ease

UNUM CONNECTION GUIDE

Updated 8/30/2019

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BEFORE YOU BEGIN

Supported Products

This integration supports both new and existing business for Unum's Worksite Voluntary Benefits plans, which include:

- Whole Life
- Group Accident
- Group Critical Illness
- Group Hospital Indemnity
- Individual Short Term Disability

Required Information

In addition to the fields already required by Ease, Unum will require the following additional information. It is considered best practice to have this information imported prior to enrollment. However, if the information is not available, you may also choose to show certain fields for the employees to provide the information during the enrollment experience.

- Hire Date
- Scheduled Hours
- Pay Cycle
- Compensation (iSTD only)
- Compensation Type (iSTD only)

You can use this template to update existing groups with the additional required information.

Perpetual Enrollment

New hires can take advantage of the integrated Unum plans as part of the Enrollment Setup process. If perpetual enrollment is not needed for employees outside of annual enrollment please let your Unum representative know otherwise perpetual enrollments will be added as a default to your setup. This default will apply to case with 50+ eligible lives.

Add's, Changes, Cancellations, & Terminations

New hires are supported through the basic integrations. Qualifying Life Event (QLE) changes, cancellations, and terminations are supported through enhancements made to the integration, and will be enabled by default. If you do not want the enhanced functionality to be enabled, please let your Unum representative know that you would like to opt-out of this functionality.

Unum Sync

In addition to the integration, automated data sharing between ease and Unum now available for new and existing clients. This will now allow any changes post-enrollment to pass between Unum and Ease via a secure file transfer protocol (SFTP). Eliminates duplicated effort, only need to make updates once either through Ease or calling Unum directly. Changes are made automatically through a weekly file transmission ensuring the most up-to-date information. *Note: If there are multiple Ease portals tied to one RBCN, the group would not be an ideal candidate for the Unum Sync functionality.*

- From Ease:
    - Employee Demographic Changes (includes full profile information)
    - Employee Termination
    - Pay Frequency Updates
    - Address Changes
    - Eligibility
    - Last Name Changes

IMPORTANT: Changes to any of the above bulleted items must be processed in the Reports > Changes area in Ease to be transmitted to Unum.

- From Unum:
    - Premium Changes

How changes are handled:

Open Enrollment	
Type of Change	**Handled By**
New Hire	Basic Integration
Add Coverage (Employee or Dependent)	Basic Integration
Salary (if new coverage elected)	Basic Integration
Profile (Name, Address, Phone) (if new coverage elected)	Basic Integration
Cancellation of Coverage	QLE/Cancellation

Mid-Year Changes	
Type of Change	**Handled By**
New Hire	Basic Integration

Qualifying Life Event	QLE/Cancellation
Employee Demographic Changes • SSN • Last Name • Date of Birth • Address • City • State • Zip • Employment Status • Pay Frequency • Location • Division	Sync
Cancellations	QLE/Cancellation

OBTAIN ACCOUNT STRUCTURE

Sold Case Notification & GUID

You will first need to let your Unum sales representative know that you have sold a case and will be enrolling through Ease. Unum's technology team will build the case on their end, and provide you with an account structure containing case-specific information that you will need during the setup process. Turnaround time is 5-7 days, so be sure to allow yourself enough time before enrollment begins.

Here is an example:

Hello,

This case is now available on plane.biz and is ready for the updates necessary to the easecentral system.

When easecentral updates are complete, **please confirm that the enrollment connection and functionality have been tested**. Then respond to all with any concerns as soon as possible.

Case Information	
Case Name	SOME BOARD OF COMMISSIONERS
Case Number	90922
Case GUID	962A8526-9CF3-48B3-9DB8-774CB5363D2A – **This is the GUID the brokers will copy to allow to enrol app hit the correct case**

Enrollment Dates	
Annual Enrollment	09/25/2016 - 10/31/2016
New Hire	11/01/2016 - 10/01/2017

New Hire Event Logic
Waiting Period - 0
Eligibility Period - 60
Coverage Begin Date Rule - 1 Month

Class Information	
Class ID	**Class Name**
1	All Employees

Location Information	
Location ID	**Location Name**
0	All Locations

Enrollment Method(s)	**Agent Authentication Types**	**Applicant Authentication Types**
Individual	N/A	E-Signature

Billing Information
Pay Frequency
12 - Monthly
26 - Bi-Weekly

Tip: Be sure your pay periods in EaseCentral match the pay frequencies provided to Unum.

SETUP

Import/Update Required Employee Information

The following employee information is required for the integration to work. It is suggested that this is imported at the broker or company admin level to prevent errors:

- Date of Hire
- Scheduled Hours
- Compensation Amount
- Compensation Type (only hourly or salary is allowed)
- Pay Cycle (this needs to match the Sold Case Notification)

