

# Terminations

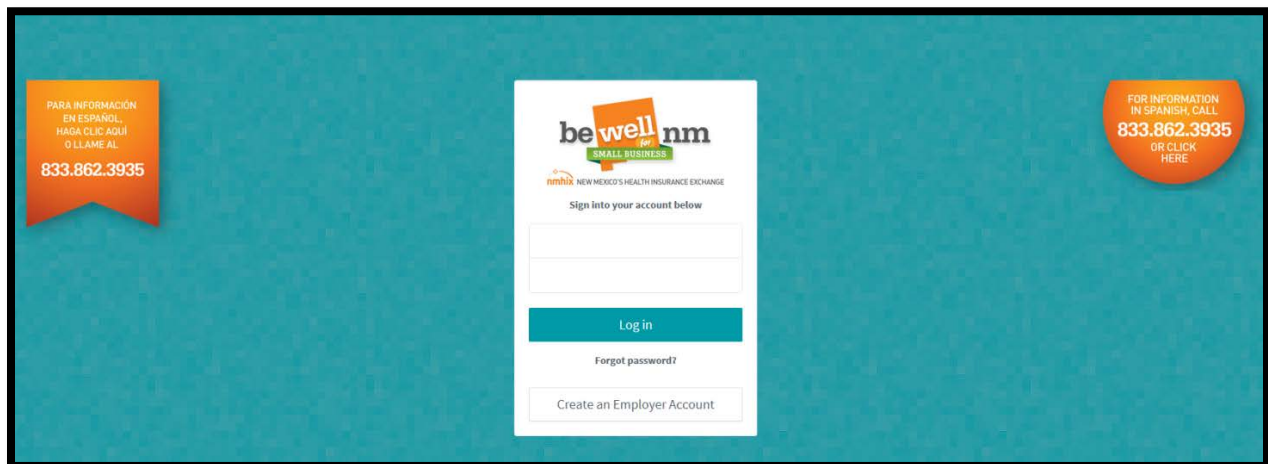
The following SHOP guide will assist the user with a workflow process on how to **Terminate Employees, Dependents, Spouses, Children ETC.**

Please reference the following sections of the guide for the type of Termination request being submitted:

- **1.1 Death of an Employee - Page. 2**
- **1.2 Divorce – Page. 6**
- **1.3 Legal Separation - Page. 10**
- **1.4 Voluntary Termination - Page. 13**

For any additional information or assistance using this guide please call our toll-free number at:

**1-833-ToBeWell** (1-833-862-3935) & TTY: **1-855-851-2018** or e-mail us at [Business@bewellnm.com](mailto:Business@bewellnm.com).



**Brokers/administrators, Employers and employees** can term dependents (spouses, children, etc.) by clicking the “**Update Enrollment**” *button* on the **employee dashboard**. Users will be taken to a wizard-like set of screens in which the first question is whether the update includes a term. The screens then guide the user through the reason for the termination, the date of the termination.

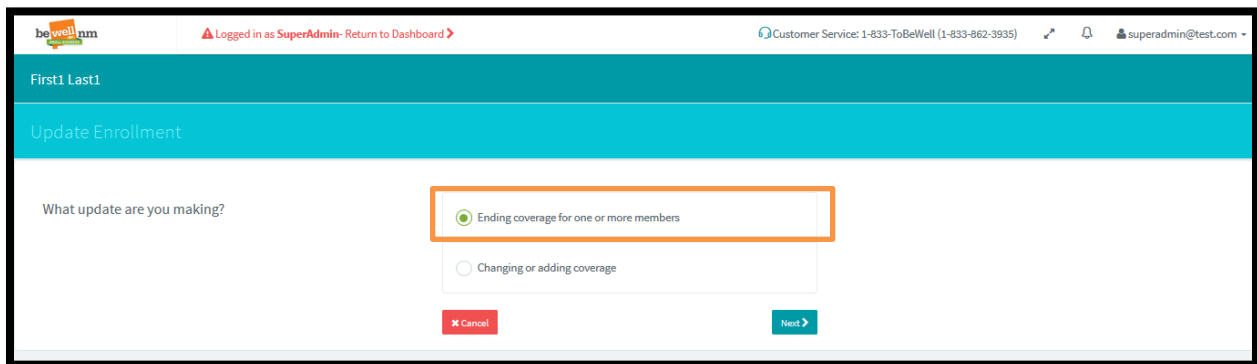
Voluntary terms allow the user to terminate dependents, and take no further action, while other terms, such as those related to death or divorce, will result in an immediate transaction that terms the targeted dependent(s), updates the policy rate for the remaining members effective the day after the termination, and queues the transaction for delivery to the billing system.

