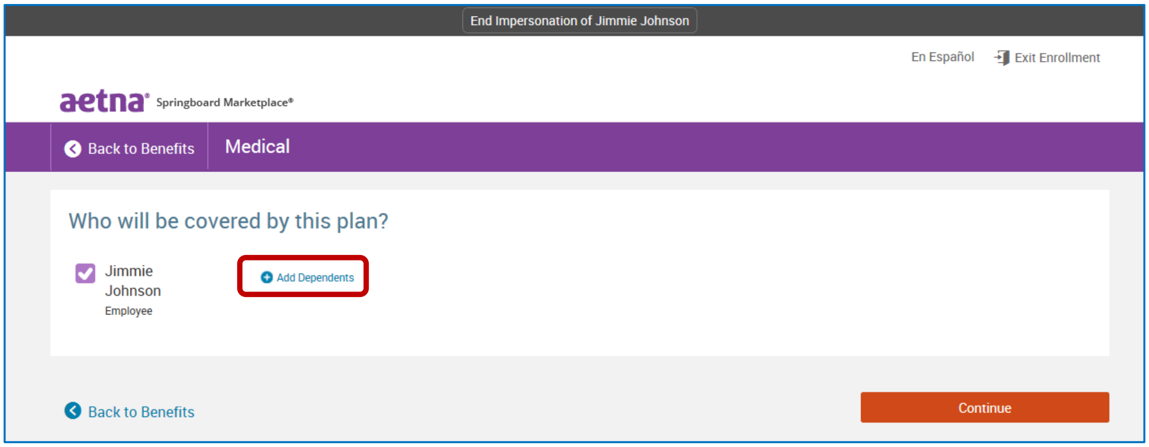
4. Select the "Start Your Enrollment" button at the top of the employee home page.



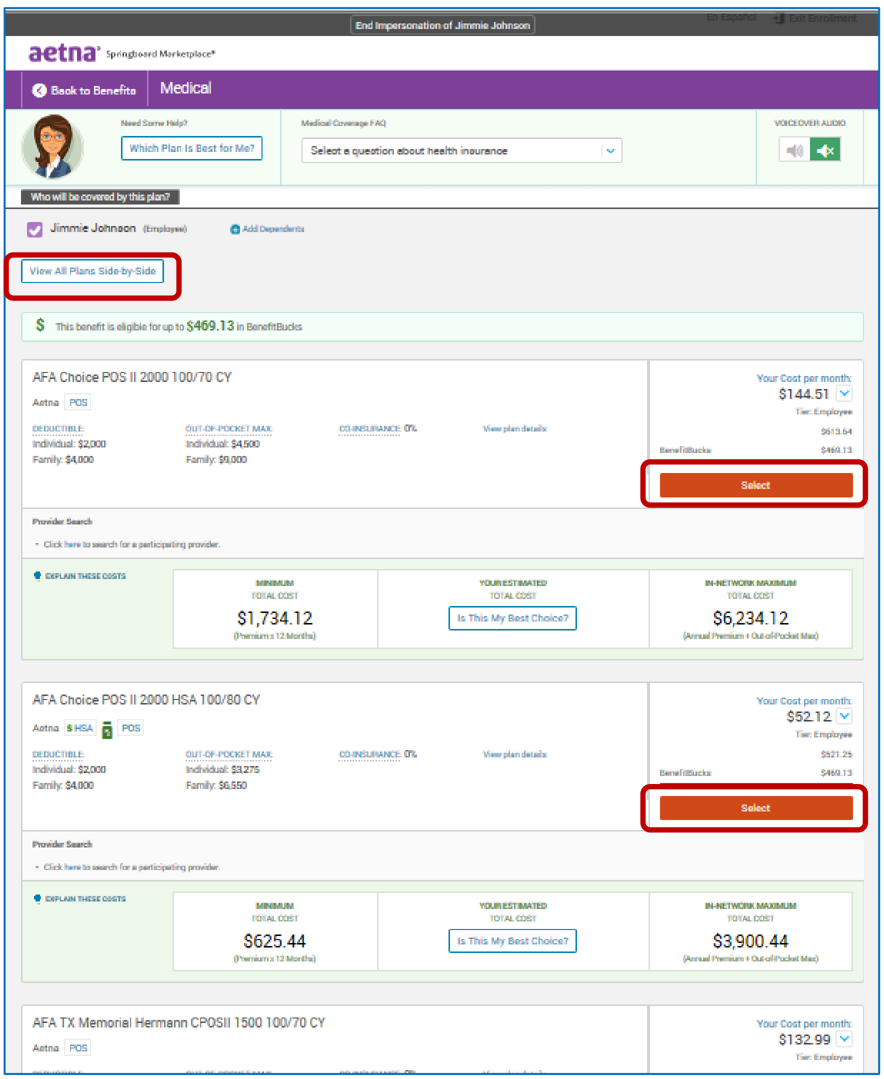
5. You'll be asked to confirm the member's demographic information is correct. Then you'll need to confirm the family dependent information.
6. Our online benefit advisor, Ask Emma, will start the enrollment introduction. Select "Let's Go" or "Enroll without Audio" to continue.
7. To enroll for benefits per benefits plan type, select the "View Plan Options" button on the right-hand side. This will expand the section and show all the plans offered.



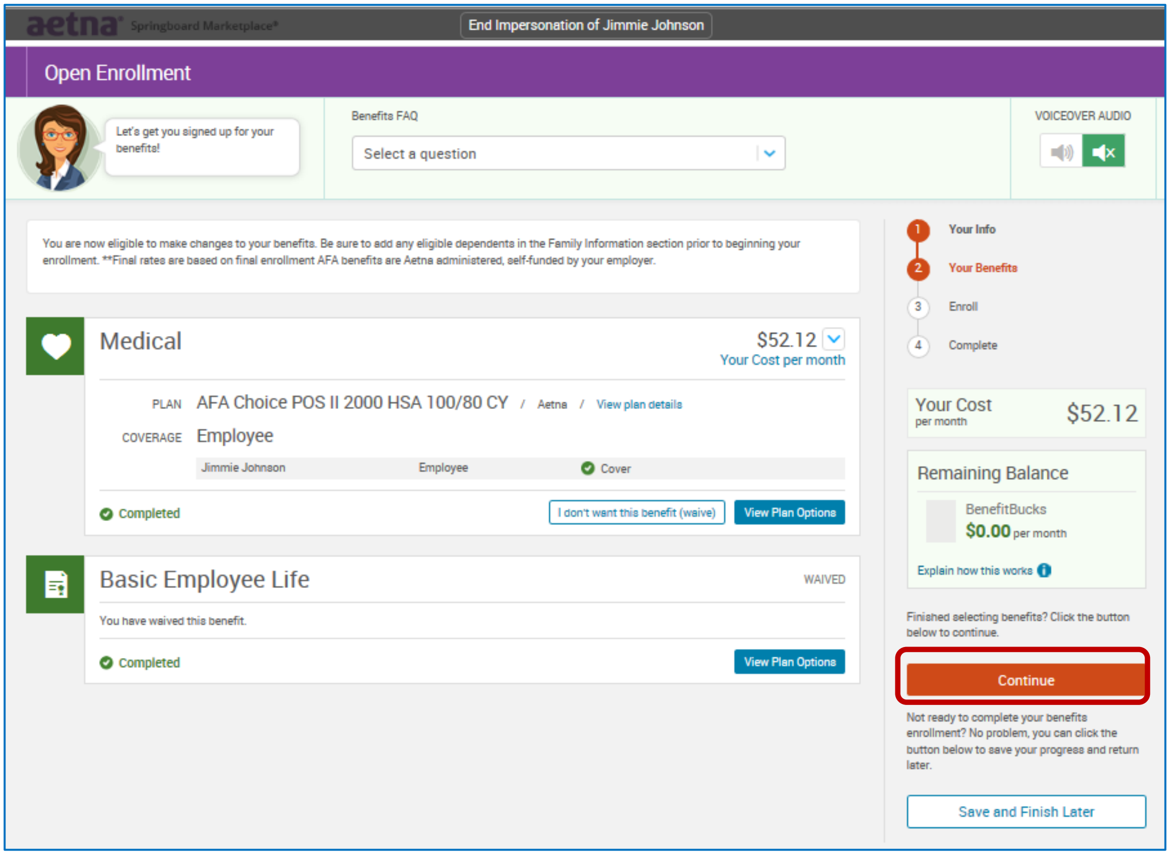
8. After selecting the "View Plan Options" button, you'll be directed to confirm who the plan will cover. You can add dependents during this time.



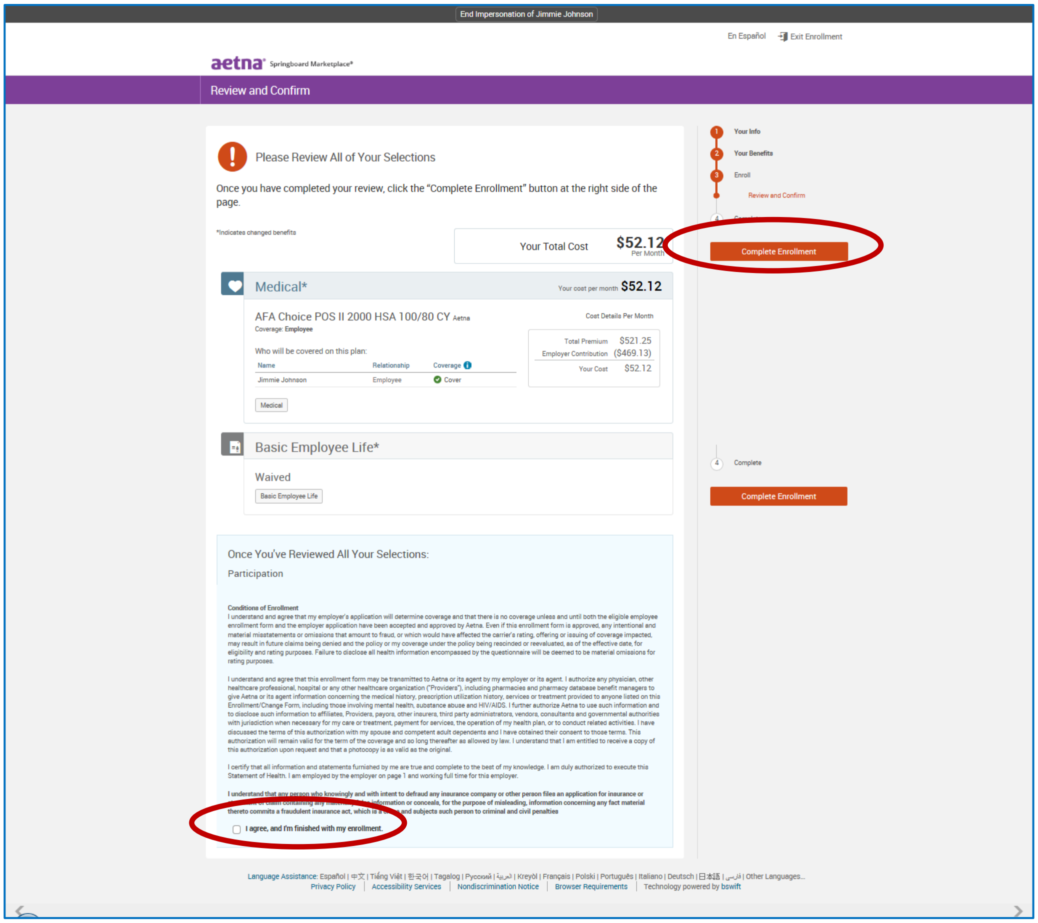
9. Once you've added and confirmed who the plan should cover, select "Continue" to go to the "Plan Selection" page. Here you can see plan details and compare plans side by side. To enroll in the requested plan, select the "Select" button.



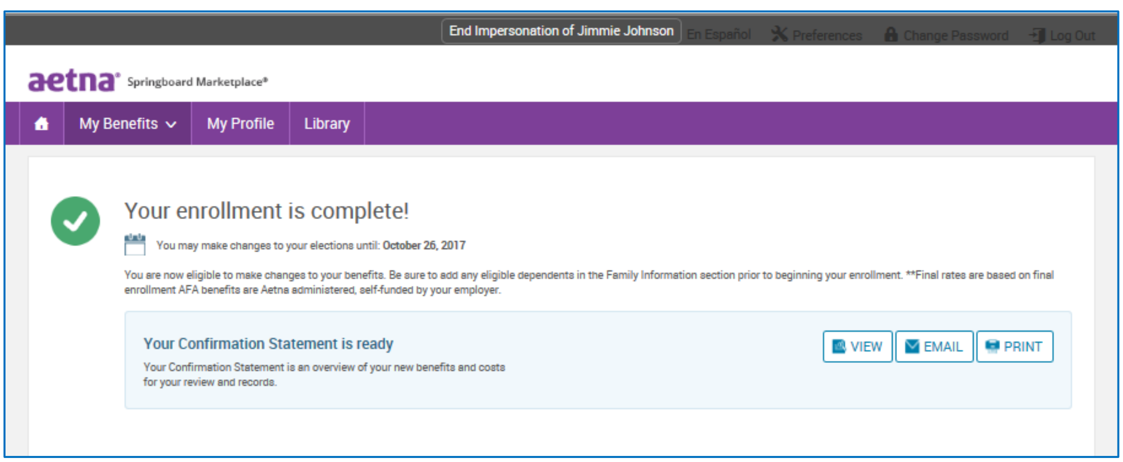
10. Repeat these steps for the remaining benefits plan types. Once you've made the enrollment selections, select the "Continue" button on the right-hand side of the screen.



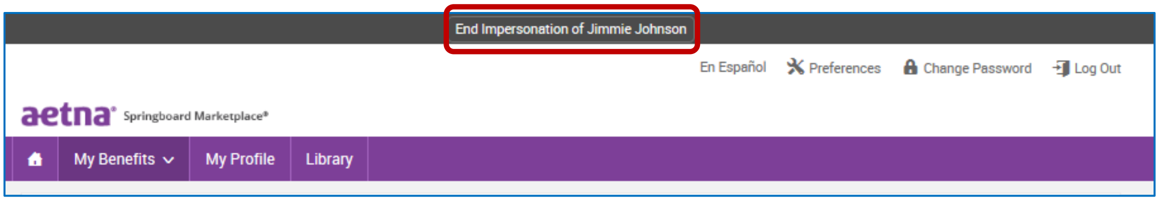
11. This will bring you to the bottom of the page, where you need to confirm the elections and agree to the participation statement. Select "I agree, and I'm finished with my enrollment" on the bottom of the screen and then the "Complete Enrollment" button on the right-hand side.



12. The confirmation page will appear, verifying the enrollment is complete. At this point, you can print or email a confirmation statement to the address on file for the employee to review and file for their records.



13. To end the impersonation, select "End Impersonation" at the top of the page. This will return you to the administrator view of the employee's record.



Note: *If you or an HR administrator makes a change while impersonating an employee, that change will update the system. Your name or the HR administrator's name will be identified as the user who saved the record.*

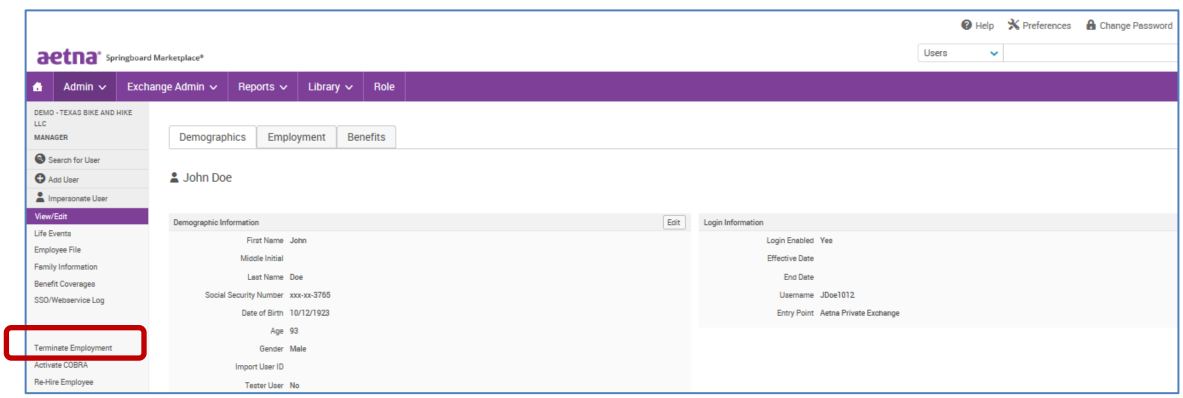
Retroactive employee/dependent adds

Adding any employees or dependents after the group has been medically underwritten will require underwriting approval.

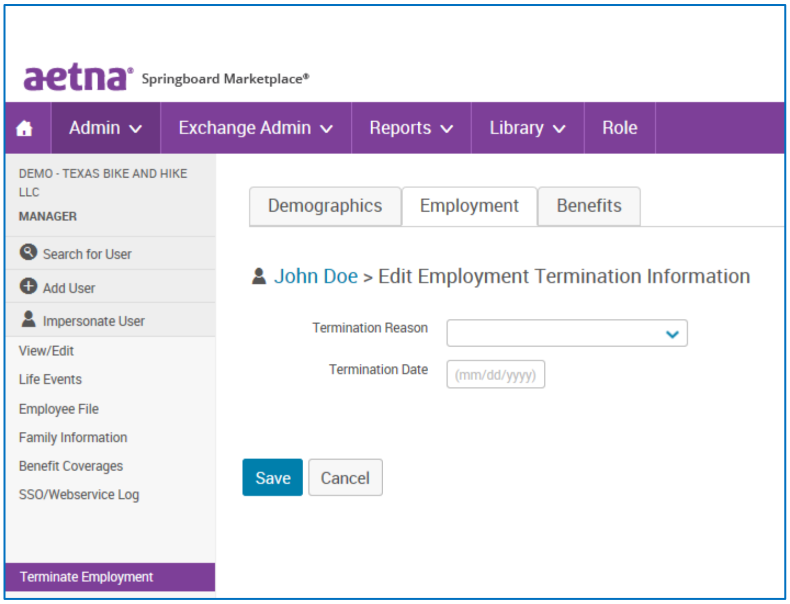
Terminating an employee

When an employee is terminated from **employment,** you can process the termination by following the steps below:

1. Search for the employee (See [Searching for an Employee](#)).
2. From the View/Edit screen of the employee's profile, select the "Terminate Employment" link located within the left-hand navigation tool bar.



3. Once on the "Terminate Employment" page, enter the termination reason and date within the appropriate fields. Select "Save".



4. A pop-up window will appear asking you to confirm the plans the employee is enrolled in and when the last day of coverage is. Once the information is confirmed, select "Save".
5. The employee (and dependents if applicable) is now terminated from employment and coverage.

Dependent terms

When a dependent is to be removed from coverage**,** you can process the dependent termination by following the steps below:

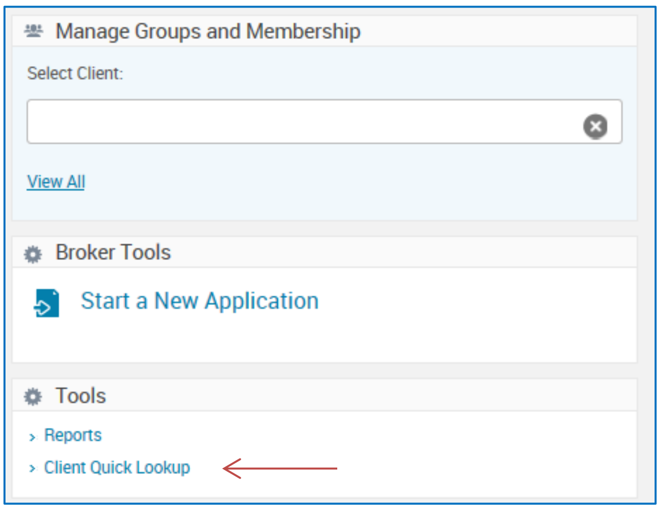
1. Search for the employee the dependent is enrolled under. (See **Searching for an Employee**.)
2. On the left-hand side navigation menu, select "Life Events".
3. Select "Other Life Events".
4. On the drop-down select "other" once more.
5. Enter the date of qualifying event (date dependent is to be terminated).
6. Verify/acknowledge life event information is true and accurate.
7. Select "Save and Start Life Event Enrollment".
8. Select "Got it, let's get started".
9. For each line of coverage enrolled select "View Plan Options".
10. Uncheck dependent(s) who should no longer be covered under the plan.
11. Select "Continue".
12. Select "Keep Selection" to retain current plan selection for the employee.
13. Continue.
14. Check "I agree" at bottom of page, then select "Complete enrollment".

Retro terms

You may process a retro term of an employee within Springboard as long as the termination of the employee was in the last 30 days. To process please review **Terminating an employee** section making sure you indicate a termination date within the last 30 days. If seeking an approval for special circumstances longer than 30 days, contact the Springboard Helpdesk for assistance. (Keep in mind last day of coverage will be the last day of the policy month.)