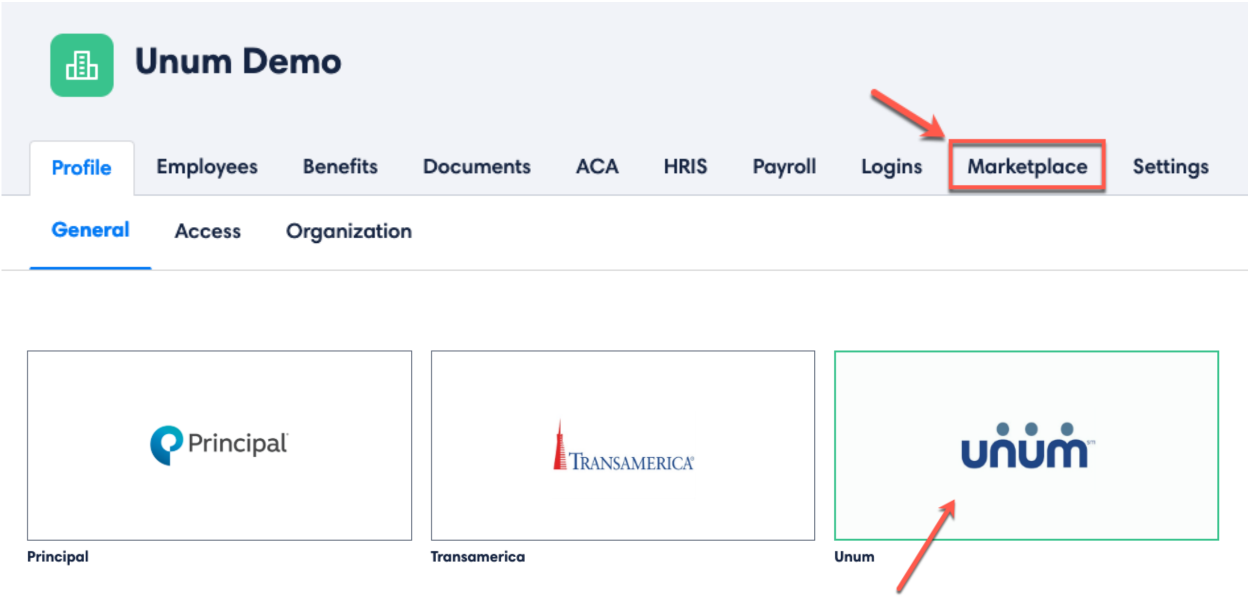
Whether you already have employees in the system, or you are adding a census for the first time, it is suggested that you import all employee fields required for the integration. You can access the Required Fields Import Template for a jump start.

Setup Wizard

If this is your first time setting up the Unum+Ease integration, feel free to Schedule Live Assistance and we'll walk you through it.

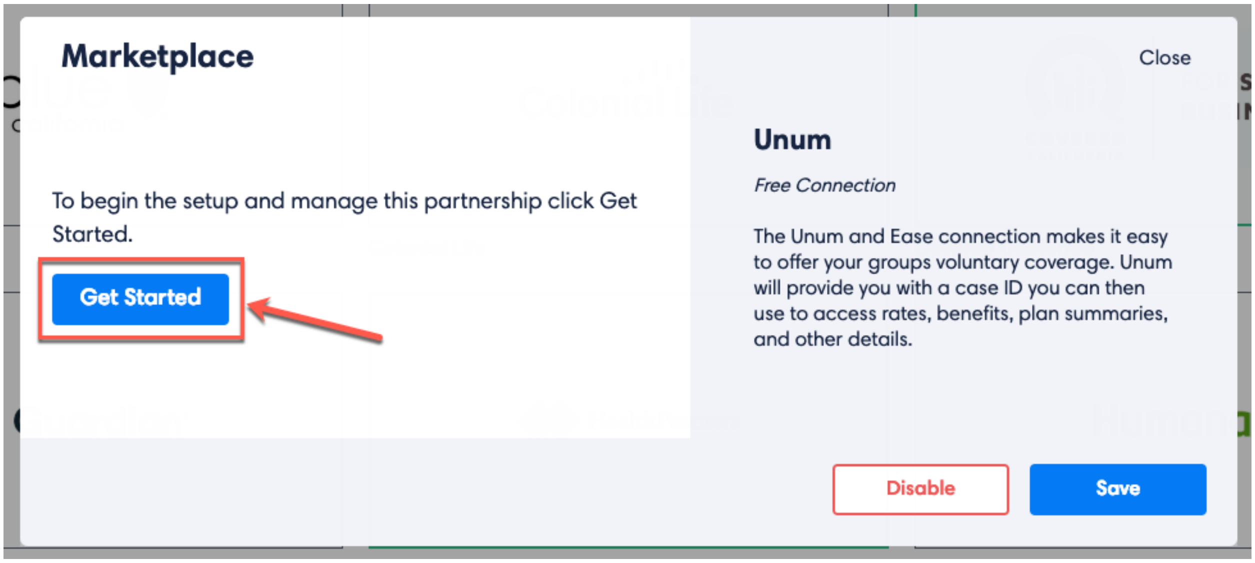
The Ease Setup Wizard will walk you through the step by step process of setting up the integration.

➔ To begin, go to the **Company>Marketplace>EaseConnect>**Click **"Unum."**



This will take you to the Setup Wizard which will walk you through the process.

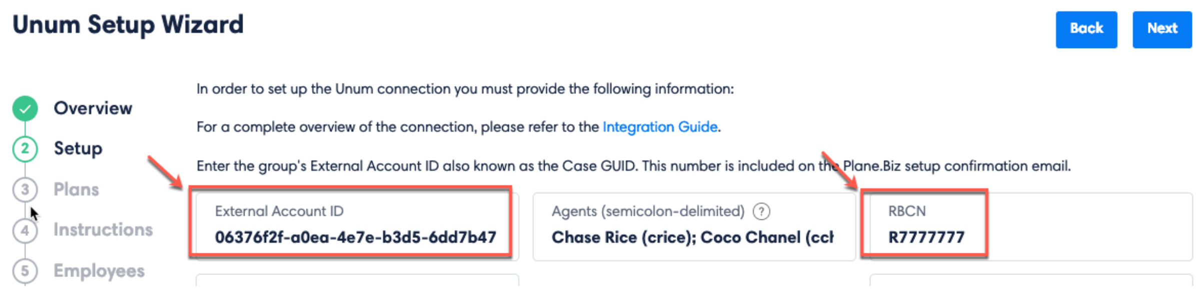
➔ Click "**Get Started**" to begin.



A. Setup

The following information will be provided by Unum and can be found on your Sold Case Notification as outlined above.

- ➔ **External Account ID** - Copy and paste the Case GUID from the Sold Case Notification.
- ➔ **RBCN** - Copy and paste the RBCN from the Sold Case Notification.
  - ◆ If opting out of the Sync functionality, leave this field blank.



