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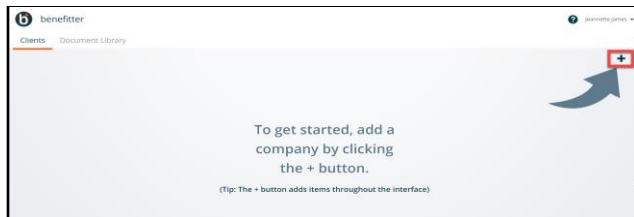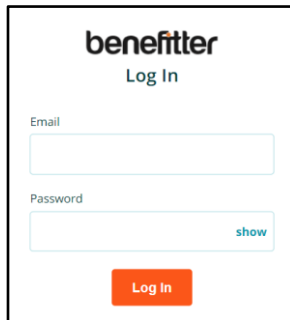
Let's jump-start your knowledge by walking you through the steps to create a company, upload employees to the online census, and create a proposal.

Quick Start Proposal

Log in
- Enter https://ei.benefitter.com/login in your Chrome, Edge, or Firefox browser

Create a Company
- On the agent homepage, click on the + icon
- On the Company Information page, enter the company's state, zip code, and SIC code
- Press Next

Agent Home Page Overview

Use the following methods to search for a company:
- Filter company tiles by status (all, active, prospect, test)
- Sort company tiles by Recent, A-Z, Renewal Date,
- Search by company name
- Click on the spyglass icon
- Access profile by clicking on your name
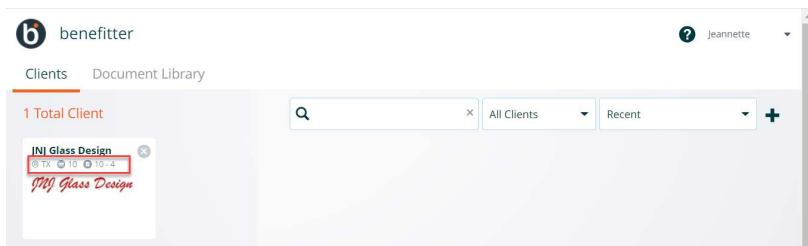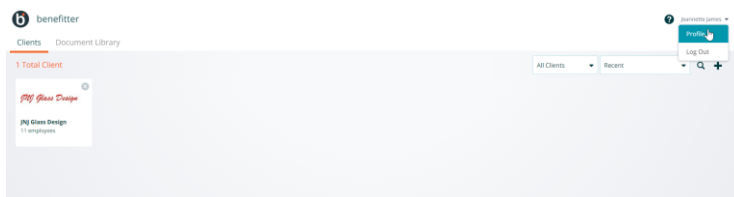
Add Profile Picture, Agency Logo

- Open your profile from the agent homepage
- Upload a profile picture and agency logo
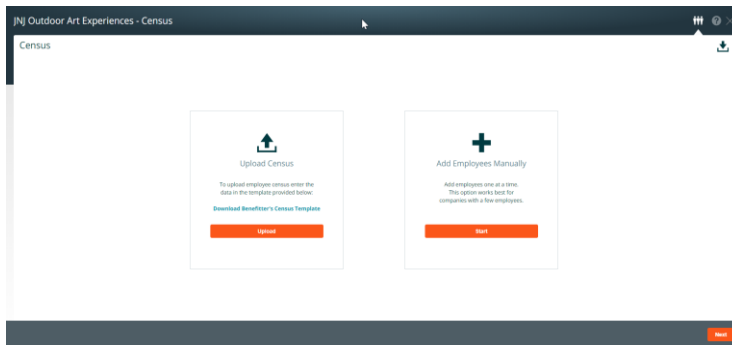- Ensure your other information is complete and accurate
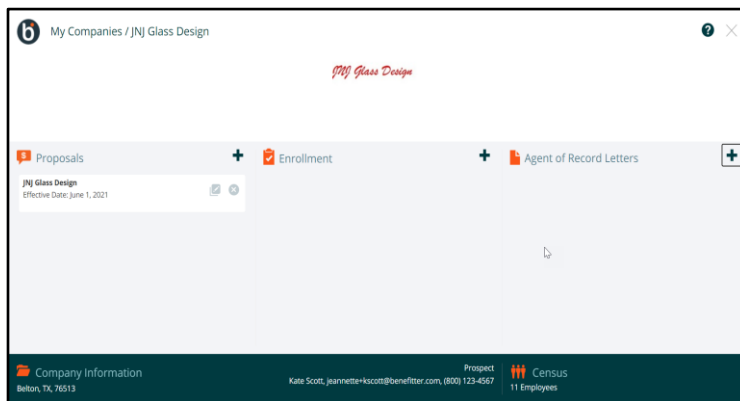
Company Homepage Overview