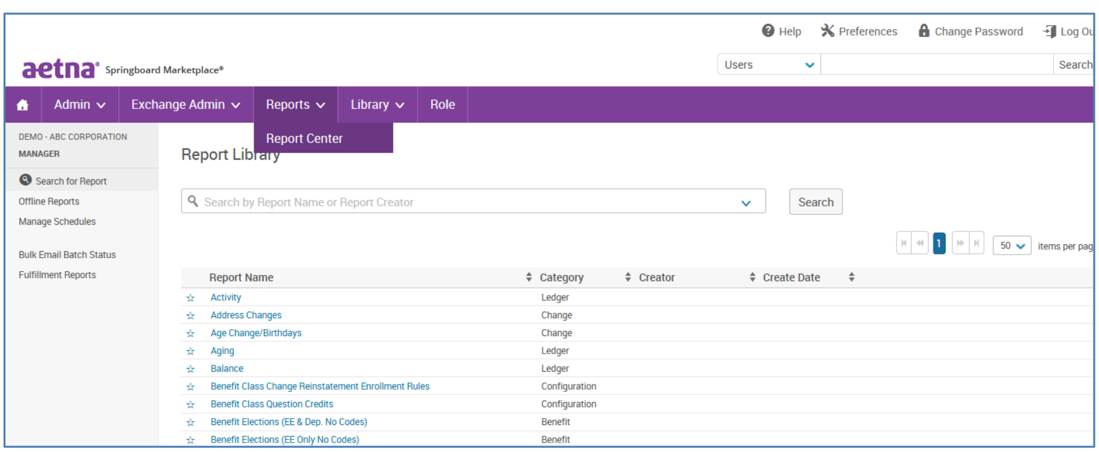
Reporting

You can access reports via the "Client Quick Lookup" on the admin home page. Once you select the link, you can choose your client and the report you would like to run. The system will run the report and you can export it to Excel for editing, if necessary.



There are hundreds of reports available. This section includes an overview of common reports and their description.

To access the full reporting tool in Springboard, select "Reports", then choose "Report Center".



Each report has a standard data set that is automatically included when the report is selected. *Most* standard reports are configurable, meaning that fields can be added or removed prior to running the report. In addition, if there are reports that are run repeatedly, the templates can be saved for future access.

Report output formats

- **Web**: If you select this option, the report will open in a new browser tab. Web reports can also be exported as Excel or CSV files. You can add more custom filters after the web report has been generated.
- **Excel**: If you select this option, you can open the report and save it as an Excel (.xls) file.
- **CSV**: If you select this option, you can open the report and save it as a comma separated values (.CSV) file.

To display information about the report's configuration on the report itself, check the **Include Report Header** option. On web reports, this will automatically expand the header panel at the top of the report. In Excel and CSV reports, report header info will appear at the top of the spreadsheet above the column headers. Report headers display the report's:

- Configuration, including the report's name
- Scope , or whether it's limited to certain clients
- Benefit plan types, vendors, benefit classes, etc.
- Types of users included
- Run date
- Effective and end dates

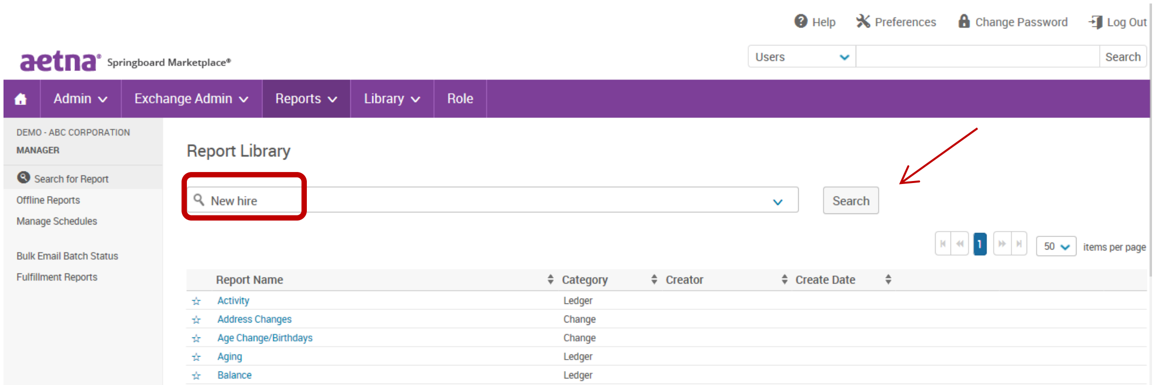
To run the report offline, check the **Run Offline** option. Choose this option to generate the report for retrieval from the "Offline Reports" page. Look under **Reports >> Report Center >> Offline Reports**.

As noted, you can save reports, making it easier to run customized reports on a recurring basis. You can schedule reports on a daily, weekly, monthly, or quarterly basis.

The recommended output format is Excel, but any of the options noted will provide output. Again, any reports that are output to Web can be exported from Web to either Excel or CSV.

How to search for reports

From the landing page, you can search for reports by name or category. For example, if you're interested in reports for newly hired employees, you could search for the key words "new hire". The search results include the report category. Likewise, if you have saved reports configured to your preferences and that contain your name (for example, "Sue's Benefit Report"), you can search for "Sue" to pull up those reports.



Tips!

- If there's a report you like to run on a regular basis you can easily select the star next to the name of the report and the next time you access the report center it will appear on the top of list.
- You can save a report you've customized so you won't have to edit it each time. (You can also "Star" your saved report for easy access.)

Types of reports

- **Activity reports**: Activity reports provide information about log-ins that may help you contact employees during an enrollment period. You can use these reports during enrollment, along with enrollment reports, to monitor employees' progress.
- **Admin reports**: Administrative reports provide a snapshot of the data stored in an employee profile. For example, census reports and dependent listing reports are categorized as admin reports.
- **Benefit reports**: Benefit reports provide information about employee and/or dependent benefit overage, such as plan selection, cost and coverage effective dates and cost information.
- **Change reports:** Change reports detail changes to employee or dependent information, such as benefit class changes, beneficiary changes, changes to demographic information, and more.
- **Configuration reports**: Configuration reports provide information about a client's site, benefit plan, and enrollment rule structure. The reports allow you to quickly view information without having to go into the configuration pages to find out the settings. For example, a report showing plans assigned to benefit class is categorized as a configuration report.
- **Enrollment reports:** Enrollment reports show the completion status of enrollments where employees make their own elections. These reports can be used to identify and contact employees who have not completed their enrollment before the window closes. Or to view information about completed enrollments.
- **Pending reports:** Under certain scenarios, such as plans that need evidence of insurability (EOI), enrollments can be pended for HR admin approval before being officially posted on an

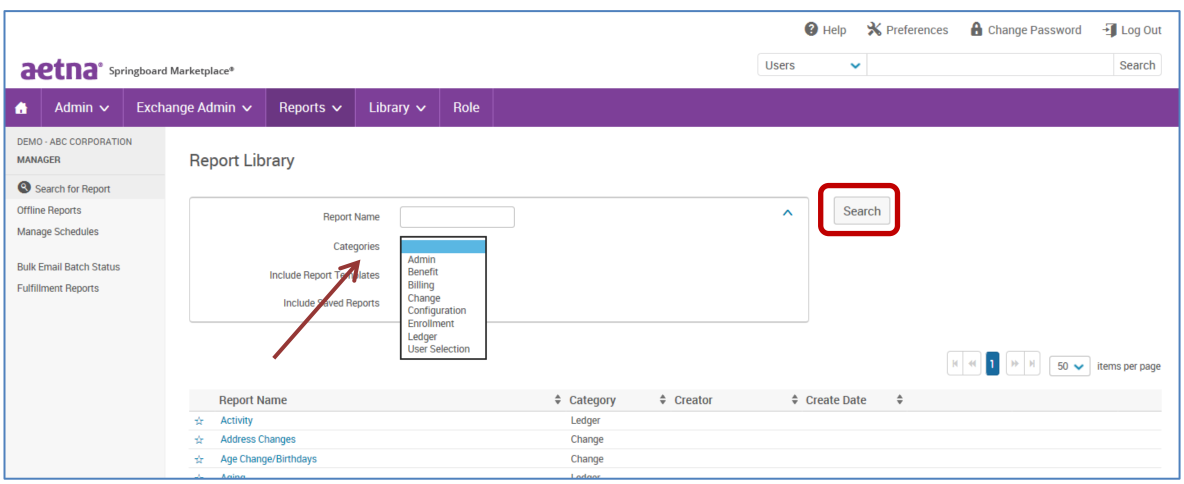
employee's record. Pending reports can be used when HR admins want to approve changes employees make to their personal information (e.g., last name, address, or banking information).Pending reports help HR admins monitor, approve, and reject pended information. When pending reports are used in web format, the HR admin can review all pended changes and approve or reject each change within the web output, without going into each employee record.

Tip
Specific instructions for accessing reports, along with some reports that may be useful, are outlined on the following pages.

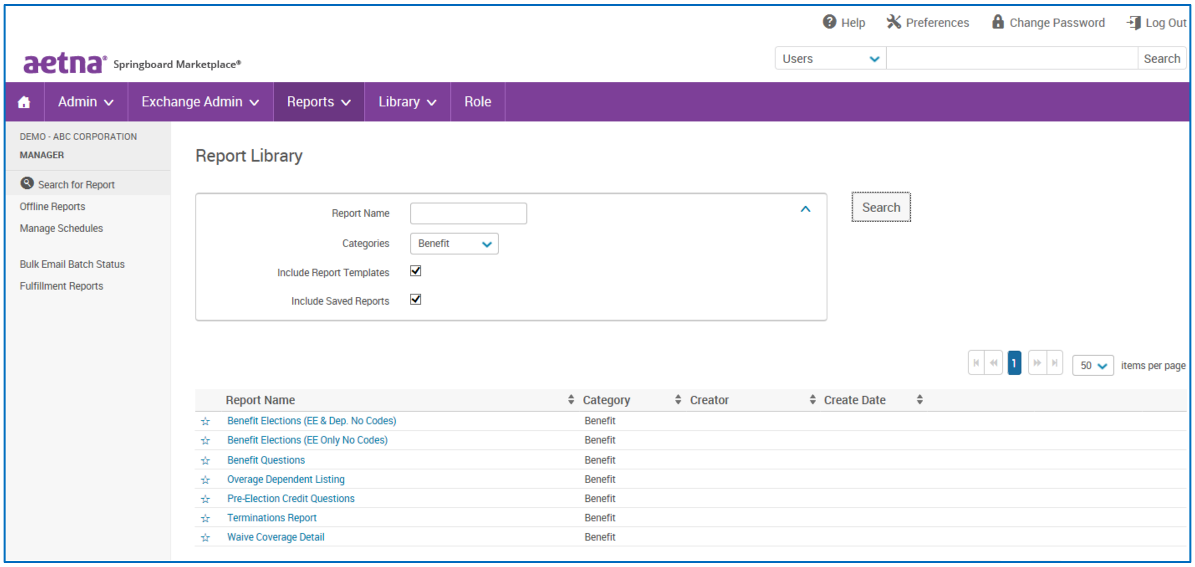
How to access reports

Log in to the Springboard site. Navigate to your group and select "Reports" from top navigation, then "Report Center". To search for a specific category of reports, select the drop arrow at the end of the search bar.

You can select a report category or search on "Report Name". If you're searching for a saved report, be sure the "Include Saved Reports" option is checked. Choose "Search".

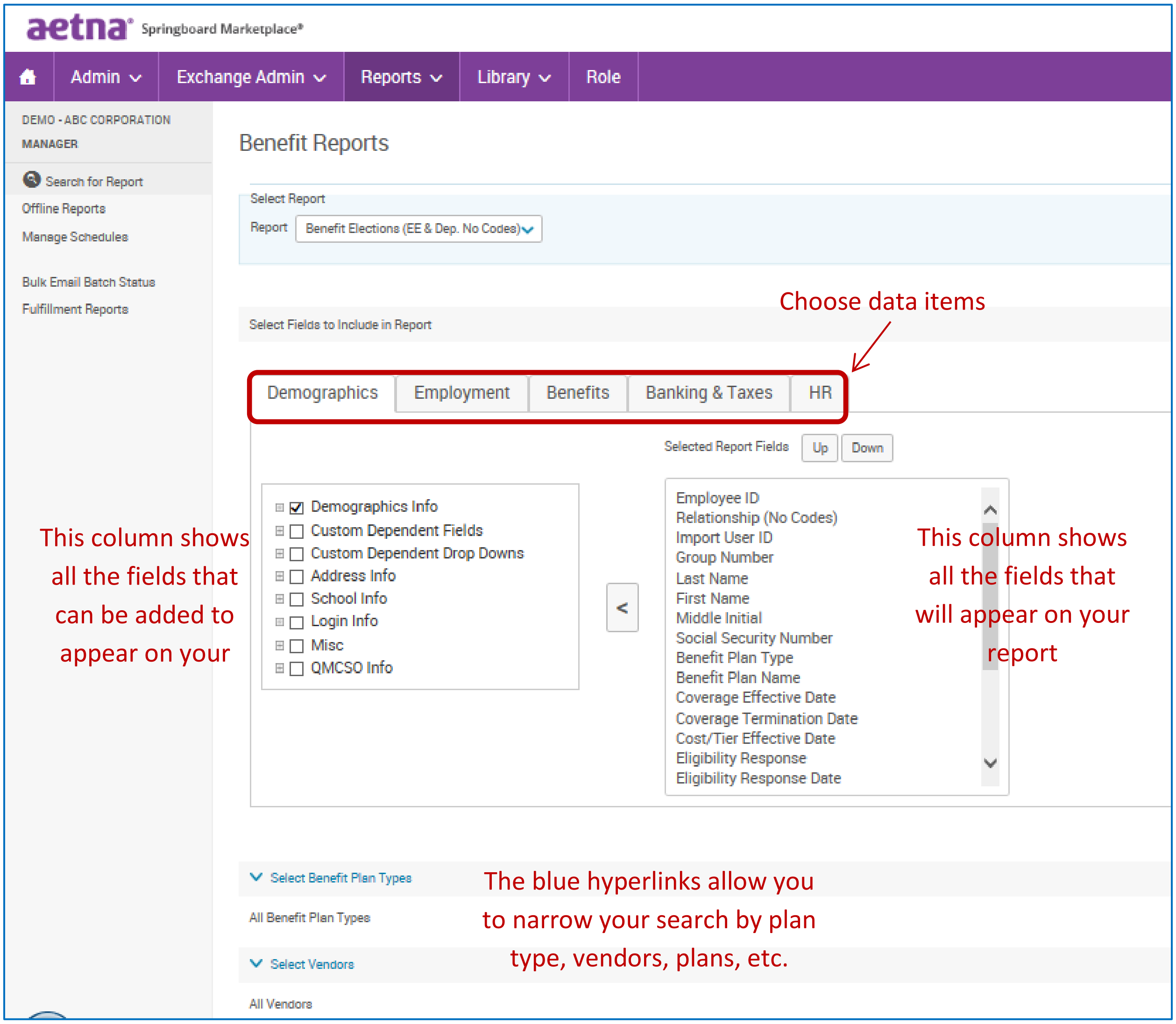


This will display all benefit category reports.

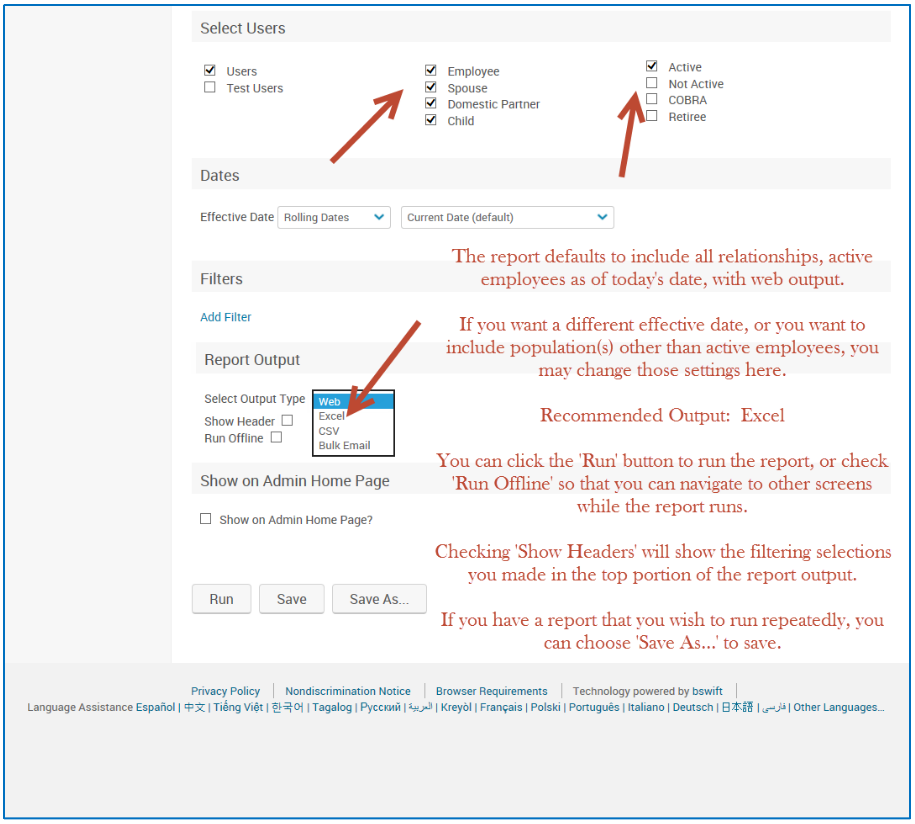


Scroll down to select: **Benefit Elections (EE & Dep. No Codes)**. This is the report you'll pull to identify all of your enrollees.

The information outlined for the Benefit Report in this example applies for other types of reports. The exception is if a report is not configurable with respect to data items, you cannot customize the data output as shown in the first step of this section.



You can also customize the report by adding or removing fields. The report is defaulted to include a multitude of demographic and benefit fields, as well as the group number tied to each enrollment.



Useful reports

1. **Benefit election reports:** Benefit Reports > Benefit Elections (EE & Dependent No Codes) or Benefit Elections (EE Only No Codes)
   - This report pulls a snapshot of the health and welfare plans in which the employees are enrolled, and can be run for employees and dependents or for employees only. Both reports always show coverage tier, but the EE & Dependent report will show rows for the individual dependents.
   - In the **Dates** field, make sure to select a date that is on or after the group's benefit effective date.

2. **Census reports:** Admin Reports > Census (EE Only) or Census (EE & Dependent)
   - This report produces a list of all employees listed under the group, regardless of whether they're enrolled in coverage.

3. **Enrollment changes**:_ Change Reports > Enrollment Changes (EE Only) or Enrollment Changes (EE and Dep)
   - This report shows enrollment changes that occurred within a specific time frame, defined when the report is run. Changes include but are not limited to new hires, life events, benefit election changes, terminations, COBRA changes, etc.

4. **Open enrollment status reports:** Enrollment Reports > Open Enrollment Complete and Open Enrollment Not Complete
   - This report pulls employees who have or have not completed enrollment.

5. **COBRA QE changes:** Change Reports > COBRA QE Changes
   - This report identifies recently terminated employees who may be eligible for COBRA coverage.
     Note: *The information captured in this report is based on what was entered at termination. Please refer to the employer's COBRA administrator for rules and regulations.*

6. **Rate/costs reports:** Configuration Reports > Rate Bands by Tier
   - This report pulls rates for non-tiered, volume-based plans (life, STD, LTD, AD&D, etc.).

7. **Activity/log-in info reports:** Reports > Activity Reports > Log-in Status
   - This report pulls all employees at each group with their user name and if their log-in is currently enabled or disabled.

Information regarding additional reports is listed below including where the report should be run, a brief description and other useful information.

Report type	Report name	Run at parent (P) or child (C)?	Description	Comment
Activity	eList	P/C	Custom report created to list all answers provided by the employer sponsor/broker regarding the employee census.	Custom report created to list all answers provided by the employer sponsor/broker regarding the employee census.
Admin	Newly Added Dependents	P/C	Generates a list of newly added dependents at employer sponsor sites. This report will display dependents added regardless of enrollment status.	Run this report when you need to see any newly added dependents within a date range, which you input when you run the report.
Admin	Newly Added Employees	P/C	Generates a list of newly added employees at employer sponsor sites. This report will display employees added regardless of enrollment status.	Run this report when you need to see any newly added employees within a date range, which you input when you run the report.

Admin	ExchangeSolutions Client Data	P	Data retrieved from employer application questions.	Pull this report when you need to see information about each client, including the template the client is aligned to, effective date, renewal date, new hire waiting period, and contact information.
Admin	Pre-Quote Client Data	P	Generates a list of quotes created by brokers and answers to each pre-quote question.	Use this report to see quotes created, including answers to each pre-quote question, including quotes that never became applications.
Admin	Census (EE Only) & (EE & Dep)	P/C	Lists all users in the system, including but not limited to brokers, employees, and administrators. This report can be customized to include details such as demographic and address information.	Run this report to pull census data as of a fixed point in time - you choose the "as of" date when you run the report.
Benefit	Benefit Elections (EE Only) & (EE + Dep)	P/C	A detailed and customizable report on enrollment information by employee and dependents. This includes but is not limited to demographic, benefit, enrollment, and address information.	Use this report when you need to see either employee (EE Only) or both employee and dependent (EE + Dep) information. The report shows individuals separately, per row.
Benefit	Overage Dependent Listing	P/C	Lists all dependents that are over the age of the maximum dependent age set by plan rules. The maximum dependent age can be different by plan and the overage flag is triggered accordingly.	This report looks at the maximum age, by plan, as configured in the system.
Benefit	Terminations Report	P/C	Lists employees who are terminated by employer sponsor site.	Terminations list by date range, as entered when report is run ("from" and "to")
Benefit	Waive Coverage Detail	P/C	Lists all employees who waived coverage.	Report returns data as of the effective date input at the time the report is run.