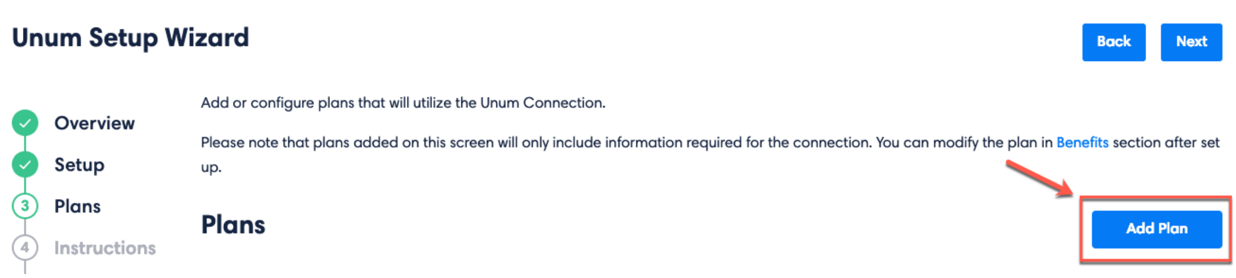
The following settings apply under certain circumstances, and may not apply to every case setup. Please be sure to read these sections in detail as hyperlinked when they apply, or Schedule Live Assistance to walk through them with our support team as they may be more advanced than our standard processes.

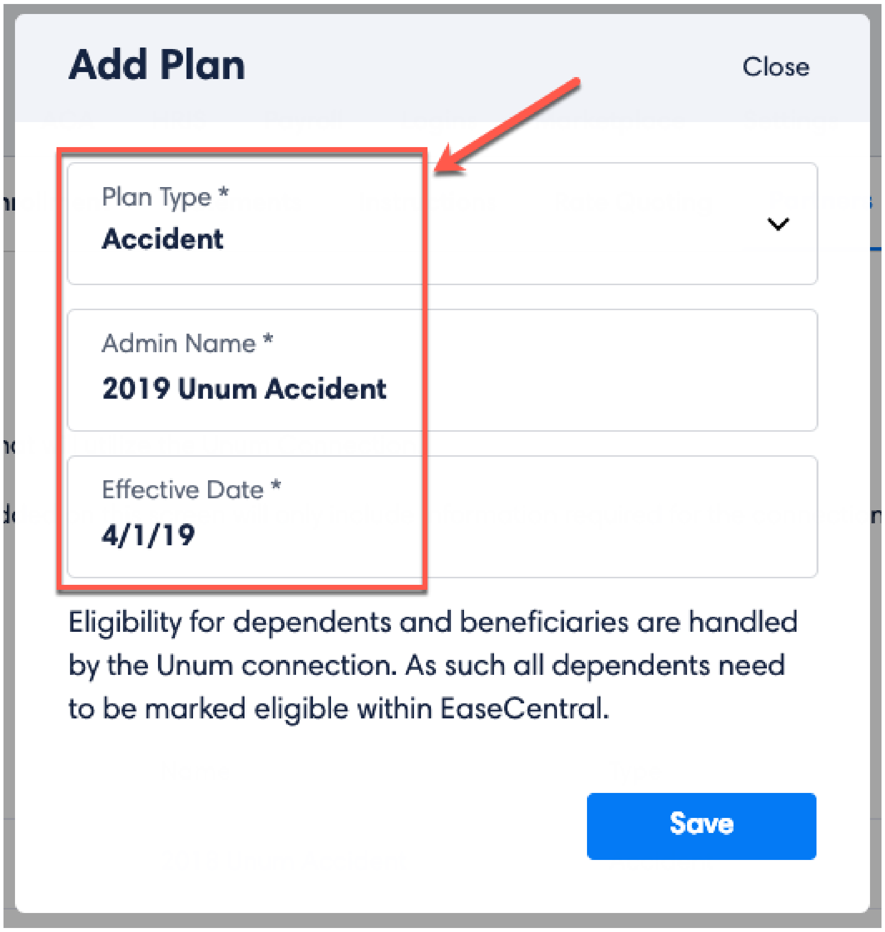
- ➔ **Agents** - if this group is being assisted by enrollers, please refer to the Section for "Enroller Assisted" groups
- ➔ **Bill Segmentation** - usually used when the group needs multiple groups. If this is needed, you will need to make sure it is first set up with Unum, then refer to the section for "Billing Segments & Subdivisions"
- ➔ **Billing Subdivisions** - usually used when the group needs one bill with different divisions or departments broken out. If this is needed, you will need to make sure it is first set up with Unum, then refer to the section for "Billing Segments & Subdivisions"
- ➔ **Classes** - Check this box if your GUID has multiple classes or locations. For more information, refer to the section in this guide titled, "Eligibility Based on Class".

***Note: You will need to click "Next" to proceed to the "Finish" step in order to complete the request for the Sync functionality.**

B. Plans

- ➔ Select **Add** to begin adding plans.





➔ **Plan Type** - Reference the chart below for the Unum products and Ease plan type.

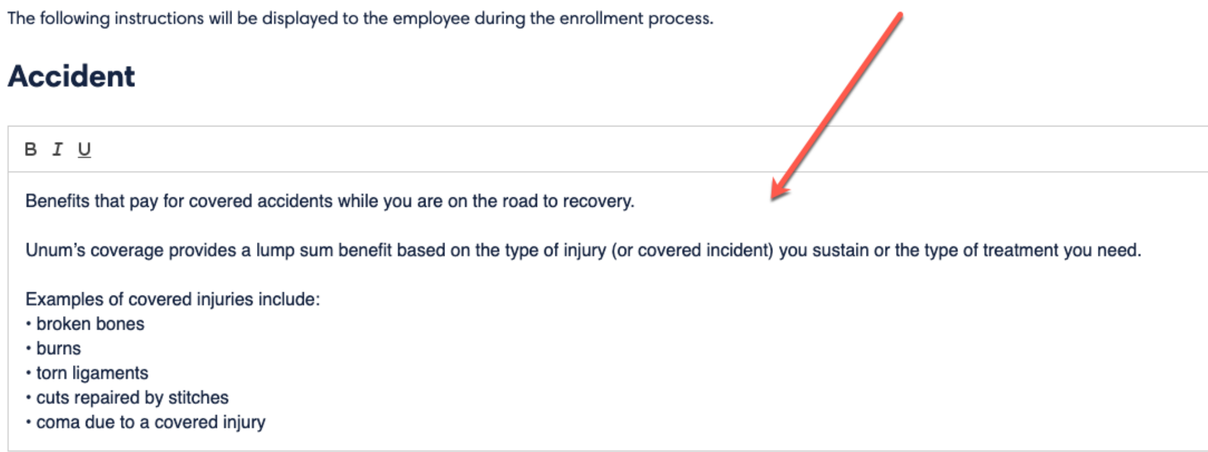
*Tip: Remember that employees can only make one election per plan type, so if you are offering voluntary life and worksite voluntary whole life you should use two different plan types.

