

iConnect Design Approach - Billing & Management for Non-Sponsored Forms

Project Overview

This enhancement will introduce the ability for EITS to manage non-sponsored products, forms, and quote rates. EITS will have access to a new database partition with separate orgs per non-sponsored entity. Additionally, this enhancement will support reporting to bill for products & forms that are deployed and utilized on the distributor sites.

Access to products: Distributors will be able to access these forms using the same carrier/product/jurisdiction selection available today for the existing activities, but non-sponsored products will use the Print Forms logic. The package type can still delineate the activity type (Application, Post Issue) but when the user clicks on the non-sponsored product, the print logic will open. Upon hitting continue, only Print Forms will be available for non-sponsored products. Since these forms are not owned by a sponsor company, when they are submitted, they will not go anywhere.

Distributors can opt to still have access to the Print Forms activity button but that will have a mix of application, post issue, subpay, etc since the forms are not grouped into an activity. This will be more of a repository type setup for their older demographic clients that only want to print forms.

This project will also enhance FireLight logic to support including Non-Sponsored products in Application, Post Issue, Quote, Illustration, and Subpay. This will allow a one-stop location for agents to access both full sponsored activities like eApps and Print Forms. These non-sponsored products will be available under the normal application, subpay, print form, post issue, quote, and Illustration. If accessed via application, quote, illustration and Post Issue, FL logic will identify that the product is non-sponsored and only allow Print. e-Signature will not be available for non-sponsored forms. Upon submit, no submit will occur.

Below are a few use cases for this project. (See attached Visios)

Non-Sponsored Product

Carriers/Mutual Fund Company/529 Firm/etc. that are not currently on FireLight. Sales wants EITS to load and manage forms to be available to distribution. These non-sponsored forms will be uploaded and tagged in the new database partition within a separate organization per company. High level product rules can also be loaded. These products, forms, and rulesets can be deployed to distribution.

Carriers that are on FireLight for one LOB but do not want to support additional LOBs. Sales wants EITS to manage the unsupported products to deploy to distribution. These non-sponsored forms will be uploaded and tagged in the new database partition within a separate organization per company. High level product rules can also be loaded. These products, forms, and rulesets can be deployed to distribution.

These non-sponsored products will be available under the normal application, subpay, print form, post issue, quote, and Illustration. If accessed via application, quote, illustration and Post Issue, FL logic will identify that the product is non-sponsored and only allow Print. e-Signature will not be available for non-sponsored forms. The forms will be setup with the Print Forms package type. Upon submit, no submit will occur.

Billing: Non-Sponsored forms will be deployed to distributor environments. Since the forms are not owned by a sponsor company, IT will bill the distributor for using these forms.

Sponsored Product with non-sponsored Quote Rates

Carriers may sponsor the product in FL but does not want to manage the Quote Rates. EITS will manage the rates in the non-sponsored environment in the Product Repository that will be coupled to the real carrier product via CarrierID and Cusip. These non-sponsored rates will be uploaded in the new product repository and deployed. The CarrierID and Cusip will need to be defined to link back to the real carrier product once it is deployed to distribution.

Quote Billing will be based on licensing to the distributor and active users for the distributor organization. We are not billing off users that have accessed quoting but how many active users does the distribution have listed in the normal dashboard Active User Report

Requirements / User Stories

Implement non-sponsored database to manage all non-sponsored organizations

Support a new database partition with individual organizations per entity associated with the non-sponsored products. The environment will be setup similar to the IT vendor environment, meaning EITS will have a drop-down for each of the non-sponsored orgs. If an organization does not exist, this organization will need to be setup first and then it will be seen in the non-sponsored admin dropdown. (Org setup is another story.)

Example:

- 1 db partition for non-sponsored orgs
- 1 org for Prudential with the Life Products
- 1 org for American Funds with the AmF Mutual Fund products
- 1 org for Vanguard Funds with the VG Mutual Fund products
- 1 org for PacLife with the term life quotes loosely linked to CarrierID = PacLife and Cusip

EITS will have a drop-down with all the setup non-sponsored orgs (using above example: Org drop-down would include Prudential, American Funds, Vanguard Funds, PacLife).

EITS will manage these non-sponsored organizations. They will not have access to the normal db partition with the sponsored Orgs.

Acceptance Criteria

- Individual organizations can be setup by the DBA for non-sponsored form use.
- Once setup, the organization name is reflected in the admin tool drop-down for selection.
- No real orgs will be available in this vendor login.
- the database is separate. There is no way for EITS to access the main database partition.