Benefit	Benefit Questions	P/C	A listing by employee of answers to benefit plan questions during enrollment. This is only triggered by plans configured to ask questions.	Pull this report to review answers to dental questions during the enrollment. This is only triggered by plans configured to ask questions.
Change	Enrollment Changes (EE Only) & (EE & Dep)	P/C	Identifies and lists all benefit enrollment/coverage changes by employee and dependent. This report can be customized from a selection of fields.	Use this report when you need to see changes in enrollment. You can run the report on individuals with relationship of “employee” only, or both “employee” and dependent relationships. The report returns one row per dependent, per benefit. User inputs "start" and "end" date for changes to be captured.
Change	Address Changes	P/C	Accounts for any employee address changes made. This can be customized to include specific address fields and by who and when the changes were made.	User inputs "start" and "end" date for changes to be captured.
Change	Age Changes/Birthdays	P/C	This accounts for any age change by employee. This can be helpful in auditing monthly costs for age-banded costs.	User inputs "start" and "end" date for changes to be captured.
Change	Name, SSN, DOB Changes	P/C	Identifies and generates a list of name, SSN, or DOB changes by employee. This report can be helpful in auditing sensitive information that are cost drivers or need to be updated in downstream systems.	User inputs "start" and "end" date for changes to be captured.
Config	Plan Assigned to Class	P/C	Plan offering by employer sponsor for all product lines. This can be used to identify which plans the employer sponsor is offering for the given plan year, regardless of current enrollment.	Run this report to confirm which plans are assigned to a specific benefit class (eligibility group), or to compare assignment across all classes. Also, useful to validate that plans are properly assigned to the appropriate Benefit Classes.

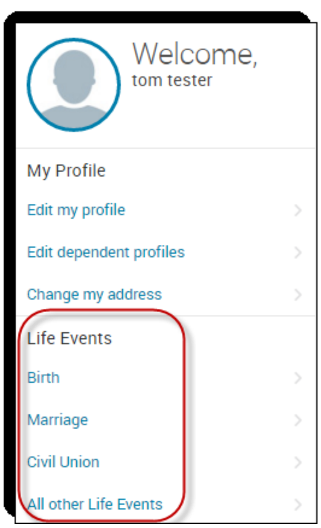
Config	Benefit Package Group Elections	P/C	Plan offering by employer sponsor for all product lines. This can be used to identify which plans the employer sponsor is offering for the given plan year. Only plans that have active enrollments will appear on this report.	Use this report to review group benefit plan(s) and bundle(s) elected during the application process. These elections determine what plan offerings are available for employees to enroll in.
Config	Rate Bands by Plan	P/C	Displays rates loaded for rate banded plans such as life and disability plans.	This report pulls rates for non-tiered plans, such as volume based (life, AD&D, STD, LTD, etc.)
Config	Costs by Benefit Class/Tier	P/C	Displays monthly costs loaded for tier based benefit plan types such as medical, dental, and vision plans by employer sponsor site.	This report pulls monthly costs for tiered plans, by plan and tier. For example, for each medical plan, it will pull monthly costs by Benefit Class, plan, and tier. It will not include volume based costs.
Config	Exchange - Enrollment Complete - Pending Audit	P	Generates a list of all applications currently in the Enrollment Complete - Pending Audit status.	Generates a list of all applications currently in the Enrollment Complete - Pending Audit status.
Enrollment	Employees in New Hire Enrollment - Not Yet Complete	P/C	Accounts for employees who have a new hire enrollment window open and have not yet completed their enrollment.	Accounts for employees who have a new hire enrollment window open and have not yet completed their enrollment.
Enrollment	Employees in Open Enrollment - Enrollment Complete	P/C	Accounts for employees who have an open enrollment window open and have completed their enrollment.	Accounts for employees who have an open enrollment window open and have completed their enrollment.
Enrollment	Employees in Open Enrollment - Not Yet Complete	P/C	Accounts for employees who have an open enrollment window open and have not yet completed their enrollment.	Accounts for employees that have an open enrollment window open and have not yet completed their enrollment.
Pending	Pending Enrollments Awaiting Approval	P/C	Lists all employee enrollments currently pending. The pend is triggered by enrollment rules as well as EOI rules when applicable.	Use this report to review any pending enrollments awaiting approval.

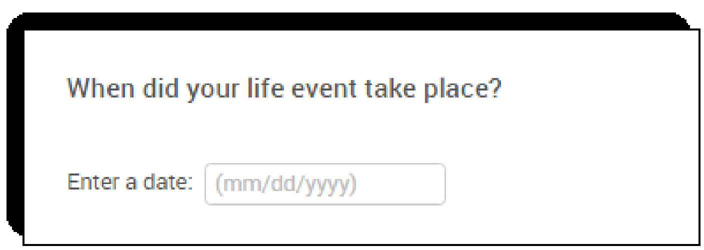
Pending	Approved Pending Enrollments	P/C	Lists all pending employee enrollments that were approved. This report displays when the enrollment was approved, by whom it was approved, and the approval reason.	Use this report to review all pending enrollments that have been approved. The report displays when the enrollment was approved, by whom, and the approval reason
Pending	Rejected Pending Enrollments	P/C	Lists all pending employee enrollments that were rejected with a reject reason, who rejected it, and date of rejection.	Use this report to review all pending enrollments that have been rejected. This report displays the reject reason, who rejected it and the date of the rejection.

Life events

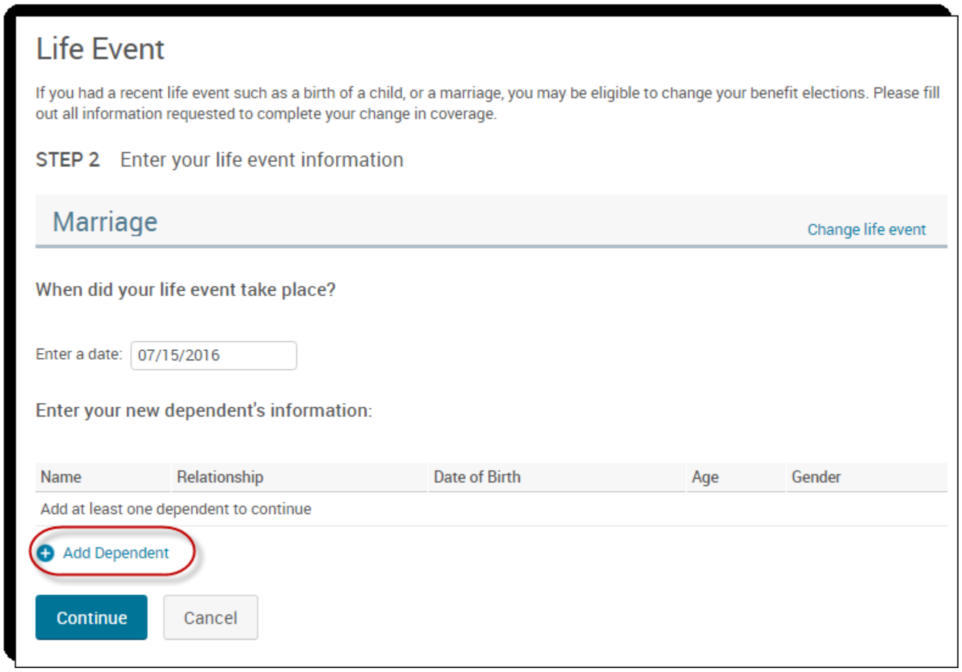
Employees can log on using their user name and password to process a life event. If you or an HR admin will be adding and processing the life event, please refer to the **Impersonating a User** section then proceed with the steps listed below.

1. From the **employee home page,** locate the "Life Events" section located on the left-hand side of the page. Select the applicable life event. If none of the life event options are applicable, select the "All Other Life Events".

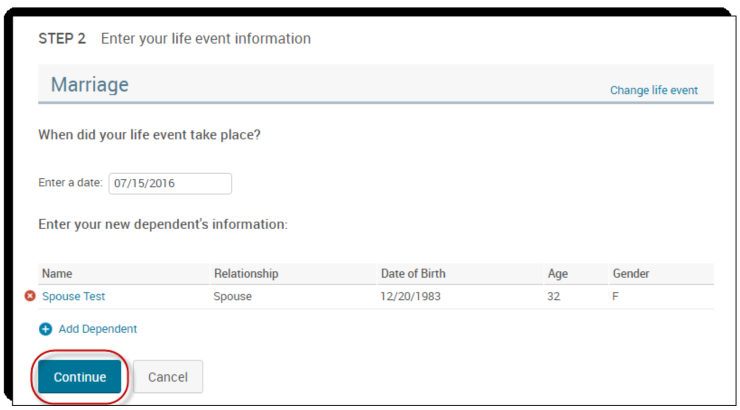


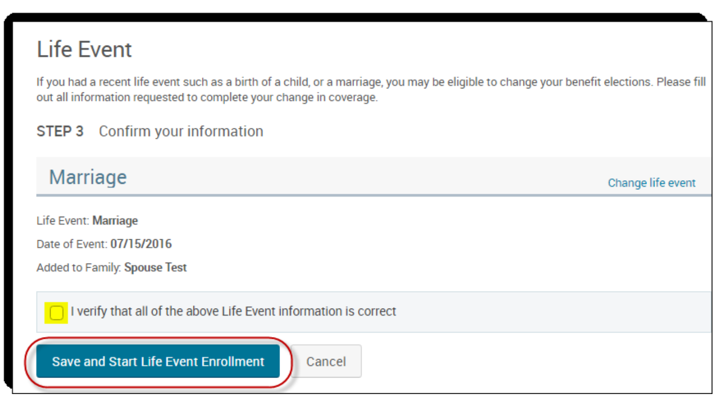


2. Enter the date of the life event.
3. Enter the new dependent information (if applicable for the life event selected) by selecting the "Add Dependent" link. Select "Save" when you've entered all the information.

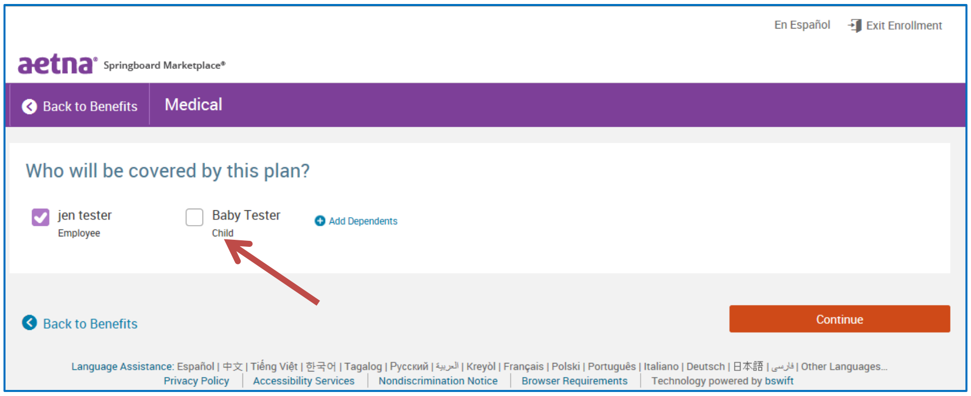


4. Select "Continue" to proceed to the next page and confirm the information entered is correct.





5. Step through the enrollment and save the elections. **Be sure to check the box next to any dependents who should be added during this enrollment.**



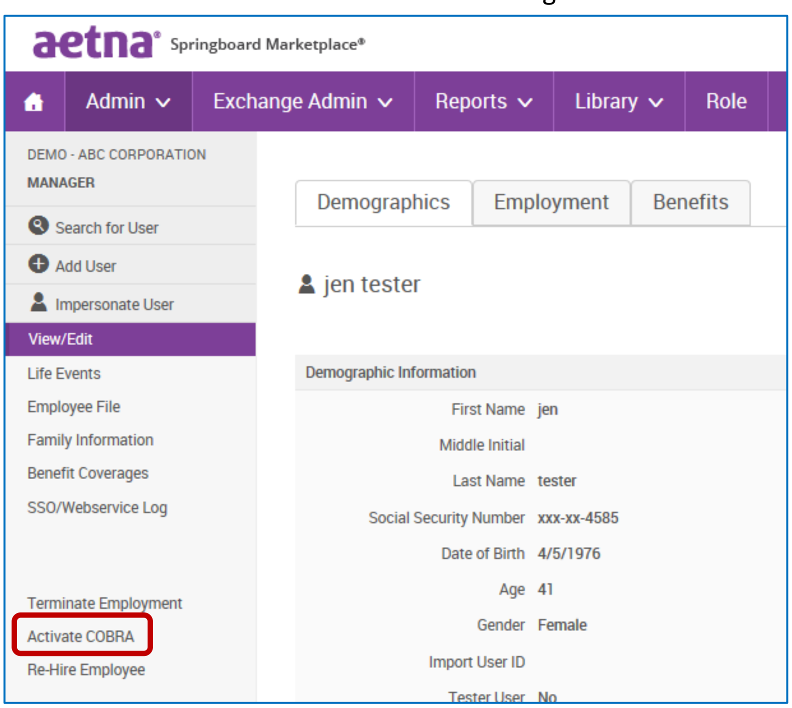
COBRA

Groups that are Group Billed will be placed in the COBRA benefit class and will be able to enroll for benefits during the group's open enrollment and/or renewal.

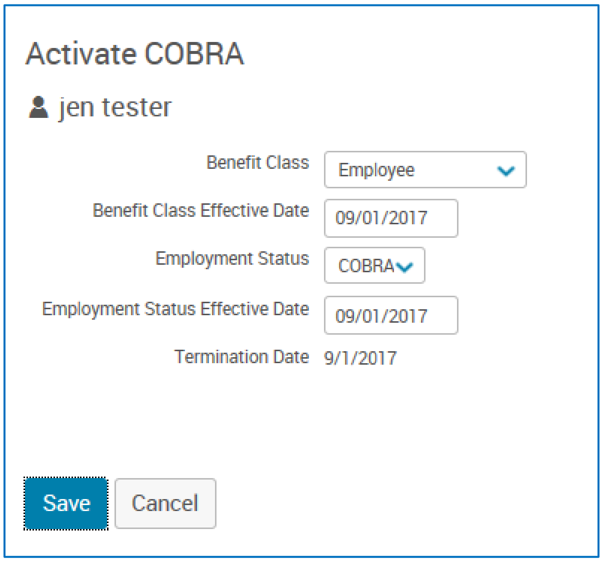
Activate COBRA on existing group (group billed)

For members employed with Group Billed groups, if an employee terminates and becomes COBRA eligible, follow the steps below.

1. Search for the employee by following the instructions as outlined in the section titled **Searching for an Employee**.
2. Assuming the member was previously terminated from employment (see **Terminating an Employee** for more information), from the "View/Edit" page of the member's profile, select the "Activate COBRA" link located within the left-hand navigation tool bar.



3. On the “Activate COBRA” page, enter the following information:
    a. Benefit Class: Select COBRA
    b. Benefit Class Effective Date: Enter the COBRA effective date
    c. Employment Status: This will pre-populate as COBRA
    d. Employment Status Effective Date: Enter the COBRA effective date

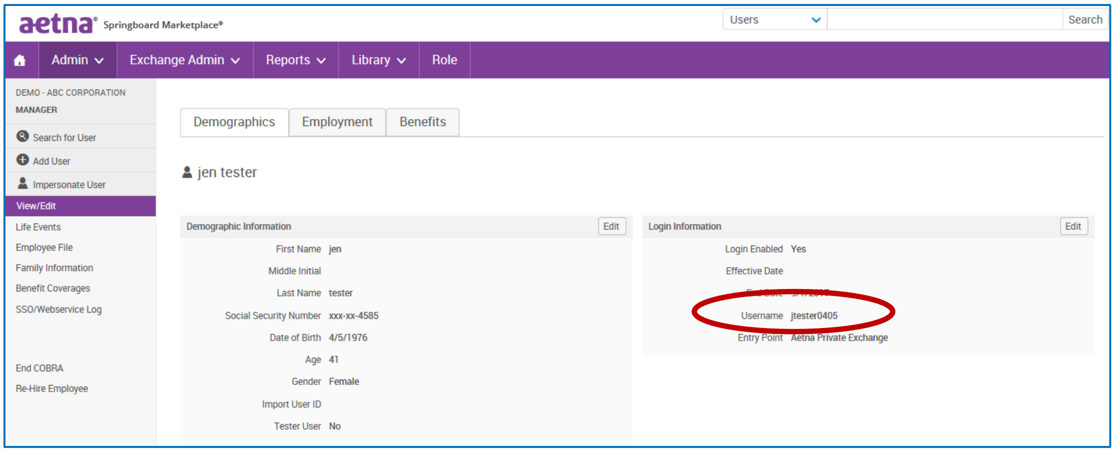


4. Choose “Save”.
5. At this point you will need to contact the Springboard Marketplace Helpdesk for a special open enrollment so this employee can enroll.

Adding COBRA member

Assuming you have activated COBRA for the member within Springboard. See **Activate Cobra on Existing Group.** Now that the member has elected coverage and the Springboard Marketplace Helpdesk has opened a special open enrollment for the member, there are two ways for them to enroll.

1. Provide employee with their Springboard Marketplace username and instruct them to enroll in benefits by going to **springboardmarketplace.com**.



Go here to review member shopping.

2. Impersonate User allows you to view the system through the eyes of the employee. The most common reason for Impersonate User is to process an enrollment on behalf of employees when they cannot access the system.

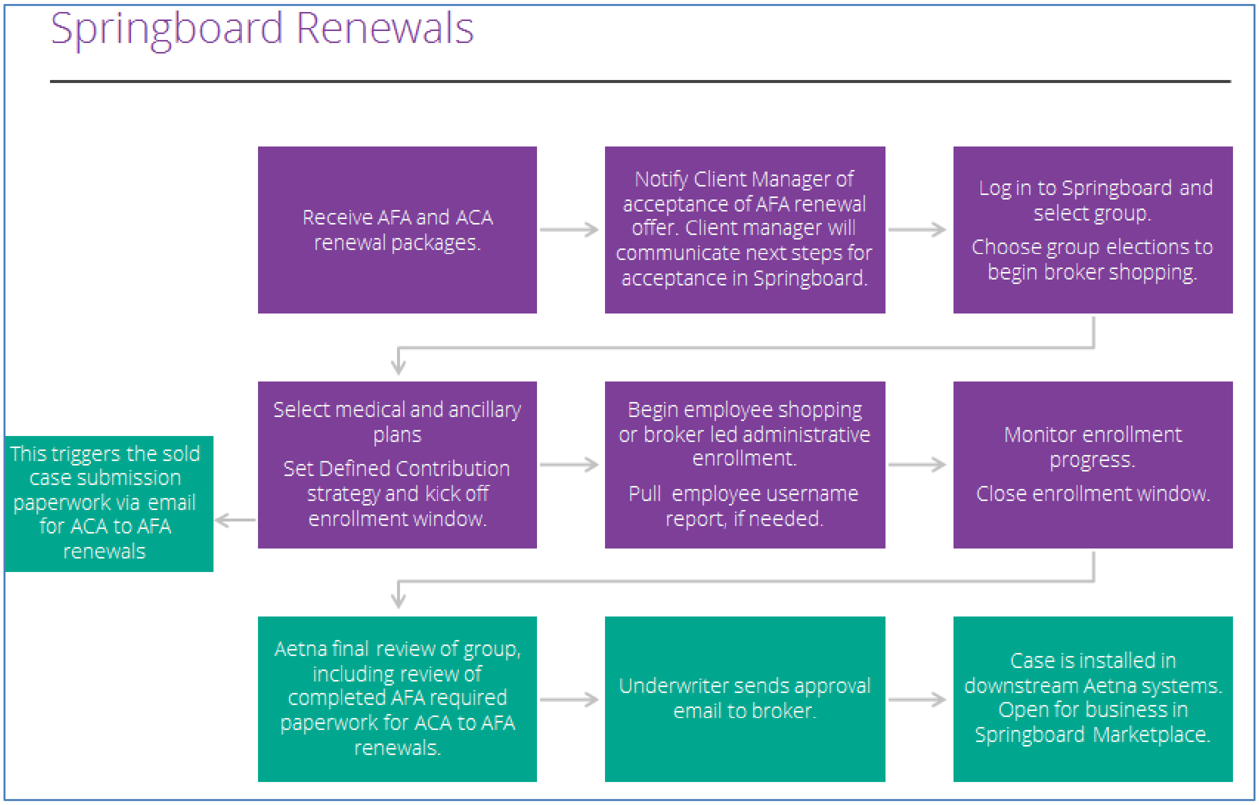
   Important note: You or the HR administrator **must obtain a copy of the signed paper enrollment form** from the employee being impersonated. The information entered into the system should match the information the employee entered on the form. **You or the HR Administrator must keep the signed enrollment form and the Springboard confirmation form for seven years.** You must also provide it to Aetna upon request.

   To impersonate: Go here to review Impersonating a User

Renewing a group in Springboard

We'll send you and your client their renewal package as early as 60 days before their renewal date. If your client is currently an AFA group, they'll get an AFA renewal. If your client is currently an ACA group and a good fit for AFA, they'll get an ACA renewal and AFA plan options.

Groups using Springboard are loaded with renewing monthly costs and plans. The census at the time of the renewal package is also loaded. The Springboard process is identical for AFA to AFA renewals and ACA to AFA renewals. A request for sold paperwork will be sent outside of Springboard for ACA to AFA renewals.