UNUM Product	**Ease Plan Type**
Whole Life	Whole Life, Life, Voluntary Life, Supplemental Life
Group Accident	Accident
Group Critical Illness	Critical Illness
Group Hospital Indemnity	Hospital Confinement
Individual Short Term Disability	Short Term Disability, Voluntary Short Term Disability, or Short Term Disability Buy Up

➔ **Admin Name** - Name the plan that you are adding.
➔ **Effective Date** - Enter plan effective date.
➔ Repeat for all plans being offered.
➔ Once all plans have been added, select "**Next**" to move on to the next step.

C. Instructions

The following instructions will appear on screen during the enrollment process, and have been pre-populated for your convenience. If you wish to make changes to the verbiage or content, feel free to do so.



➔ Once you've finished your edits, click "**Next**" to finish the process.

D. Test Employees

It is crucial to test the employee experience to be sure the connection is working.

*Tip: Keep in mind that completed elections are sent directly to the carrier, so be sure to either use test employees, or if using real employees, do not complete the elections for test purposes.

➔ Under the "**Test Employees**" tab, select "**Add**."

➔ Enter employee information as listed on your sold case notification from Unum.

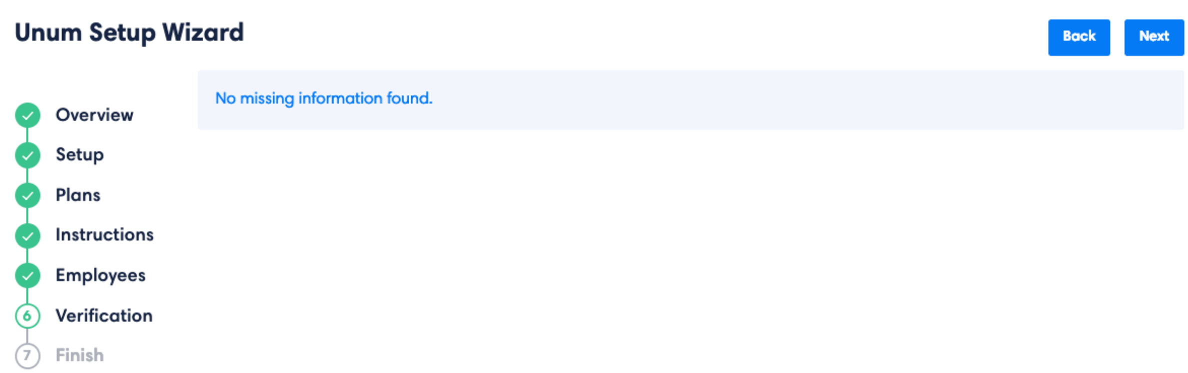
Testing
Please review the demo case to ensure that it matches the plan offering. You can use the following test Employees:

EE_SSN	EE_FNAME	EE_LNAME	EE_DOB	EE_DOH	EE_CLASSDESC	EE_LOCATIONDESC
999-99-9632	Test	Testone	01/01/1970	06/01/2016	All Employees	All Locations
999-99-9633	Test	Testtwo	01/02/1970	06/02/2016	All Employees	All Locations
999-99-9634	Test	Testthree	01/03/1970	06/03/2016	All Employees	All Locations
999-99-9635	Test	Testfour	01/04/1970	06/04/2016	All Employees	All Locations
999-99-9636	Test	Testfive	01/05/1970	06/05/2016	All Employees	All Locations
999-99-9637	Test	Testsix	01/06/1970	06/06/2016	All Employees	All Locations
999-99-9638	Test	Testseven	01/07/1970	06/07/2016	All Employees	All Locations
999-99-9639	Test	Testeight	01/08/1970	06/08/2016	All Employees	All Locations
999-99-9640	Test	Testnine	01/09/1970	06/09/2016	All Employees	All Locations
999-99-9641	Test	Testten	01/10/1970	06/10/2016	All Employees	All Locations

➔ Once you have entered all test employees, click “**Next**” to continue.

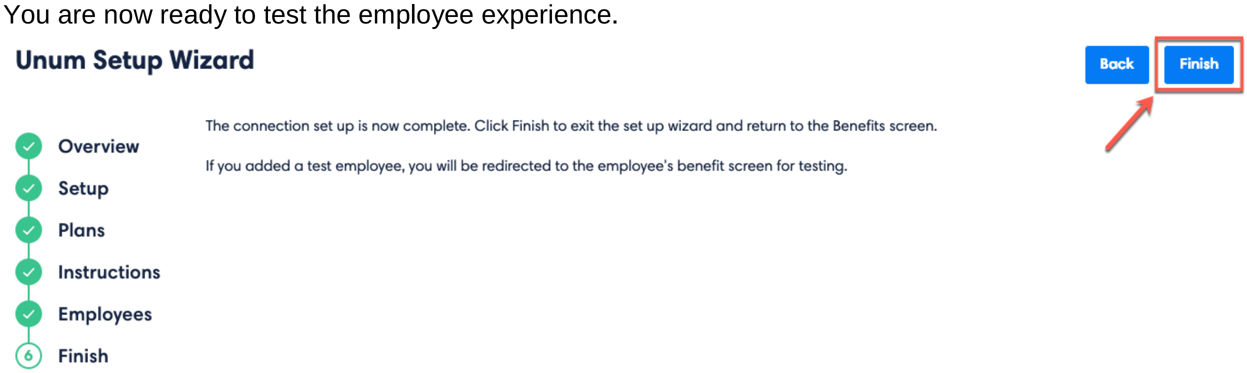
E. Verification

The verification tab will automatically review the group data to ensure all required fields for the ‘sync’ functionality are in the system. If any required information is missing, you will be notified on this page.