Admin Side: non-sponsored products included in Activities

The distributor may want to support the non-sponsored forms in their current activities which will create a single location for their agents to get stuff done. The agent simply goes to Application, Subpay, Post Issue and FireLight knows if the product selected is part of the non-sponsored partition which will mean the product is only Print. Likewise, the quote and illustration should be able to access full eApplications for sponsored products with the continue to Apply and the non-sponsored product will show with Print to continue.

To do this, the non-sponsored products and packages be setup as application, Subpay, Post Issue, etc package type if the client wants them included in that activity. Print Forms package will just be for the Print forms activity. FL will know what forms to include in the Continue to Print.

This story will enhance the FireLight logic to support dynamically including non-sponsored products and packages setup with the correct activity type when a new setting called "Include Print Only Products" is selected. Using this selection, FL will look at the activity type (example: Application, Post Issue, and Subpay) and if "Include Print Only Products" is selected, then include the products and packages for that activity type. This will allow a one-stop location for agents to access both full sponsored activities like eApps and Print Forms.

Example, if "include Print Only Products" is checked for the activity Application, then the state, carrier, and product dropdown will include all sponsored and non-sponsored carriers and products (per selling agreement). If a non-sponsored product is selected, only the print forms logic will be displayed.

The system will need to recognize the partition location as non-sponsored for the next activity prompt to be used in activities like Quote and Illustration where Apply might be represented for Applications (per activity setting) that are sponsored, and Print is represented for non-sponsored.

Distributors can opt to still have access to the Print Forms activity button for their older demographic clients that only want to print forms. This will use the existing Print forms logic with the package type of Print Forms.

Acceptance Criteria

- In the admin side, non-sponsored forms are available for all package types (except eDelivery) for example: Application, Post Issue, Subpay, Presale, and Print Forms.
- An Activity setting is available in the Admin/Activity tab to "Include Print Only Products" in each existing activity (except eDelivery).
- If, "Include Print Only Products" is checked, then FL will include both the sponsored products and packages in the activity and the non-sponsored products that are setup for that activity. Example, if "Include Print Only Products" is checked for the activity Application, then the state, carrier, and product dropdown will include all sponsored and non-sponsored carriers and products (per selling agreement). If a non-sponsored product is selected, only the print forms logic will be displayed.
- The next activity prompt for non-sponsored will be "Print" used in activities like Quote and Illustration where Apply might be represented for Applications that are sponsored and Print is represented for Print Forms.
- Print Forms Activity can still be enabled as a separate activity with all forms setup in Print Forms package.

Non-sponsored products need to be print only (no e-Signature)

Any products that are in the non-sponsored partition will only be available for print. During the setup of non-sponsored products and packages, the package type will still need to be Application, Subpay, Post Issue, or Print forms. This is how FL will know what documents to include on the Continue/Print button.

Acceptance Criteria

- Products setup as non-sponsored will always act as print form activities.
- Products setup as non-sponsored will only have the ability to "Print" and see the "Print" button on the front end, instead of continuing on to the signing ceremony.
- Packages setup as application packaged but in the non-sponsored partition will show in the Application button. Similarly, the package type is Subpay, the subpay non-sponsored products and forms will appear in the Subpay button.

App Side: Carrier, Product Name, and Product type set in non-sponsored forms admin will be reflected on front-end

The carrier, product type, and product name that are configured for all non-sponsored products will be reflected appropriately on the front-end so that the user can still filter by jurisdiction, product type, and carrier. The package type will also be reflected in the front end so that in the use cases where the continue button shows Print and Apply. the Non-sponsored forms are packaged for an application.

Acceptance Criteria

- The carrier that is selected in the dropdown of the non-sponsored admin is reflected on the front end when deployed to distributors.
- The product type that is defined in the non-sponsored admin is reflected on the front end when deployed to distributors.
- The product name that is defined in the non-sponsored admin is reflected on the front end when deployed to distributors.
- The package type (Application, Subpay, Post Issue) will be reflected on the front end.
- Where there is the same firm name as both Non-Sponsored and sponsored, list the org only 1 time. FL will need to recognize these are the same carrier.

Ability to deploy non-sponsored products, forms, and/or rates and quotes to distributors

EITS should only have access to deploy the non-sponsored items that ETIS is managing with no access to deploy real client managed items within the main org.