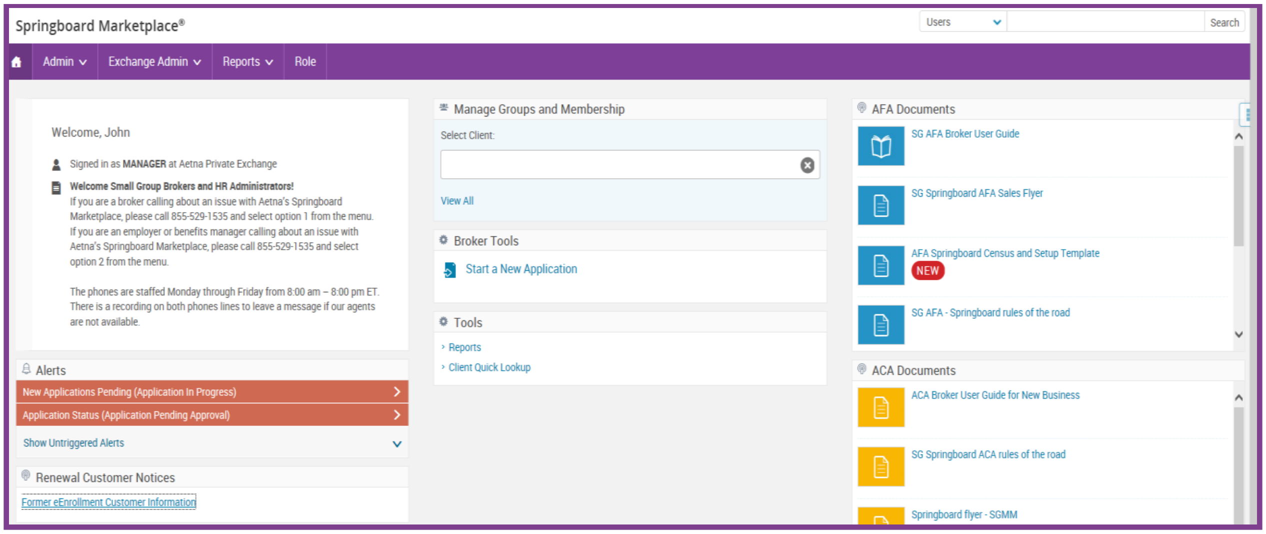


Once you have confirmation of the AFA sale, you will log in to Springboard and begin broker shopping.

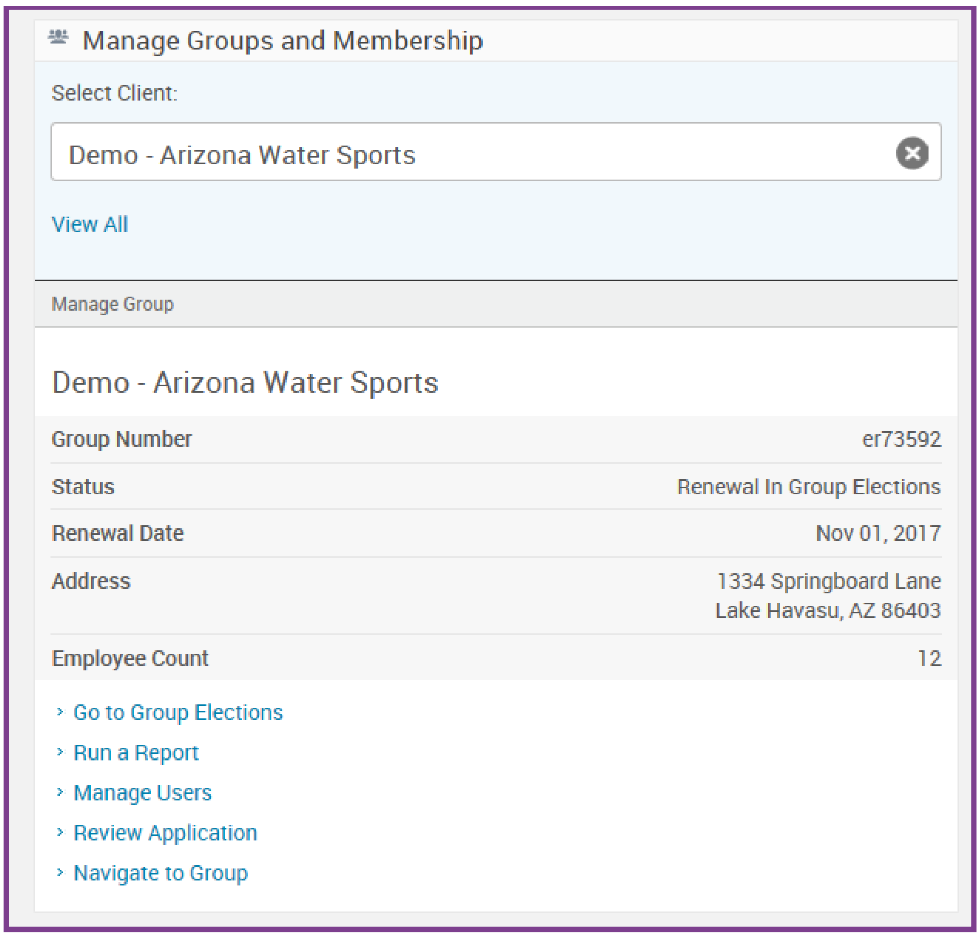
Note: Springboard replaces Aetna's other online enrollment systems. For groups that currently have an EZenroll or eEnroll account, once the renewal processing is under way (about 45 days before the renewal effective date), eEnroll or EZenroll will not be available. You must complete any transactions relating to your current coverage using the applicable paper forms until your renewal effective date.

Plan selections

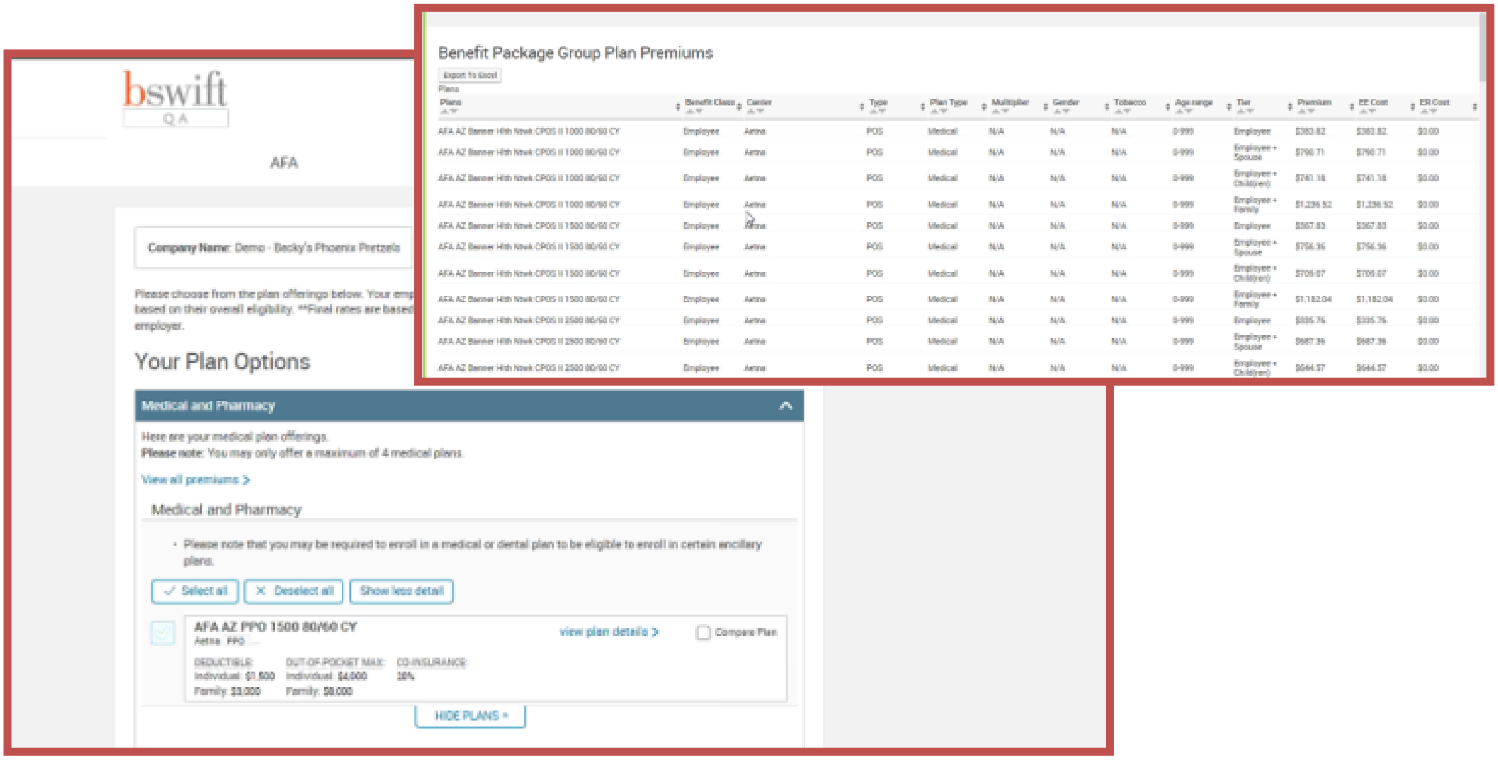
On the Springboard home page, type your group's name in the "Select Client" section under "Manage Groups and Membership".



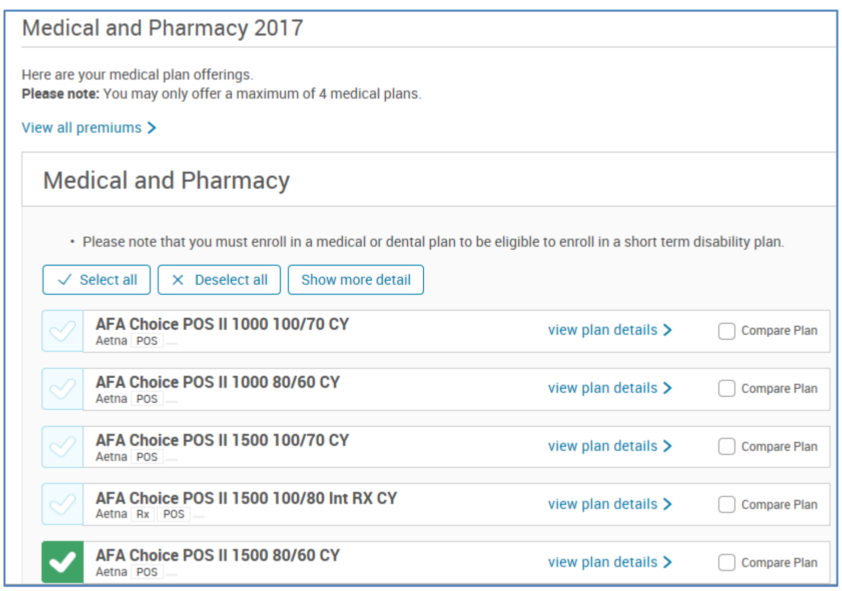
Select the group name and then “Go to Group Elections”:



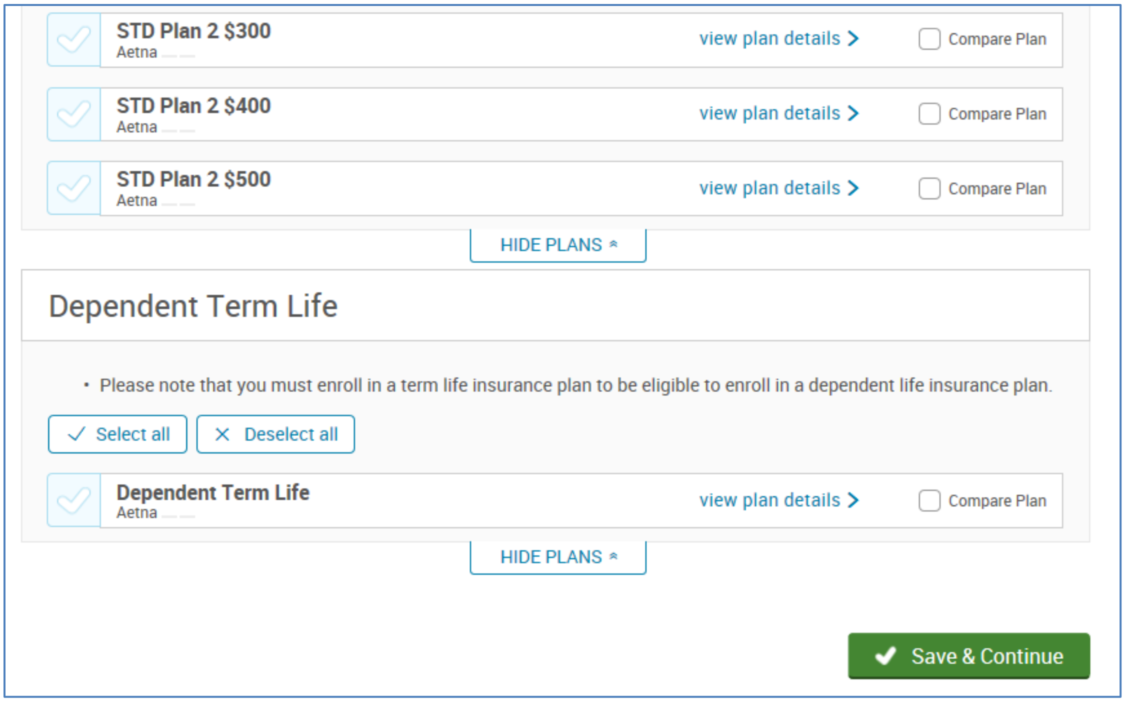
You’ll see all available plans, including any ancillary options. You can compare plans, view all costs, and view plan details if needed.



Check the box next to the sold medical plan(s). Groups with existing AFA plans have the renewing plans pre-checked. If the group is replacing the renewing plan, uncheck the defaulted plan and check the appropriate plan.

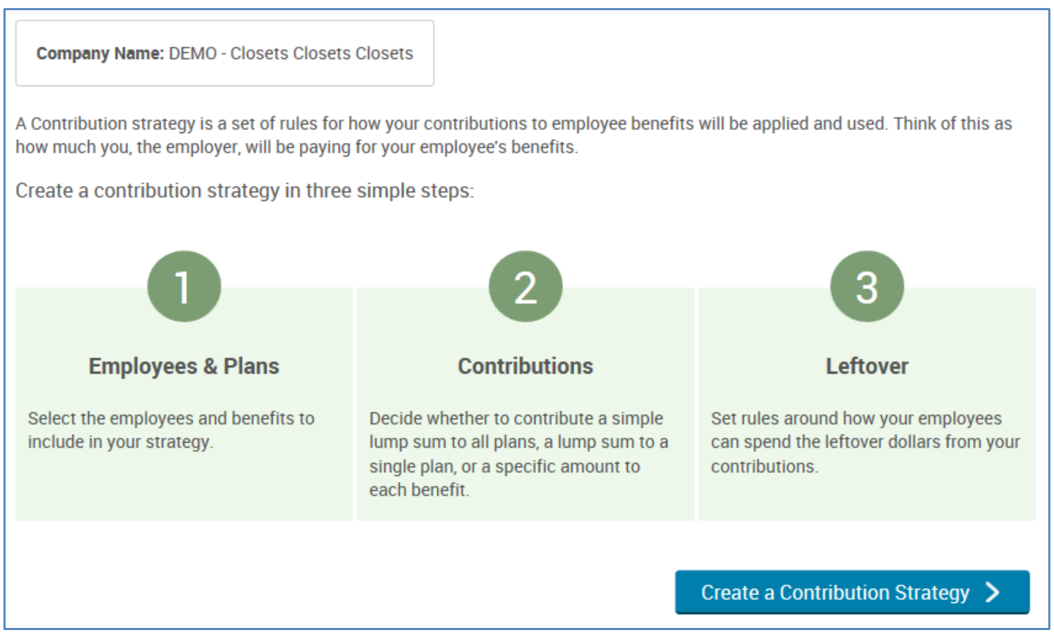


Dental, vision, life and disability plans available to the group display after medical. Check the box next to the sold product. If the group has an existing ancillary product they are not renewing, uncheck any defaulted plans. Then select "Save and Continue".

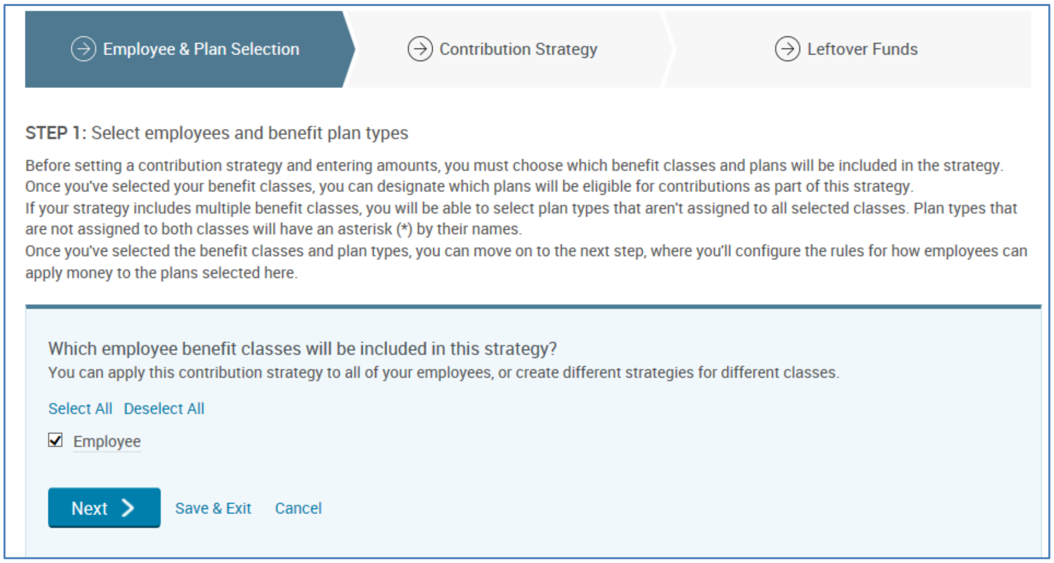


Defined contribution

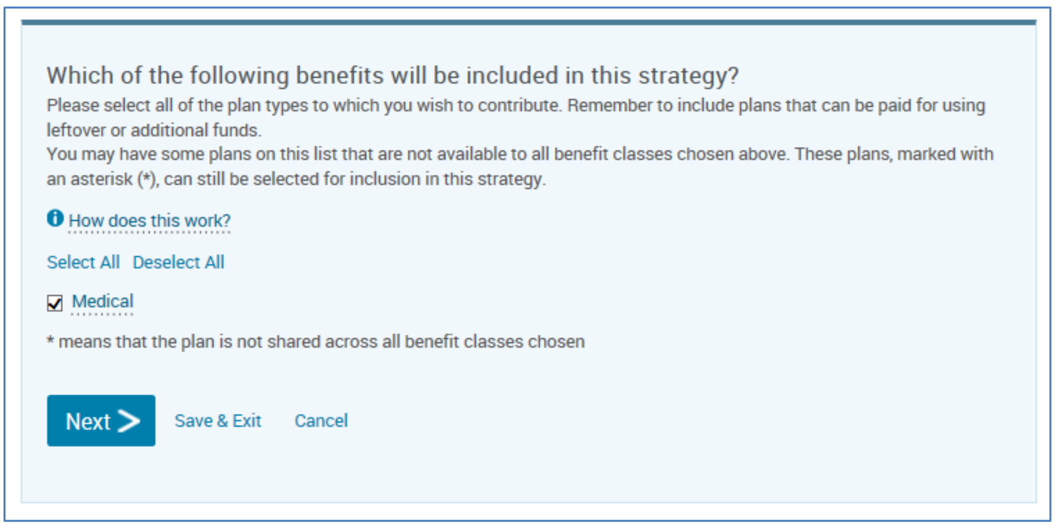
You now arrive on the defined contribution screen. Select “Create a Contribution Strategy”.



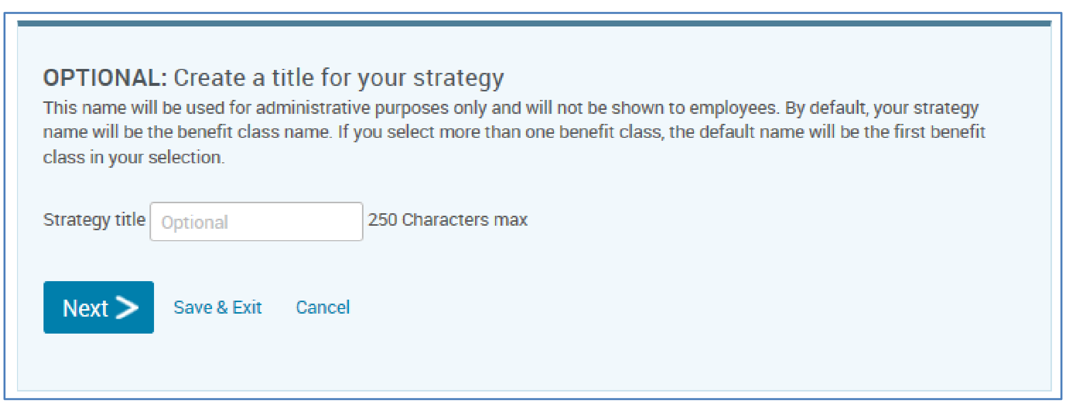
Check employee and select next.



Select the products you want to set up for defined contribution. You can choose just medical, or include dental or vision, if applicable.



Choose next.