- Access Company Information and Census from the footer
- Create proposals, enrollments, and Agent of Record letters from the center section
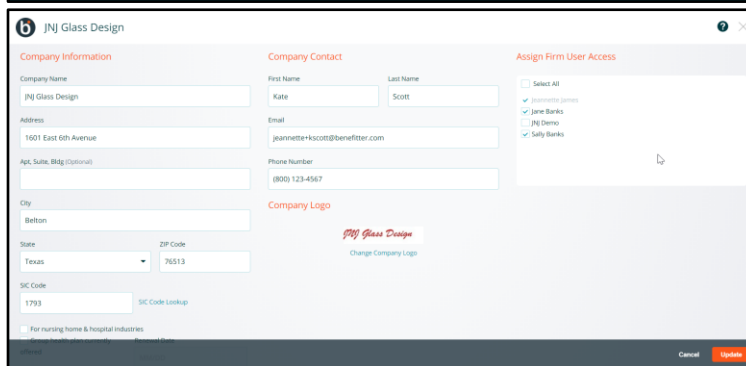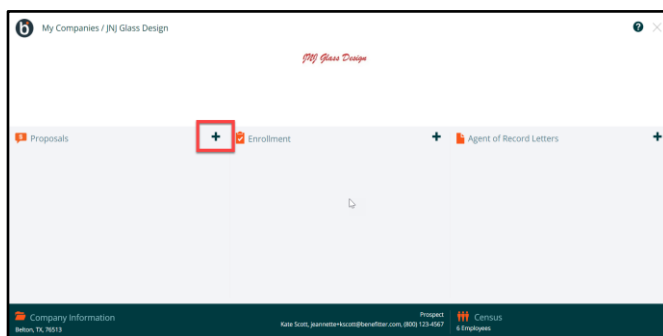
Update Company Information

- Navigate into the company and click Company Information at the bottom left of the company homepage
- Complete Company Information and Contact sections
- Upload the company's logo
- The company logo and contact information appears on the proposal introduction page, making for a professional appearance
- If planning to submit electronically to Humana or UnitedHealthcare Level Funded, enter the company's tax ID
- Press Update

Census-Upload/Manually Add Employee Data

After you create the company, press next

- Choose whether to enter employees one-by-one or upload a census spreadsheet
- When all employees have been added, click Next to exit the census page

Census-After uploading employee data

To access the census, click Census in the bottom right of the company homepage

- Add employees (manual or spreadsheet upload) via **+** icon
- Delete employees by clicking the ✕ on the left side of the employee's record
- Click on the employee's name to update their eligibility, enrollment tiers, and demographic information

Create Proposal

- Click on the **+** icon in the proposal section of the company homepage
- Select a presenter and an effective date
- Press Create

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Proposal Navigation

Access the sections of the proposal via the icons in the upper center of the page: Intro, Medical, Dental, Vision, Basic Life

