Client & Participant Experience

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Coding Chart

Loss	No Change	Gain
Loss of functionality and/or process	No change or neutral change that does not cause negative or positive impact	Gain in functionality and/or process

Employer Experience

Loss | No Change | Gain

Function		DataPath	WW COBRA
Online access to account information		Yes	Yes (Note: There may be instances when multiple client accounts must be created. In these instances, employer's will have a single user profile that accesses the multiple employer accounts through the search function or from the ten recent clients viewed list.)
Ability to link to HealthCare Services (v5) using Single Sign-On (if applicable)		Yes	Yes
Ability to view/maintain client contact information via web portal		No	Yes
Service offering		• Initial DOL Notice Production • COBRA • Direct Bill/Retiree • State Continuation (CA, NY & TX)	• Initial DOL Notice Production • COBRA • Direct Bill/Retiree • State Continuation (CA, NY & TX)
Visibility into Employer Setup Rules		No	Yes
Visibility into Benefit, Plans and Rates		No	Yes
Ability to add data via on-line web portal		Yes (New Hire & COBRA/Direct Bill Participants) (*)	Yes (New Hire & COBRA/Direct Bill Participants) (*)

(*) Dependent Related Events are processed by promoting the dependent from the Employee. Employee records must be provide in order to promote the dependent and track the event type.

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Employer Experience (cont.)

Loss | No Change | Gain

Function		DataPath	WW COBRA
Ability to provide data via electronic file feed	No Change	Yes (New Hire & COBRA/Direct Bill Participants) (*)	Yes (New Hire & COBRA/Direct Bill Participants) (*) (**)
Ability to provide participant data via other method (Spreadsheet, Email or Data Form]	Loss	Yes	No (Note: For acquisitions of populations with a large number of records to transition, the OTL method is recommended.)
Ability to administer Severance Arrangements	No Change	Yes	Yes
Ability to view Participant Records/Activity	No Change	Yes (Event data is at the benefit level) (Note: COBRA and Retiree/Direct Bill benefits are managed on a single account.)	Yes (Event data is at the account level) (Note: COBRA and Direct Bill benefits are managed on separate accounts.)
Ability to edit Participant/Dependent Data via the web portal	No Change	Yes, but limited to only certain data elements such as name, division, DOB, hire date, gender, address, phone number, email address, dependent name, dependent SSN, dependent DOB, dependent gender, dependent relationship and dependent address.	Yes, but limited to only certain data elements such as name, division, class, employee number, DOB, hire date, address, phone number, email address. dependent name, dependent SSN, dependent DOB, dependent gender, dependent relationship and covered status. Updates may be made to any participant not in a cancelled status.
Ability to view Participant Correspondence	Gain	Yes (excluding Initial DOL & OE notices)	Yes (All)
Ability to view/generate report via the web portal	No Change	Yes	Yes (Note: Some reports are not downloadable/printable. Screen capture can be used if saving data is required.)

(*) Dependent Related Events are processed by promoting the dependent from the Employee. Employee records must be provide in order to promote the dependent and track the event type.
(**) Client may be required to reprogram to new inbound file specifications.

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Loss | No Change | Gain

Employer Experience (cont.)

Function		DataPath	WW COBRA
Outbound Eligibility Data Options available	No Change	• Manual updates for new enrollments, changes and terminations as needed via Fax, Email and Website. • Electronic Outbound File	• Weekly Report Changes only and Monthly Report • Electronic Outbound File (+)
Ability to send urgent (outside of reporting cycle) eligibility updates	No Change	Yes	Yes
Fund Remittance Methods Available	No Change	• ACH • Check	• ACH • Check • Wire
Fund Remittance Frequencies Available	No Change	Monthly	Monthly
Pay Carrier Remittance	No Change	Yes	Yes
Pay Carrier Remittance Process	Loss	All funds are remitted to carriers from funds collected by WageWorks. This includes future and partial payments.	Funds are remitted to carriers from funds collected by WageWorks. Any employer subsidized premium amounts must be paid by the employer to WageWorks prior to the insurance carriers receiving payment. Any remaining funds on hand after carriers have been paid will be remitted back to the employer. This includes future and partial payments.
Client is required to fund employer subsidize amounts to WW when Pay Carrier is in place	Loss	No	Yes, carriers will not be paid until the employer funds any employer subsidized amounts applied for the month to WageWorks

(+) Must have 50 or more enrolled records with the insurance carrier to be eligible for electronic outbound transmittal.

Employer Experience (cont.)

