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Product Overview

FlexTPA –Canadian Group Benefits Software

Microtrends Computing Services Inc.
www.flextpa.com

Executive Summary

The following summary is designed to highlight the key features, functionality and services that are available in the latest FlexTPA released to the marketplace.

- From a Plan Enrolment, Renewal and Maintenance Perspective, **FlexTPA's highly flexible and unrestrictive plan design allows the TPA to easily formulate Benefit Plans.** Each benefit plan is a collection of varying benefits organized by classes which contain various coverage options and rates. The software supports the on-going plan maintenance with easy-to-use Renewal Functions and Mass Action Group Processes – providing faster turnaround times and better service.
- In regards to Member Enrolment and Maintenance, FlexTPA utilizes tools to on-board member data quickly and efficiently. It stores all the critical member information required to service TPA clients faster and more accurately than ever before. With a number of pre-defined business rules, complex changes can be undertaken by any authorized user including plans administrators. If the system detects that a rule has been triggered, assigned personnel are notified to investigate and determine the appropriate action.
- FlexTPA offers an advanced Premium Administration and Billing engine, that is service based facilitating scheduled monthly billing runs that harnesses the group plan's definition, member benefit selections and on-going changes to create **an accurate and exceptionally detailed Billing Statement in multiple formats**. These same processes also drive Net Premium and Financial Accounting feeds for insurance carrier partners and financial systems.
- All these actions are supported via an Innovative User Dashboard that helps TPAs and Plan Administrators to collaborate over notifications, accept pending actions (if authorized) and work on incomplete enrolments.
- Administrative Reporting is a crucial part to any solution and FlexTPA offers a solid core of Billing, Financial and Administrative Reports to help effectively run a TPA's operation.
- When it comes to Benefit Plan Documentation and Communication Perspective, FlexTPA offers the ability to scan or store documents at the Group, Divisional and Member Layers of the system. Plan-Specific Booklets can also be attached to relevant sections for access while FlexTPA's specialized Forms Management capability allows the TPA to offer carrier-specific forms to his clients in a manner that morphs itself to the coverage being carried by that group plan.

Moreover, the overall capabilities and functionality of FlexTPA was designed to improve the TPA's operations and service capabilities for many years to come.

- New Web-Based System integrating Latest Technology and Database Capabilities – allows TPAs to leverage newest knowhow.
- Exceptionally Well-Structured Browser Agnostic, Device Independent User Interface – makes users more productive.
- Single Login, Integrated Administration System for TPA Staff, Plan Administrators and Plan Members – eliminates the maintenance of disparate portals and provides consistent application of critical business rules.
- Sophisticated User Management and Audit Capabilities - allowing the TPA to determine how users interact with the system at all levels.
- Powerful and Accurate Billing Mechanism utilizing different rate layers and member snapshots to calculate proper statement values – regardless of change complexity.

Application Services Overview

Security and User Management

FlexTPA provides a sophisticated security layer that permits the TPA to customize access to groups and all system modules and functions. Each user can be assigned to one of any number of roles, enabling or disabling access to system features, functions and views. The TPA can rest assured knowing that the Audit Mechanism tracks all the pertinent details of any system changes, including the time, responsible user, change type and any affected data.

- Multiple Roles can be defined based on user type, organization and skill level
- System Permissions can be as open or restrictive as required
- Extensive Audit Tracking – Who, What and When for each modification
- On-line Audit Log available to Authorized Users at all system levels
- User assigned access to groups/divisions

Group Plan Enrolment, Renewal and Maintenance

FlexTPA offers a sophisticated, yet easy-to-use Group Administration Layer. Within **each** Group, the system can collect…

- General Demographic and Contact Information
- Applicable Plans and Classes
- Related Carriers and Interface Requirements
- Pertinent Documents (i.e. PDF, Excel, Word, JPEG, etc.)
- Monthly Billing Statement History (both PDF and Excel)

When designing the plans for each group, the TPA will be able to harness an exceptionally responsive mechanism to create a number of various plans – which can range from very little choice, such as offering optional benefits to members within a traditional benefit plan or providing a plan that allows for some customization and choice to the plan member.