- ○ Access the preliminary underwriting request screens
- ○ Send a link to the proposal (Share Proposal icon)
- ○ Download the proposal in PDF or CSV format (available once you add plans to the proposal)
- ○ Adjust proposal settings
- ○ On the proposal area you can select a different presenting agent
- ○ Click on the pencil icon to modify the proposal name and effective date
- ○ Add plans to the proposal by clicking on link for Medical, Dental, Vision or life
- ○ Access the preliminary underwriting, Export the proposal, or modify the proposal settings-
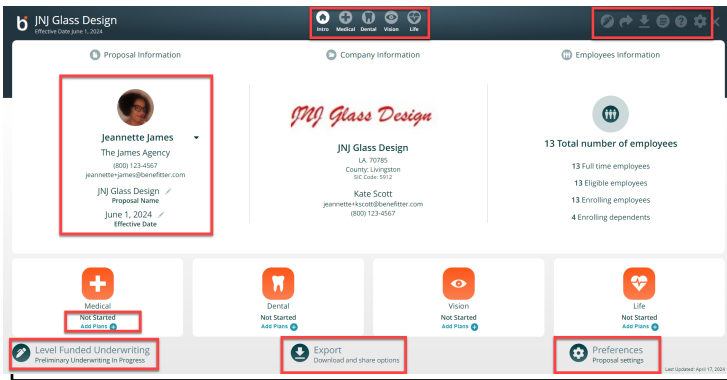
Add Plans to Proposal

- Click on the ✚ icon (Medical Plans) located in the upper navigation bar
- Add the plans to the selected plans screen by clicking on the plan's ✚ icon on the far right
- Click on Selected Plans to look at the plans on the side-by-side view
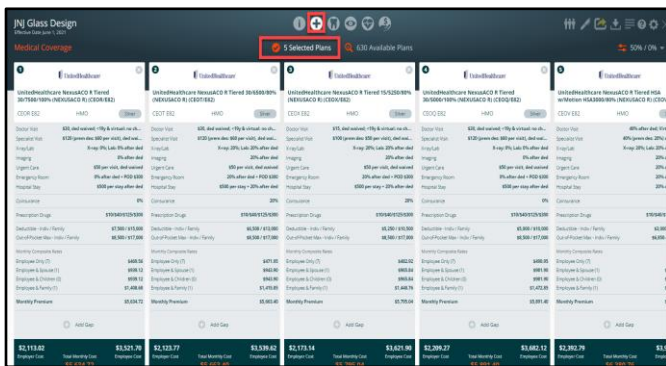
Download Proposal

- Click on the download icon
- Select the PDF or CSV format
- For the PDF format, choose the employee cost details, appendix comparison table, and payroll frequency
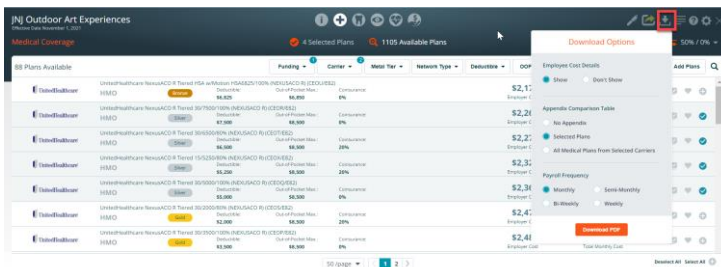
Preliminary Underwriting Request

Benefitter can be used for the complete underwriting and installation process with United Healthcare Level Funded for small groups (<50 employees). There are 2 ways to obtain a preliminary underwritten quote from UnitedHealthcare Level Funded: individual medical questionnaires (IMQ) or Census path. Based on the number of full-time employees in the census, Benefitter will choose the appropriate path for the group.
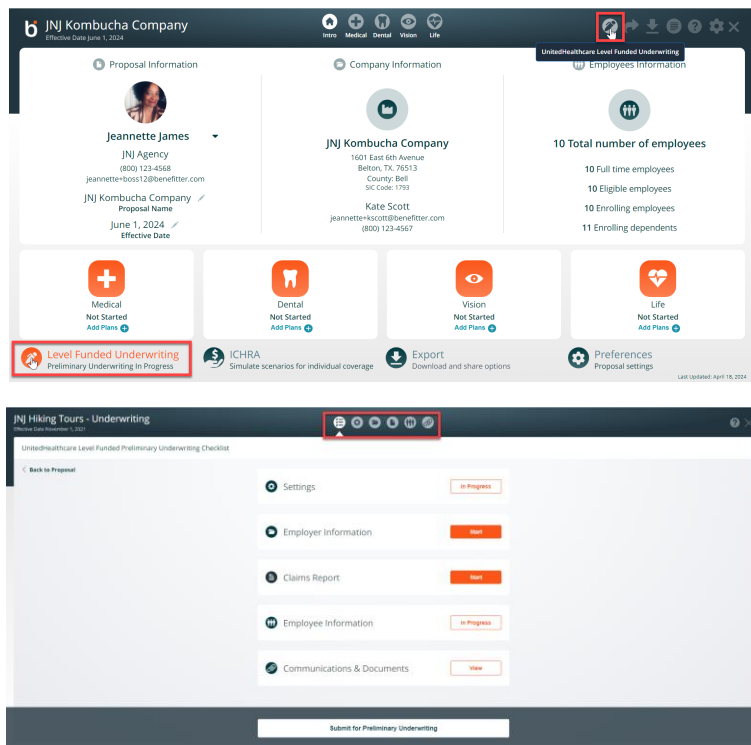
Create Underwriting Request