F. Finish

You are now ready to test the employee experience.



Click Finish to complete.

SUBMIT ENROLLMENT

Initial Submission

Once the integrated plans have been added, configured, and tested, you are ready to go into Open Enrollment.

Elections capture during Open Enrollment are sent real time to Unum through the enrollment app. You will only need to notify Unum when enrollment is completed and closed.

Ongoing Enrollment (Adds, Changes, Cancellations)

Qualifying Life Events (QLE's) and Cancellations can also be handled through the integration. If the employee decides to contact Unum directly via the call center all updates captured through this will be relayed back to Ease via the Unum Sync file.

If the employee calls Unum direct to cancel coverage, any changes or cancellations would be reflected under the manage changes section of Ease. You may need to notify HR or payroll that the changes have occurred to adjust any payroll withholdings. Changes made directly with Unum are updated in Ease weekly.

For more information, please visit [New Hire & Qualifying Event Change Reports] section on Ease's Help Desk.

Request QLE's

If you will be handling QLE's through the integration, please let your sales rep know when the case is being setup, or contact your Enrollment Technology Consultant.

Request Unum Sync

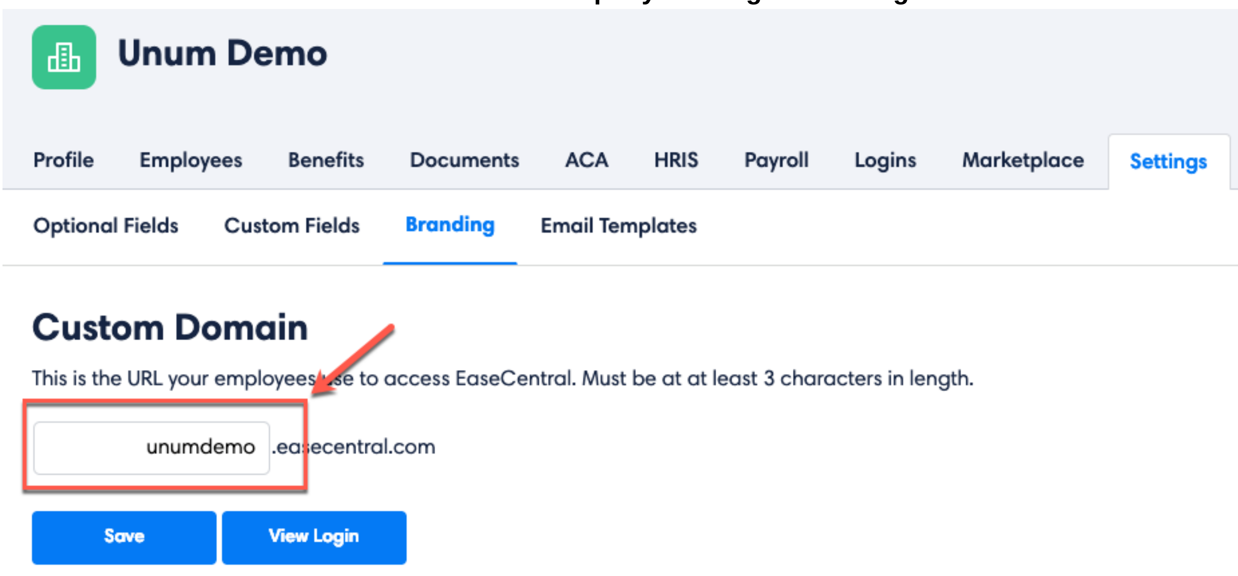
You will need to first make a request to Unum for the new Unum Sync Client by sending an email to IntegratedClientSvcs@Unum.com and provide the following information:

- Client Name
- Client Custom Domain (Ease - see below)
- GUID
- Broker Contact

Please allow 5 days for Unum to complete this request.

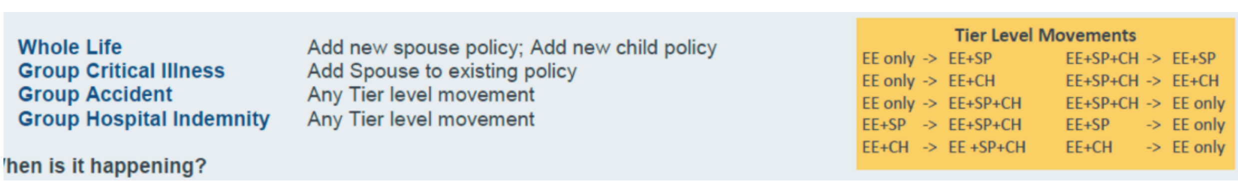
Once Sync has been enabled, changes will be allowed through Ease and sent to Unum.

You can find the Ease custom domain under **Company>Settings>Branding**:



Supported Changes

The following types of changes are allowed:



		Tier Level Movements	
Whole Life	Add new spouse policy; Add new child policy	EE only -> EE+SP	EE+SP+CH -> EE+SP
Group Critical Illness	Add Spouse to existing policy	EE only -> EE+CH	EE+SP+CH -> EE+CH
Group Accident	Any Tier level movement	EE only -> EE+SP+CH	EE+SP+CH -> EE only
Group Hospital Indemnity	Any Tier level movement	EE+SP -> EE+SP+CH	EE+SP -> EE only
		EE+CH -> EE +SP+CH	EE+CH -> EE only

'hen is it happening?

