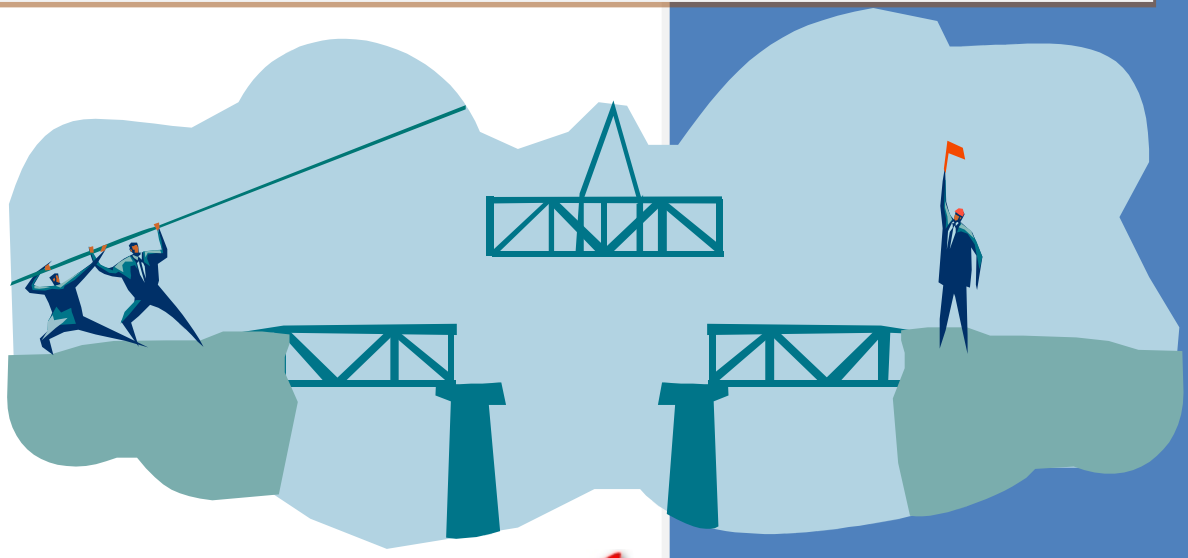
UNUM EOI Bridge Setup



Bridge Documentation

© 2014-20 Selerix Systems, Inc.

Table of Contents

OVERVIEW **5**

UNUM PRODUCTS 6
UNUM CONTACTS 6

PRE-REQUISITES **7**

STEP 1: ADD THE BRIDGE PLUG-IN TO THE CASE **8**

STEP 2: ADD THE FORM TO THE BENEFIT PLAN **11**

STEP 3: SETTING UP EDI PARAMETERS **14**

STEP 4: TESTING/SAMPLE ENROLLMENT **15**

APPENDIX A: HANDLING MULTIPLE DIVISION OR ELIGIBILITY CLASSES **18**

Overview

Unum is a Chattanooga, Tennessee-based insurance company previously named UnumProvident, which was formed from the merger of two competing insurance companies, Unum of Portland, Maine, and Provident Life and Accident Insurance Company of Chattanooga. Unum's predecessor, Union Mutual Life Insurance Company, was founded in 1848, making it one of the oldest continuously operating insurance companies in the United States.

This document provides instructions on how to set up a bridge for Unum products where the coverage requested exceeds the guaranteed issue limit for those products. In this instance, these products require an Evidence of Insurability (EOI) form to be completed, which is what setting up this bridge facilitates.

The bridge must be set up properly to display the window so that the employee can complete the EOI form.

UNUM Products

The EOI bridge supports the following products:

- Voluntary Life
- Short Term Disability
- Long Term Disability

UNUM Contacts

Please contact the following for cases with more than 2000 lives:

Jan Hunter
Manager, NCG Operations
Unum
Phone: 207-575-3847
Email: jehunter@unum.com

Please contact the following for cases with fewer than 2000 lives:

Lisanne Hodges
Service Consultant
Launch Unum
Direct: 423-294-1471
Email: lhodges@unum.com

For case setup support:
Selerix Technical Support
Phone: 214-856-4290
Email: Support@Selerix.com

Pre-Requisites

This document does not provide information on setting up the payer, product(s) and any benefit plans in a case; it assumes these are already set up and configured correctly (i.e. the guaranteed issue limits are properly set per the carrier's instructions) in the case for which the EOI bridge will be used.

The following are the required items:

- **Bridge parameters** – This is preset for all cases (ID and key do not change); this will be pre-populated in the plugin, but listed here for reference.
  - **Partner ID same for all cases:** 506a571b-34f8-46f8-886b-f2cf1c06ebd1
  - **API Key - Production (same for all cases):** iszX89AYnPFNF1b31UCkNO+Gk/4xRaMXd4ytIJJFzFQ=
  - **API Key - UA/TEST (same for all cases):** OPy1zrVCkSnUjAPAlZeO0GGeeU0SiBW+qVkykEbF6ls=
- **EDI parameters** – UNUM provides the following group information, which is used to set up the EDI parameters.
  - **Policy**: An 8-digit code. Example: 00136424.
    Map to Master Group Number.
  - **Reporting Division (if needed for the case):** A 4-digit code. Example: 0001
    (default to Billing Division unless otherwise noted.)
    Map to Plan SubCode.
  - **Billing Division:** A 4-digit code. Example: 0001
    Map to Plan Code.
  - **Eligibility Class Code:** A 3-digit code. Example: 105
    Map to Network ID.
  - **Sub Eligibility Class Code:** A 3-digit code. Example: 105
    Map to Subnetwork ID.

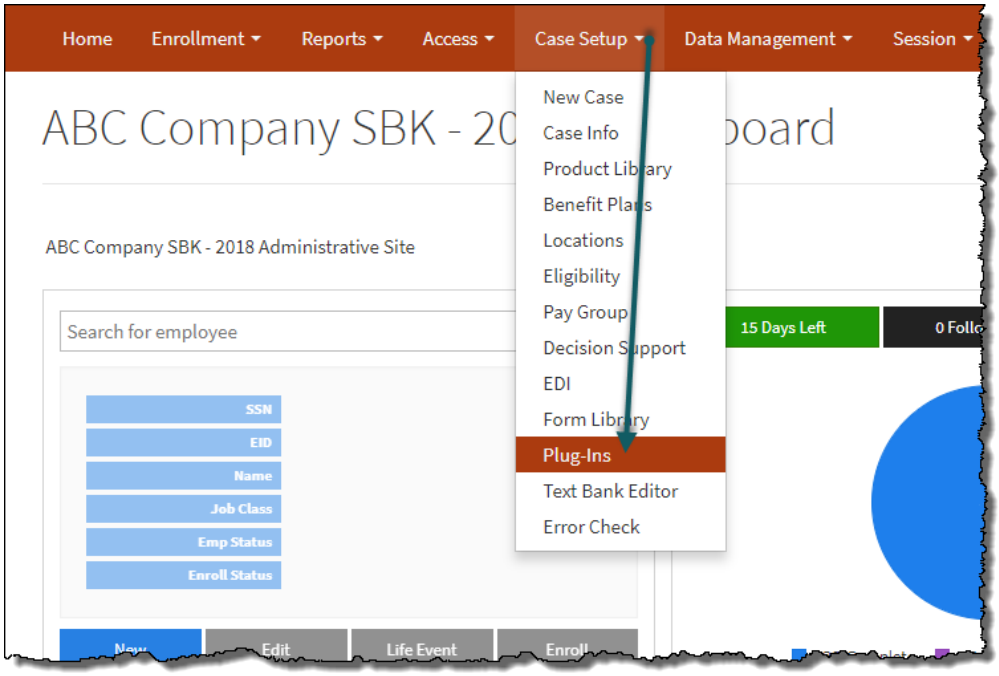
NOTE: If you have difficulty obtaining information from UNUM, then contact the appropriate person from the UNUM Contacts section.

