# Documenting Use Case For Self Service Life Insurance Portal

**Use Case:** Select Insurance Plans

**Use Case #:** 2.00

**Actor:** Registered Person Insurance Member

**Use Case Story:** This use case enables the user/person to select the insurance term as well as other optional coverage's (Dependent Child Coverage, Disability Waiver of Contribution & Accidental Death and Dismemberment). The system will display the amount based on the selected insurance plan

**Trigger:** User selects the option to select insurance plan

**Pre-Condition:** User needs to be already logged in to the system.

**Post-Condition:** i) User is able to select a plan feature as well as other insurance policies

ii) User is navigated to 'Health Screening' page

**Primary Flow:** Successful Selection of Different Insurance Plans

| Actor Action | System Response |
|---|---|
| **1. User select a term insurance** | 2. System needs to calculate the current age of the user and displays insurance options based on following rules:<br><br>a) If the calculated current age of the user is >=18 and <55 years,it will display this:<br><br>&bull; 10 Years<br><br>&bull; 20 Years<br><br>b) If the calculated current age of the user is =>55 years and <65 years, go to Alternate Flow 1(AF1)<br><br>c) If the calculated current age of the user is >=65 years, go to Exception Flow 1. |
| **3. User select a term insurance** | 4.System displays the insurance amount and displays insurance terms and conditions (See Plans Of Insurance) |
| **5. User selects insurance amount** | 6. System will displays the following:<br><br>6.1 Optional Coverage's<br><br>6.a.1 Dependent Child Coverage: This will be only displayed if the applicant is a has not taken any other insurance policies of other companies or if the applicant is an existing some Insurance customer but does not have this option already selected in any other insurance policy.<br><br>6.b.2 Disability Waiver of Contribution: It will display this to the users with the age is greater than 60years.<br><br>6.c.3 Accidental Death and Dismemberment (AD&D) Coverage: System will display this |

| | |
|---|---|
| 7. If the customer wants to add optional life insurance, go to Alternate Flow 2, else go to next step. | |
| 8. If the customer do not wants to add optional life insurance, go to Alternate Flow 3, else, go to next step. | |
| 9. Customer check everything and then submits the form. | 10. System validates the everything . Go to next step if term and amount have been selected else go to Alternate Flow 4. |
| | 11. System saves all the data and displays Health Screening page. |
| | |

**Alternate Flow 1:** Customer is >=18 and <55 years

| Actor Action | System Response |
|---|---|
| | 1. System will show the plans of '10Years' and shows the amount and displays insurance amount (See Plan of insurance) |
| | 3.Go to step 5 of Primary Flow |

**Alternate Flow 2:** Customers Adds different life insurance options

| Actor Action | System Response |
|---|---|
| 1. Customer adds a different life insurance options | 2. System will calculate all amount and will show the life insurance terms and  policies along with the amount that needs to be paid. |
| | 3.Go to step 6.2 of Primary Flow(PF) will display all amount and  life insurance terms and conditions. |

**Alternate Flow 3:** If the customer do not wants to add optional life insurance

| Actor Action | System Response |
|---|---|
| 1. If the customer do not wants to add optional life insurance | 2. System updates the amount and display the total amount or money that needs to be pay. |

**Alternate Flow 4:** Customer Made a mistake in filing.

| Actor Action | System Response |
|---|---|
| | 1. System displays the error message |
| | 2..Go to step 2 of Primary Flow(PF2) to check all the options and re-verify It by customer |

**Exception Flow 1:** If Customer's Age>=65 not eligible

| Actor Action | System Response |
|---|---|
| | 1. System will not let the customer fill anything because of the current age of the user to be >=65 years and there is no issue of insurance. |

**Plan of Insurance**

| Term of insurance | Insurance Amount |
|---|---|
| 20 Years | - $250,000<br>- $500,000<br>- $750,000<br>- $1,000,000 |
| 10 Years | - $250,000<br>- $500,000<br>- $750,000<br>- $1,000,000<br>- $1,250,000<br>- $1,500,000<br>- $1,750,000<br>- $2,000,000 |