# Terminations

## 1.1 DEATH OF AN EMPLOYEE

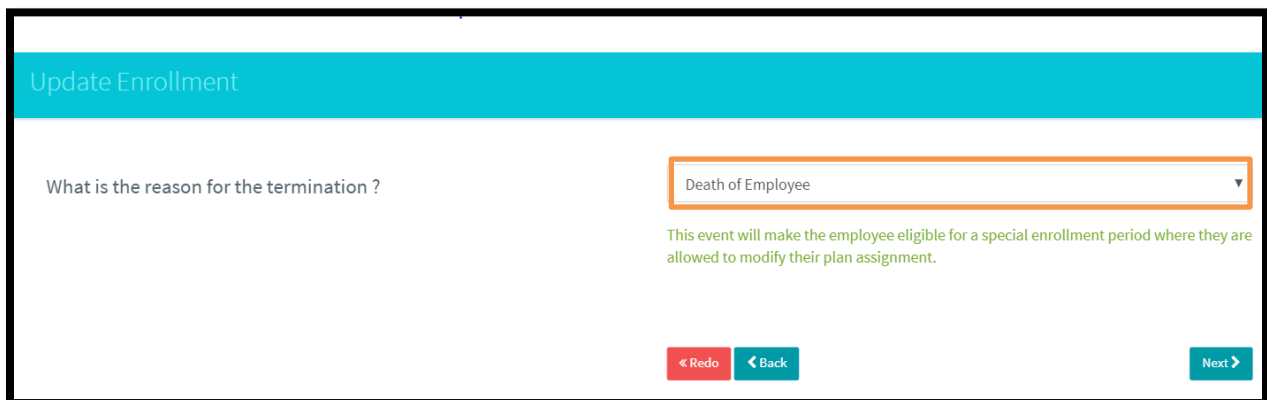
In the event of a death of an employee, the employer (or broker / admin on behalf of the employee), will need to report the death of the employee or dependent in order to terminate coverage.

**STEP 1:** After selecting ‘Update Application’ on the employee dashboard, the user is brought to the following screen, where they can select whether or not they are changing or adding coverage or ending coverage.



The screenshot shows the 'Update Enrollment' page. At the top, it says 'Logged in as SuperAdmin- Return to Dashboard >' and 'Customer Service: 1-833-ToBeWell (1-833-862-3935)'. Below the header, there's a teal bar with 'First1 Last1' and 'Update Enrollment'. The main content area has the question 'What update are you making?' and two radio button options: 'Ending coverage for one or more members' (which is selected and highlighted with an orange box) and 'Changing or adding coverage'. At the bottom, there are 'Cancel' and 'Next >' buttons.

**STEP 2:** For this particular scenario, we are going to be ending coverage due to a death of an employee. The dropdown menu will contain several different options depending on your role in the system. Super admins will see all available options, whereas employers and employees will only see limited options.



The screenshot shows the 'Update Enrollment' page. Below the teal header, it asks 'What is the reason for the termination?'. A dropdown menu is open, showing 'Death of Employee' (highlighted with an orange box). Below the dropdown, there is a green message: 'This event will make the employee eligible for a special enrollment period where they are allowed to modify their plan assignment.' At the bottom, there are '< Redo', 'Back <', and 'Next >' buttons.

# Terminations

**STEP 3:** Next, the user must select the date of the qualifying life event. The death of an employee can be reported up to 30 days in the past.

Update Enrollment

What is the date of the event?  
Death of Employee

11/21/2018

« Redo   < Back   Next >

**STEP 4:** According to the policy, the effective date of the termination will date place one day after the reported date. For the example above, the termination effective date will be 11/22/2018.

Update Enrollment

When will the coverage termination **take effect** ?  
Death of Employee on 11/21/2018

For an event of *Death of Employee on 11/21/2018*, the last day of coverage would occur on:  
11/21/2018

Any coverage under an altered policy would begin on:  
11/22/2018

« Redo   < Back   Okay, Next >

**STEP 5:** The following page will give the user the option to select which member of the household is impacted by the death. This example only shows one member. If the member had dependents, they would also appear on this screen to be selected if needed.

Update Enrollment

On 11/21/2018, which members are losing all coverage due to this event?  
Death of Employee on 11/21/2018

Select

Member	First	Last	DOB	Medical	Dental
Employee	February	February	06/06/1995	✓	✓

« Redo   < Back   Next >

# Terminations

**STEP 6:** In certain scenarios, the family of the subscriber is allowed to retain health coverage at their own expense. Given this particular scenario, the member is not eligible for continued benefits.

The screenshot shows the 'Update Enrollment' page. At the top, it says 'Logged in as SuperAdmin - Return to Dashboard >' and 'Customer Service: 1-833-ToBeWell (1-833-862-3935)'. Below the header, there's a section titled 'Update Enrollment'. The main content area contains two columns of text. The left column states: 'You have selected the primary subscriber / employee to be terminated from the company policy effective 01/01/2019. In certain scenarios, the family of the subscriber is allowed to retain their insurance plan at their personal expense.' The right column asks: 'Please select below if this employee is eligible or not for continued benefits after termination from their current policy with the company.' Below this text is a dropdown menu with the selected option 'Not eligible for continued benefits'. At the bottom, there are three buttons: 'Redo', 'Back', and 'Next'.