Step 1: Add the Bridge Plug-in to the Case

You must first add the bridge plug-in to the case, then configure it with the settings provided in this document.

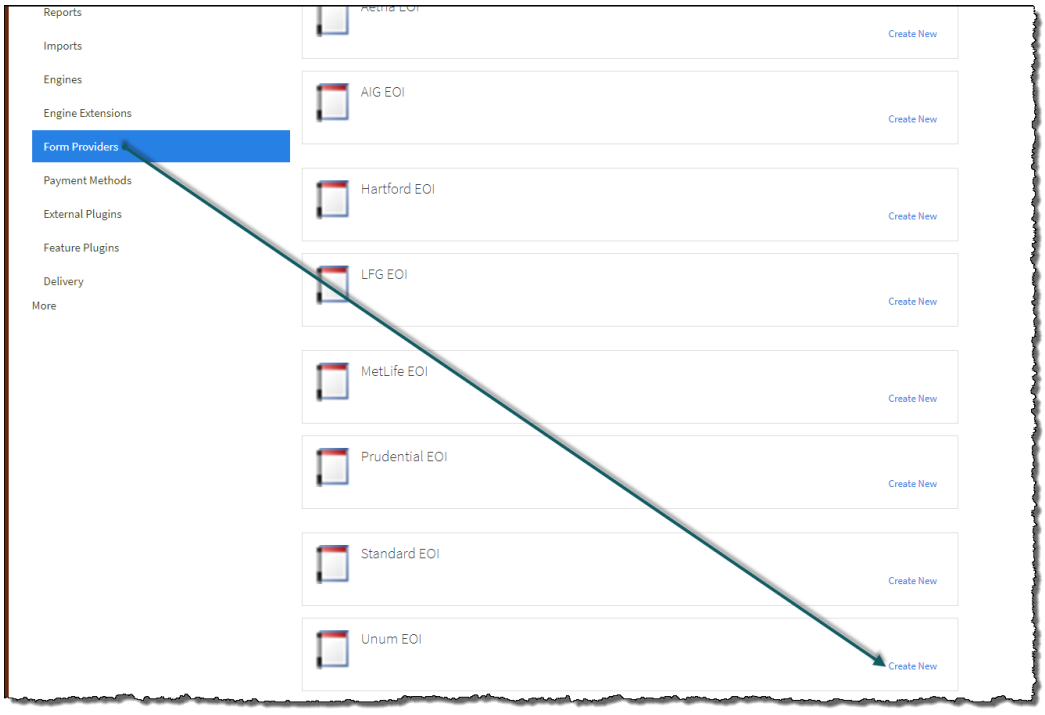
To add the Unum EOI bridge plug-in:

1. Login to the **Admin site** that is being used for the enrollment and go to your case.
2. Select ***Plug-ins*** from the **Case Setup** menu.

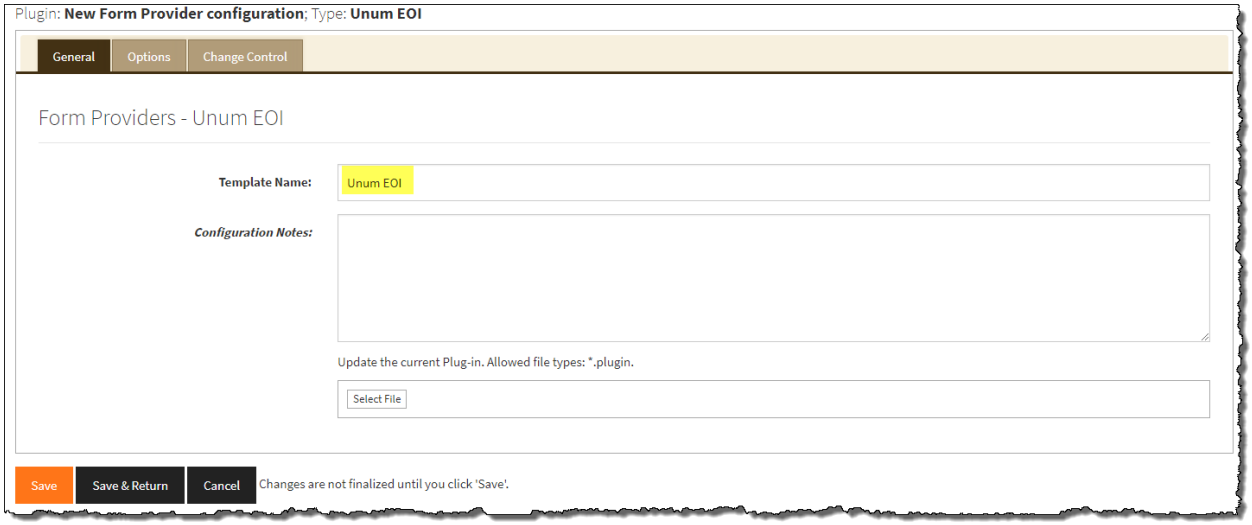


3. Click the **New** button.

   The *Add a New Plug-in* screen displays options for you to create a new plug-in.
4. In the **left Nav bar** of the *Add a New Plug-in* screen, select **Form Providers.**



5. Click **Create New** under the name of the Unum EOI plug-in.
   The Plug-In Configuration screen displays setup options.
6. In the **Template Name** field, type a name for the Unum EOI bridge, such as Unum EOI.