Loss | No Change | Gain

Function		DataPath	WW COBRA
Open Enrollment		• Rates are requested from the Client, WageWorks applies rates to the system, creates Enrollment Kit with payment coupons for currently enrolled plans and mails to plan participants. • If rates are not received from the client by plan year end, rates from the current plan year do not roll to the new plan year without authorization from the client to do so.	• Rates are requested from the Client, WageWorks applies rates to the system, creates Enrollment Kit and mails to plan participants. Payment invoices will be sent to participants monthly based upon elected benefits. • If rates are not received from the client by plan year end, rates from the prior plan year are rolled to the new plan year. Participants will receive invoices at the old rate until new rates are provided.
Invoicing		Invoices are generated from NetSuite. Software utilized provides the ability to generate combined invoicing for multiple client ID's. A single invoice may be sent for multiple Client ID's upon request.	Invoices are generated directly from WageWorks COBRA system. The system does not provide the ability to generate combined invoicing for multiple client ID's. A separate invoice will be sent per Client ID.
HCFSA Validation		• WageWorks determines eligibility • Only participants with an underspent account will be offered COBRA continuation	• Client determines eligibility • All participants received with an HCFSA will be offered COBRA continuation

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Participant Experience

Loss | No Change | Gain

Function		DataPath	WW COBRA
Online access to account information	Gain	Yes (excluding promoted dependents) (Note: If participant has multiple accounts they can only access one account – will default to first account created.)	Yes (including promoted dependents) (Note: If participant has multiple accounts they will require multiple user profiles.)
Ability to update demographic data via web portal	No Change	Yes, but limited to only certain data elements such as name, division, DOB, hire date, gender, address, phone number, email address, dependent name, dependent SSN, dependent DOB, dependent gender, dependent relationship and dependent address.	Yes (only telephone & email address)
Ability to perform enrollment on-line	Gain	Yes (Initial)	Yes (Initial & OE)
Ability to view participant communication online	Gain	Yes (excluding Initial DOL & OE notices) (Note: Email confirmations are sent for new document postings.)	Yes (All) (Note: Email confirmations are not sent for new document postings.)
Ability to add separate dependent addresses	Loss	Yes (communications will be sent to each unique address)	No
Payment invoicing	Gain	• Annually (for all COBRA participants & based on configuration for Retiree & Direct Bill participants) • Monthly (for select Retiree & Direct Bill participants based on client level configuration). (Note: Invoicing is sent to ACH participants.)	Monthly (sent between the 8th and 15th of the month for the subsequent month) to non-ACH participants only
Reminder Letters Sent	No Change	Optional Service	Optional Service (*)

(*) Monthly Participant Invoices include past due amounts.

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Participant Experience (Cont.)

Loss | No Change | Gain

Function	DataPath	WW COBRA
Payment methods available	• Check Payment • Reoccurring ACH • One-time ACH for current or future dates • Credit Cards (*) (Note: Email confirmations are sent for payment postings.)	• Check Payment • Reoccurring ACH • One-time ACH • Credit Cards (*) • IVR Payment (Note: Email confirmations are not sent for payment postings.)
Reoccurring ACH	• Sign-up through Participant Web Portal • Available only for Retiree & Direct Bill services • Timing: Between the 5th and 7th business day of the month or following business day	• Sign up through Participant Web Portal • Available for all services • Timing: Between the 26th and 29th of the month for all services
One-time ACH	• $2.00 fee is assessed • Multiple months may be paid in one transaction • Email confirmations are sent regarding transaction	• No fee is assessed • Multiple months may be paid in one transaction • Email confirmations are not sent regarding transaction
Underpayments	• Payments are accepted and an Underpayment Notice is issued to the participant for any amount short. An additional 30-day grace period is provided for underpayments less than $50 or 10% of premium (whichever is less). • Underpayments of $0.99 or less are not accepted as paid in full. Accounts will not flag for termination. Future payments will be applied to outstanding billing.	• Payments are accepted and an Underpayment Notice is issued to the participant as long as underpayment is less than $50 or 10% of premium (whichever is less). • Underpayments of $0.99 or less are accepted as paid in full. No Underpayment Notice is issued. A non-cash entry is applied to the participant account and WW funds the underpayment.

(*) The credit card option is an additional service for which clients are responsible for the associated transaction fees.

Participant Experience (Cont.)

Loss | No Change | Gain

Function		DataPath	WW COBRA
Refunds		Refunds are issued monthly as part of payment processing. If the funds are not available, the refund will be held.	May be issued 30-days after payment posts. If the funds are not available, WW will discuss with the client what options to take for the refund - **Option 1:** Client can choose to process the refund themselves, **Option 2:** WW can wait until there are funds (if small population, not recommended) or **Option 3:** The client can send WW the funds to process the refund.)
NSF Fees		$20.00 fee is assessed	$25.00 fee is assessed
Customer Support Methods		• Telephone • Written Correspondence	• Telephone • Submit a case via Web Portal • Written Correspondence

Thank you.

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