**STEP 7:** Next, the Admin/Employer will be asked whether they wish to allow this employee to maintain eligibility to re-enroll in benefits at a later date. The user will have two choices:

1. No, don't allow the employee to re-enroll in benefits
2. Yes, during open enrollment or a qualifying event

Essentially, this question is asking whether the employee is maintaining their employment with the company but choosing another option for health coverage. In our example of Death of an employee, the user will choose option 1.

The screenshot shows the 'Update Enrollment' page with the 'Employee Later Eligibility' section. The question is: 'Is this employee eligible to re-enroll in benefits at a later date? Please note re-enrolling in benefits would require either:'. Below the question are two bullet points: 'A qualifying life event' and 'Re-applying during Open Enrollment'. There is a dropdown menu with two options: '1 No, don't allow the employee to re-enroll in benefits' (which is highlighted in blue) and '2 Yes, during open enrollment or a qualifying event'. At the bottom, there are three buttons: 'Redo', 'Back', and 'Next'.

# Terminations

**STEP 8:** The last screen asks you to review the selections that you have made throughout the process and to confirm that the changes that you are requesting are correct. If all information looks correct, select Confirm.

Update Enrollment

### Please Review

Type of event: **Death of Employee**  
 Date of event: **11/21/2018**  
 Last day of coverage for terminated members: **11/21/2018**  
 Continued benefits: **NONE**  
 Event available for a special enrollment period: **NO**  
 Remains eligible for re-enrollment: **NO**

Members terminating coverage in red

Member	First	Last	DOB	Medical	Dental
Employee	February	February	06/06/1995	✓	✓

[◀ Redo](#)
[← Back](#)

[✔ Confirm & Finish](#)

**STEP 9:** A confirmation page will appear stating that the updated enrollment request has been submitted, and that a few business days are needed to process the request. Selecting Go to Employee Dashboard returns the user where they started.

Logged in as SuperAdmin- Return to Dashboard >
Customer Service: 1-833-ToBeWell (1-833-862-3935) superadmin@test.com

First1 Last1

Update Enrollment

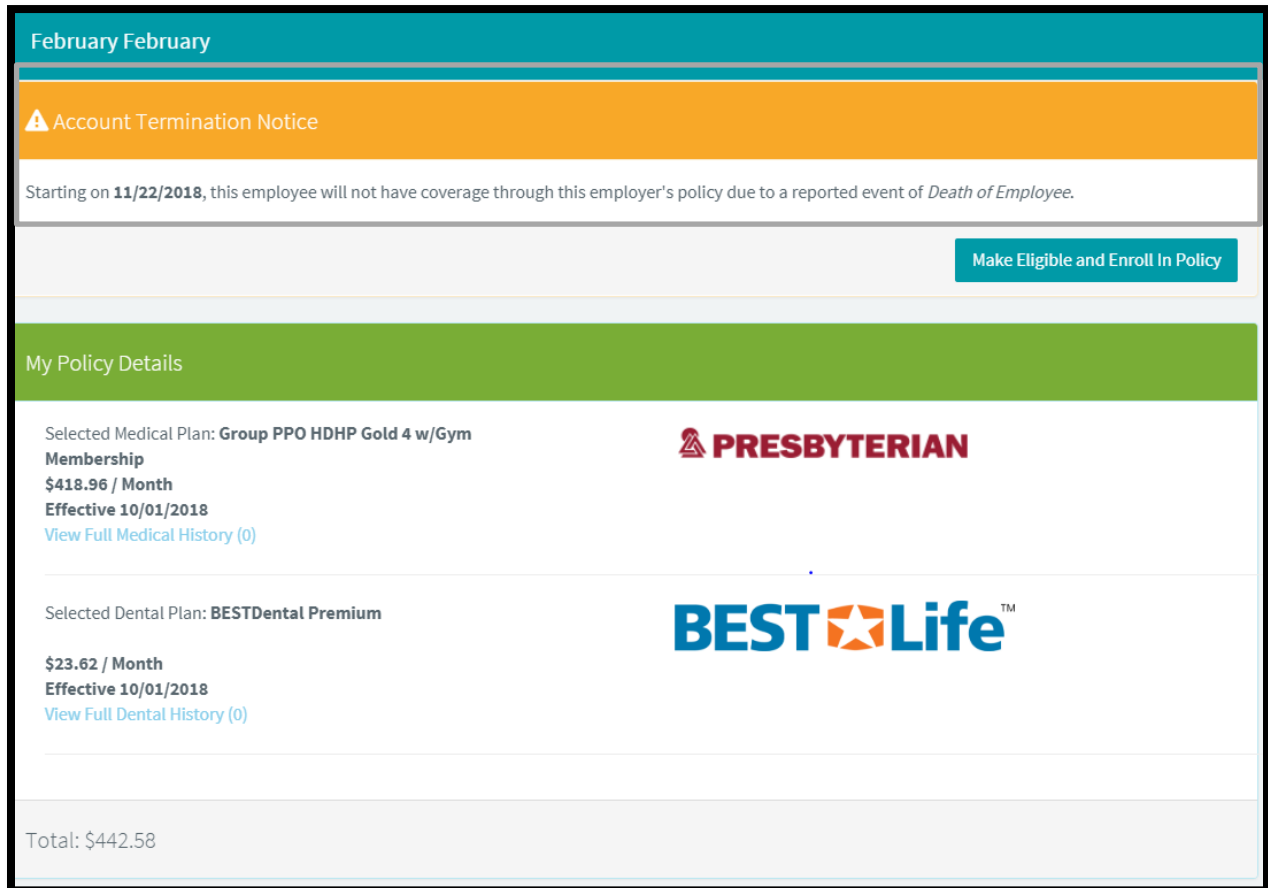
>Request Confirmed!