Several FlexTPA Plan highlights include…

- ***Multi-Plan, Multi-Insurer Program Management***
  - Create a new Plan or multiple distinct Plans Per Group.
  - Facilitate benefits from multiple insurance carriers under any Group Plan.
- ***Unlimited Benefits Per Plan***
  - Attach any Number of Pooled, ASO or Speciality Benefits per Plan - each benefit with its own business rules, admin fees and insurance carrier & broker commissions.
- ***Customized Classes Per Benefit***
  - Organize Benefits by Class - each class with its unique Wait Period, Employer Contribution, Volume Calculation Method and Coverage Reduction/Termination rules.
- ***Customizable Rates Structure***

- For each benefit/class in a plan define coverage gross/remit rate or multiple Flat Rates via member Selection Option
- Or for each benefit in a plan define its own Age-Band gross/remit rates based on age, gender and smoking habits.

The Renewal Process is a simplified, multi-step process which allows the administrator to target a particular benefit and alter pertinent benefit, eligibility and renewal gross and remit rates.

To further assist in Group on-boarding, Renewals and Maintenance, FlexTPA also offers a series of automated tools designed to handle various processes en masse…

- Plan Duplication
- Member Mass Salary Change
- Enrol New Benefit to All Members
- Terminate Benefit from All Members

Member Enrolment and Maintenance

The member enrolments can be performed automatically by utilizing the "Member Mass Enrolment Import" or manually by using the "Multi-stage Member Enrolment Wizard".

Both processes facilitate participation of multiple users, the application of intelligent Benefit Selection with enforcement of all underwriting rules. Member enrolment can commence by importing or entering the basic required member data and be passed to Plan Member to complete Spousal & Dependent Information, followed by benefit selection.

FlexTPA stores detailed Eligibility and Demographic Information on each Member.

The Member File contains the following sections…

- ***Demographic***
    - Name and Address
    - Associated Group, Division and Department
    - Rating Information – Salary, Class, Hire Date, Age, Gender, Smoker
- ***Spouse***
    - Name
    - DOB, Marriage Date, Start of Coverage
    - Co-ordination Data
- ***Children***
    - Name
    - DOB, Start of Coverage
    - Post-Secondary and Disabled Info
    - Co-ordination Data
- ***Beneficiaries***
    - Name
    - Primary or Contingent
    - Revocable or Irrevocable
    - Percentage
- ***Benefits***

    - Active (and Prior Terminated) with Effective Dates, Premium, Volume, Taxes, Contribution and Carrier
- ***Adjustments***
    - Pending Adjustments waiting to be applied in Current Month
    - Applied Adjustments in Prior Months
- ***Communication***
    - System-Generated Action Notifications
    - Available Carrier Coverage Forms
    - Uploaded Documents
    - User Notes
    - Welcome Letter
    - Benefit Statement of Coverage
    - Enrolment Form

FlexTPA can facilitate self-administration - it allows Plan Administrators to access group, division and member data similarly to internal TPA users subject to access & permissions assigned by the system administrator. Additionally, it allows limited access to Plan Members to view their profile and perform limited functions.

With a number of pre-defined business rules, complex changes can now be undertaken by anyone. If the system detects that a rule has been violated, the assigned personnel resources are notified to investigate and determine the appropriate solution.

- Plan Administrators and Members can be authorized to perform self-administration like new member enrolments & changes.
- Enhanced and intelligent management of Life-event changes, member termination and multiple transfer functions can be performed by authorized users including Plan Administrators and if required such actions can be held in PENDING for approval.
- Automatic Retro-Adjustments calculated for new enrolments and member changes
- Dashboard offering access to Notifications, Quick Search and other key data
- Overage Dependent Management and Termination
- Access Forms for member enrolment, changes and general information tailored to the Group Plan

FlexTPA permits exchange of member eligibility data for dental and health claims with a number of designated claim payers. This automated service is scheduled to operate at a designated frequency gathering new member - dependent additions and changes and communicated to the claims payer online or via SFTP.