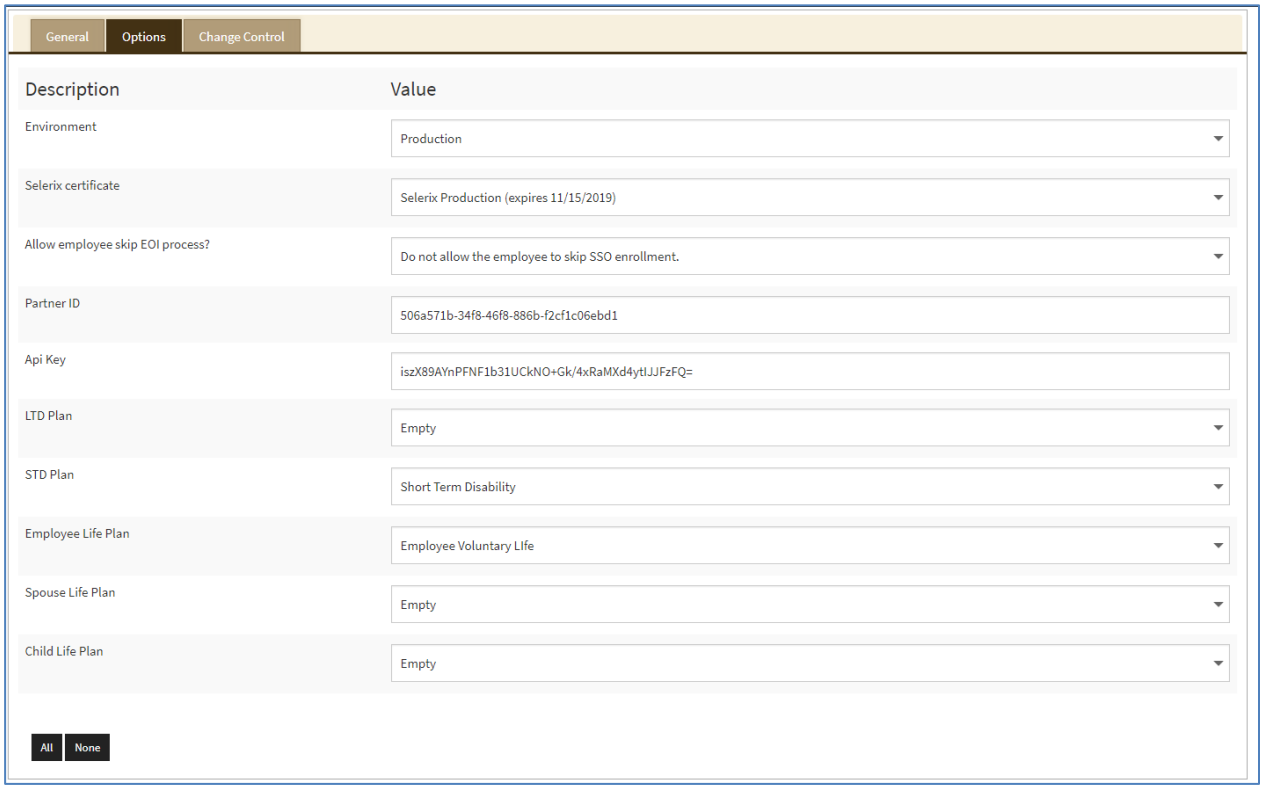
7. Click the **Save** button.

8. Click the *Options* tab.
9. For the **Description section**, complete fields as necessary:
   a. Environment – which environment are you trying to access? Select:Testing or Production.
   b. Selerix certificate – Select when the Selerix certificate expires.
   c. Allow employee skip EOI process? – Select Do not allow the employee to skip SSO enrollment or Allow the employee to skip SSO enrollment.
   d. Partner ID – Enter the Partner ID: 506a571b-34f8-46f8-886b-f2cf1c06ebd1. This is the same for all cases.
10. Api Key – Enter the API key, which only changes for the environment:

a. Production - **iszX89AYnPFNF1b31UCkNO+Gk/4xRaMXd4ytIJJFzFQ=**

b. UA/Test environment **OPy1zrVCkSnUjAPAlZeO0GGeeU0SiBW+qVkykEbF6ls=**

11. Complete setup for each of the products that are on the case, selecting the plan that applies to the Unum product.



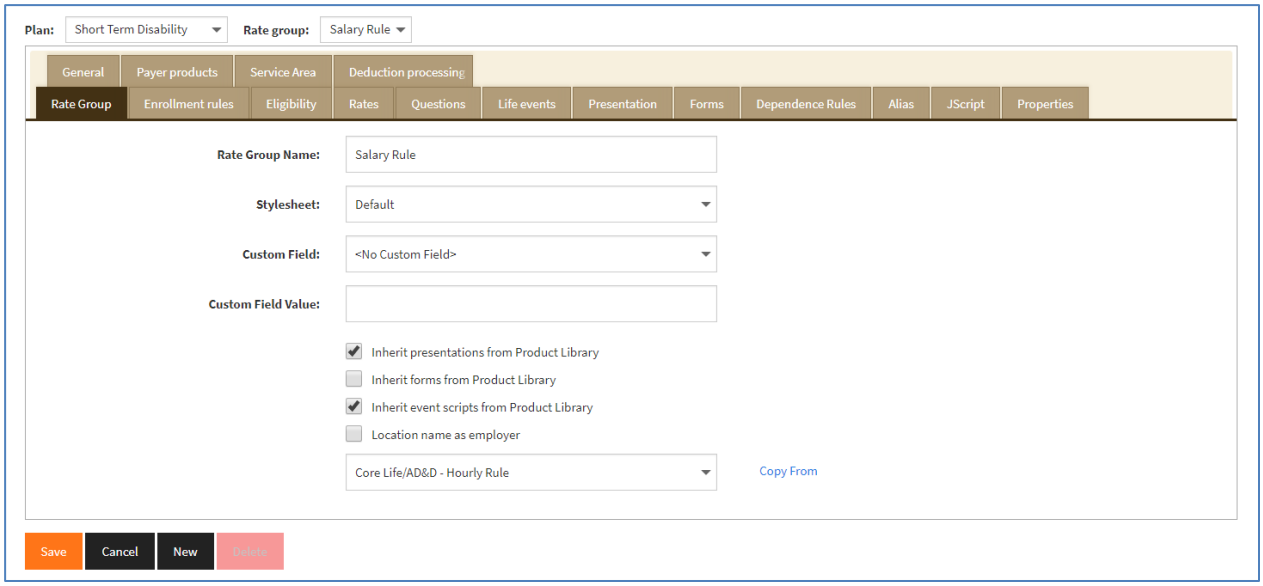
12. Click the **Save** button.

Step 2: Add the Form to the Benefit Plan

A Unum Confirmation form must be added to each plan that needs underwriting.

To add the form to the benefit plan:

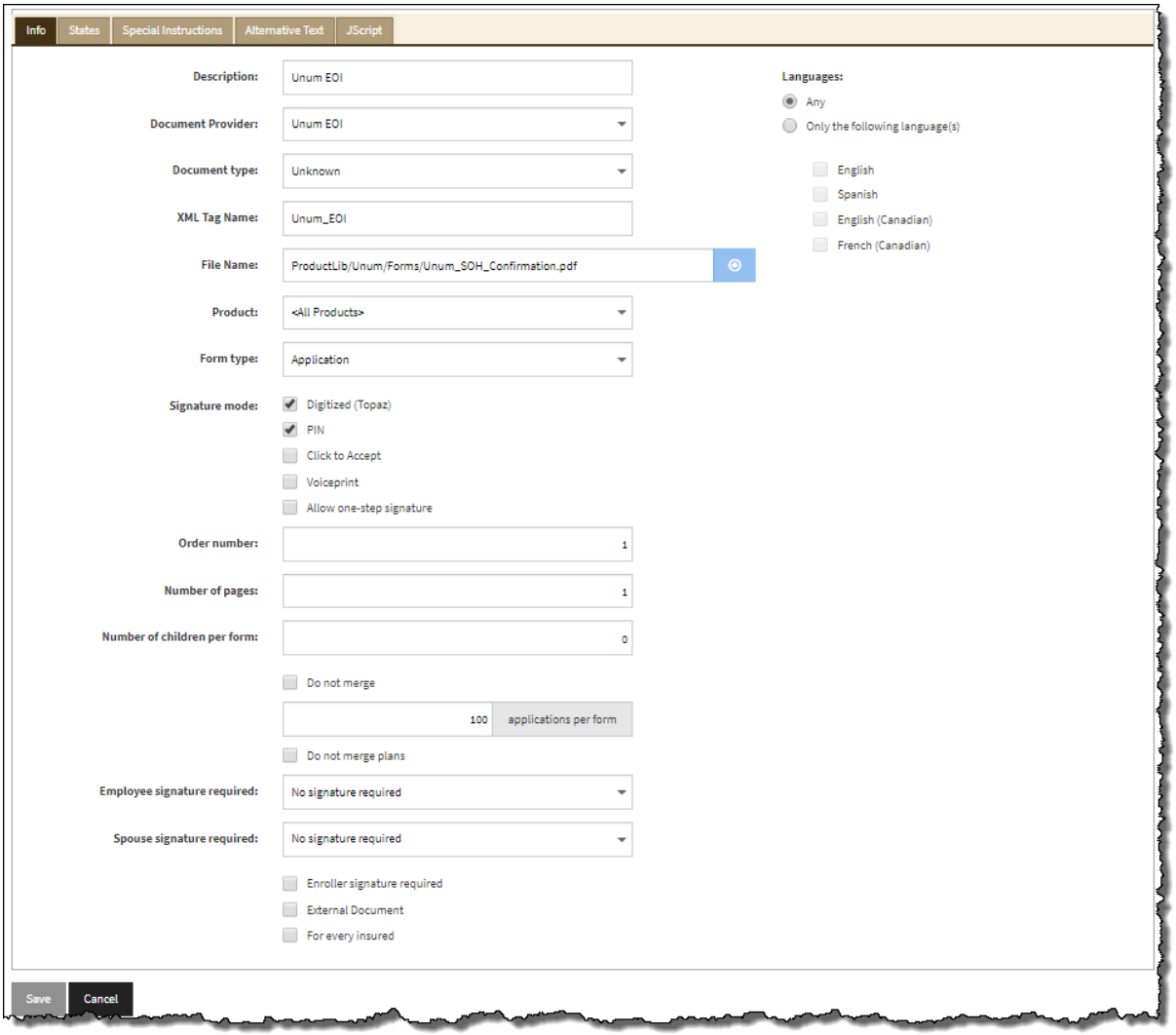
1. Select ***Benefit Plans*** from the ***Case Setup*** menu.
2. Select the Unum plan to which you want to add the EOI form.
3. Click the ***Rate Group*** tab.
4. Deselect **Inherit forms from Product Library**. This allows you to set up a new form.



5. Click the **Save** button.

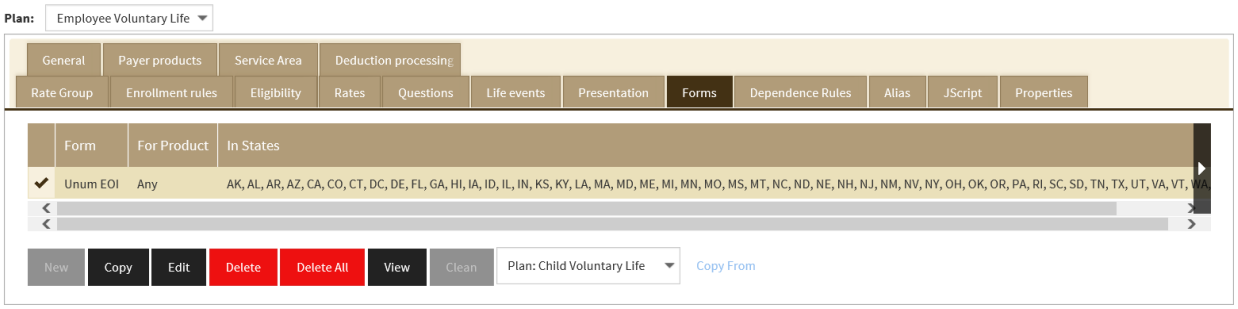
6. Click the ***Forms*** tab.
7. Click the **New** button to create a new form.
   The Info tab displays blank fields for setting up the form.
8. Complete the fields as follows:
   a. Description: Add a name, such as **Unum EOI.**
   b. Document Provider: Choose **Unum EOI.**
   c. Document type: Choose **Other.**
   d. XML Tag Name: Type in **Unum_EOI**.
   e. File Name: add the URL “ProductLib/Unum/Forms/Unum_SOH_Confirmation.pdf” without quotes.
   f. Product: Choose the **payer product** that is selected for this benefit plan.
   g. Form Type: Choose **Application.**
   h. Deselect the **Do not merge** option under Number of children per form.

i. Employee Signature Required: Choose **No signature required.**



9. Click the **Save** button.

10. On the ***States*** tab, select the states to which the form applies.

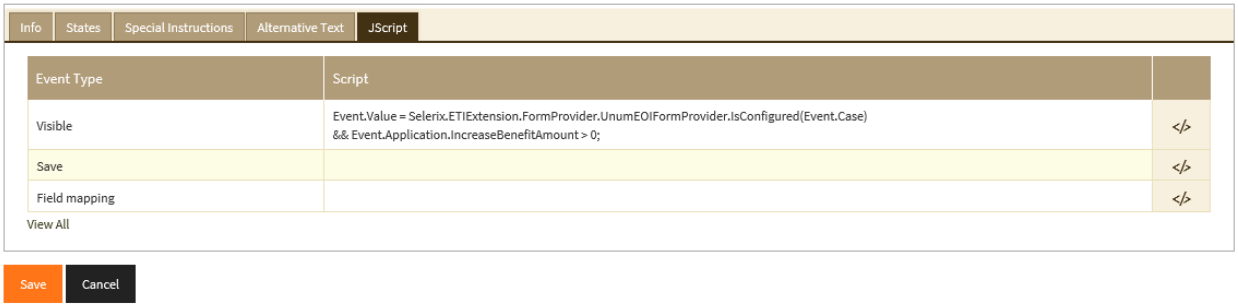


11. Click the **Save** button.

12. Click the ***JScript*** tab to add scripting that ensures that the underwriting questions are asked when the benefit will pend for underwriting.
13. Click the JScript icon next to the Visible event.

```
Add the following script to the scripting window:
Event.Value =
Selerix.ETIExtension.FormProvider.UnumEOIFormProvider.IsConfigured(Event
.Case)
&& Event.Application.IncreaseBenefitAmount > 0;
```

14. Click the **Save** button in the scripting window.



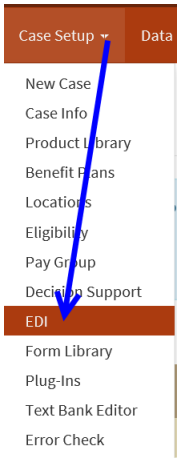
15. Click the **Save** button.