Your request has been received. Please allow a few business days for it to be fully processed.

[Go to Employee Dashboard](#)

# Terminations

**STEP 10:** The user will then be able to see a message on their dashboard stating that the employee will no longer have coverage due to the reason that they selected in the previous steps.



February February

**Account Termination Notice**

Starting on **11/22/2018**, this employee will not have coverage through this employer's policy due to a reported event of *Death of Employee*.

[Make Eligible and Enroll In Policy](#)

**My Policy Details**

Selected Medical Plan: **Group PPO HDHP Gold 4 w/Gym**

**MEMBERSHIP**

**\$418.96 / Month**

**Effective 10/01/2018**

[View Full Medical History \(0\)](#)

**PRESBYTERIAN**

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Selected Dental Plan: **BESTDental Premium**

**\$23.62 / Month**

**Effective 10/01/2018**

[View Full Dental History \(0\)](#)

**BEST Life™**

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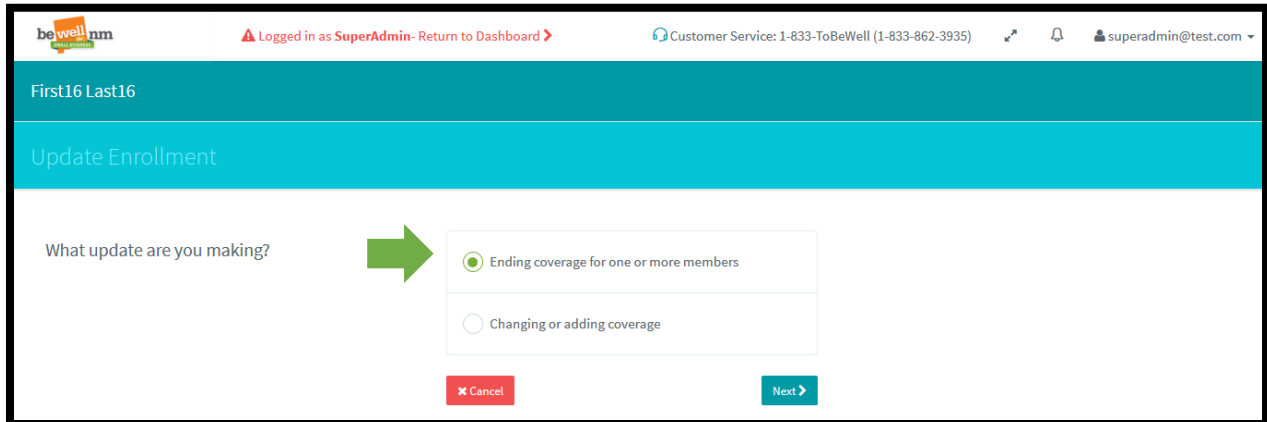
Total: \$442.58

## 1.2 DIVORCE

The following scenario outlines the steps that an employee, or broker / admin on behalf of the employee, must take when reporting a divorce.

**STEP 1:** After selecting 'Update Application' on the employee dashboard, the user is brought to the following screen, where they can select whether or not they are changing or adding coverage or ending coverage. For this scenario, we are going to be ending coverage of one or more members.

# Terminations



be well nm  
 Logged in as SuperAdmin- Return to Dashboard > Customer Service: 1-833-ToBeWell (1-833-862-3935) superadmin@test.com