- To access the preliminary underwriting screens:
- Click on the pen icon in the upper right of a proposal
- Or, click on the Level Funded Underwriting icon located at bottom left side of the introduction page

Preliminary Underwriting Checklist - Overview
- Enter the information on the checklist items (settings, employer information, claims report (HB2015 groups), employee information, and communication & document sections).
- After completing checklist items, you will be able to submit the preliminary request.

Preliminary Request - Settings
Click on the settings icon, to change the default proposal settings below

- Underwriting Effective Date
- Group Email Distribution List
- Fee Agreement (PEPM)
- Coordination of Benefits
- Medical Tracking Year
- Rate Guarantee
- Stop Loss Limit
- Press the save & continue button

Employer Information
Enter the following information:

- Full Time Employees (FTE)
- Current Insurance Carrier
- Specify whether the current plan is self-funded or fully funded
- Tax ID/EIN
- Choose Yes or No to answer to Domestic Partner
- Designated Agent (you can choose a different agent from the list)
- Agent National Producer Code (PCIS id) if you do not know your pcis id, contact your Account Executive
- Press the save & continue button

Texas House Bill 2015: Claims Reports
In Texas only, Benefitter enables groups to submit prior claims reports to replace or supplement IMQ/Census underwriting. This claims report step comes between Employer Information and Census/IMQ. You can always choose to skip claims reports and proceed directly to IMQs. If you select NO for the claims report, choose a reason from the list of values.

Benefitter verifies that your claims reports cover the required criteria:
- 12 consecutive months that conclude within 120 days of the requested effective date. Both Tier 1 (Premium vs Claims) and Tier 2 (Large Claims)
- If a single document does not meet these criteria, you can upload multiple reports.
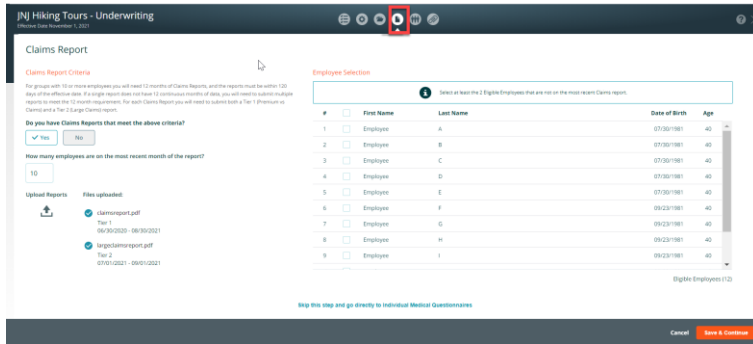
You will be asked to verify which people on the company census are not included in the most recent claims report. Benefitter will then determine whether some or all employees will need to fill out individual medical questionnaires.
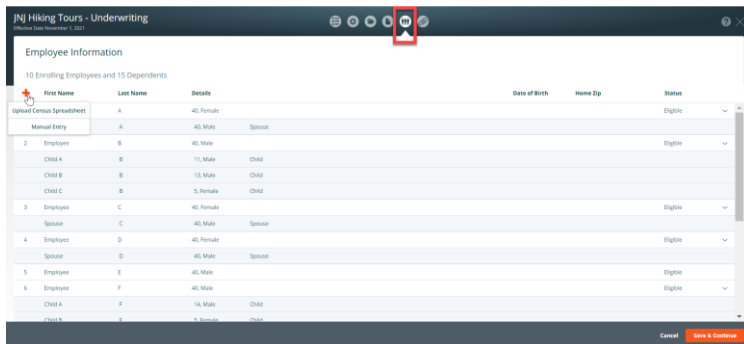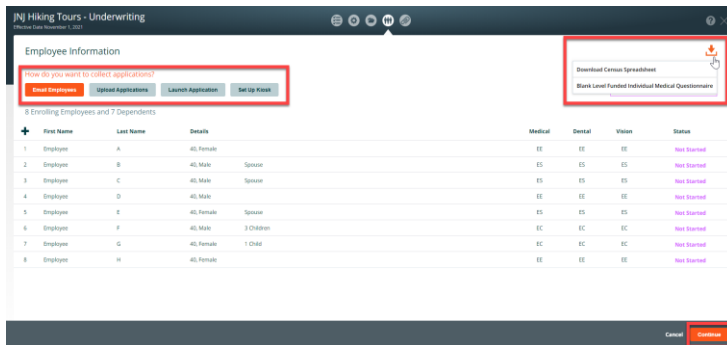

