CASPro/Complink

Client & Member Experience

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

Client Experience

Function		CASPro	Complink
Online access to account information		Yes	Yes (Note: There may be instances when multiple client accounts must be created. In these instances, clients will have a single user profile that accesses the multiple client accounts through the search function or from the ten recent clients viewed list.)
Ability to link to Healthcare Services using Single Sign-On (if applicable)		No	Yes. Single Sign-On (SSO) is available between platforms. However, it will only be setup upon client request after the go-live date.
Ability to view/maintain client contact information via web portal		Yes	Yes
Service offering		• Initial DOL Notice Production • COBRA • Direct Bill/Retiree	• Initial DOL Notice Production • COBRA • Direct Bill/Retiree • State Continuation (CA, NY & TX)
Visibility into Client setup rules		No	Yes
Visibility into benefit, plans and rates		Yes	Yes
Ability to add data via on-line web portal		Yes (New Hire and COBRA/Direct Bill Members) (*)	Yes (New Hire and COBRA/Direct Bill Members) (*)
Dependents without SSN		Yes. A unique, temporary SSN is created for the dependent until the client or member provides the missing SSN.	Yes. The dependent record is loaded without an SSN, and it is indicated as missing on the File Processing Report that is posted to the client portal. The client can add the missing SSN via the portal.

(*) Dependent Related Events are processed by creating a unique record for the dependent from the Employee. Employee records must be provided in order to create the dependent record and track the event type.

Client Experience (cont.)

Function		CASPro	Complink
Ability to provide data via electronic file feed		Yes (New Hire and COBRA/Direct Bill Members) (*)	Yes (New Hire and COBRA/Direct Bill Members) (*) (**)
Electronic File Processing Reports		Yes. It is sent via email to the client after the file has been processed.	Yes. It is posted to the Client Portal and should be reviewed for errors that require attention.
Ability to provide member data via other method (Spreadsheet, Email or Data Form]		Yes	No (Note: For acquisitions of populations with a large number of records to transition, the One Time Load method is recommended.)
Ability to administer Severance Arrangements		Yes	Yes
Ability to view Member records/activity		Yes (limited)	Yes (Event data is at the account level) (Note: COBRA and Direct Bill benefits are managed on separate accounts.)
Ability to edit Member/Dependent data via the web portal		No	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 member not in a cancelled status.
Ability to view Member correspondence		No	Yes (All)
Ability to view/generate report via the web portal		Yes. Can view but not generate on demand	Yes (Note: Some reports are not downloadable/printable. Screen capture can be used if saving data is required.)

(*) Dependent Related Events are processed by creating a unique dependent record from the Employee. Employee records must be provided in order to create the unique dependent and track the event type.
(**) Client will be required to reprogram to new inbound file specifications.

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Client Experience (cont.)

Function		CASPro	Complink
Outbound Eligibility Data options available		• Manual updates for new enrollments, changes and terminations as needed via fax and email. • Electronic Outbound File	• Weekly Report Changes only and Monthly Report • Electronic Outbound File (+)
Ability to send urgent (outside of reporting cycle) eligibility updates		Yes	Yes
Fund Remittance methods available		• ACH • Check • Wire	• ACH • Check • Wire
Fund Remittance frequencies available		Monthly	Monthly
Pay Carrier Remittance		Yes	Yes, however, there is a change in the process.
Pay Carrier Remittance process		All funds are remitted to carriers from funds collected by HealthEquity. This includes future and Client subsidized payments. Partial payments sit on accounts as a credit until paid in full and if not fully paid, funds are returned to the member.	Funds are remitted to carriers from funds collected by HealthEquity. Any employer subsidized premium amounts must be paid by the employer to HealthEquity 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.
Premium Distribution Report (PDR)		Yes	Yes. Although the PDR does not break down the premiums collected at the plan level, it does provide premiums collected by member in addition to a lump sum for the month.
Client is required to fund employer subsidize amounts to WageWorks when Pay Carrier is in place		No	Yes. Carriers will not be paid until the employer funds any employer subsidized amounts applied for the month to HealthEquity

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

Client Experience (cont.)

