Open Enrollment

After logging in, you are automatically taken to the open enrollment section if you have not yet made elections and an open enrollment period is available. The open enrollment section is displayed each time you access the portal until you submit elections. The Open Enrollment Plan Election page lists each of your open enrollment options as well as your current elections. Enrollment options are grouped into sections by plan type. Individual coverage levels are listed within a plan type section and display rate information.

To make elections:

1. Select the desired coverage option(s).

   o Coverage-level based plans display as radio buttons.

   o The **Waive Coverage** option allows you to forgo coverage for a plan type.

2. The **Enroll Dependents** section lists your dependents and allows you to select which of your dependents should also be covered under a plan. Clicking the **Add Dependent** link within an Enroll Dependents section allows you to add a new dependent.

3. The **Subtotals** section of the page displays the subtotal of your current enrollment, as well as a summary of your new elections and rates based on these elections.

4. The **Submit** button is displayed below the **Subtotals** section. Clicking this button confirms and submits your elections. If you skipped any section in the election process, the **Submit** button is disabled. When submitting elections, if your coverage level and dependents do not match, the following is displayed: **Your coverage level and dependents do not match. Please update.** The following validation occurs when submitting elections:

   o You can only have one plan per plan type. If you choose a second plan for the same plan type, the system automatically un-selects the other plan.

   o The system currently considers spouse and domestic partner to be equal entities. Therefore, plans with **Spouse** coverage levels are applicable for **Domestic Partner** and vice versa. However, a spouse and domestic partner cannot be added at the same time.

   o There are no system rules around "under 19" and "18 and older". It is the responsibility of the Administrator or Employer to ensure these are used properly and are only offered where applicable.

   o If dependents are not entered into the system, coverage level validation is omitted and the system does not restrict you from electing a plan, even if it lists a coverage level with dependents (for example, QB+Family).

5. The **Confirmation** page is displayed once you have successfully submitted your elections. If you need to make changes to your elections, you can do so through the final day of your open enrollment period. Clicking the **Download Election Summary** button allows you to download a PDF copy of your elections. A new summary is generated each time the **Submit** button is clicked. This summary can also be obtained from the **Communications** tab of your record in the Administrator or Employer Portals.

Removing Dependents During Online Election

When electing coverage online and downgrading coverage level, you can select which dependents should not be continuing coverage. This functionality is only available for plans that have not been elected.

The text of the Online Election **Welcome** page includes information about dependents.

After clicking **Continue** on the Online Election **Welcome** page, the **Elect Products** page is displayed. Here, you can elect coverage, change coverage level, and drop dependents. If you do not have any dependents entered into the system, coverage level validation is omitted. To remove one or more dependents, you must first adjust coverage level using the **Coverage Level** drop-down menu for the plan. Coverage level must match the corresponding dependent selection. To remove a dependent, you must clear the checkbox in the **Dependent Name** column for the dependent who should no longer be covered under the plan. For non-coverage level based plans, the system recalculates rates after a dependent is removed and displays the new rate on the **Elect Products** page. This functionality is not applicable to coverage level based plans. If a dependent is removed, the dependent is dropped when the plan election is confirmed and added. The system then sets the **Drop Effective Date** as the first date of coverage minus 1 day for each plan from which a dependent was removed and displays this date in the Administrator Portal. The system does not provide the ability for you to enter the **Drop Effective Date**.