Census Underwriting Path

For groups who qualify for underwriting via census, only a member-level census is needed for underwriting. The following fields are required for all enrolling employees and dependents:

- First Name
- Last Name
- Gender
- Enrollment Tier
- Date of Birth
- Home Zip

To add another employee to the census, click on the + icon.

Once you have entered all required information, press save and continue.

IMQ Underwriting Path

A medical questionnaire needs to be completed by each employee in the census before the request can be submitted for underwriting. The IMQ process and mobile-optimized employee experience closely mirror those of Benefitter's employee elections. There are 5 ways to assist employees in completing the questionnaire:

- **Email Employees**
  - Send employees an invite to complete a mobile-friendly medical questionnaire. On the employee notification page, check the names of employees that you are inviting to complete their Questionnaires electronically.
- **Upload Applications**
  - Upload already completed Applications. Click on the download icon to download a blank IMQ. After the employees provide the completed, signed and dated IMQ. Click on the upload application button, on the Employee Questionnaire Upload page check the names of employees on the document you are uploading.
- **Launch Application**
  - Click on the Launch Employee Questionnaire page, on the Launch Employee Questionnaire page select, access an employee's questionnaire directly to walk them through completing it, or to complete the enrollment.
- **Set Up Kiosk**
  - Set up a computer station for employees, and provide access codes so they can complete their questionnaires.
- **Select plans/enroll group on the enrollment page**.

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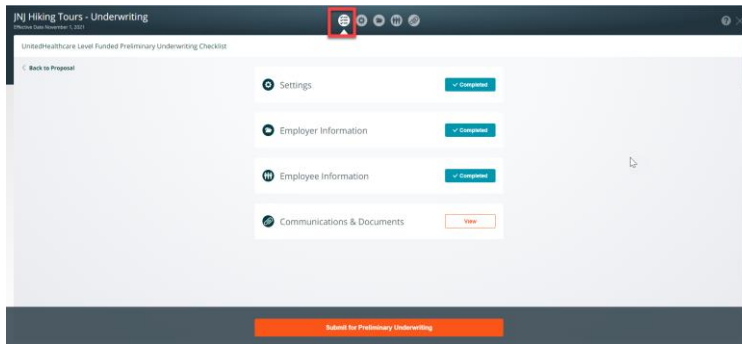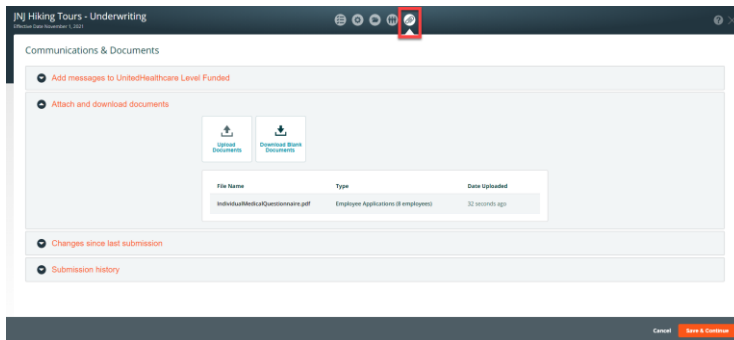
Communications & Documents
- You can send a message to the UnitedHealthcare Level Funded Team
- Attach and download documents
- Review last submission messages
- Review the submission history

Submit Preliminary Request
Click on the home icon, click on the Submit for Preliminary Underwriting button.