First16 Last16

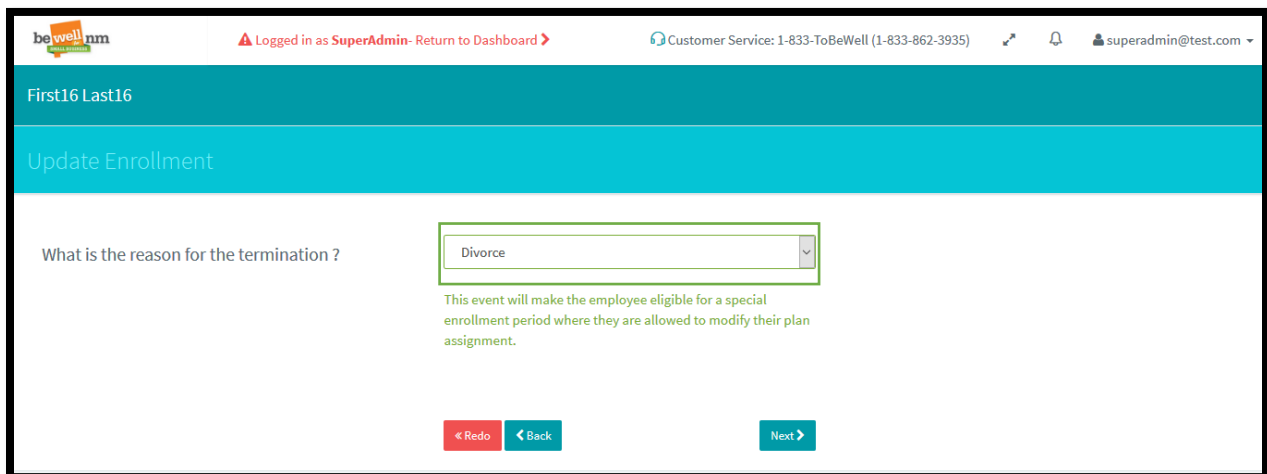
Update Enrollment

What update are you making?

Ending coverage for one or more members  
 Changing or adding coverage

Cancel Next >

**STEP 2:** There will be a list of items to choose from the drop-down menu depending on your role. For this scenario, the user will choose Divorce.



be well nm  
 Logged in as SuperAdmin- Return to Dashboard > Customer Service: 1-833-ToBeWell (1-833-862-3935) superadmin@test.com

First16 Last16

Update Enrollment

What is the reason for the termination?

Divorce

This event will make the employee eligible for a special enrollment period where they are allowed to modify their plan assignment.

< Redo < Back Next >

**STEP 3:** Next step will be to choose the event date. The user must report the event before 30 days have passed.

# Terminations

November November

Update Enrollment

What is the date of the event?  
Divorce

11/21/2018

« Redo < Back Next »

**STEP 4:** Based on policy for this qualifying life event, the coverage termination will take place the first day of the following month.

November November

Update Enrollment

When will the coverage termination **take effect**?  
Divorce on 11/21/2018

For an event of Divorce on 11/21/2018, the last day of coverage would occur on:  
11/30/2018

Any coverage under an altered policy would begin on:  
12/01/2018

« Redo < Back Okay, Next »

**STEP 5:** During this scenario, the user will need to select the person who will no longer receive coverage due to the divorce. In this particular case, the spouse will no longer be eligible to have medical coverage on the subscriber's plan.

November November

Update Enrollment

On 11/30/2018, which members are losing **all** coverage due to this event?  
Divorce on 11/21/2018

Select	Member	First	Last	DOB	Medical	Dental
<input type="checkbox"/>	Employee	November	November	03/03/1992	✓	⊘
<input checked="" type="checkbox"/>	Spouse	New	Spouse	01/01/1980	✓	✓

« Redo < Back Next »



# Terminations

**STEP 6:** The user will then have to review the changes that were entered during the process. If all changes are acceptable, the user will then Confirm & Finish. You will see the new estimated totals based on the removal of the spouse.

**Please Review**

Type of event: Divorce  
 Date of event: 11/21/2018  
 Last day of coverage for terminated members: 11/30/2018  
 Event available for a special enrollment period: YES, for a coverage start 12/01/2018

Members terminating coverage in red

Member	First	Last	DOB	Medical	Dental
Employee	November	November	03/03/1992	✓	⊘
Spouse	New	Spouse	01/01/1980	✓	✓

New Estimated Costs Starting 12/01/2018

Plan Name: Group HMO Gold 4 w/Gym Membership  
**PRESBYTERIAN**

Employee Monthly Cost: \$139.59  
 Employer Monthly Cost: \$232.78  
 Total Monthly Cost: \$372.37

Estimated Grand Totals

Employee Monthly Cost: \$139.59  
 Employer Monthly Cost: \$232.78  
 Total Monthly Cost: \$372.37

Navigation: < Redo | < Back | > Confirm & Finish

**STEP 7:** A confirmation page will appear stating that the updated enrollment request has been submitted, and that a few business days are needed to process the request. Selecting Go to Employee Dashboard returns the user where they started.

Logged in as SuperAdmin - Return to Dashboard > | Customer Service: 1-833-ToBeWell (1-833-862-3935) | superadmin@test.com

First16 Last16

Update Enrollment

>Request Confirmed! <

Your request has been received. Please allow a few business days for it to be fully processed.

Proceed to the employee dashboard to access the special enrollment period options.