Function		CASPro	Complink
Open Enrollment		• Rates are requested from the Client; HealthEquity applies rates to the system and creates Enrollment Kit with payment coupons for currently enrolled plans and mails to plan members. • 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. Members will receive invoices at the old rate until new rates are provided.	• Rates are requested from the Client; HealthEquity applies rates to the system, creates Enrollment Kit and mails to plan members. Payment invoices will be sent to members 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. Members will receive invoices at the old rate until new rates are provided. • During Open Enrollment, the client or partner will need to amend their agreement to include the new Open Enrollment selection for that plan year.
Invoicing		Invoices are generated from NetSuite. Software utilized provides the ability to generate combined invoicing for multiple Client IDs. A single invoice may be sent for multiple Client IDs upon request.	• Complink can generate a single invoice by Client ID, or a combined invoice for multiple Client IDs • During the account migration, clients may receive an invoice from the Complink platform for $0, as we must activate the accounts in order to finish configuration. In this instance, we wouldn't invoice out of Complink until the month after the go-live date e.g., 6/1 go-live, billing wouldn't occur until July • A copy of the current invoice and the new invoice is available for review..
HCFSA Validation		Client determines eligibility	Client determines eligibility
Historical Data and Billing		Not viewable	All billing information and correspondence is available for the employer and employee to view
Return Mail report		No report available	This report provides a listing of all undeliverable correspondence returned to WageWorks. Available on the website, auto-posted and email notification sent.

Member Experience

Function		CASPro	Complink
Online access to account information		Yes Note: If member has multiple accounts, they can login to one account – will default to first account created. Unique dependents – need to sign in separately	Yes Note: If member has multiple accounts, they will require multiple user profiles. Unique dependents – need to sign in separately
Ability to update demographic data via web portal		No	Yes (only telephone & email address)
Ability to perform enrollment online		Yes (Initial only)	Yes (Initial & OE)
Ability to view member communication online		Yes (<u>excluding</u> 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		Yes. Can mail to the separate dependent address	Yes. Via file only
Payment invoicing		Monthly	Monthly (sent between the 8th and 15th of the month for the subsequent month) to non-ACH members only
Reminder Letters sent		Optional service	Optional service (*)

(*) Monthly Member Invoices include past due amounts.

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Member Experience (cont.)

Function		CASPro	Complink
Payment methods available		• Check Payment • Reoccurring ACH • One-time ACH for current or future dates (Note: Email confirmations are sent for payment postings)	• Check Payment • Reoccurring ACH • One-time ACH • IVR Payment (Note: Email confirmations are not sent for payment postings)
Recurring ACH		• Sign up through Member Web Portal • Available for Retiree & Direct Bill and limited for COBRA services • Timing: Varies	• Sign up through Member Web Portal • Available for all services • Timing: 1st of the month for all services
One-time ACH		• No fee is assessed • Multiple months may be paid in one transaction • Email confirmations are not 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 member as long as underpayment is 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 member 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 member account and HealthEquity funds the underpayment.

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Member Experience (cont.)

Function		CASPro	Complink
Refunds		Refunds are held for 15 days and then issued monthly as part of payment processing. **Option 1:** Client can choose to process the refund themselves **Option 2:** HealthEquity can wait until there are funds (if small population, not recommended) **Option 3:** The client can send HealthEquity the funds to process the refund	May be issued 30-days after payment posts and during standard processing timeframes. Standard processing is Tuesday's and Friday's after the 10th business day of the month. If the funds are not available, HealthEquity will discuss with the client what options to take for the refund. **Option 1:** Client can choose to process the refund themselves **Option 2:** HealthEquity can wait until there are funds (if small population, not recommended) **Option 3:** The client can send HealthEquity the funds to process the refund
NSF Fees		No fee is assessed	$25.00 fee is assessed
Customer Support methods		• Telephone • Written Correspondence	• Telephone • Submit a case via Web Portal • Written Correspondence • 24/7 Live Chat

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