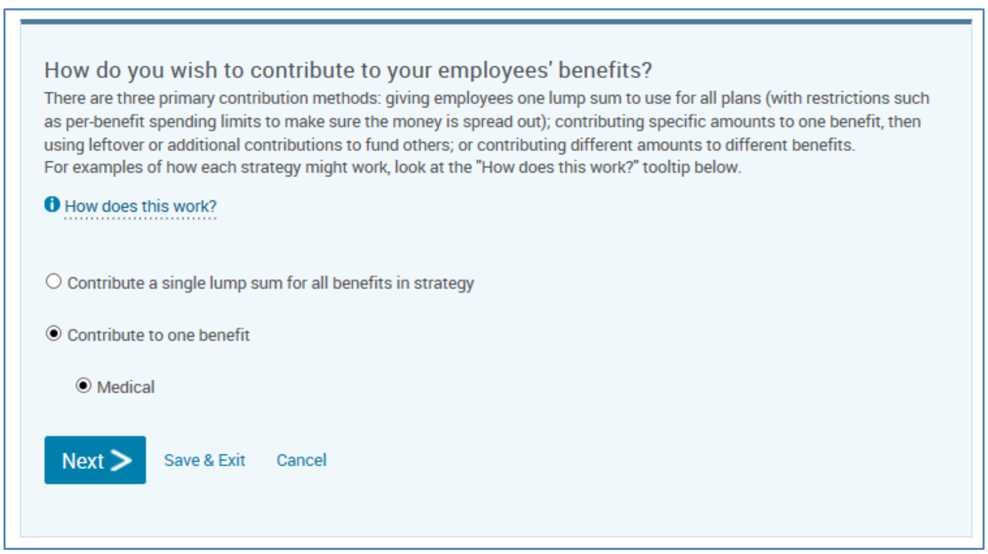
Springboard will lead you through the appropriate screens, based on the type of strategy you're requesting. The most common strategy types are explained in the next sections. Once you complete the applicable section, move to "Starting employee open enrollment".

Percentage 100% across all tiers, all plans

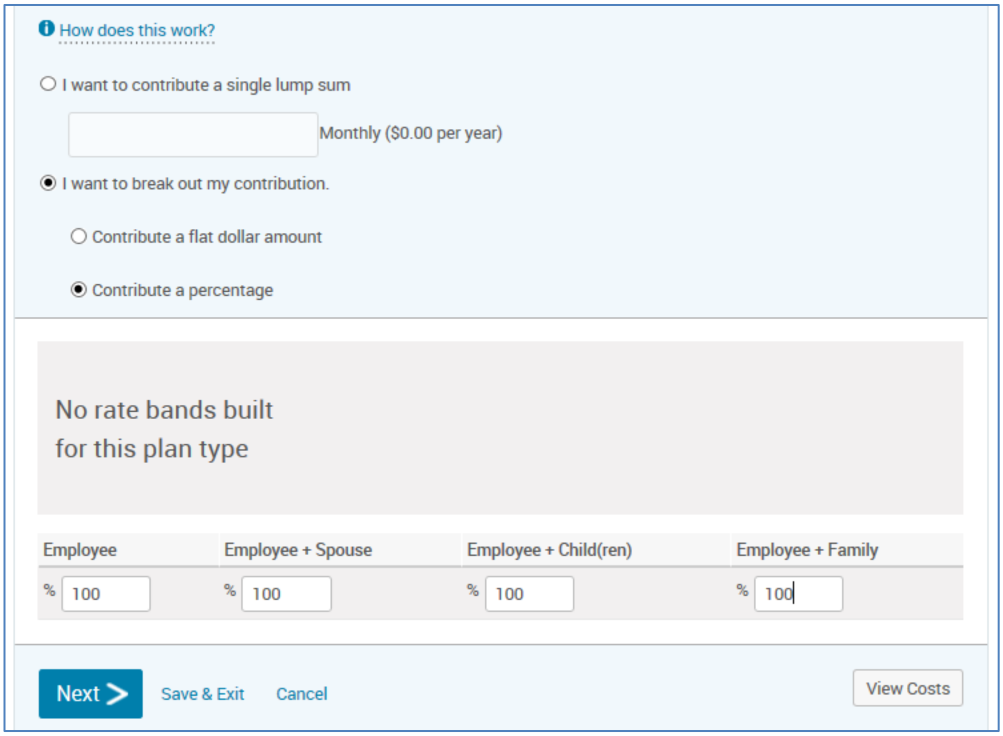
Strategy: Percentage, 100% to each tier, and all plans

2. Employer Contribution (indicate selections with an X and provide values):							
	Percentage (%)	X	*OR*	Dollar Amount ($)			
	Medical			Dental		Vision	
ER Contribution for Employee Only	100%						
ER Contribution for Employee & Spouse	100%						
ER Contribution for Employee & Child(ren)	100%						
ER Contibution for Employee & Family	100%						
Percentage to be applied across:	All Plans	X	*OR*	A Base Plan		Base Plan Name	
Single lump sum for all benefits							

In Springboard, select "Contribute to one benefit, Medical, Next".



Select "I want to break out my contribution", contribute a percentage, then type 100 into each tier field. Choose next.



Percentage less than 100%, all plans

Strategy: Percentage, less than 100% to any tier, across all plans

2. Employer Contribution (indicate selections with an X and provide values):

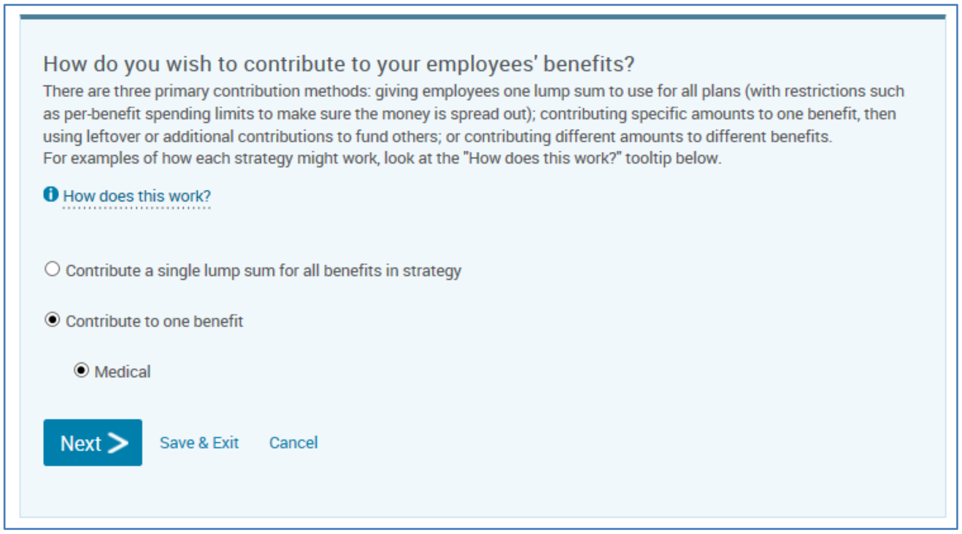
	Percentage (%)	X	OR	Dollar Amount ($)		
	Medical			**Dental**		**Vision**
ER Contribution for Employee Only	100%					
ER Contribution for Employee & Spouse	75%					
ER Contribution for Employee & Child(ren)	75%					
ER Contibution for Employee & Family	75%					
Percentage to be applied across:	**All Plans**	X	OR	**A Base Plan**		**Base Plan Name**
Single lump sum for all benefits						

Use the defined contribution tool to calculate the actual percentage for each tier. If, for example, 100% EE Only and 75% Dep is selected, do not enter this into Springboard. The calculations will be incorrect.

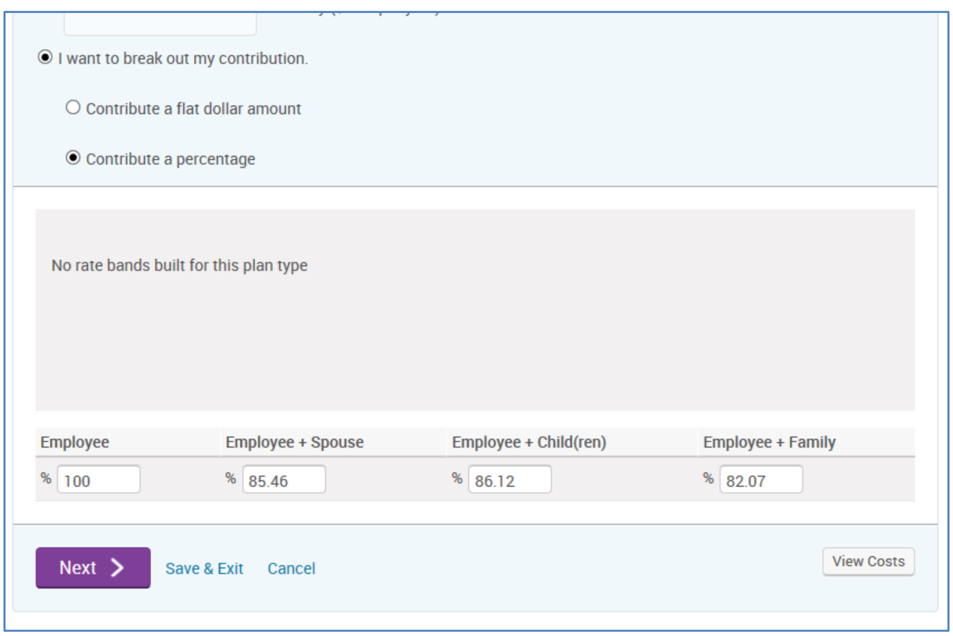
Open the tool and enter the requested percentages for EE contribution and dependent contribution. Then enter the full tier monthly costs for one plan into the respective rows in Column B.

A	B		C	D	E
	EE Contribution		100.00%		
	Dependent Contribution		75.00%		
	Plan 1		AFA Choice POS II 2500 80/60 VP		
		Total Cost Cost	Employer Contribution Amount	Springboard Tier %	Employee Contribution
EE Only	$	508.37	508.37	100.00%	$ -
EE & Spouse	$	1,215.19	1038.49	85.46%	$ 176.70
EE & Child (ren)	$	1,142.48	983.95	86.12%	$ 158.53
Family	$	1,797.98	1475.58	82.07%	$ 322.40

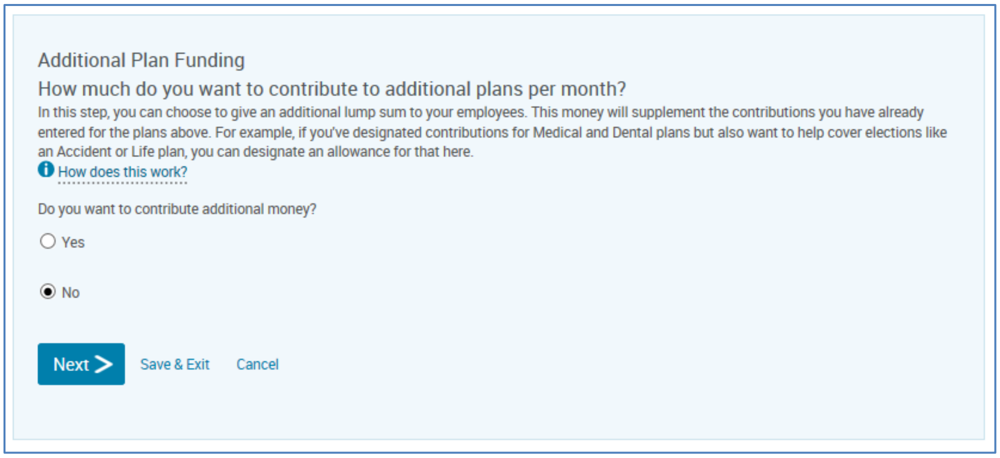
In Springboard, select “Contribute to one benefit, Medical, Next”.



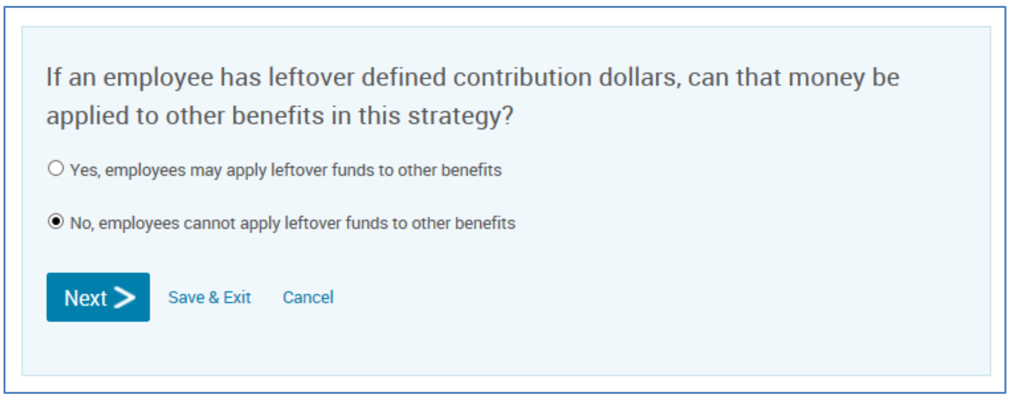
Select “I want to break out my contribution, contribute a percentage”, and enter the Springboard Tier percentages into their respective fields.



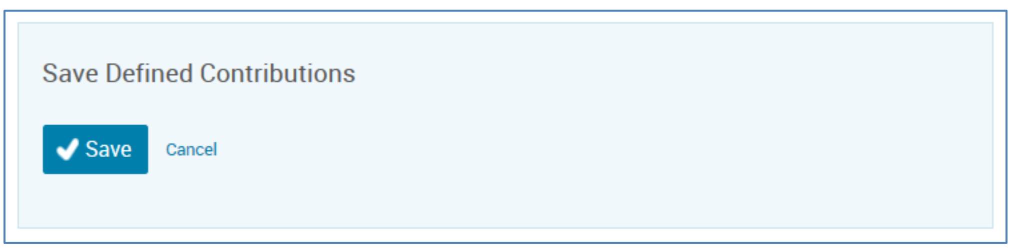
Select no and then next.



Select no and then next.

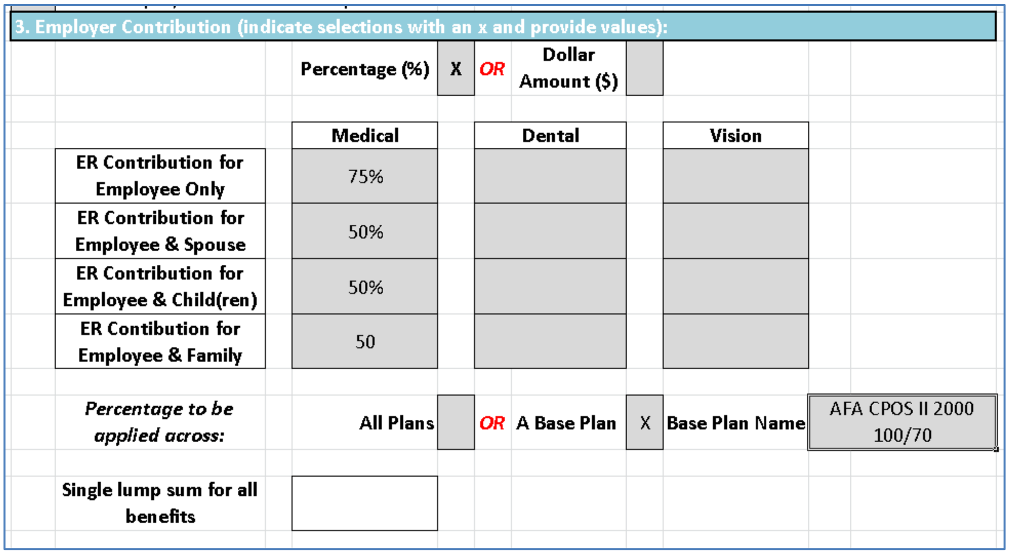


Choose save.



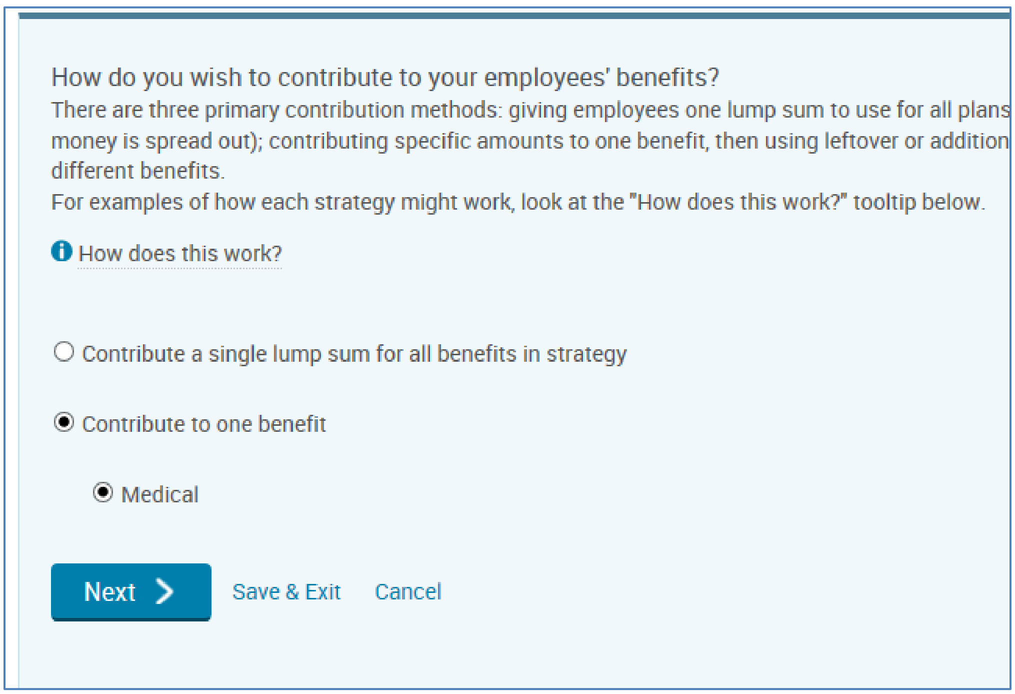
Percentage to base plan

Strategy: percentage to base plan.

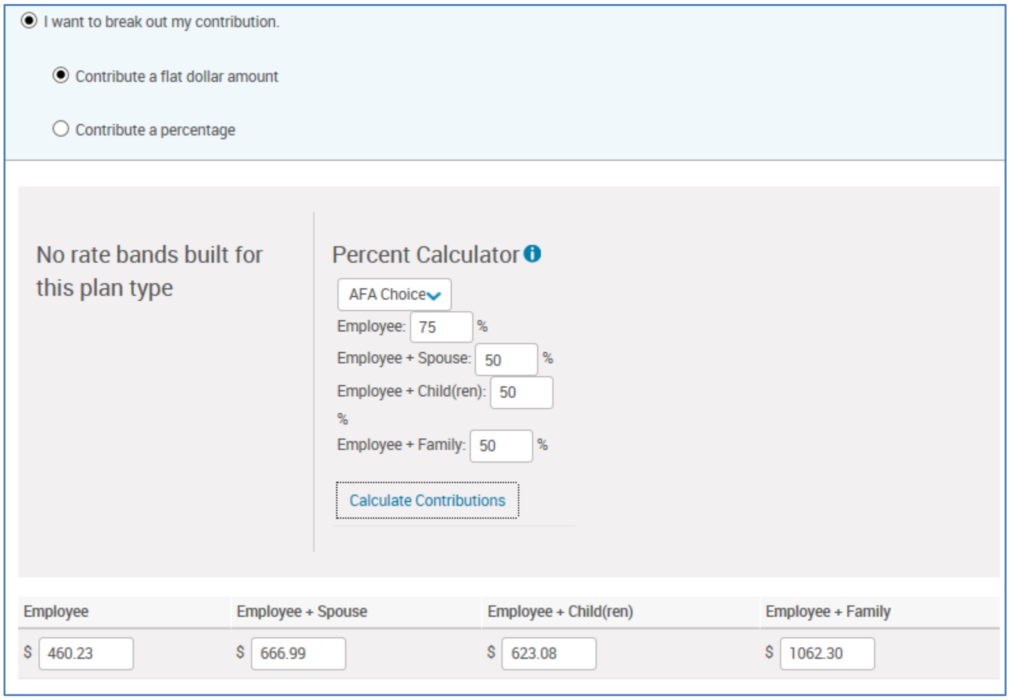


3. Employer Contribution (indicate selections with an x and provide values):						
	Percentage (%)	X	*OR*	Dollar Amount ($)		
	Medical			Dental		Vision
ER Contribution for Employee Only	75%					
ER Contribution for Employee & Spouse	50%					
ER Contribution for Employee & Child(ren)	50%					
ER Contibution for Employee & Family	50					
Percentage to be applied across:	All Plans		*OR* A Base Plan	X	Base Plan Name	AFA CPOS II 2000 100/70
Single lump sum for all benefits						

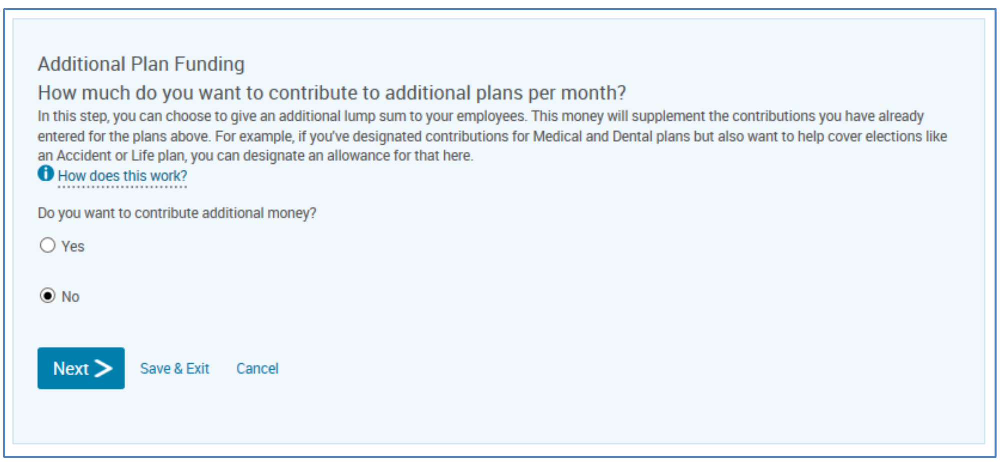
In Springboard, select “Contribute to one benefit, Medical, and click Next”.