Step 3: Setting up EDI Parameters

The last steps before testing the bridged form includes setting up EDI control and group numbers.

To set up EDI:

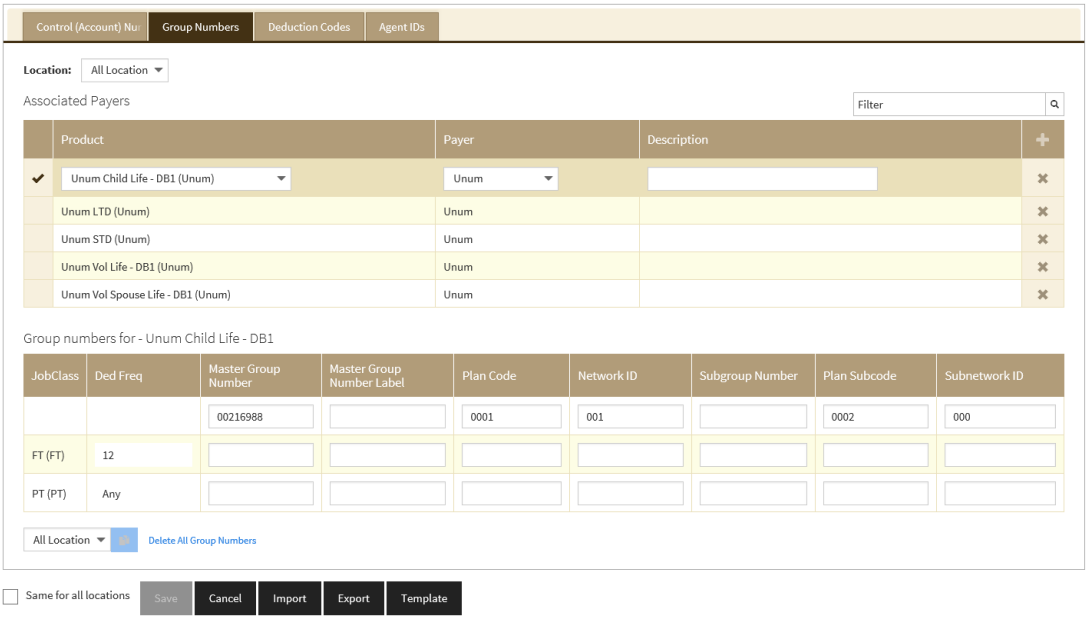
1. Select ***EDI*** from the **Case Setup** menu.



   The *EDI* screen displays tabs for setting EDI options.

2. Click the **Save** button.

3. Click the ***Group Numbers*** tab.
4. Click the **Add** button (green plus sign at the end of the table). A new line entry is added to any existing EDI group numbers.
5. Select the product from the **Product** drop-down list.
6. Select the **Unum** payer. **This must be the Unum payer, and not an associated payer.**
7. Type a **Description** for the payer.
8. For the Master Group Number, enter the Policy Number.
9. For the Plan Code, enter the Billing Division.
10. For the Plan Subcode, add the Reporting Division.
11. For the Network ID, enter the Product Eligibility Group.
12. For the Subnetwork ID, enter the Sub Eligibility Class.



13. Click the **Save** button.

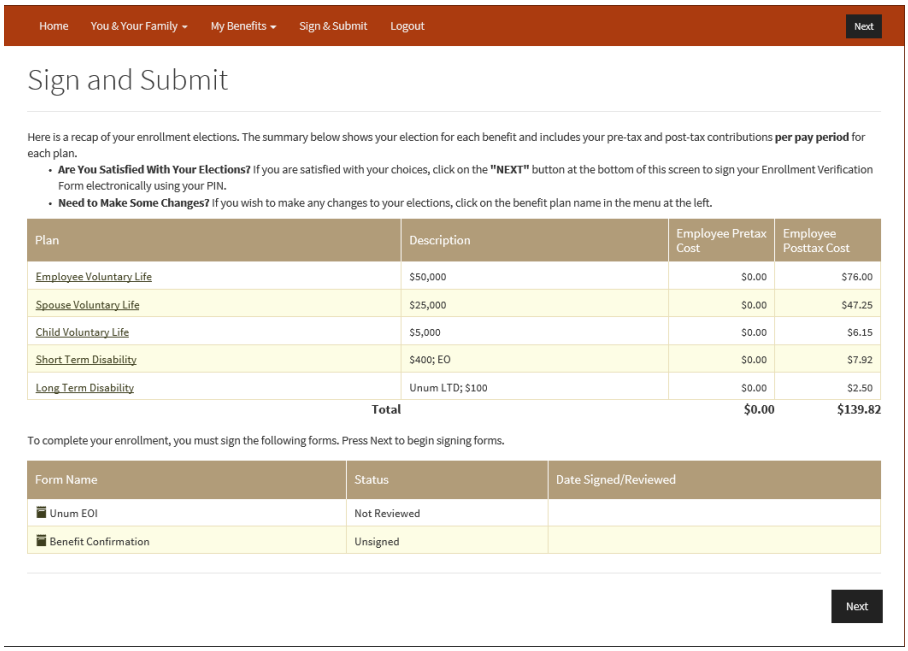
Step 4: Testing/Sample Enrollment

After you have attached the EOI form to each benefit plan that is using the EOI bridge, you should test to ensure that the bridge is invoked correctly.

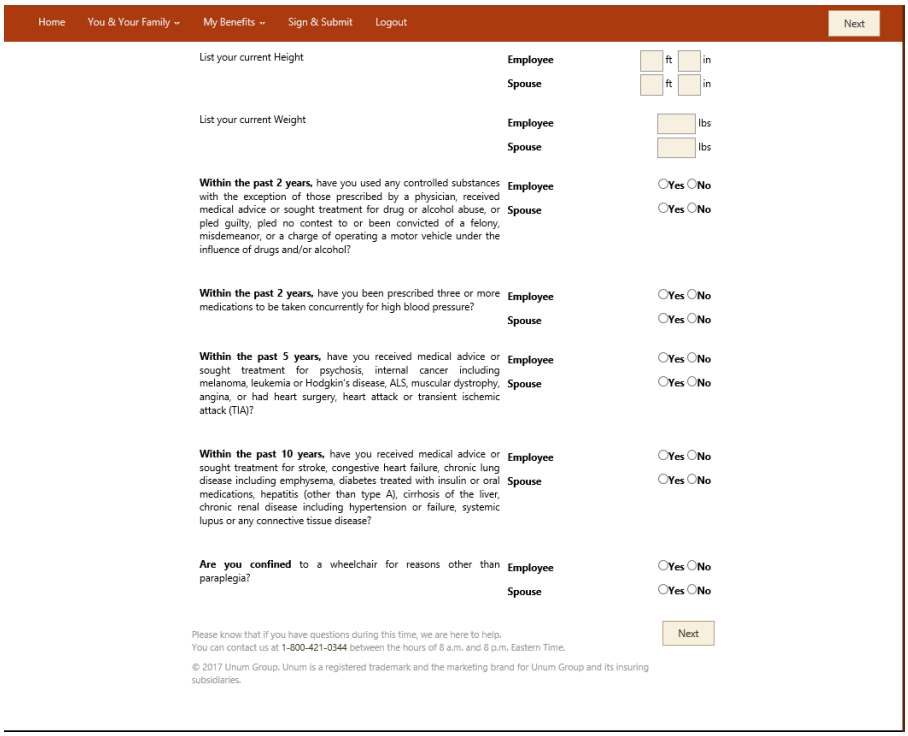
Use a test employee, and walk through the enrollment. To test the EOI bridge, ensure you select over Guaranteed Issue (GI) for the appropriate benefit plan.