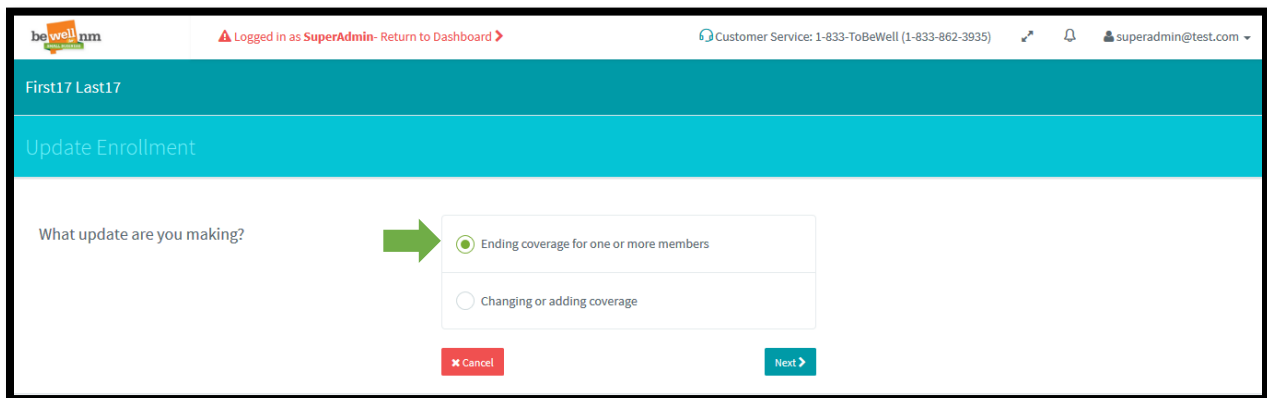
[Go to Employee Dashboard](#)

# Terminations

## 1.3 LEGAL SEPARATION

The following scenario will be used very similarly to divorce. It follows the same rules for reporting and for when the termination effective date takes place. The main difference is that this is used in the case of life partner / domestic partnership.

**STEP 1:** After selecting ‘Update Application’ on the employee dashboard, the user is brought to the following screen, where they can select whether or not they are changing or adding coverage or ending coverage.



be well nm ▲ Logged in as SuperAdmin - Return to Dashboard > Customer Service: 1-833-ToBeWell (1-833-862-3935) superadmin@test.com

First17 Last17

Update Enrollment

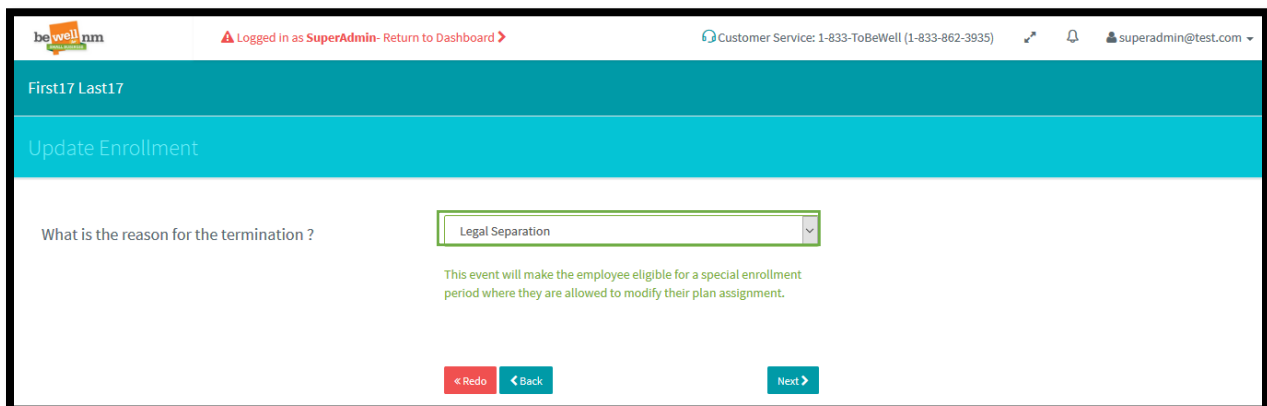
What update are you making?

Ending coverage for one or more members

Changing or adding coverage

✖ Cancel Next >

**STEP 2:** From the dropdown menu, select Legal Separation.



be well nm ▲ Logged in as SuperAdmin - Return to Dashboard > Customer Service: 1-833-ToBeWell (1-833-862-3935) superadmin@test.com

First17 Last17

Update Enrollment

What is the reason for the termination ?

Legal Separation

This event will make the employee eligible for a special enrollment period where they are allowed to modify their plan assignment.

< Redo < Back Next >

# Terminations

**STEP 3:** Next step will be to choose the event date. The user must report the event before 30 days have passed.

November November

Update Enrollment

What is the date of the event?  
Legal Separation

12/12/2018

Redo Back Next

**STEP 4:** Based on policy for this qualifying life event, the coverage termination will take place the first day of the following month. This is the same as divorce.

November November

Update Enrollment

When will the coverage termination **take effect**?  
Legal Separation on 12/12/2018

For an event of *Legal Separation* on 12/12/2018, the last day of coverage would occur on:  
12/31/2018

Any coverage under an altered policy would begin on:  
01/01/2019

Redo Back Okay, Next

# Terminations

**STEP 5:** During this scenario, the user will need to select the person who will no longer receive coverage due to the Legal Separation. In this particular case, the spouse will no longer be eligible to have medical coverage on the subscriber's plan.