Once a non-sponsored product is setup with the package and selling agreement, have the ability for EITS to deploy this product to distributor environments. EITS can multi-select distributors to deploy.

EITS will be setting up the quotes and annuity rates in the Product Repository. Product may be managed by the carrier. (see use cases). Once a non-sponsored quote and/or Annuity Rate is setup in the product repository EITS will need to be able to deploy only the product repository quotes and rates. They will not deploy the product if it is managed by the real client.

Acceptance Criteria

- Ability to deploy only the non-sponsored items that ETIS is managing with no access to deploy real client managed items within the main org.
- Ability to deploy non-sponsored products, packages, RS, etc. to distributor environments.
- Ability to deploy non-sponsored quotes/rates without deploying the product. -
- there is another way to choose the distributor that is going to have the sales agreement created. You can multi-select the distributor

App Side: non-sponsored forms reflect in Activities

The non-sponsored forms are available for all package types except eDelivery but this project will also enhance the FireLight logic to support including non-sponsored packages in Application, Post Issue, Quote, Illustration, and Subpay. This will allow a one-stop location for agents to access both full sponsored activities like eApps and Print Forms. These non-sponsored products will be available under the normal application, subpay, print form, post issue, quote, and Illustration. If accessed via application, quote, illustration and Post Issue, FL logic will identify that the product is non-sponsored and only allow Print Forms where e-Signature is not be available for non-sponsored forms and there is no submit to the carrier.

Print forms activity button can still be used by firms that want to have the separate activity.

This story will enhance the FireLight logic to support dynamically including non-sponsored products and packages setup with the correct activity type when a new setting called "include Print Only Products" is selected. Using this selection, FL will look at the activity type (example: Application, Post Issue, and Subpay) and if "Include Print Only Products" is selected, then include the products and packages for that activity type. This will allow a one-stop location for agents to access both full sponsored activities like eApps and Print Forms.

Example, if "include Print Only Products" is checked for the activity Application, then the state, carrier, and product dropdown will include all sponsored and non-sponsored carriers and products (per selling agreement). If a non-sponsored product is selected, only the print forms logic will be displayed.

The system will need to recognize the partition location as non-sponsored for the next activity prompt to be used in activities like Quote and Illustration where Apply might be represented for Applications (per activity setting) that are sponsored, and Print is represented for non-sponsored.

Distributors can opt to still have access to the Print Forms activity button for their older demographic clients that only want to print forms. This will use the existing Print forms logic with the package type of Print Forms.

Acceptance Criteria

- If the Admin side "Include Print Only Products" is checked for Applications, Subpay, and Post Issue, then the non-sponsored carrier and products will be available in the drop-down.
- Upon selecting the State, Carrier, and Product, FL will recognize that the product is non-sponsored and open the Print Forms. e-Signature will not be available for non-sponsored forms. Upon submit, no submit will occur.
- If the Admin side "Include Print Only Products" is checked for Quote, then the non-sponsored carrier and products will show the activity prompt listed with "Print" and sponsored products will show the activity prompt in application, "Apply"
- If the Admin side "Include Print Only Products" is checked for Illustration, then the non-sponsored carrier and products will show the activity prompt listed with "Print" and sponsored products will show the activity prompt in application, "Apply"
- Users can still get to the Print Forms Activity if it is enabled for the role code.
- If both print forms activity and "Include Print Only Products" is selected for eApp, Post issue, subpay the users could get to the Print forms both ways.

Billing non-sponsored forms against "CarrierTransByDistributorByProduct" report

We need to bill distributors utilizing non-sponsored products in FireLight.

The CarrierTransByDistributorByProduct activity report needs an additional filter to support running the report for Non-sponsored products. This will allow us to generate the CarrierTransByDistributorByProduct report for only non-sponsored products.

Forms repository will have an annual license fee to the deployed distributor and a per forms transaction fee.

Acceptance Criteria

- Confirmed that CarrierTransByDistributorByProduct report can be filtered to only include non-sponsored products.

Invoicing and Reporting for Non-Sponsored Forms

Today, after the user opens the Print dialog and clicks print the activity it is locked, and it is invoiced. The user can print as much as they want but cannot change inputs. Locking prevents the user from modifying data and printing separate docs. We can have one invoiced transaction per activity.

Acceptance Criteria

- user can print but not lock the fields so they can make an edit and reprint
- activity is still not being stored.