Additionally, for pooled benefits, FlexTPA generates monthly a standard Net Premium Feed with carrier remittances and detail member information which can be delivered electronically to insurance carriers.

Premium Administration and Billing

FlexTPA offers a powerful billing and adjustments engine designed to handle even the most complex calculations

When setting up each Group Plan, every Benefit-Class can have a single or multiple gross/remit rates. In the event where the benefit's rates are age-banded, such benefit will be attached to its own Age Band table which identifies various age breaks by gender and smoking status with each age break having its own gross/remit rates.

Each Division can opt to take one or more Plans along with one or more Classes established within the Group. Members are then enrolled against the offered Division Plans and classes – automatically receiving their mandatory benefits while being able to select any optional benefit choices.

FlexTPA utilizes the selected benefit rates along with other underwriting and taxation values to determine the billing results on per benefit per month for each Member. At the same time, all applicable taxes, employer contributions, carrier net premium, administration fees, additional carrier and broker commission values are calculated on the same transaction on a per benefit per member basis.

When life-event changes are applied, using the effective date of change, FlexTPA automatically detects and manages Retro-Active Adjustments or the application of future changes. To ensure accurate calculations, the system applies snapshot values of critical Member Data in the retro-adjustment. For example, if a class change is made effective six-months back and there were two salary changes for the Member during that same period; the system will apply the two different salary values correctly for the class change over that time.

In addition, FlexTPA handles Division-Wide Retroactive-Adjustments (enforced on all Qualified Members en mass) - caused due to late Benefit Renewal or whatever other reason. While Member-Specific, Manual Adjustments may be applied to debit/credit a particular value for the month.

Billing Statements are then generated by our automated services either by Group, Division, any combination of Divisions and Individual Member. Various sorts and sub-sorts are also available by Class or Department. Our standard statements have both PDF and Excel Formats produced simultaneously – with the Excel version containing a greater detail.

Our Billing Statement includes but is not limited to…

- Benefit Billing Summary with Lives and Amount Owing
- Division Summary Billing Breakdown
- Detailed Member Benefit Billing Information with Adjustment Records
- Department Benefit Billing Information by Member
- Employer-Employee Contribution

Plan Administrators are notified via e-mail each month that their Billing Statement is ready to be picked up from the Billing Statement List in the system. Billing Statements are not e-mailed from the application to avoid any privacy breach.

Net Premium Information is generated and stored monthly by a scheduled service to an Excel Sheet for distribution to TPA's respective Carriers. This file consists of a summary page and a detail page of Member Net Premium Information.

Financial Accounting Information is generated to an Excel Sheet for managing accounts receivable and accounts payable transactions. This data can be aligned for importation into an accounting system by assigning the TPA's respective accounting customers and vendor IDs, as well as, establishing premium breakdowns by corresponding GL codes.

Administrative Reporting

FlexTPA contains a solid core of standardized Administration Reports designed to assist in the day-to-day operations of the TPA's business. All reports are Excel-based allowing staff to further query and analyze output using a tool with which they are familiar.

System Reports include…

- ***Billing and Financial***
    - Billing Statement Review
    - Monthly Billing Variance Audit
    - Gross Margin Analysis
    - Insurance Carrier Payables Register
    - Insurance Carrier Commissions
    - Broker Commissions
- ***Group and Member Administration***
    - Group Plan Design Information
    - Member Demographic and Benefit Information
    - Group Taxable Benefits
    - Member Contributions
    - Member Volume Approval (NEM)
    - Age Monitoring

Benefit Plan Documentation and Communication

FlexTPA has a comprehensive suite of communication tools and documentation options that enhance the services provided to a TPA's clients. These facilities allow to differentiate the TPA's administration capabilities from other competitors using lesser or more antiquated systems.

