Use Case UC004

Select Plan Features

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| **Revision Number** | **Revision Date** | **Author** | **Summary of Changes** |
| **1.0** |  |  | Ready for Review |

**Use Case:** Select Plan Features

**Use Case #:** 2.00

**Actor:** Registered XYZ Insurance Member

**Use Case Story:** This use case enables the user to select the term as well as other optional coverage’s (Dependent Child Coverage, Disability Waiver of Contribution & Accidental Death and Dismemberment). The system shall display the respective cost based on the selected features.

**Trigger:** User selects the option to select plan features.

**Pre-Condition:** User is logged in the system.

**Post-Condition:** i) User is able to select a plan feature as well as optional coverages.

ii) User is navigated to ‘Health Screening’ page

**Primary Flow:** Successful Plan Features Selection

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| **Actor Action** | **System Response** |
| 1. User chooses to select plan features. | 2. System calculates the current age of the user and displays term options based on following rules:  a) If the calculated current age of the user is >=18 and <55 years, display the following term options:   * 10 Years * 20 Years   b) If the calculated current age of the user is =>55 years and <65 years, go to Alternate Scenario 1  c) If the calculated current age of the user is >=65 years, go to Exception Flow 1. |
| 3. User selects a term option | 4.System enables coverage amount selection and displays coverage amount based on the selected term option (See Appendix A) |
| 5. User selects coverage amount | 6. System displays the following:  6.1 Optional Coverage’s  6.1.1 Dependent Child Coverage: To be displayed only if the applicant is a non-existing customer of XYZ Insurance or if the applicant is an existing XYZ Insurance customer but does not have this option already elected in any other policy.  6.1.2 Disability Waiver of Contribution: To be displayed only if the calculated current age of the user is < 60years.  6.1.3 Accidental Death and Dismemberment (AD&D) Coverage: To be displayed always. |
| 7. If the user chooses to add optional coverage, go to Alternate Scenario 2, else go to next step. |  |
| 8. If the user de-selects previously selected optional coverage, go to Alternate Scenario 3, else, go to next step. |  |
| 9. User submits the plan features selection. | 10. System validates the selection of term and coverage amount. Go to next step if term and coverage amount have been selected else go to Alternate Scenario 4. |
|  | 11. System saves the selected plan features and displays Health Screening page. |

**Alternate Scenario 1:** Calculated current age of the user is >=18 and <55 years

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| **Actor Action** | **System Response** |
|  | 1. System defaults the term option to ‘10Years’ and enables coverage amount selection and displays coverage amount based on the selected term option (See Appendix A) |
|  | 3.Go to step 5 of Primary Flow |

**Alternate Scenario 2:** User Adds Optional Coverage

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| **Actor Action** | **System Response** |
| 1. User adds a coverage option. | 2. System updates the annual cost based on the selected coverage option. |
|  | 3.Go to step 6.2 of Primary Flow to display the update Rate Class and Annual Cost |

**Alternate Scenario 3:** User De-Selects Previously Selected Optional Coverage

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| **Actor Action** | **System Response** |
| 1. User de-selects a coverage option. | 2. System updates the annual cost based on the de-selected coverage option. |
|  | 3.Go to step 6.2 of Primary Flow to display the update Rate Class and Annual Cost |

**Alternate Scenario 4:** Incomplete Required Fields Selection

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| **Actor Action** | **System Response** |
|  | 1. System displays the respective error message |
|  | 2..Go to step 2 of Primary Flow (Note: display the valid selections ) |

**Exception Scenario 1:** Applicant Age>=65

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| **Actor Action** | **System Response** |
|  | 1. System notifies the user of ineligibility of the user to apply for Level Term Insurance due to current age of the user to be >=65 years. |

**Appendix A**

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| **Term** | **Coverage Amount Options** |
| 20 Years | * $250,000 * $500,000 * $750,000 * $1,000,000 |
| 10 Years | * $250,000 * $500,000 * $750,000 * $1,000,000 * $1,250,000 * $1,500,000 * $1,750,000 * $2,000,000 |