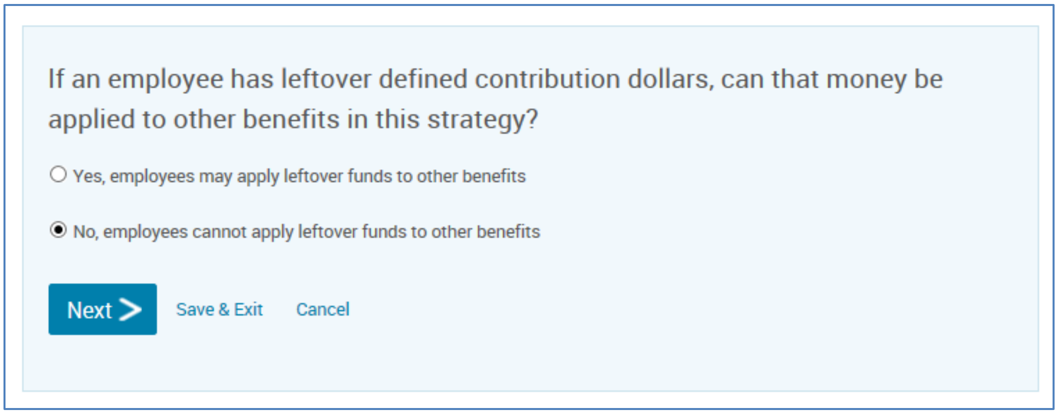
Select “I want to break out my contribution and Contribute a flat dollar amount”. Select the appropriate plan in the percent calculator drop-down. Enter the requested tier amounts. Then choose calculate contributions.



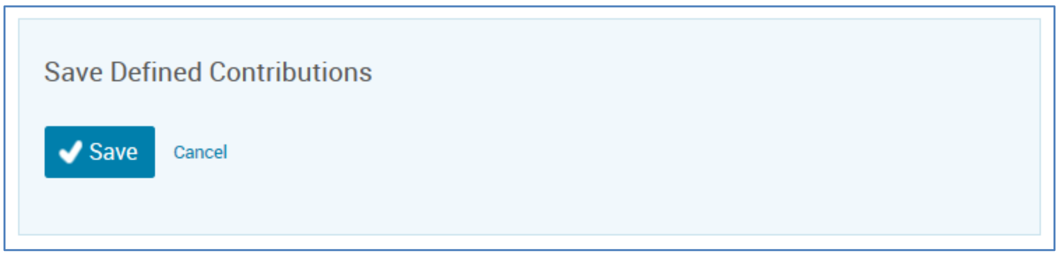
Select no and then next.



Select no and then next.



Choose save.

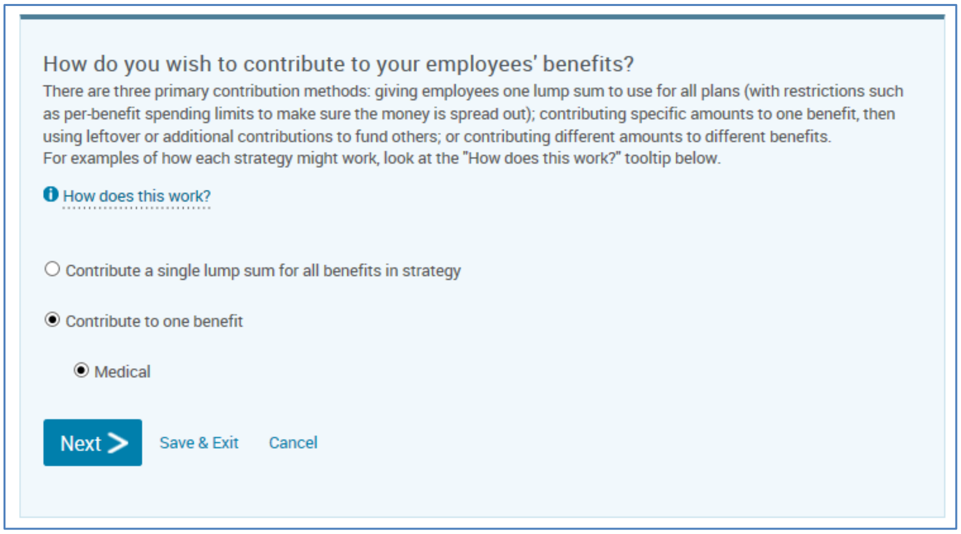


Dollar amount across all plans

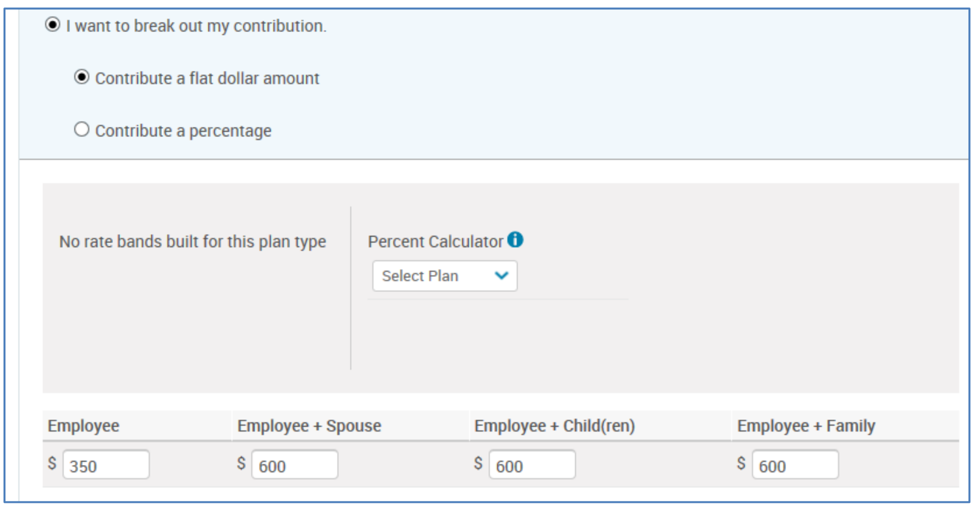
Strategy: Dollar amount and all plans.

3. Employer Contribution (indicate selections with an x and provide values):							
	Percentage (%)		OR	Dollar Amount ($)	X		
	Medical		Dental			Vision	
ER Contribution for Employee Only	$350						
ER Contribution for Employee & Spouse	$600						
ER Contribution for Employee & Child(ren)	$600						
ER Contibution for Employee & Family	$600						
Percentage to be applied across:	All Plans	X	OR	A Base Plan		Base Plan Name	
Single lump sum for all benefits							

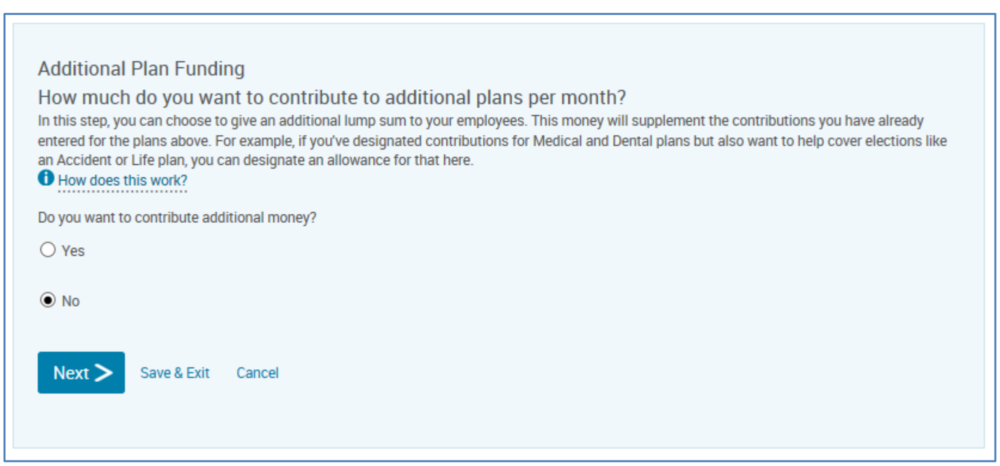
In Springboard, select “Contribute to one benefit, Medical, Next”.



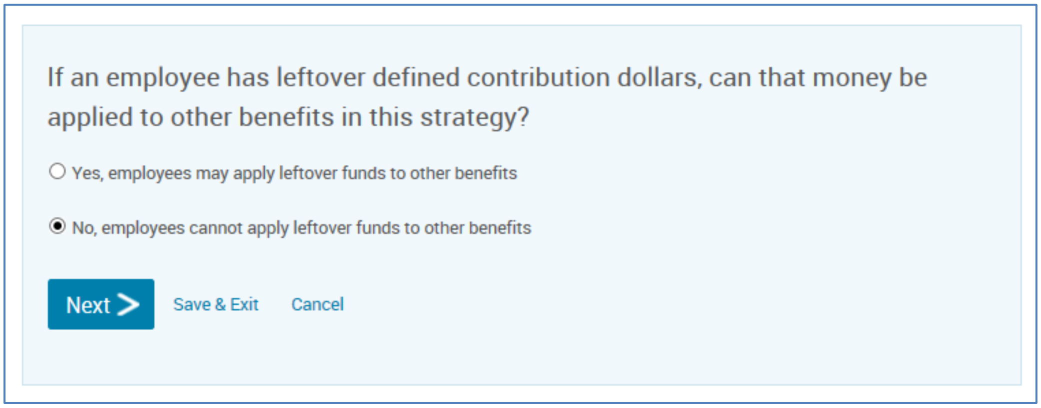
Select "I want to break out my contribution, contribute a flat dollar amount". Enter the requested amount in each tier.



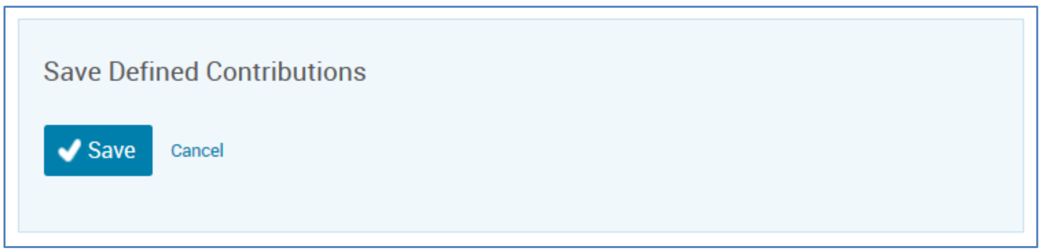
Select no and then next.



Select no and then next.

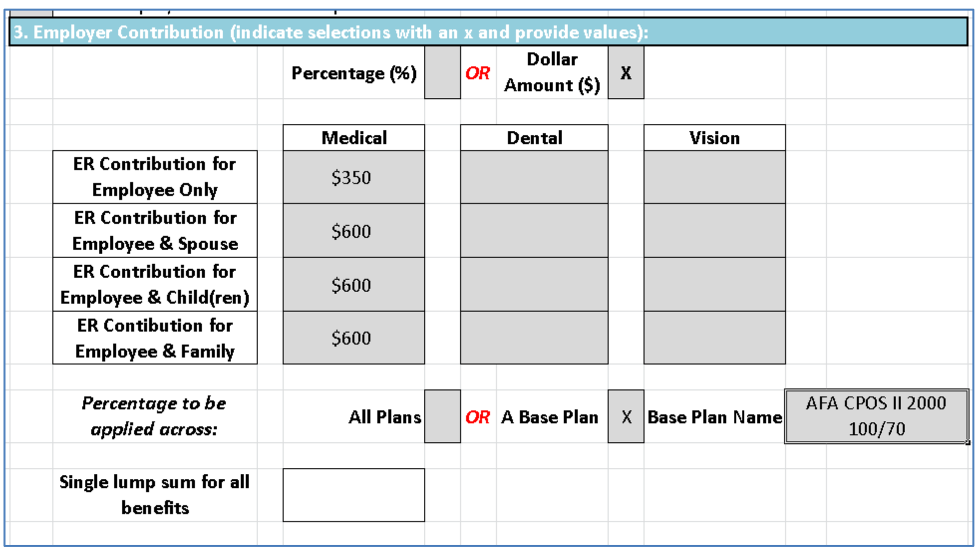


Choose save.



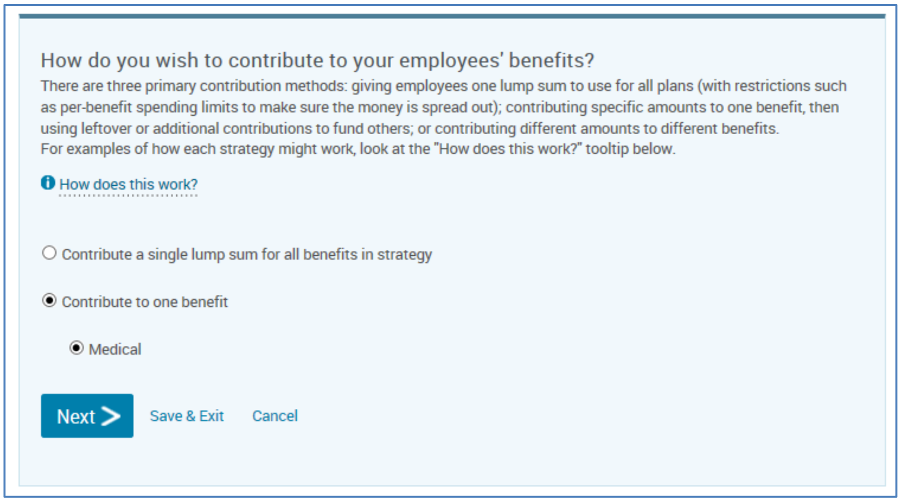
Dollar amount to base plan

Strategy: Dollar Amount, A Base Plan.

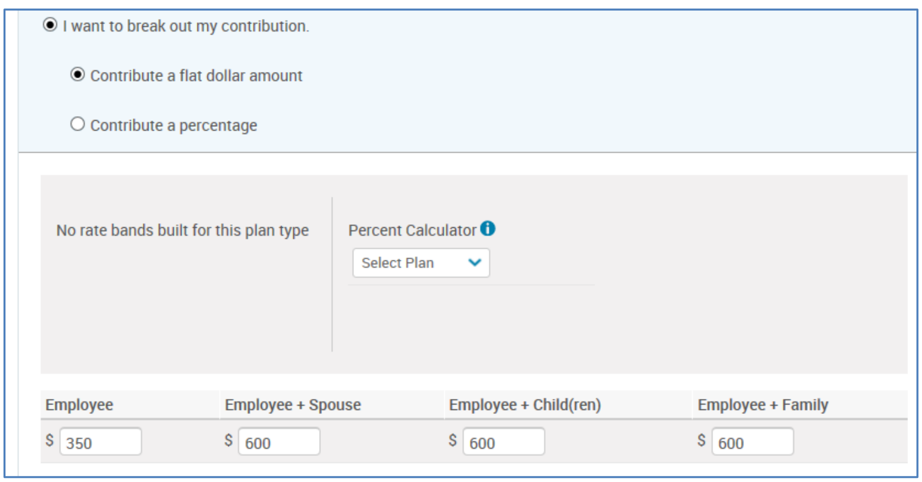


3. Employer Contribution (indicate selections with an x and provide values):							
	Percentage (%)		OR	Dollar Amount ($)	X		
	Medical			Dental		Vision	
ER Contribution for Employee Only	$350						
ER Contribution for Employee & Spouse	$600						
ER Contribution for Employee & Child(ren)	$600						
ER Contibution for Employee & Family	$600						
Percentage to be applied across:	All Plans		OR	A Base Plan	X	Base Plan Name	AFA CPOS II 2000 100/70
Single lump sum for all benefits							

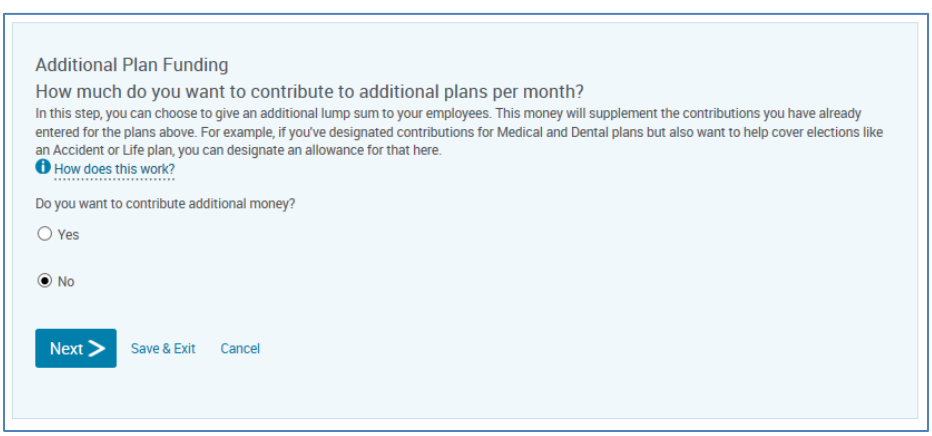
In Springboard, select “Contribute to one benefit, Medical, Next”.



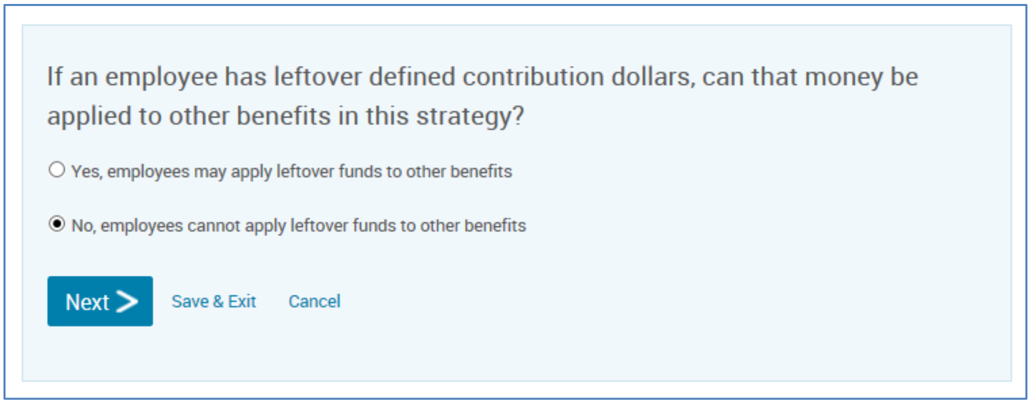
Select "I want to break out my contribution, Contribute a flat dollar amount." Then enter the requested amount in each tier.



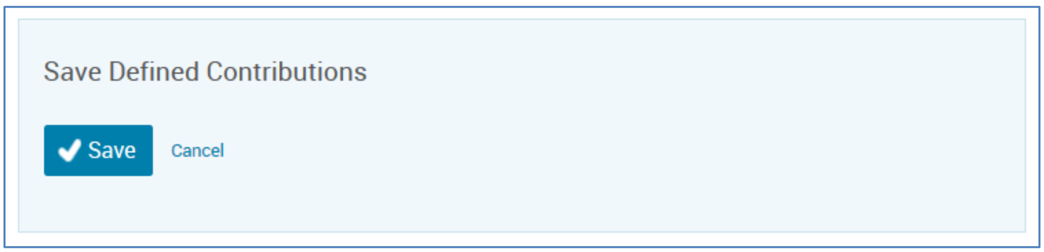
Select no and then next.



Select no and then next.

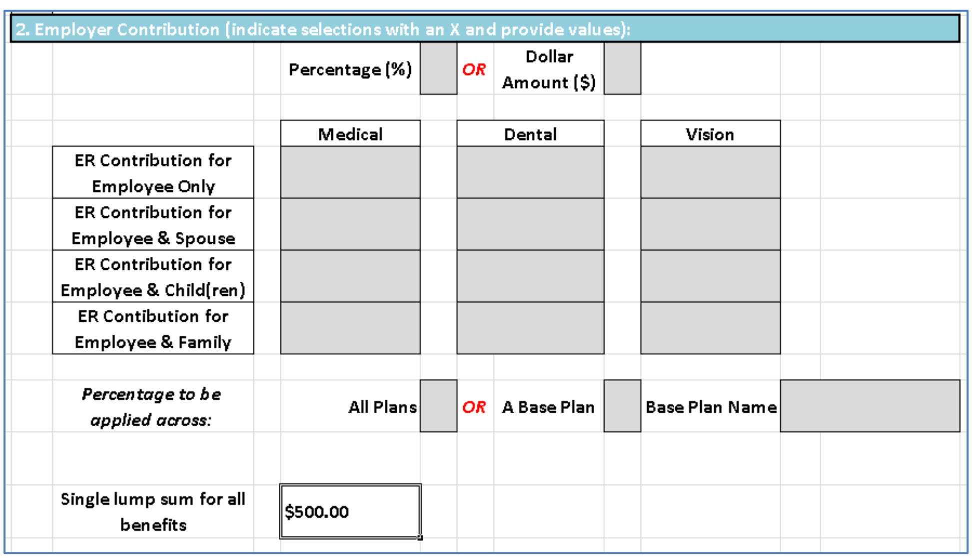


Choose save.