YOUR INFORMATION

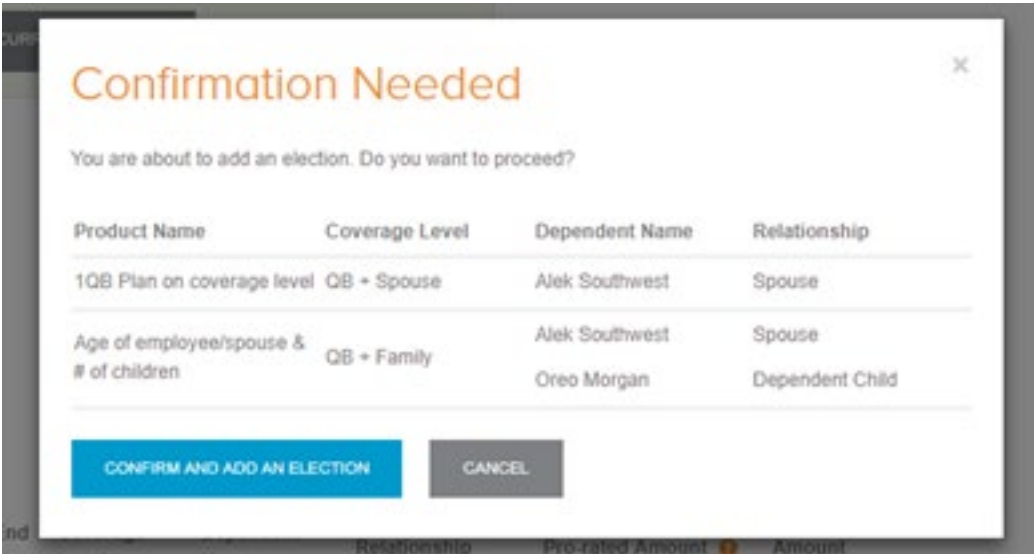Arthur Morgan
Avenue 123
Mobile AL 12345

PRODUCT INFORMATION

Elect All	Product Name	Election End Date ❓	Coverage Level	Dependent Name	Relationship	Pro-rated Amount ❓	Amount
☐ Elect	1QB Plan on coverage level	Jun 30, 2019	QB + Family ▾	☑ Alek Southwest	Spouse	$143.00	$143.00
				☑ Oreo Morgan	Dependent Child		
				☑ Avalon Morgan	Dependent Child		
				☑ Dennie Morgan	Dependent Child		
				☑ Donezo Morgan	Dependent Child		
				☑ Attari Morgan	Dependent Child		
☑ Elect	3 QB Plan rate based on coverage level	Jun 30, 2019	QB + 2	Alek Southwest	Spouse	$300.00	$300.00
				Oreo Morgan	Dependent Child		
☐ Elect	Age of employee/spouse & # of children	Jun 30, 2019	QB + Family ▾	☑ Alek Southwest	Spouse	$193.55	$200.00
				☑ Oreo Morgan	Dependent Child		
					Total:	$300.00	$300.00

RESET   **ADD ELECTION**   **NOT NOW**

After completing the necessary steps on the **Elect Products** page and clicking the **Add Election** button, the **Confirmation Needed** dialog is displayed. Here, you can review and confirm an election. When removing a dependent, an auto-note per dependent removed, is added to your record in the Administrator Portal indicating the dependents that were dropped and specifying that changes were made during the online election process.

Confirmation Needed

You are about to add an election. Do you want to proceed?

Product Name	Coverage Level	Dependent Name	Relationship
1QB Plan on coverage level	QB + Spouse	Alek Southwest	Spouse
Age of employee/spouse & # of children	QB + Family	Alek Southwest	Spouse
		Oreo Morgan	Dependent Child

CONFIRM AND ADD AN ELECTION   **CANCEL**

After clicking the **Confirm and Add an Election** button, you will see the **Election Confirmation** page. This page displays a summary of your election and allows you to proceed to the Member Portal.

Election Confirmation

YOUR PRODUCT(S) ARE NOW ELECTED

Thank you for submitting your election online using our Online Election Process. Please print a copy of this Election Confirmation Screen for your records using the "Print" button below.

Today's Date & Time:
Wednesday Jan 16, 2019   05:06:28 AM Central Daylight Time

YOUR INFORMATION

Arthur Morgan
Avenue 123
Mobile AL 12345

YOUR SELECTED PRODUCTS

Product Name	Election End Date	Coverage Level	Dependent Name	Relationship	Pro-rated Amount	Amount
Age of employee/spouse & # of children	Jun 30, 2019	QB + Family	Alek Southwest	Spouse	$193.55	$200.00
			Oreo Morgan	Dependent Child		
				Total:	$193.55	$200.00

Premium payments can be paid online via checking, savings, debit, or credit card, or recurring payment. If you choose to pay by mail, payments should be remitted to the address below. Payments must be in the form of a check or money order. DO NOT send cash. To ensure accurate posting of your payment. please include your Member ID in the memo line of your check or money order:

Your Account
Member ID: 61626
SS Number: xxx-xx-8786

Remit to Address
QAT_CSI
123 main
PO BOX 1234
Omaha NE 68100-1111

GO TO MEMBER PORTAL   🖨 PRINT