SPECIAL CIRCUMSTANCES

Enroller Assisted

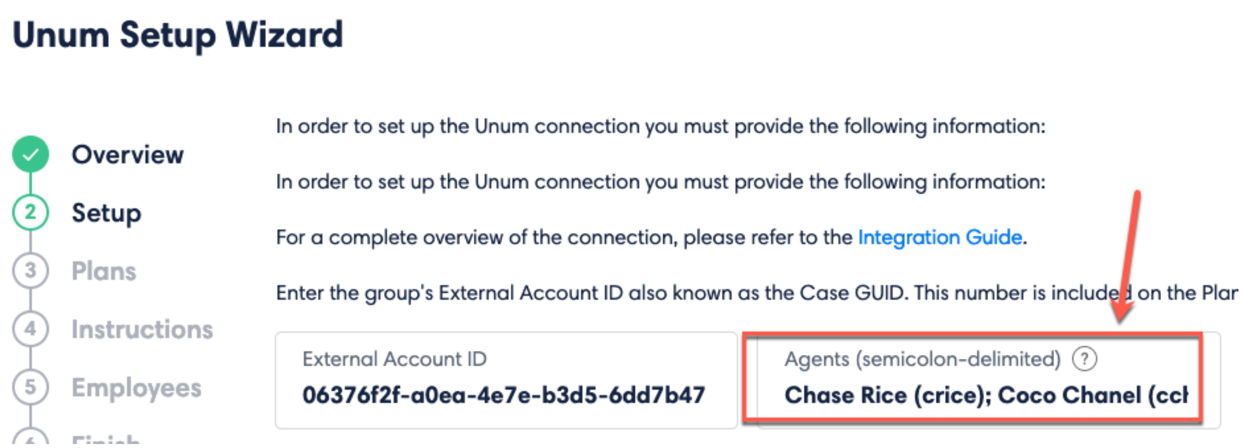
You can add Enroller information to Ease to be selected during the enrollment process with the employee. Please be sure to first work with your Unum case manager to add enrollers to your case in plane.biz with the correct access. If you are using Unum's call center enrollers, please be sure they have gone through the Ease experience or Schedule Live Assistance to provide those enrollers with a walk through prior to Open Enrollment.

Add Enrollers

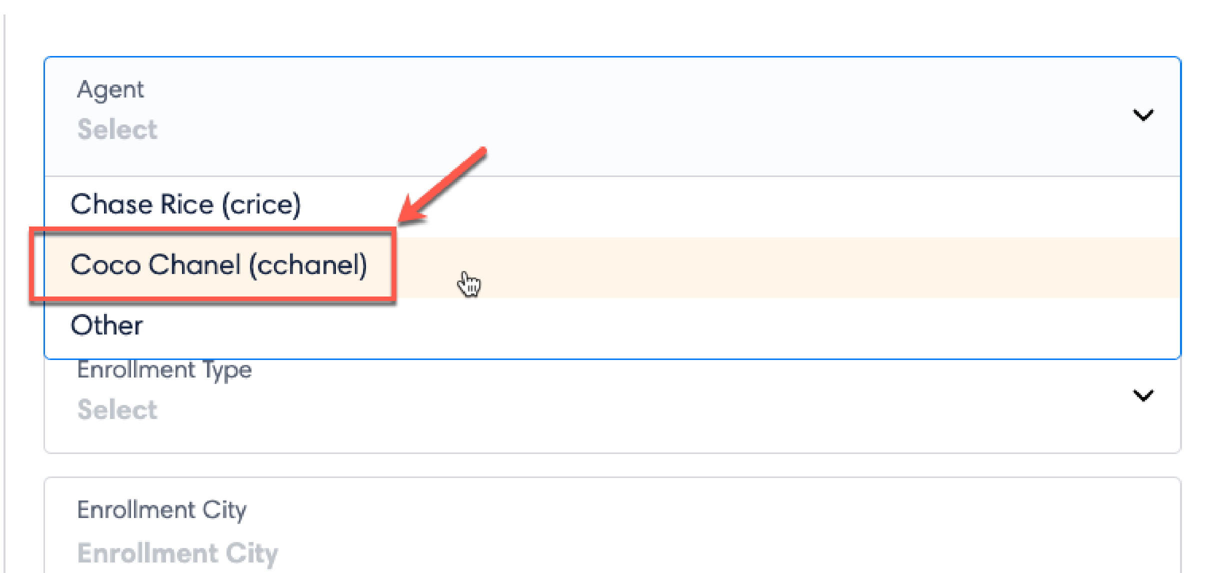
➔ **Agents** - add enrollers here using the following formula exactly:
  - "FirstName LastName (unumusername)"
  - If there are multiple enrollers, separate them with a ";" so that it looks like this:
  - Example: "Chase Rice (crice); Coco Chanel (cchanel)"

*Tip: Please follow the "First Last" format even when there are multiple names involved. Example: Frank De La Salla would need to be entered as Frank DeLaSalla.

Example:



When the employee goes through enrollment, they will be asked if an agent is assisted, and the agent sitting with them can direct them to choose their name from the drop down menu.