Update Enrollment

On 12/31/2018, which members are losing all coverage due to this event?  
Legal Separation on 12/12/2018

Select	Member	First	Last	DOB	Medical	Dental
<input type="checkbox"/>	Employee	January	January	05/05/1994	✓	⊘
<input checked="" type="checkbox"/>	Spouse			07/09/1954	✓	✓
<input type="checkbox"/>	Child			01/01/2003	✓	✓

**STEP 6:** The user will then have to review the changes that were entered during the process. If all changes are acceptable, the user will then Confirm & Finish. You will see the new estimated totals based on the removal of the spouse

Update Enrollment

**Please Review**

Type of event: Legal Separation  
Date of event: 12/12/2018  
Last day of coverage for terminated members: 12/31/2018  
Event available for a special enrollment period: YES, for a coverage start 01/01/2019

Members terminating coverage in red

Member	First	Last	DOB	Medical	Dental
Employee	January	January	05/05/1994	✓	⊘
⊘ Spouse	Homie	New	07/09/1954	✓	✓
Child	No longer immigrant	Woohoo	01/01/2003	✓	✓

New Estimated Costs Starting 01/01/2019

**PRESBYTERIAN**

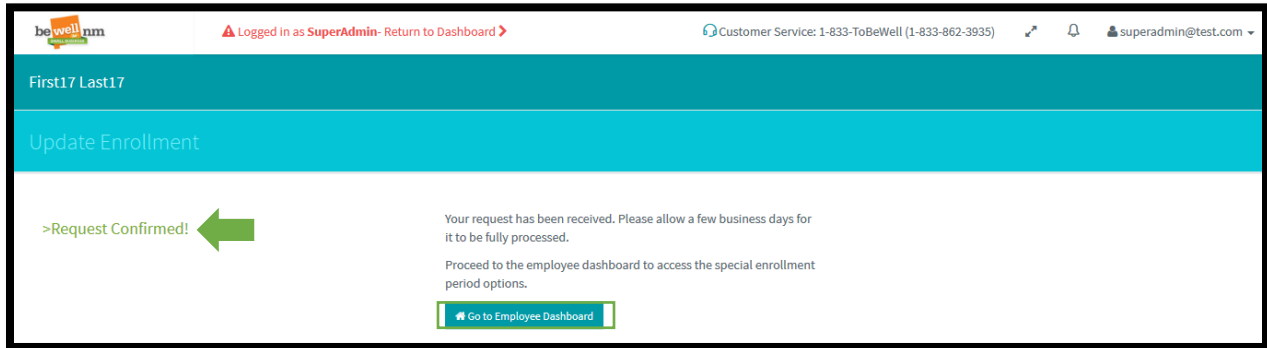
Employee monthly Cost: \$320.88  
Employer Monthly Cost: \$345.67  
Total Monthly Cost: \$666.55

**Estimated Grand Totals**

Employee Monthly Cost: \$320.88  
Employer Monthly Cost: \$345.67  
Total Monthly Cost: \$666.55

# Terminations

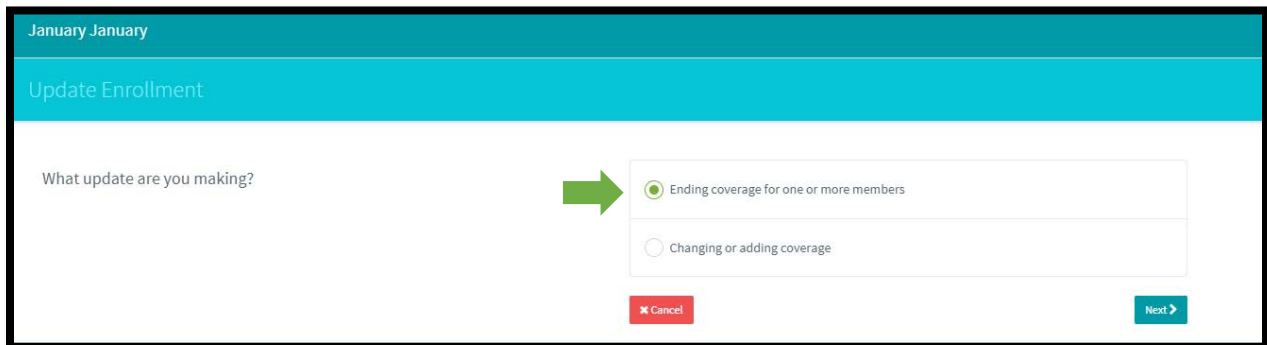
**STEP 7:** A confirmation page will appear stating that the updated enrollment request has been submitted, and that a few business days are needed to process the request. Selecting Go to Employee Dashboard returns the user where they started.



## 1.4 VOLUNTARY TERMINATION

Employees may want to voluntarily terminate their coverage after the policy is already in effect. There are several reasons an employee would want to do this. For example, they may receive benefits from their spouses account, or they have found a more affordable option elsewhere. Whatever the case, the system allows an employer, or a broker / admin to terminate the coverage on their behalf.

**STEP 1:** After selecting ‘Update Application’ on the employee dashboard, the employer/broker is brought to the following screen, where they can select whether or not they are changing or adding coverage or ending coverage.



# Terminations

**STEP 2:** Select Voluntary Termination from the dropdown menu.

January January

Update Enrollment

What is the reason for the termination ?