Note: Ensure you use an SSN that starts with 999 for the test employee. This indicates to Unum that this is a test enrollment, and data will not be sent to the Production environment.

At the end of the enrollment process, you will see the Sign & Submit page:

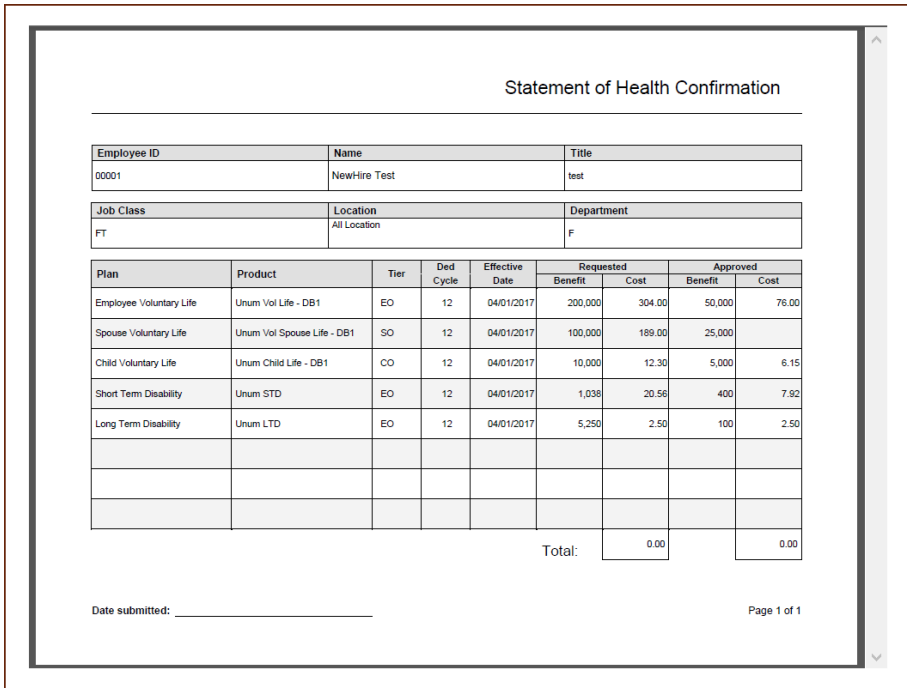


Underwriting questions display in the Enrollment site window:



Answer the questions and click **Next**.

Here is a sample EOI form in PDF format:



Statement of Health Confirmation

Employee ID	Name	Title
00001	NewHire Test	test

Job Class	Location	Department
FT	All Location	F

Plan	Product	Tier	Ded Cycle	Effective Date	Requested		Approved	
					Benefit	Cost	Benefit	Cost
Employee Voluntary Life	Unum Vol Life - DB1	EO	12	04/01/2017	200,000	304.00	50,000	76.00
Spouse Voluntary Life	Unum Vol Spouse Life - DB1	SO	12	04/01/2017	100,000	189.00	25,000	
Child Voluntary Life	Unum Child Life - DB1	CO	12	04/01/2017	10,000	12.30	5,000	6.15
Short Term Disability	Unum STD	EO	12	04/01/2017	1,038	20.56	400	7.92
Long Term Disability	Unum LTD	EO	12	04/01/2017	5,250	2.50	100	2.50
				Total:		0.00		0.00

Date submitted: _____

Page 1 of 1

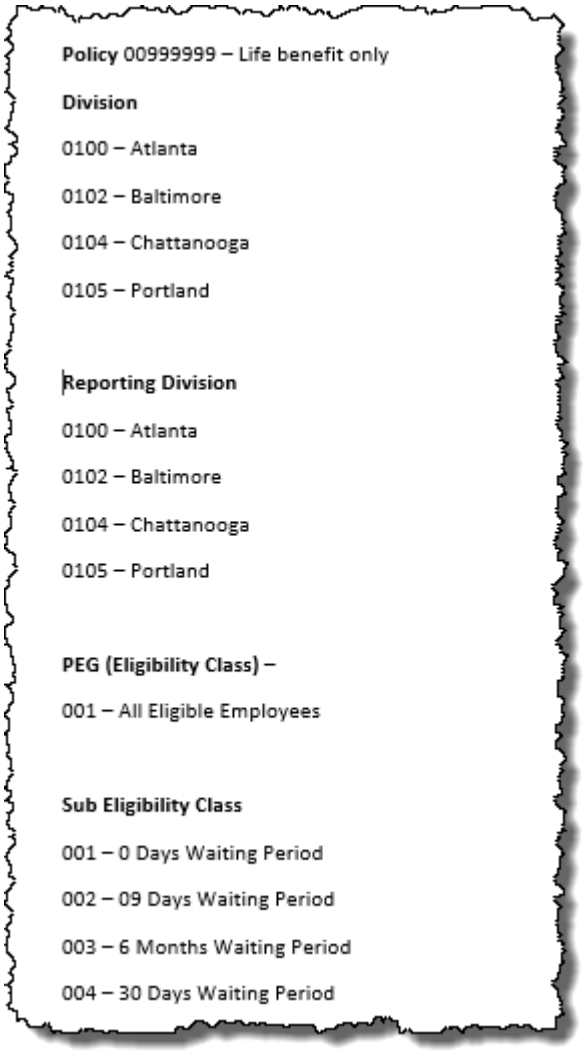
The UNUM EOI Bridge accepts/Rejects or Pends in real time. The following are some reasons an appropriately answered EOI process may still PEND:

- anything over 200k requiring UW pends regardless of EOI answers (UW decision for large amounts)
- anything over 500k **total coverage** per EE will pend
- LTD - anything **over 50k salary** will always result in pend

Appendix A: Handling Multiple Division or Eligibility Classes

If your case has multiple divisions and/or sub eligibility classes, you will need to set up multiple job classes to accommodate the sub eligibilities, and then ensure that the divisions and sub eligibilities are set appropriately in the EDI parameters.