Billing Segments & Subdivisions

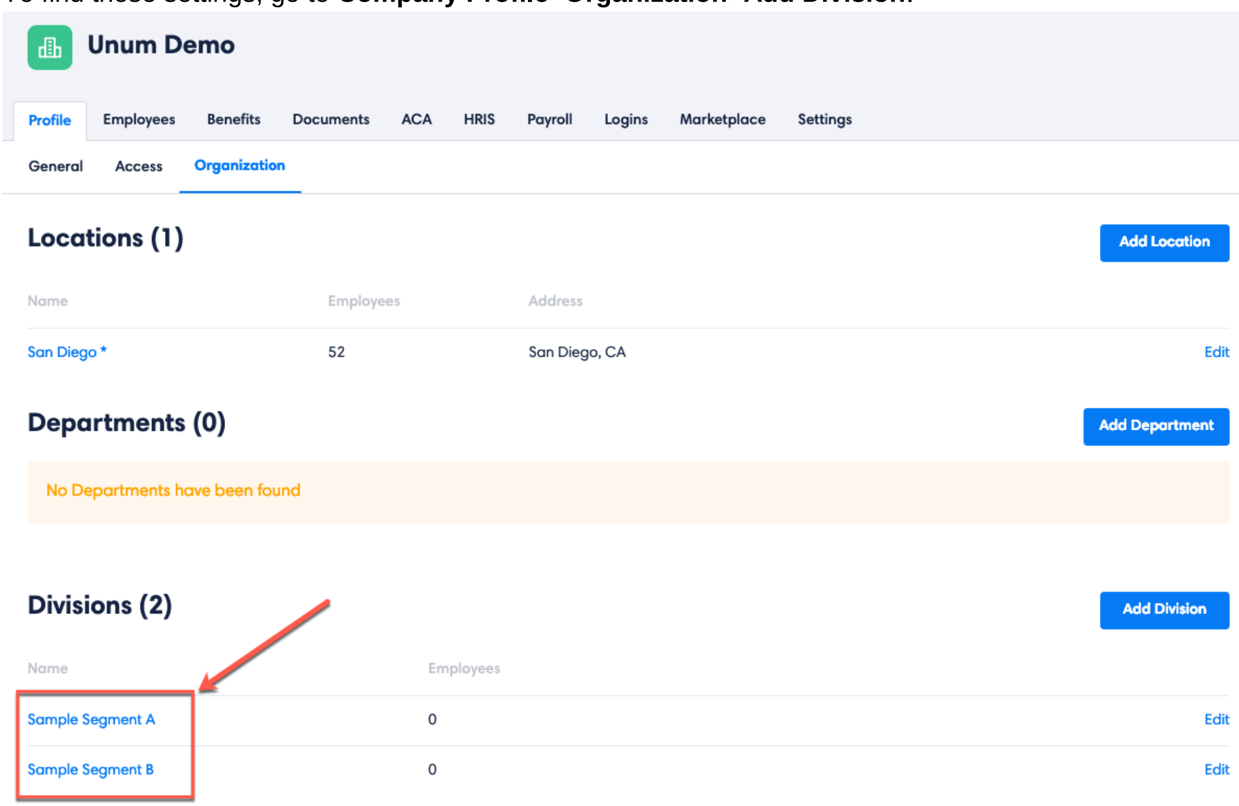
You may run into the need to segment the bill by locations, department, etc. This will first need to be setup with Unum.

Bill Segmentation should be used when the employer client needs separate bills generated by a certain division, location, etc.

Billing Subdivisions should be used when the employer client needs a single bill broken out by certain departments, classes, locations, etc.

Tip: Be sure that your census has all employees listed under one of the divisions specified. This will be needed for eligibility. Employees not attached to a division will see an error when they attempt to make an election.

To find these settings, go to **Company Profile>Organization>Add Division**.



You must have the segments broken out into "**Divisions**" within Ease. These "**Divisions**" must match Unum's set up EXACTLY. You can find the exact names on the Sold Case Notification from Unum.

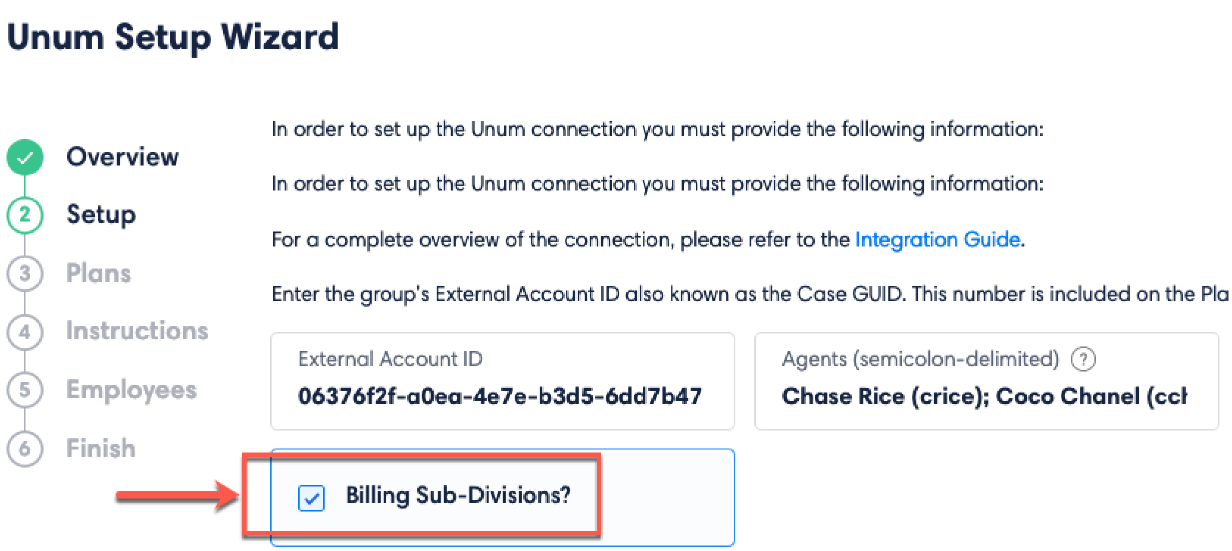
Class Information	
Class ID	Class Name
1	All Full-Time Employees

Location Information	
Location ID	Location Name
0	All Locations

Enrollment Method(s)
Enroller
Call Center - Other

Billing Information		
Pay Frequency	Bill Segments	
24 - Semi-Monthly	Sample Segment A	
	Sample Segment B	

Once you have made sure that the employees are assigned to a division, the divisions in Ease match EXACTLY the segments setup by Unum, you can then enable the “**Billing Subdivisions**” or “**Bill Segmentation**” appropriately in the setup wizard.



Eligibility Based on Class

If you have eligibility based on class, location, etc., you will see those on your Sold Case Notification, and can match the settings in Ease.

For example, if you have CA Employees versus Non-CA Employees, it would appear on your setup form from Unum. You would have those groups set up as locations, divisions, class, etc. in Ease, with the employees assigned to that particular group. If employees are not identified within the class, they will receive an error message during enrollment.