Persistent Header-Preliminary Underwriting Request Submitted
- Messages at the top of the page will alert you of where you are in the underwriting process, and what steps to take next
- You can enter a note in the message box to communicate with the UnitedHealthcare Level Funded Team
- At this stage, census and underwriting settings changes are not allowed until underwriting is complete.
- You will receive an email and a notification within Benefitter when your application has been reviewed

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Submitted Underwriting Request
Once you have submitted your request for preliminary underwriting, its status will be displayed on the related proposal title on the client's homepage.
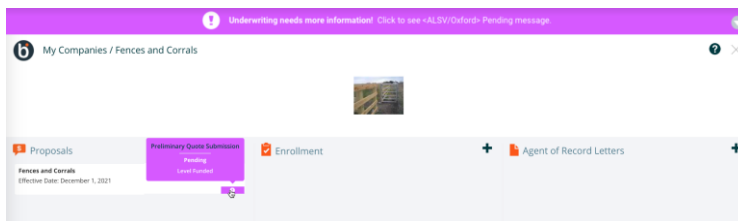

Resolve Underwriting Questions - Pend
After your request has been reviewed by the underwriting team, you might receive an email notification requesting that you review and resolve issues. Click on the link in the email message body to log into Benefitter; this will direct you to the company homepage.
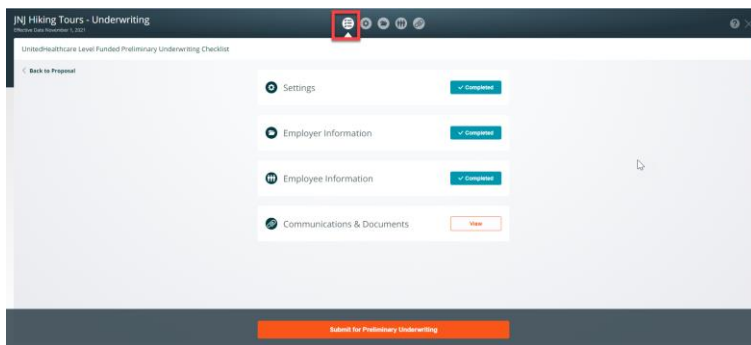
Make the required modifications and resubmit the request to underwriting.
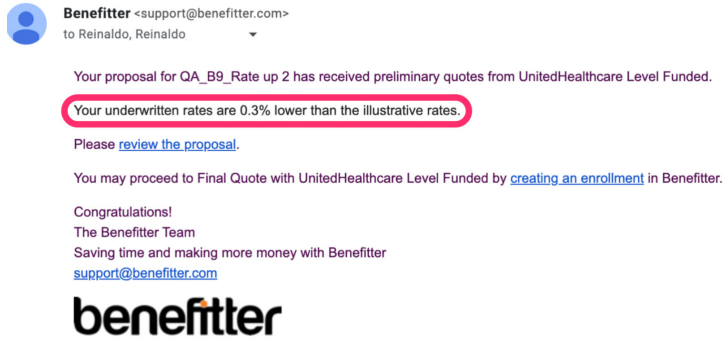
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Receive Underwritten Rates

Once underwriting has reviewed and approved your proposal, you will receive an email notification informing you that preliminary underwriting has been completed.

- Click on the link in the email
- The system will direct you to the Company home page, where the preliminary underwriting status is displayed on the proposal.

  You may proceed with creating an enrollment.

Finalize Proposal

Before creating an enrollment, make sure that any plans (medical, dental, vision, or life) that the employer would like to offer are selected in the proposal.

Refer to the Quick Start Enrollment Guide for instructions on how to elect, enroll and install the group.