Here's a sample setup for a case with multiple divisions and sub eligibility classes, using the following **FICTIONAL** example:



Policy 00999999 – Life benefit only

Division

0100 – Atlanta

0102 – Baltimore

0104 – Chattanooga

0105 – Portland

Reporting Division

0100 – Atlanta

0102 – Baltimore

0104 – Chattanooga

0105 – Portland

PEG (Eligibility Class) –

001 – All Eligible Employees

Sub Eligibility Class

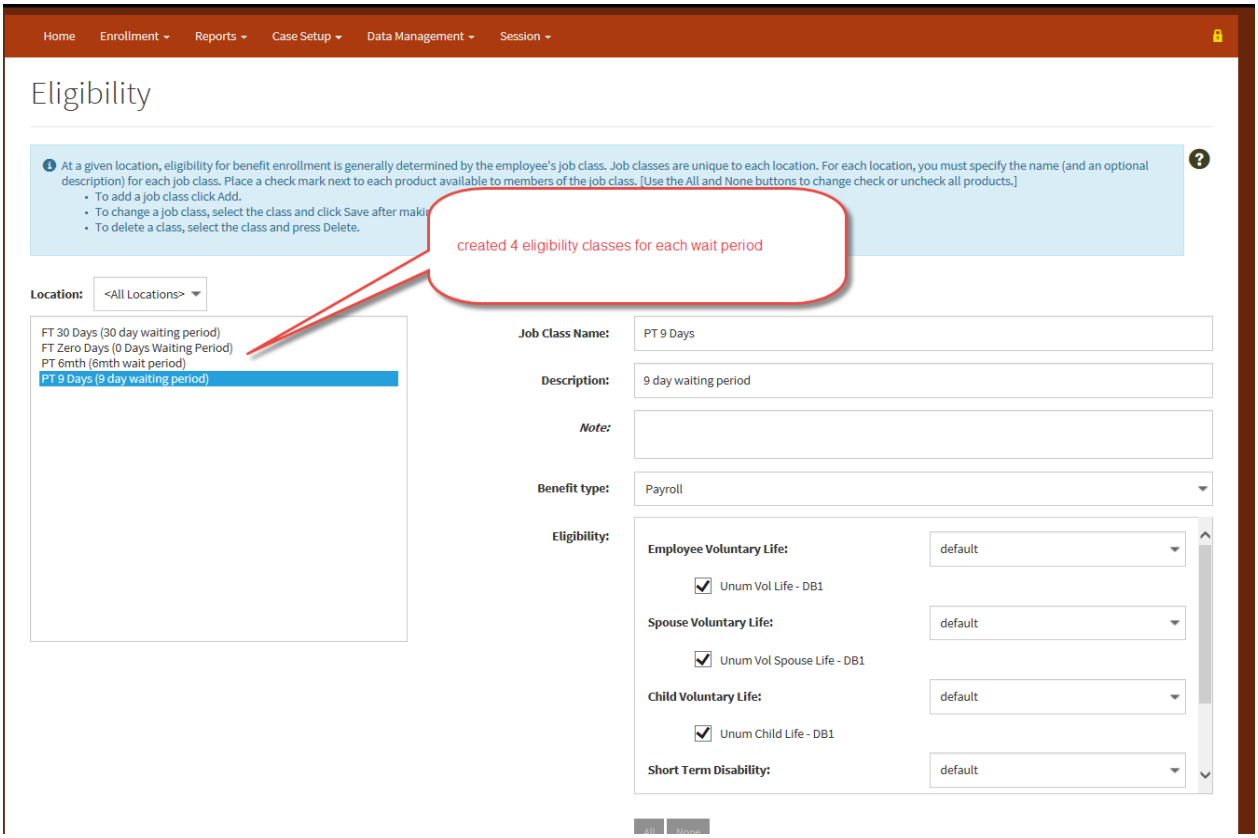
001 – 0 Days Waiting Period

002 – 09 Days Waiting Period

003 – 6 Months Waiting Period

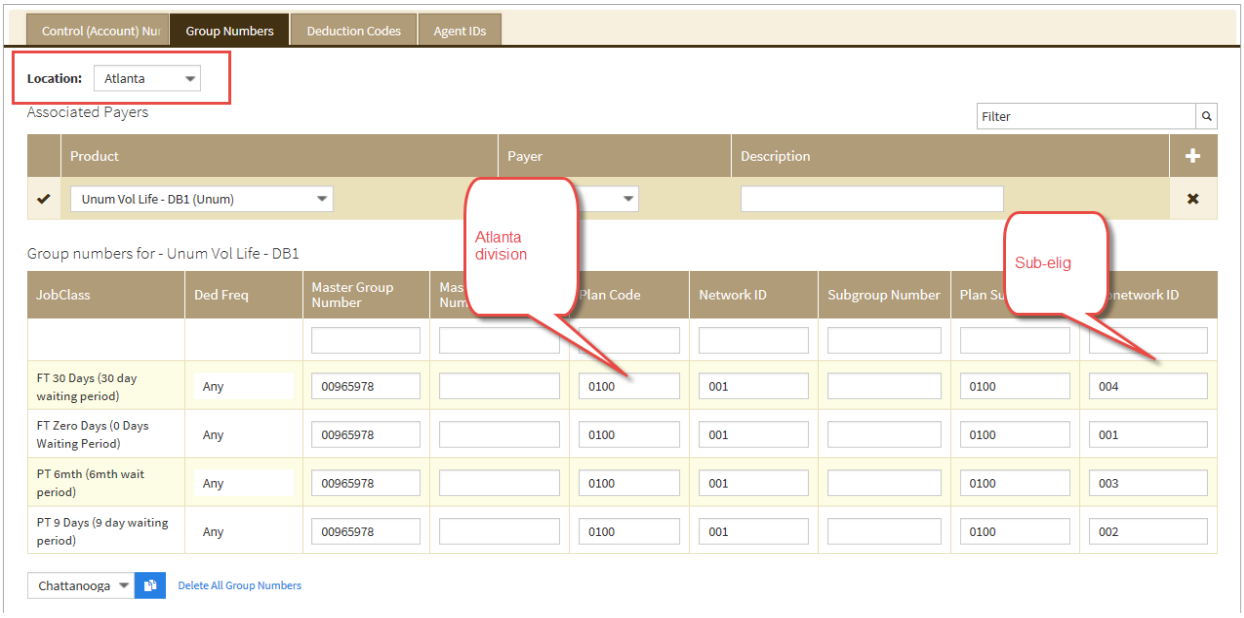
004 – 30 Days Waiting Period

On the Eligibility screen (Case Setup >> Eligibility), an eligibility class is created for each waiting period.