Class Information	
Class ID	Class Name
1	CA Employees
2	Non-CA Employees

➔ Go to **Benefits>Partners>Manage>Setup**, and add the classes to be mapped to match the setup form.

Mapped Values

Add Mapped Value

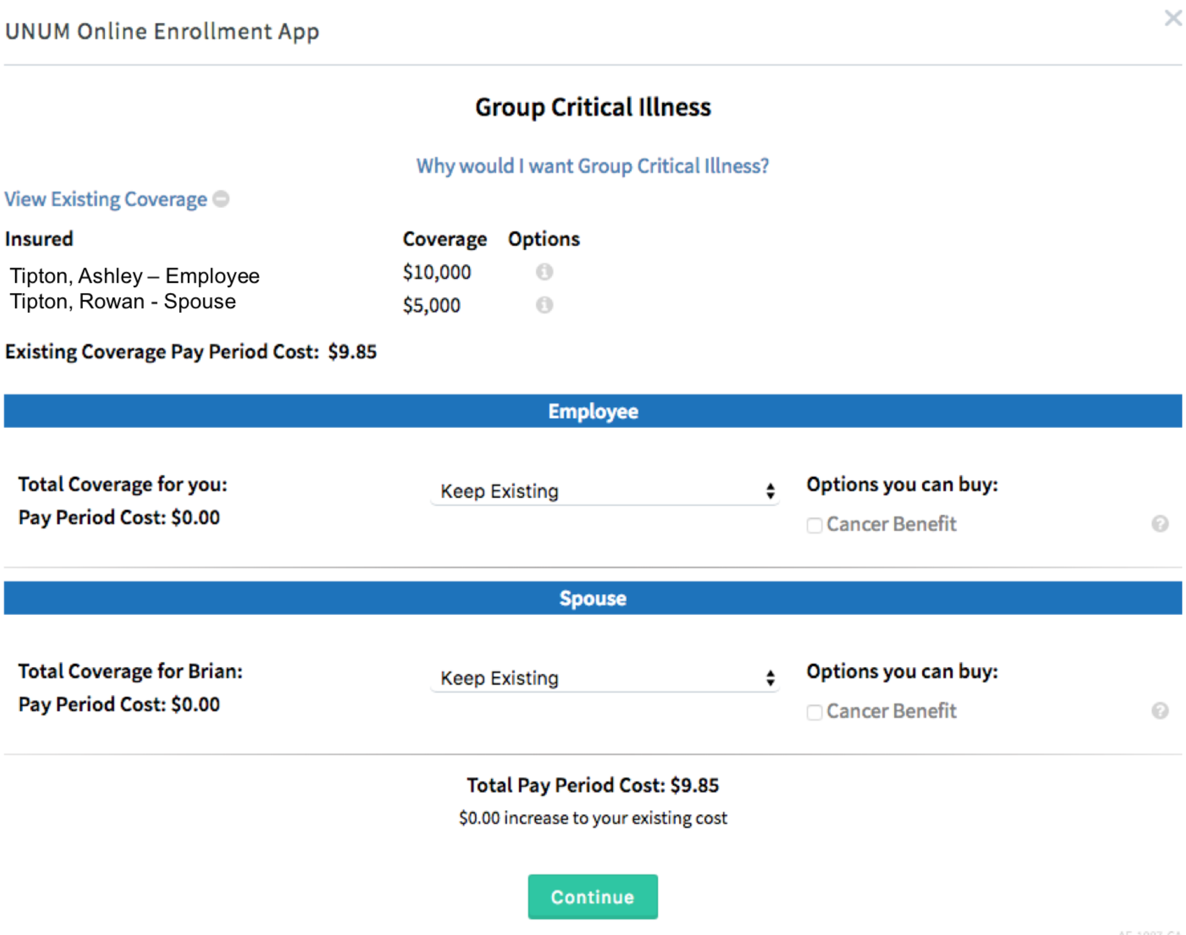
Type	Key	Value	
Job Class	CA Employees	1	Delete
Job Class	Non-CA Employees	2	Delete

FAQ’s

Is there an additional cost or impact to my commissions?
There is no additional cost to use Ease for Unum integrated products. For commission questions, please contact your Unum sales team.

What if I’m offering products that aren’t integrated?
You may have non-integrated group products sold alongside integrated products. Ease will allow for a streamlined experience for both. For the non-integrated products, you can either export PDF forms, or you can export a custom report for an enrollment census.

Can I put an existing Unum worksite case on Ease?
Brokers can use Ease for Unum integrated products during renewal. Please contact your Unum sales team to let them know you will be using Ease for your Case GUID.



Will iServices be locked out?
No, you will still be able to make changes directly with Unum. Any changes made directly with the carrier will feed into Ease

How often will we import Sync file?
Once enabled, Unum will continue to send the sync file weekly.

TROUBLESHOOTING

Error	Troubleshooting Tip
"No Benefit Found to Enroll."	• Verify the annual enrollment dates on the GUID email. • Verify the new hire enrollment dates on the GUID email.
Bill Segments/Subdivisions Error	Verify the bill segments or subdivisions on the GUID email. Make sure Ease matches and that the employees have the appropriate division

	listed.
Invalid number of pay periods	Make sure the employees “Pay Cycle” matches the “Pay Frequency” on the GUID email.
“The LogonType Individual is not setup for Employer. Unable to load the Unum Link session.”	Verify the “Enrollment Methods” on the GUID email. If only “Enroller” is listed, the Unum representative will need to be present to assist. It can be requested that Unum add “Self-Service” to the account.
“Case Setup is missing the Policy/Coverage Begin Date.”	● Verify the annual enrollment dates on the GUID email. ● Verify the new hire enrollment dates on the GUID email.
“Error!”	Verify the dependent demographic information is correct and accurate.

CONTACTS

Ease

Phone: (702) 800-2690

Email: support@ease.com

Live Support: Schedule Live Support with Integrations

Unum

Phone: (800) ASK-UNUM

Or contact your local field sales office.