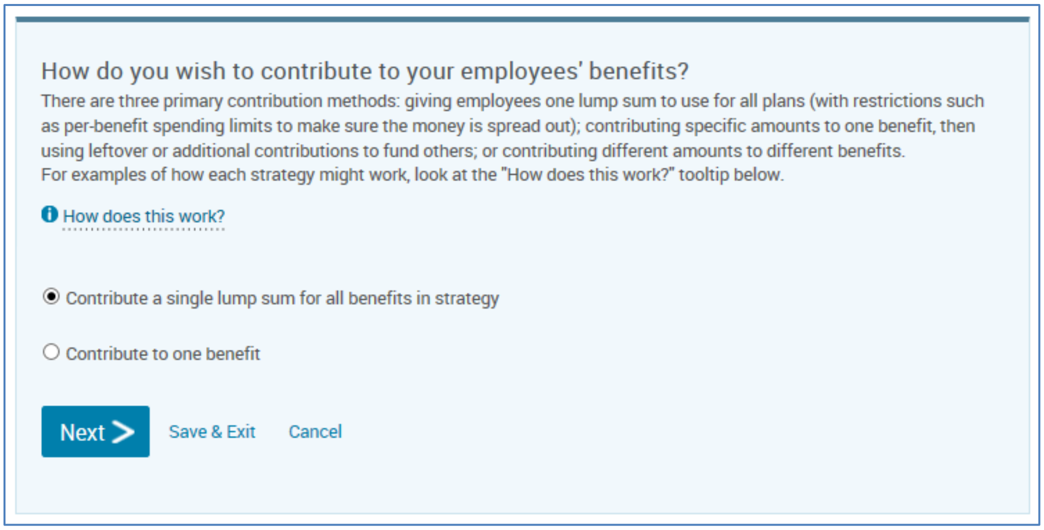
Single lump sum

Strategy: Single lump sum for all benefits

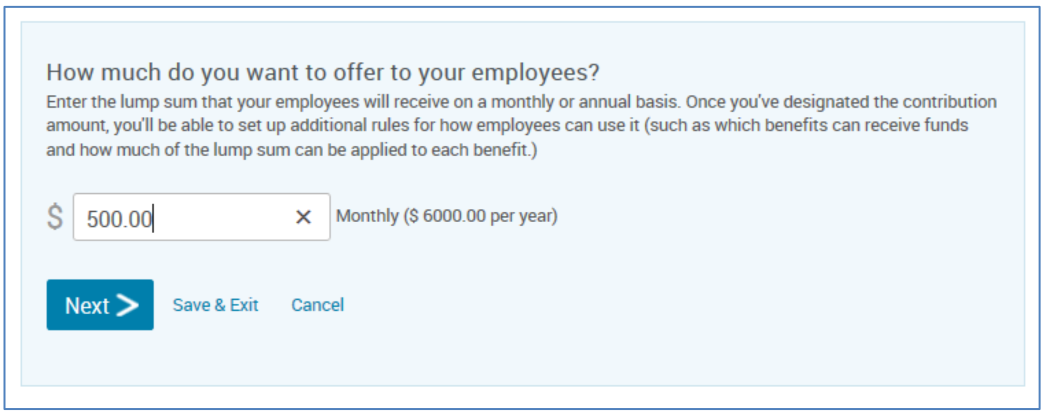


2. Employer Contribution (indicate selections with an X and provide values):							
	Percentage (%)		OR	Dollar Amount ($)			
	Medical			Dental		Vision	
ER Contribution for Employee Only							
ER Contribution for Employee & Spouse							
ER Contribution for Employee & Child(ren)							
ER Contibution for Employee & Family							
Percentage to be applied across:	All Plans		OR	A Base Plan		Base Plan Name	
Single lump sum for all benefits	$500.00						

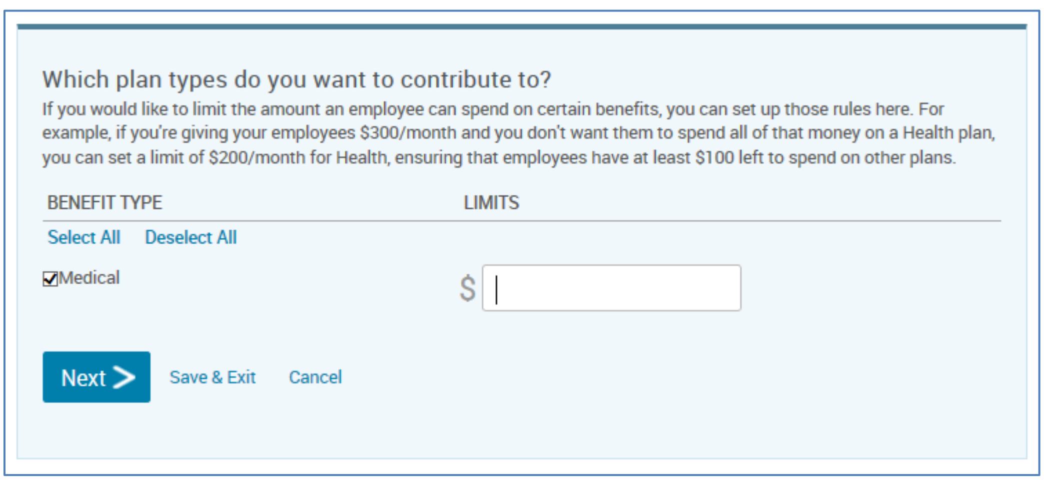
Select "Contribute a single lump sum for all benefits in strategy". Then choose next.



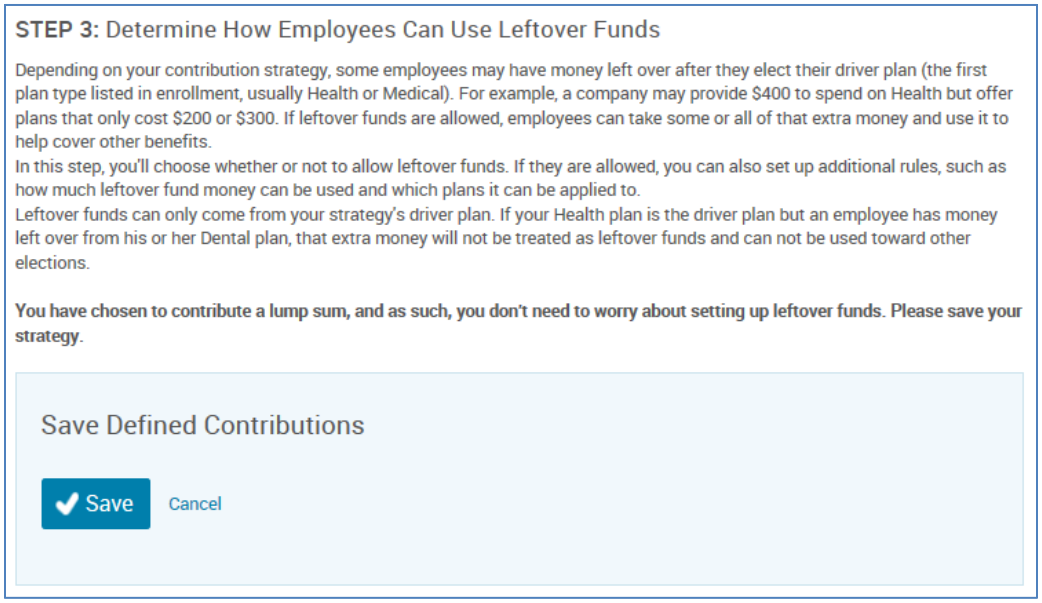
Enter the appropriate amount and choose next.



Check medical and leave the limit field blank. Choose next.



Choose save.



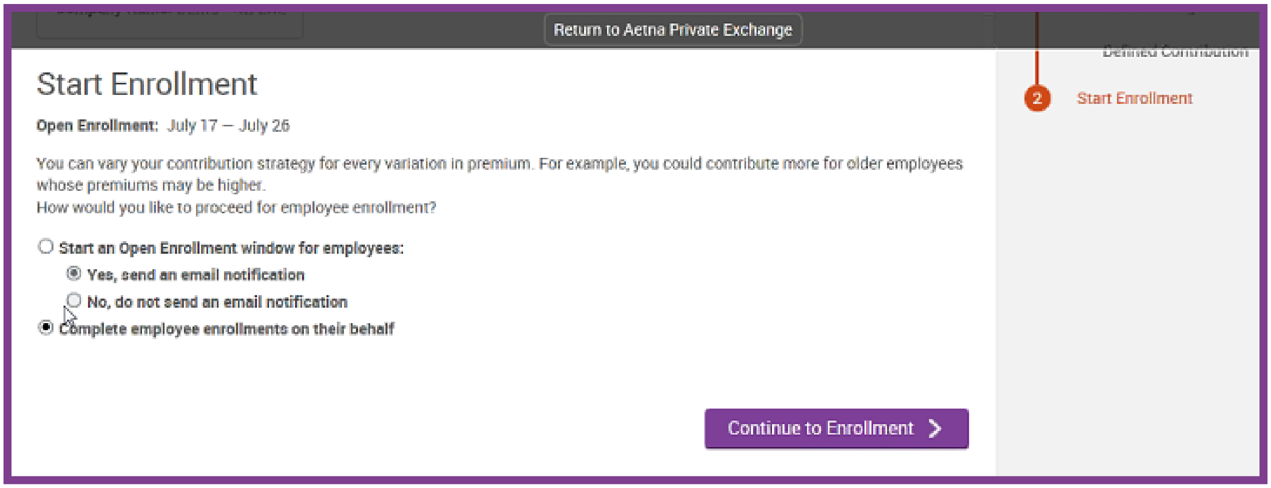
Starting employee open enrollment

Once you've completed the defined contribution section, you'll start the open enrollment period. If you're completing enrollments on behalf of the employees, select "Complete employee enrollments on their behalf". Then choose "Continue to Enrollment".

If the employees are completing their own enrollment, select "Start an Open Enrollment window for employees". If you'd like to send an email to each employee with their user name and log in instructions, select "Yes, send an email notification".

Note: work email addresses are loaded to the employee's profile if we have them on file. If addresses are missing or incorrect, the system-generated email will not be received. You can run a report to see if Springboard has the correct addresses for the employees. You can update the missing or incorrect addresses by accessing the profile of each employee in User Admin.

Email addresses are not required for employees to log in to Springboard or complete enrollment. The open enrollment email only serves as a notification of user name. Instead, you can pull a user name report to provide to the plan sponsor or employees.



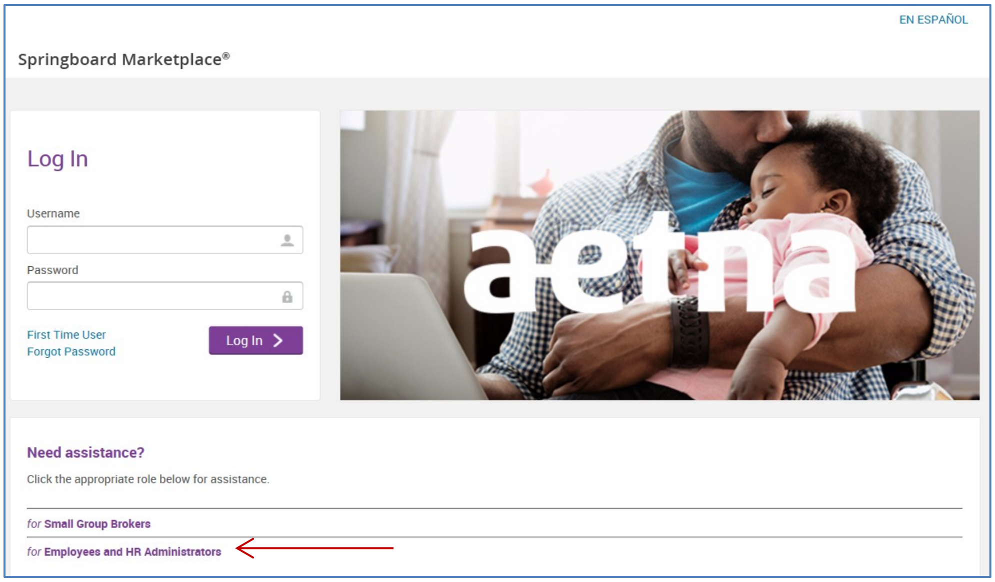
The group will now be in "Renewal Enrollment in Progress" status. This will notify us of the sale. For ACA to AFA renewals, we'll send you the sold case paperwork request.

Any census changes between the time of the renewal package and the time you open enrollment are automatically updated within Springboard.

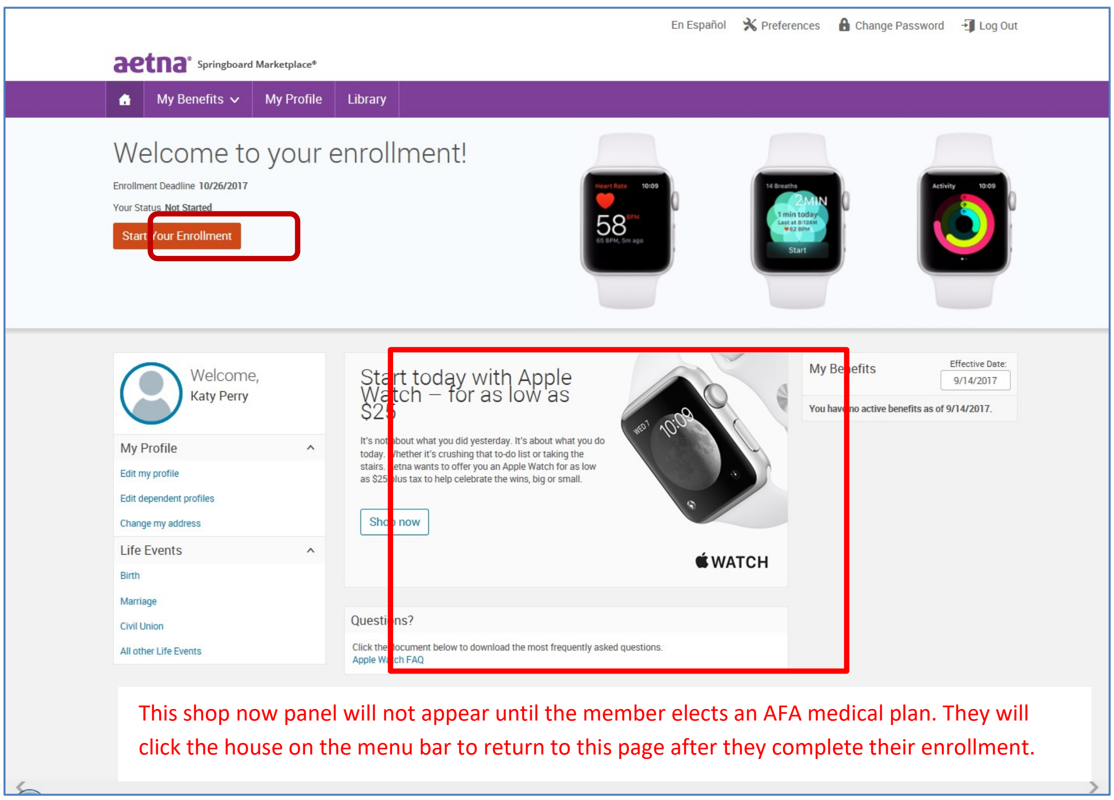
Member shopping

This is our preferred method of employee open enrollment. If this option is selected, employees will receive an email notification once Springboard has been set up and is ready for the shopping experience.

Employees will log in into Springboard and start their enrollment by accessing **springboardmarketplace.com**. (Employees will get their user name and initial password logic in the email provided. If they misplace the email, employees may also select the "for Employees and HR Administrators" link listed below the "Need Assistance" heading. This will provide the employee with their user name logic as well as the initial password logic.)

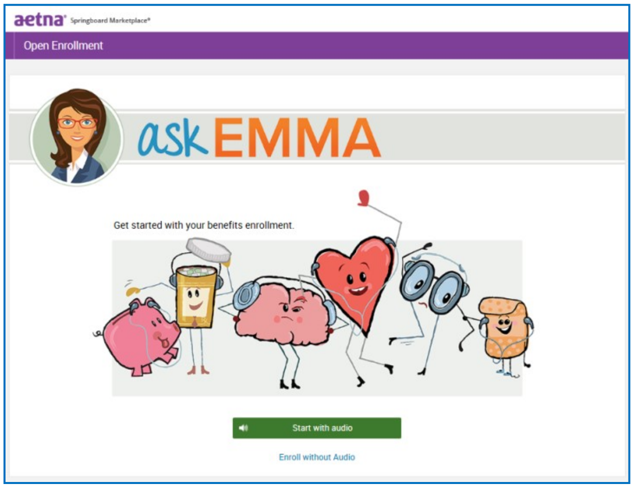


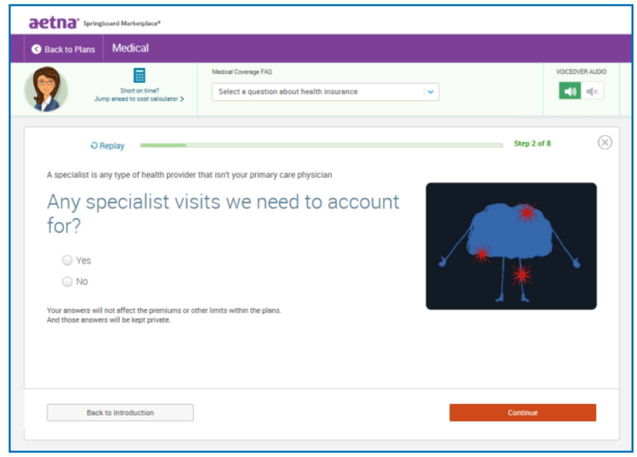
After logging in, employees can start their enrollment by selecting "Start Your Enrollment".



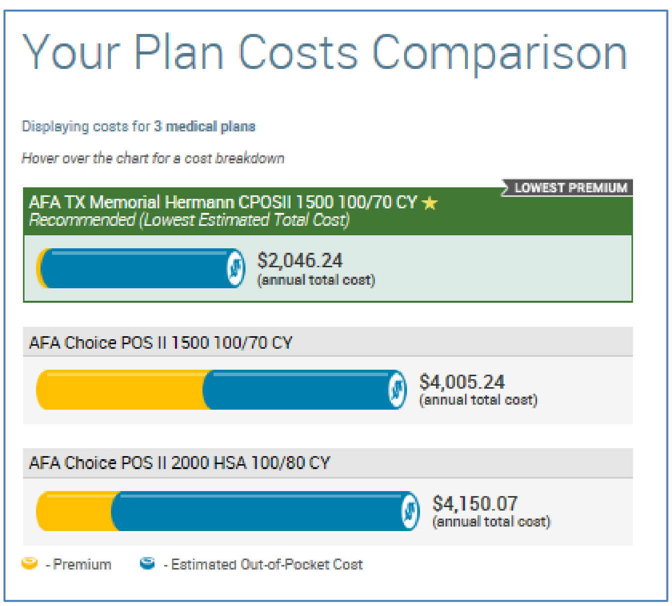
As long as the employee is enrolling in an AFA medical plan, they are eligible to purchase an Apple Watch for as low as $25 by selecting the "Shop now" link. (Not eligible for waivers or dependents.)

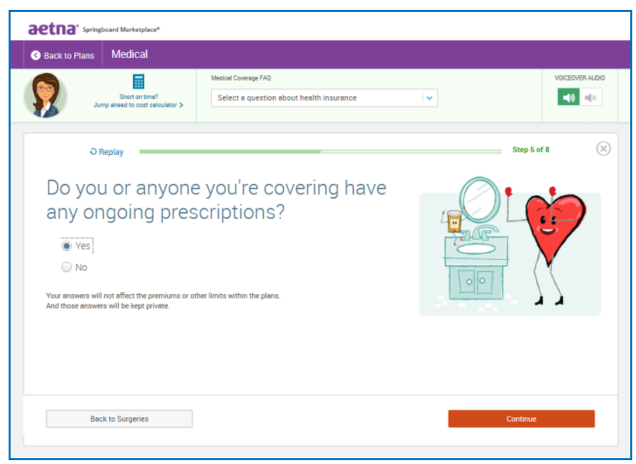
Emma, our online benefit advisor, will guide the employee through the enrollment process. Emma will also help determine the best plan option for the member based upon the answers to a series of questions. These pertain to how they will use their benefits while taking into account their monthly costs.



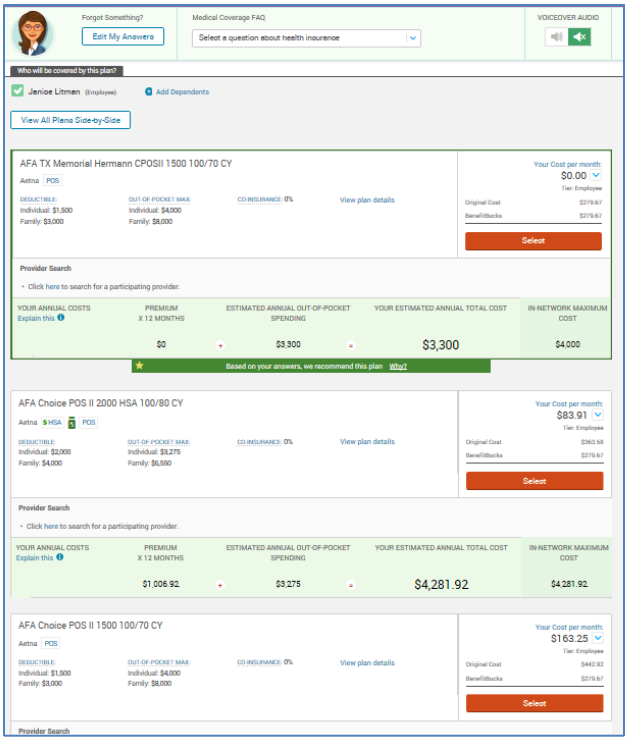


Ask Emma will highlight her recommendation after the employee has provided the answers to the health questions she presents.