A few of FlexTPA's differentiating features include…

- ***User Dashboard and System Notifications***
    - When the TPA's plan administrators and members work with the system – they may invoke critical underwriting and business rule exceptions such as Late Applicability, NEM, Optional Benefit Approval, etc.

- FlexTPA detects the violation and creates a Notification Record on the Personalized Dashboards of both the Plan Administrator and the TPA's Service Personnel - warning them of the condition.
- The Dashboard is immediately visible at log-in and allows administrators to prioritize their daily activities – addressing notifications, pending activities and incomplete enrollments in their purview.
- Each user-participant can then create text-based messages within EACH notification to facilitate inter-office communication – and then also access the necessary forms required to complete the process.
- These same violations can be held in a pending state by the TPA and can be released into the processing pool only once the courses of action are completed.
- Each notification and any attached documentation is then stored in the Member File for future reference or action

- ***Plan-Specific Documentation (Booklets)***
  - The TPA can attach at any Plan within a Group – a Customized PDF or Word Document that outlines their coverage in detail. These documents can then be accessed by authorized users and plan members for online review or printing.
  - Moreover within EACH Plan Benefit – a Textual Description can be added specifying the coverages, limits, co-payment requirements, etc. This benefit information can be accessed on-line by user or plan member looking for clarification of specific benefit coverage.
- ***Specialized Forms Management***
  - Carrier, TPA or Group Specific Pre-Printed Forms in PDF or other popular formats can be loaded into FlexTPA Forms Library. These forms can include Claims Submission, Evidence of Insurability and Request for Conversion – anything you need for administration purposes for each partner.
  - Based on the carriers and enrolled coverage, FlexTPA then determines which forms to present within the Group Folio.
  - Moreover, FlexTPA further refines the available forms by only presenting to the Member - the forms for coverage which they currently have or potentially could enrol into based on their class profile.
- ***On-line Member Forms***

  FlexTPA offers standard Member-Specific Forms that auto-fill various details based on already input data. These documents are critical to the day-to-day administration routine and can be customized with the TPA's logo.

  - Member Enrolment
  - Member Benefit Statement of Coverage
  - Member Welcome Letter
- ***Document Attachments***
  - Completed Forms, Correspondence, Contracts, etc. can be directly stored into FlexTPA at all pertinent system layers – Group, Division and Member
  - These documents can be in a variety of formats including PDF, Word, Excel or Image Types (i.e. JPEG, PNG, etc.).
  - These files can be easily attached and stored for later retrieval

Company & Technology Information

Microtrends Computing Services Inc. has an extensive history in developing insurance software products for the Group Benefits industry. The latest FlexTPA is a 3rd generation software solution leveraging the experience and industry expertise gathered from working many years with several large TPAs and Insurance Carriers. FlexTPA was optimized over the years based on both client feedback and the ability to harness new technology.

FlexTPA was developed using Microsoft Visual Studio to create several application components utilizing the .NET Framework and MS SQL. Microtrends used tried and proven frameworks along with third-party tools that worked well in a production environments. The resulting digital platform is secure to be centrally hosted on a private cloud which can be managed professionally.

This web based platform contains a User-Interface that is browser agnostic and device independent. The technologies chosen work on the latest versions of the most popular web browsers.

What distinguishes FlexTPA?

- It makes Self-Admin for Group Clients and Members possible and Third-Party Administration in general much easier…by integrating new innovative components like User Management, Audit Capabilities, Intelligent wizard-driven functions, enforcement of built-in business rules and a central Innovative Dashboard that informs and facilitates collaboration amongst users.

- It is a single integrated platform for multiple user channels (no need for different portals), it is highly customizable and business-driven – where the business management is entirely in control of data and its ultimate configuration.

- It facilitates business differentiation and brand recognition –By accommodating tailor-made plans and white labelling – of customized billing statements, client correspondence, client reports and the TPA’s Login screen.