Professional Service and Software Development – Scope of Work
Work Order Amendment 2015-02-20
Enrollment System version 2.5

Scope Summary

This workorder covers next-stage requested enhancements to 5Star Life Insurance Company's ("5Star") Online Enrollment System (internally referenced as "Take-an-App", or "TAA"), adding features designated in the deliverables outlined below. The prior workorder for the 2.0 system version was modified during its development by request from 5Star to defer effort on select deliverables from that 2.0 system in order to accommodate then-unscoped functionality for custom product deployment for The Whitten Group brokerage network. Those deferred features also coincided with functionality related to the newly filed and approved Family Protection Plan (FPP) insurance application form, rules and processes.   The new FPP form and logic is the primary focus of this release along with the supporting functions (such as self-enrollment) related to the new FPP's workflows.

Thumbprint Software LLC ("TS") will develop this new system functionality according to the scope and schedule herein. 5Star will continue to be the owner of software source code and modifications herein upon deployment and acceptance.

Scope of Deliverables

The following deliverables comprise the extent of the work contemplated herein:

- **New FPP Form**
  TS will program 5Star Form "ICC14 FPP-App R1114" into the system with new fields and logic processing as necessary to take applications using this new form. New logic includes, but not limited to, new qualification questions for "Actively at work" and spouse questions on prior 6 month medical history. In addition, TAA will be extended to accommodate more children than the new form allows, dynamically creating additional page attachments to accommodate additional children information and SOH answers.

  This new form will be used in all states for which is has been approved, and in other states where not approved the software will default to state-specific versions of this new form as supplied by 5Star. This form will be integrated into all census/case uses as with other products.

- **Modal Premiums**
  Previous TAA versions presented weekly premiums, and reported as monthly premiums on the submitted form. This deployment will enable multiple modes of premium, allow a specific mode to be designated in a Case Setup (or in Ad-Hoc enrollment), and used in the sale, form submission and in the enrollment file download ("payroll system file").

- **Replacement Form Capture/Processing**
  Previous TAA versions referred applicants to a paper process for handling replacement form needs. This version will present state-approved replacement form, capture signature for same, and bundle with FPP form workflow submission to TPA processing.

- **Limited Call Center workflow**
  TS will activate the "enroll by Phone" feature by changing the signature workflow of the application to only be signed by the agent/enroller. A timestamp will be incorporated into the signature line for the applicant that is used by the approved licensed enroller/call-center as an index into their voiceprint retrieval process. Further, home-office users of TAA will have a facility to designate which users are endowed with such enroll-by-phone permission.

  Excluded from this scope, but noted for future potential development, would be to incorporate an applicant signature process into the workflow. This would involve a workflow whereby the initial

signer of the document is the agent/enroller, and a completed application would routed via email to the applicant for signature. Following signature, the completed application would be routed into queue for TPA processing.

- **Basic/Voluntary Group Life Form**
  TS will add a new "base product" to the system for taking applications for GL/VGL via state-approved forms. Unlike other products, however, no price calculation or field underwriting will be done. Rather, the online interview portion of the software will merely provide fields for manual entry of premiums and coverages. This product will only be available in enroller-assisted mode.

- **Multiple Product Enrollment**
  The present TAA system enables enrollment for a single product in a single user session, with an interview of 6 steps (1-Benefit Selection, 2-Qualification, 3-Employee Info, 4-Spouse/Children Info, 5-Beneficiaries, and 6-Confirmation). This enhancement will enable a Case setup to designate multiple products for enrollment. Once in an enrollment session for a given applicant (whether agent/enroller assisted or self-serve), the initial step1 of "Benefit Selection" will present the multiple products of the Case for electing all desired products. All required info for all selected forms will be gathered in subsequent enrollment steps 2 through 5 (including multiple Qualification pages if necessary per different products), and all product selections will be confirmed in a single step 6. Upon confirming, the applicant will be presented with all necessary application forms (prefilled with gathered data) needing signature(s) in a single signing session.

  The single PDF (albeit of perhaps multiple application forms) will be queued for signature and TPA processing as currently done with single-product applications.

- **Self-serve Enrollment**
  TS will extend the Case setup concept to include options for self-serve enrollment. Both *census-based* and *non-census-case* self-service methods will be developed. Census-based enrollment will require specific email addresses be loaded for each applicant, and broker will have ability to initiate a broadcast email to each applicant with a link in the email *unique to that applicant* to initiate an online enrollment using his census data. Non-census self-enrollment will provide the agent/broker a custom link *unique to the case* for broker/employer email distribution to employees, initiating an online enrollment wherein each applicant will provide his/her information ad-hoc.

  In either case, TS will enhance the Case Setup function to enable brokers/home-office to include a welcome message and instructions that will be presented to each self-enrolling applicant as a "landing page" prior to the enrollment interview.

  Application workflow for self-serve processing will follow the existing signature protocol; namely, upon applicant signature the application will be queued into agent in-box for signature prior to TPA processing.

- **Miscellaneous Enhancements**
  There have been several queued requests for various interface and functional enhancements to TAA. The list below reflects the current prioritized list (from highest to lowest priority) and may be implemented to the extent that budget allows (see Fee section). However this list may be adjusted during the course of this workorder per mutual agreement on priorities and budget impact, if any.

  - **Agent Signature Reminder emails**
    A reminder email to users who have applications pending signatures in their inbox daily or weekly (default timeframe TBD).

  - **Further Automate Agent Signup**
    The present agent-signup process involves home-office manual validation of the Agent's presence in 5Star Worksite's Salesforce.com database, followed my manual creation of Docusign

user accounts for the agent. This feature would automate/streamline that workflow to whatever extent possible.

- **Revise Agent Signing Interface**
Replace the embedded Docusign interface for initiating agent signatures with a simpler, custom listing for accessing "in box" and "completed" applications. This will eliminate all the unnecessary and cluttering "extras" from the Docusign interface which 5Star agents neither use nor should access.

- **Smartphone layout updates**
The step1-step6 "header" in the enrollment interview screens needs a different design to accommodate smartphone screens.

Schedule

TS anticipates development and full deployment of the solution within approximately 60-90 days of Work Order start, to be completed in stages with periodic review. Development and deployment of _the New FPP form is of crucial importance and TS will make best efforts to release into production prior to deployment of other features_. Subsequent deliverables will be developed and released into production either in whole or in stages as mutually determined by TS and 5Star.

Proposed stages are as follows:

stage	estimated deadline
New FPP Form "ICC14 FPP-App R1114" & Modal Premiums	30 days
Replacement Form Processing	45 days
Self-serve Enrollment	mutual TBD
GL/VGL & Multiple Product	mutual TBD
Call Center Workflow & Misc Enhancements	mutual TBD

Hours

135-180 total hrs