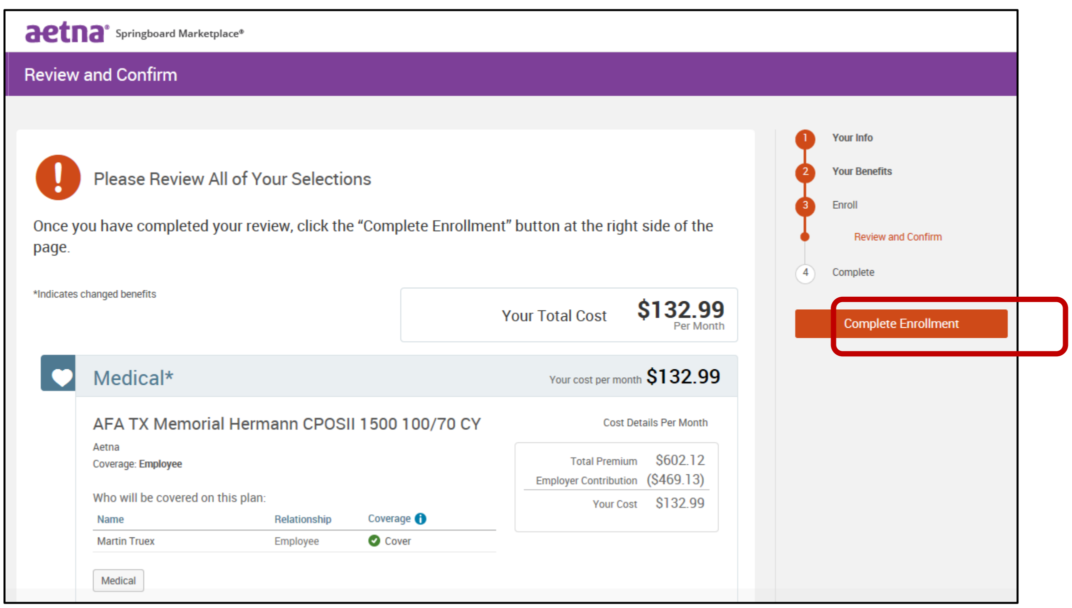




Employees can then select their plan by choosing the "Select" button. (Emma's recommendation will be highlighted with a green box around the plan. But employees can select any of the plans offered by their employer.)

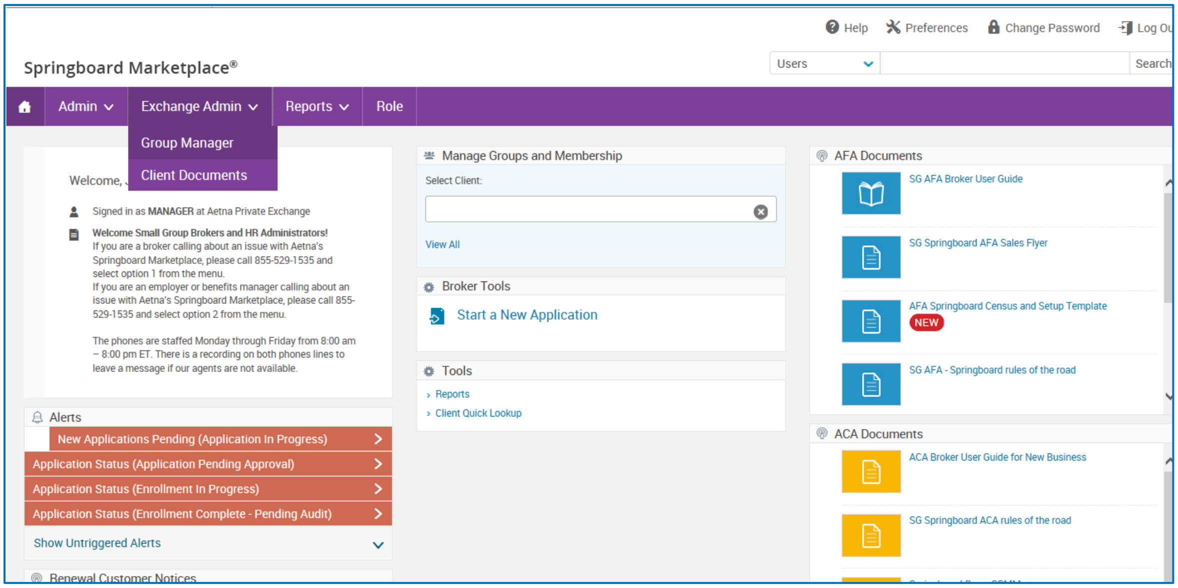


Employees will then confirm their selections and “Complete Enrollment”.

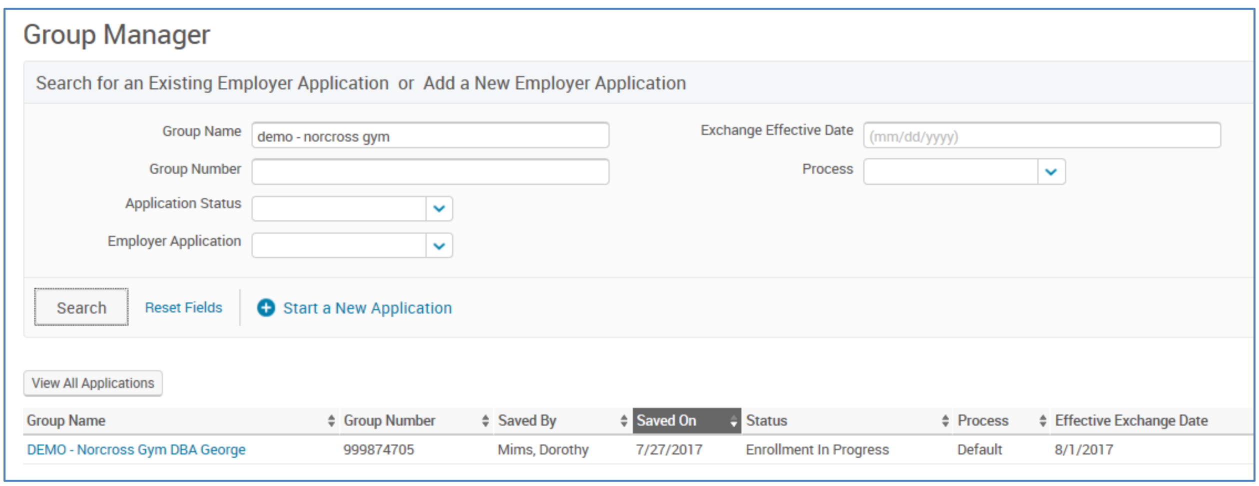


Group quick admin enrollment

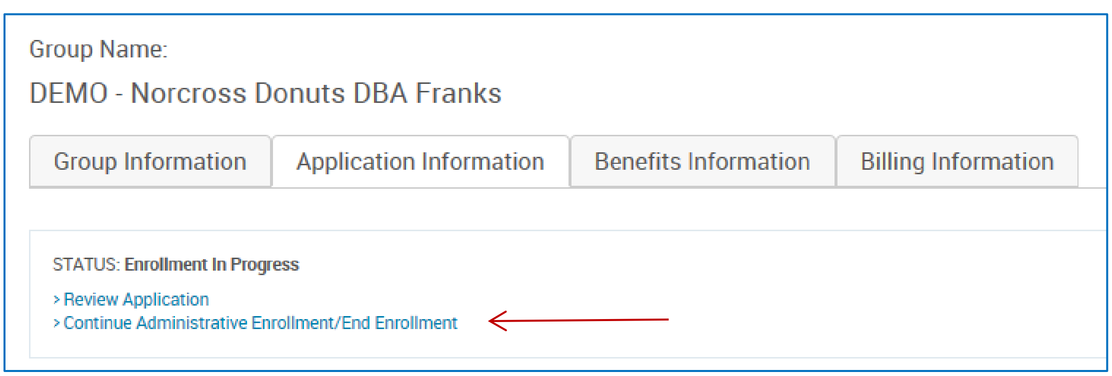
From the menu bar, hover over “Exchange Admin” and then select “Group Manager”.



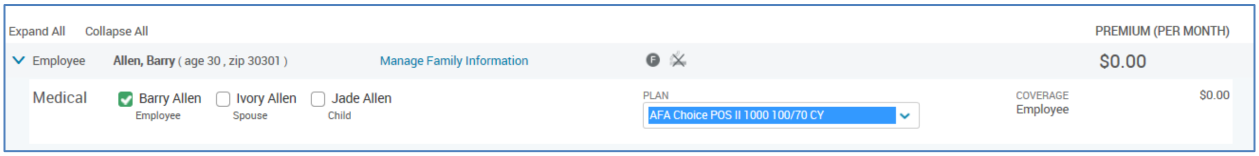
Enter the name of the group and select “Search”. Then choose the group’s hyperlink.



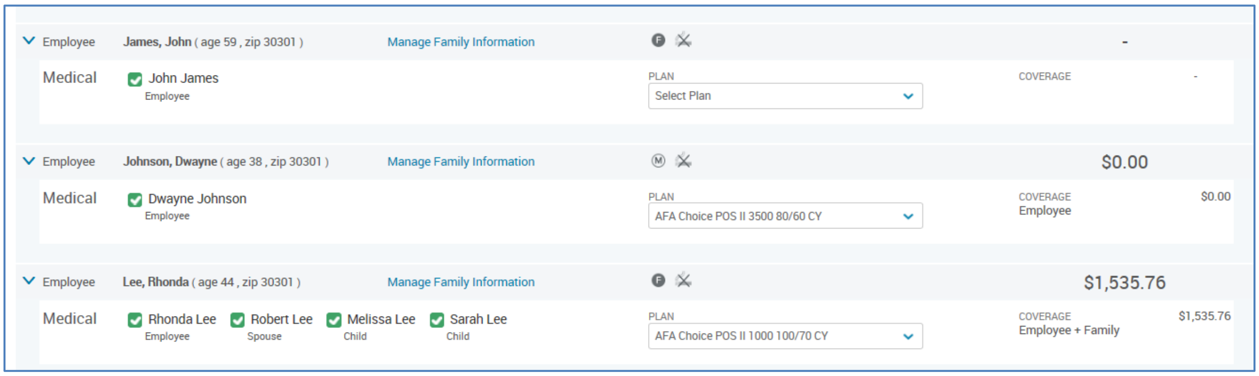
Select “Continue Administrative Enrollment/End Enrollment”.



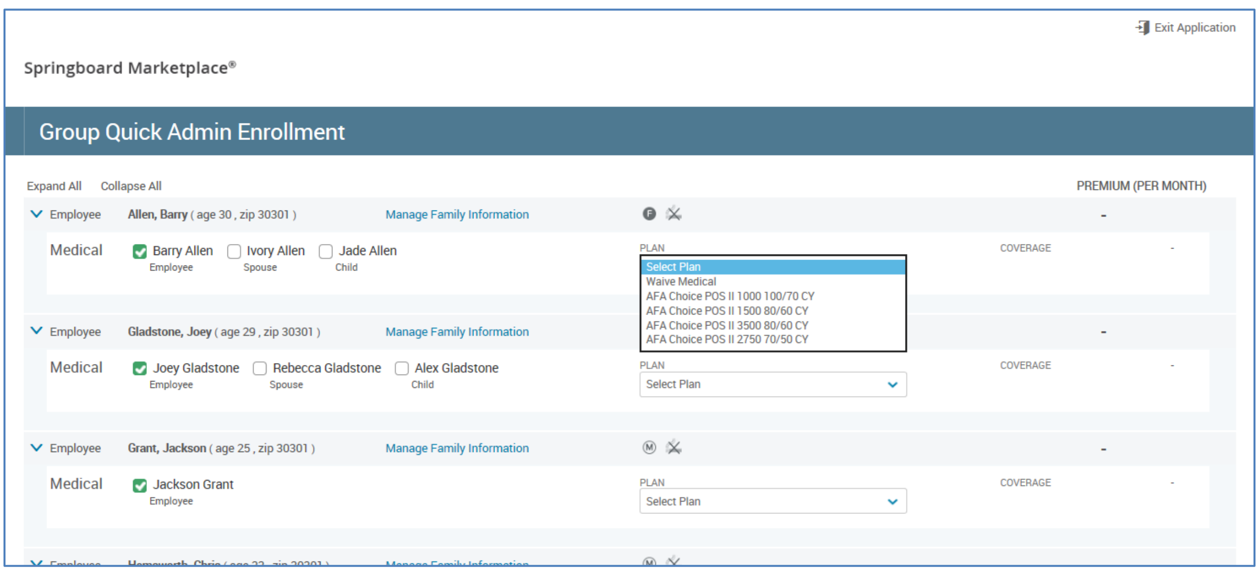
All employees (enrolling or waiving) and dependents enrolled in the existing plan will be listed on this page. Coverage tier defaults to employee only, regardless of the actual enrolled tier.



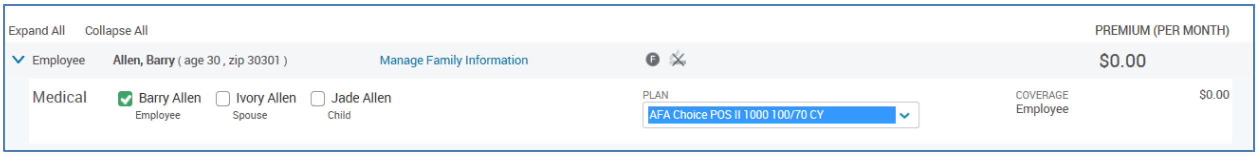
Any completed enrollments done through administrative enrollment or by the employee through member shopping will be reflected on this screen, as well.



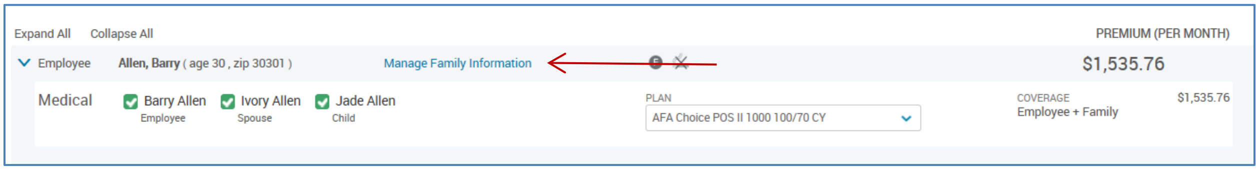
To process enrollment, select the arrow on the "Plan" drop-down for the chosen employee. Select the appropriate plan.



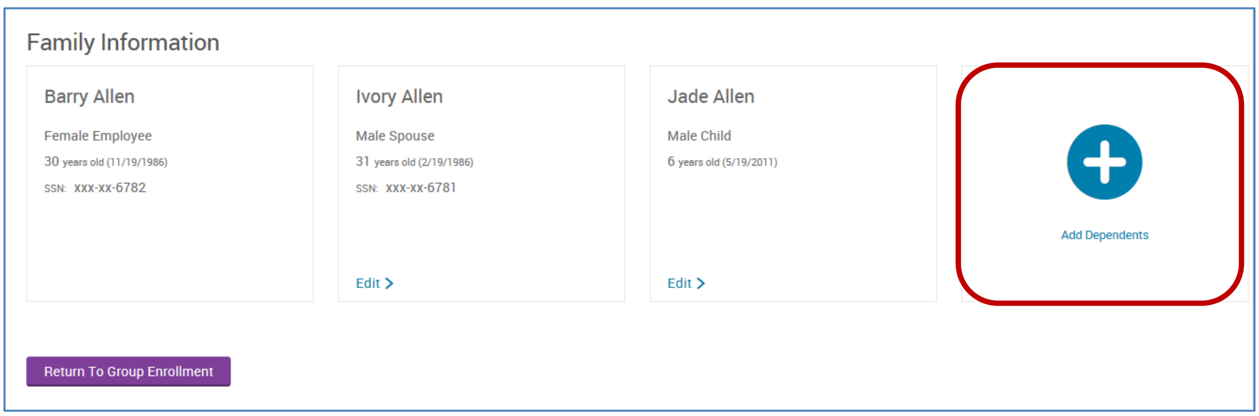
Coverage tier and monthly costs will update based on the selection. Monthly cost is the employee's cost after defined contributions have been applied.



To modify or review additional dependent demographic information, or to add dependents, select "Manage Family Information" next to the employee's name. Unselect the green checkmark next to the dependent's name if the dependent chooses not to enroll. Select the box next to each dependent to be enrolled.



If you need to add any dependents, select "Add Dependents". Enter the required information.

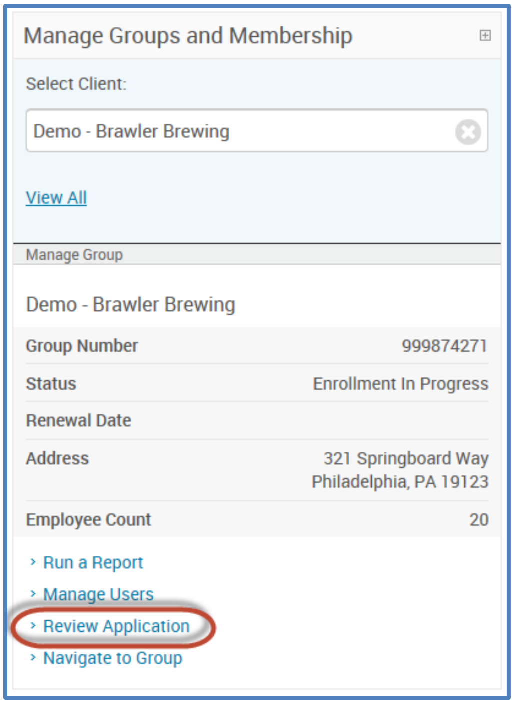


Note: Correct employee Social Security numbers and street address are required during enrollment. If they were not supplied on the initial census, they will need to be entered by choosing the "Manage Employee Information" link.

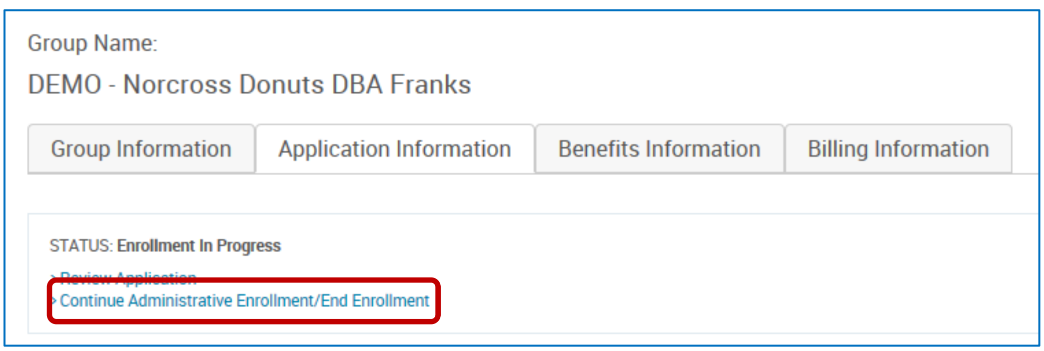
Ending employee enrollment

Final review by Aetna will begin once all employee enrollments are completed and enrollment has ended.

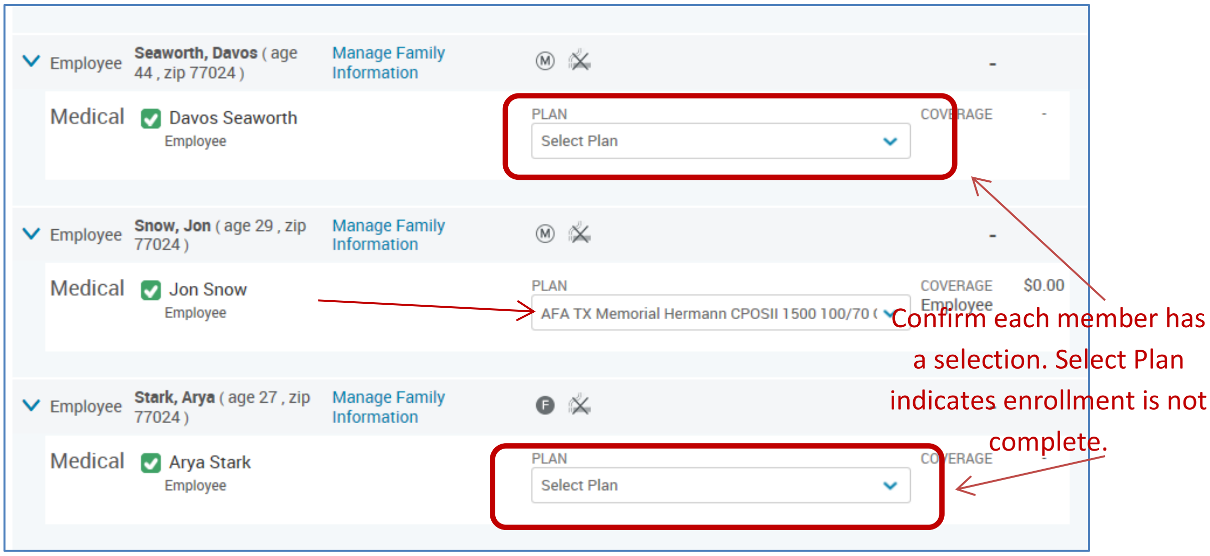
You can monitor enrollment status of all employees by going to "Manage Groups and Membership" on your home page and selecting "Review Application".



Select the “Group Information” tab and then “Continue Administrative Enrollment/End Enrollment”.



Confirm every employee has a plan selection or shows waived coverage.



Once you have verify enrollment is complete and every employee has a plan selection or shows waived coverage, end enrollment by selecting “Submit Enrollment”.

Note: Employee demographic information is required before you will be able to select “Submit Enrollment”.

This will send a notification back to Aetna for final review and approval. At this time the group will move to “Renewal Enrollment Complete – Pending Audit status”.

Final review and approval

Once all paperwork is received and enrollment closed, Aetna will review the group for approval. Once approved, we will send you the approval letter and enroll the members in our downstream systems.

<u>Important Note</u>

Aetna assumes no responsibility for an Employer’s or Plan Sponsor’s contribution strategy or, if applicable, self-funded plan design.

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