Voluntary Termination

« Redo   Back   Next »

**STEP 3:** Next, the user must select the date of the qualifying life event. Voluntary termination must be selected within 30 days. For our example, the user has selected 12/12/2018.

January January

Update Enrollment

What is the date of the event?

12/12/2018

Voluntary Termination

« Redo   Back   Next »

**STEP 4:** When selecting Voluntary Termination, the coverage termination will take effect the last day of the effective coverage period as illustrated below.

January January

Update Enrollment

When will the coverage termination **take effect** ?

Voluntary Termination on 12/12/2018

For an event of *Voluntary Termination* on 12/12/2018, the last day of coverage would occur on:

➔ 12/31/2018

Any coverage under an altered policy would begin on:

➔ 01/01/2019

« Redo   Back   Okay, Next »

# Terminations

**STEP 5:** The following page will give the user the option to select which member of the household is impacted by the voluntary termination. This example only shows one member. If the member had dependents, they would also appear on this screen to be selected if needed.

January January

Update Enrollment

On 12/31/2018, which members are losing all coverage due to this event?  
Voluntary Termination on 12/12/2018

Select	Member	First	Last	DOB	Medical	Dental
<input checked="" type="checkbox"/>	Employee	January	January	05/05/1994	✓	✗
<input type="checkbox"/>	Spouse			07/09/1954	✓	✓
<input type="checkbox"/>	Child			01/01/2003	✓	✓

« Redo   Back   Next »

**STEP 6:** In certain scenarios, the family of the subscriber is allowed to retain health coverage at their own expense. Given this particular scenario, the member is not eligible for continued benefits.

January January

Update Enrollment

You have selected the **primary subscriber / employee** to be terminated from the company policy on 12/31/2018. In certain scenarios, the family of the subscriber is allowed to retain their insurance plan at their personal expense.

Please select below if this employee is eligible or not for continued benefits starting 01/01/2019 from their current policy with the company.

Not eligible for continued benefits

« Redo   Back   Next »

**STEP 7:** Next, the Admin/Employer will be asked whether they wish to allow this employee to maintain eligibility to re-enroll in benefits at a later date. The user will have two choices:

1. No, don't allow the employee to re-enroll in benefits
2. Yes, during open enrollment or a qualifying event

Essentially, this question is asking whether the employee is maintaining their employment with the company but choosing another option for health coverage. In our example of voluntary loss of coverage, let's assume the employee is no longer employed at the company and therefore the user will choose option 1.

# Terminations

Update Enrollment

Employee Later Eligibility

Is this employee eligible to re-enroll in benefits at a later date? Please note re-enrolling in benefits would require either:

- A qualifying life event
- Re-applying during Open Enrollment

1 No, don't allow the employee to re-enroll in benefits

2 No, don't allow the employee to re-enroll in benefits

Yes, during open enrollment or a qualifying event

« Redo « Back Next »

**STEP 8:** The last screen asks you to review the selections that you have made throughout the process and to confirm that the changes that you are requesting are correct. If all information looks correct, select Confirm.

January January

Update Enrollment

Please Review

Type of event: **Voluntary Termination**

Date of event: **12/12/2018**

Last day of coverage for terminated members: **12/31/2018**

Continued benefits: **NONE**

Event available for a special enrollment period: **NO**

Remains eligible for re-enrollment: **NO**

Members terminating coverage in red

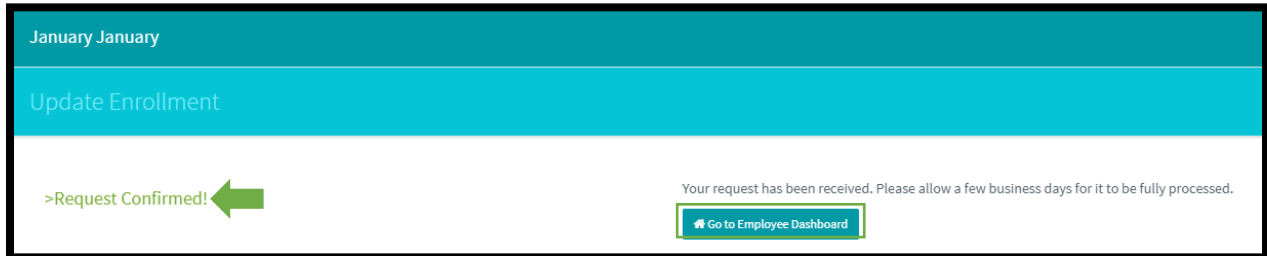
Member	First	Last	DOB	Medical	Dental
Employee	January	January	05/05/1994	✓	⊘
Spouse			07/09/1954	✓	✓
Child			01/01/2003	✓	✓

« Redo « Back Confirm & Finish



# Terminations

**STEP 9:** A confirmation page will appear stating that the updated enrollment request has been submitted, and that a few business days are needed to process the request. Selecting Go to Employee Dashboard returns the user where they started.



**STEP 10:** The user will then be able to see a message on their dashboard stating that the employee will no longer have coverage due to the reason that they selected in the following steps.