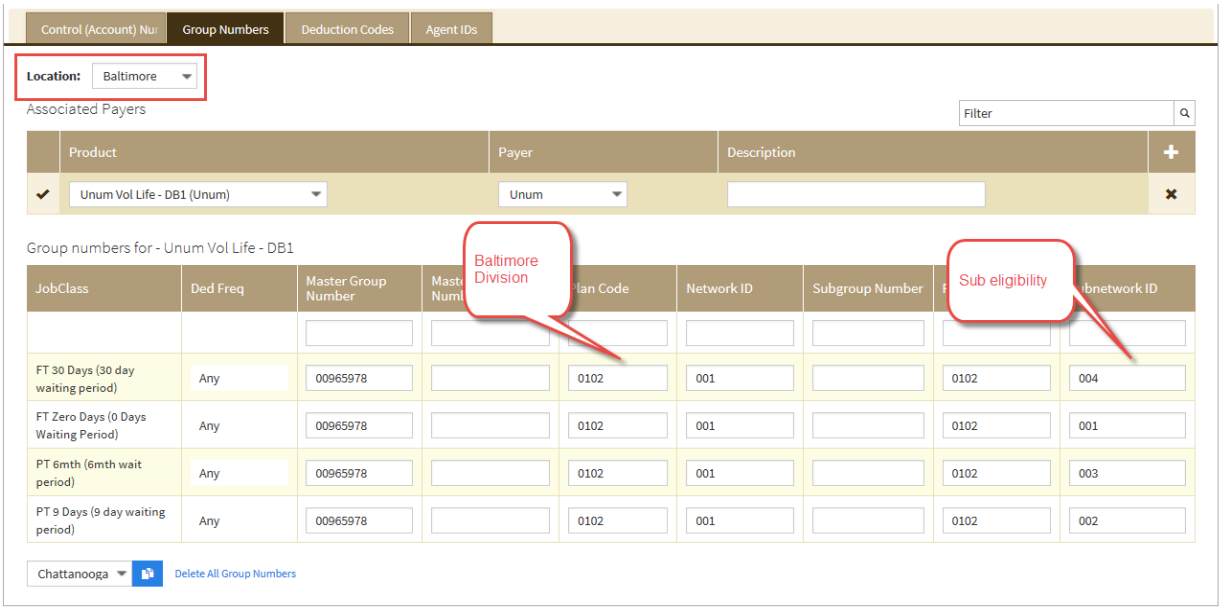


For each location, set up the EDI parameters, which include the Plan Code and Subnetwork ID.

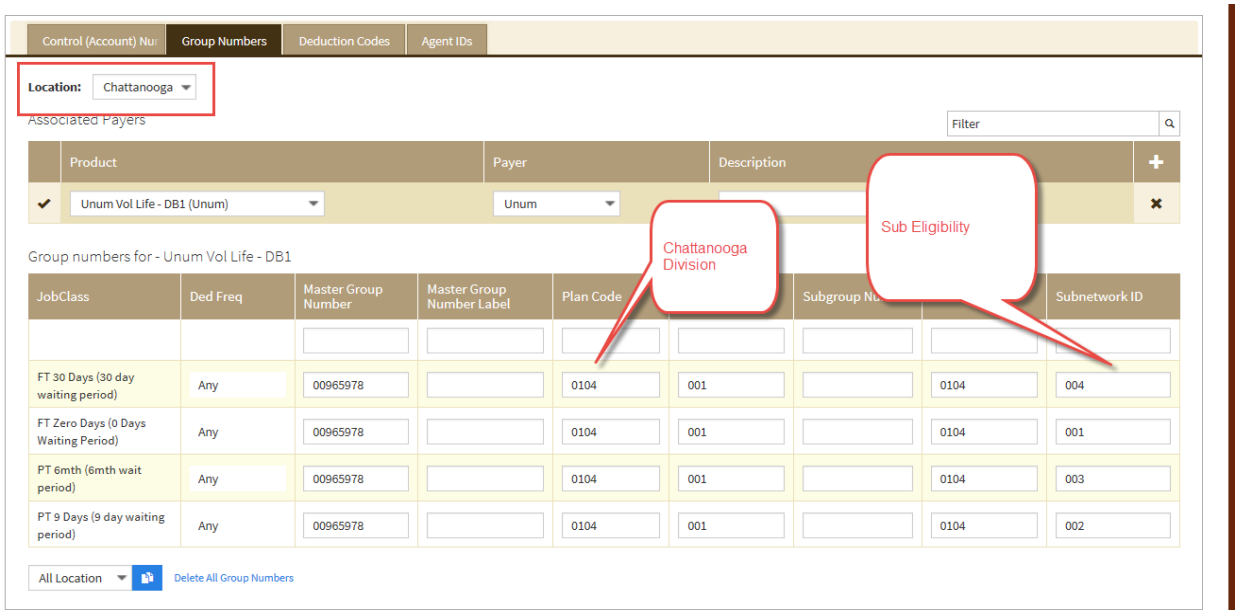
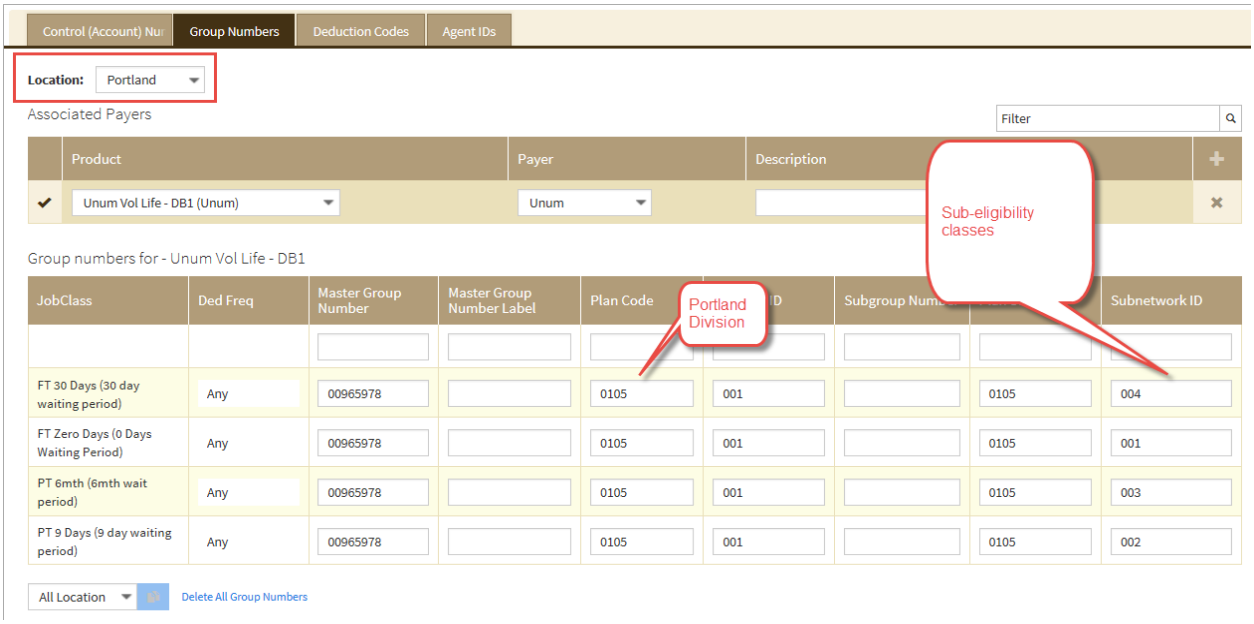
Atlanta Location and Division:



Baltimore Location and Division:



Chattanooga Location and Division:



Portland Location and Division: