

**Broker User Guide – BusinessEDGE  
Level Funded Quotes**

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## Purpose

The purpose of this user guide is to outline the level-funded quote process. The process includes how to:

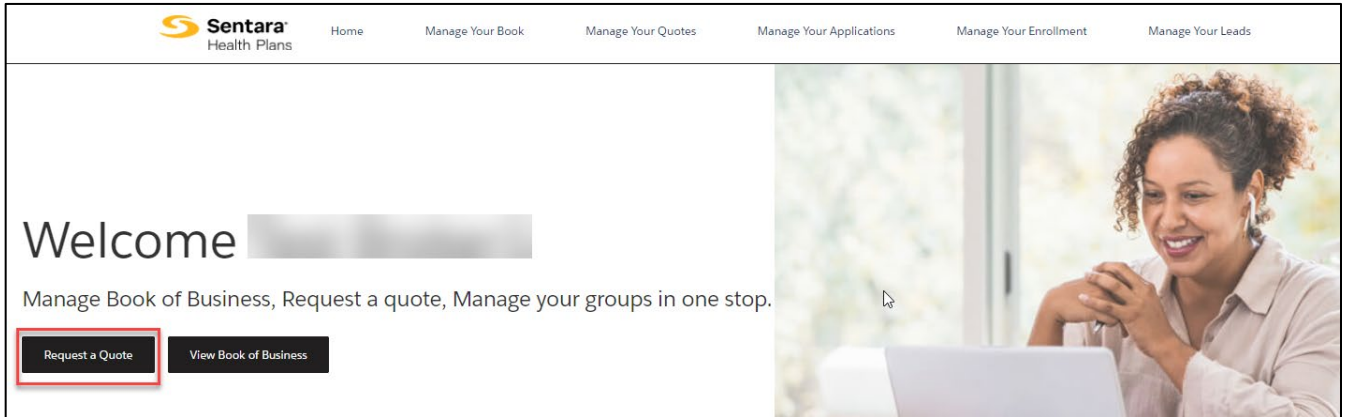
- create a new quote
- perform quote actions
- initiate group application process

As a reminder, the parameters for group size are as follows:

	Small Group	Mid-Market Group	Large Group
Funding Type	Fully Insured		
Total # of Employees	≤50	>50	>50
Eligible # of Employees		≤150	≥151
Funding Type	Level Funded		
# of Enrolled Employees	10 - 150		

## Create New Quote

Click **Request a Quote** on your home screen.

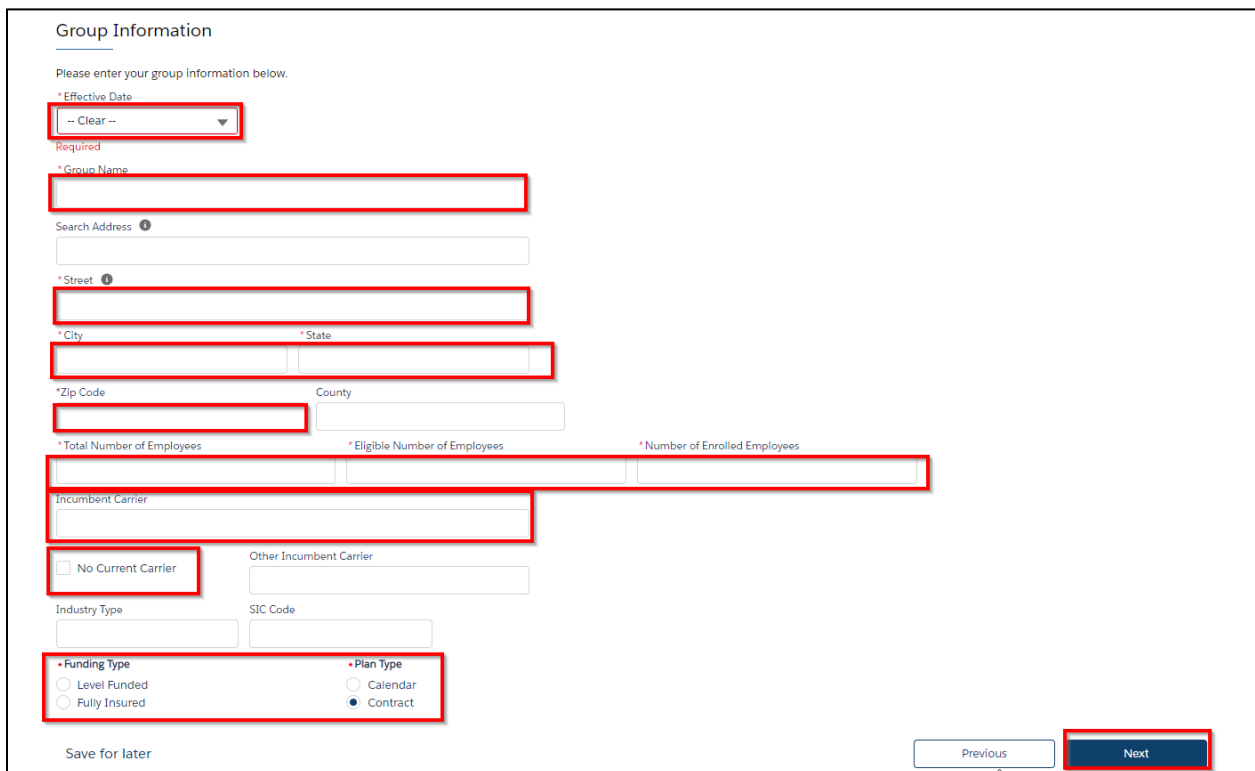


Select the primary broker of record for the quote. You can choose yourself or you can select **On Behalf of another broker**. If you choose another broker, please enter the primary broker name. Once the primary broker is chosen, click **Next**.



Enter group information on the *Group Information* screen, ensuring the fields outlined in red are filled out. Click **Next** once the following information is filled out:

- effective date (dropdown options)
- group name
- street address
- city
- state
- zip code
- total number of employees
- eligible number of employees
- number of enrolled employees
- funding and plan type
- enter incumbent carrier information or click no current carrier



**Group Information**

Please enter your group information below.

\* Effective Date  
-- Clear --

Required

\* Group Name

Search Address

\* Street

\* City \* State

\* Zip Code County

\* Total Number of Employees \* Eligible Number of Employees \* Number of Enrolled Employees

Incumbent Carrier

No Current Carrier Other Incumbent Carrier

Industry Type SIC Code

\* Funding Type \* Plan Type

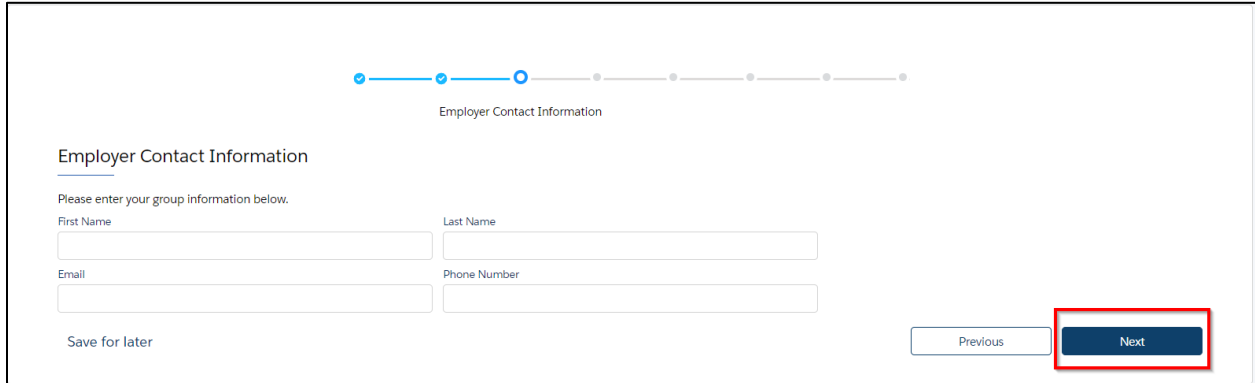
Level Funded  Calendar

Fully Insured  Contract

Save for later

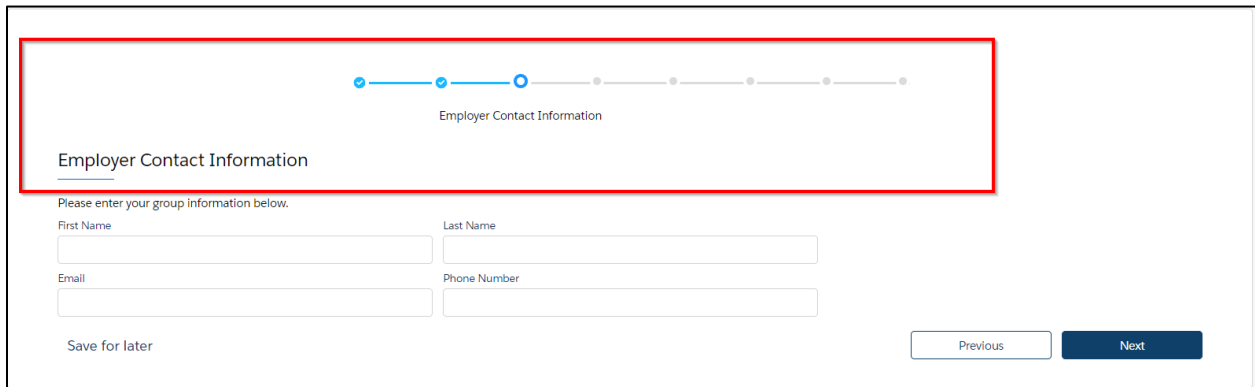
Previous Next

Enter employer contact information and click **Next**.



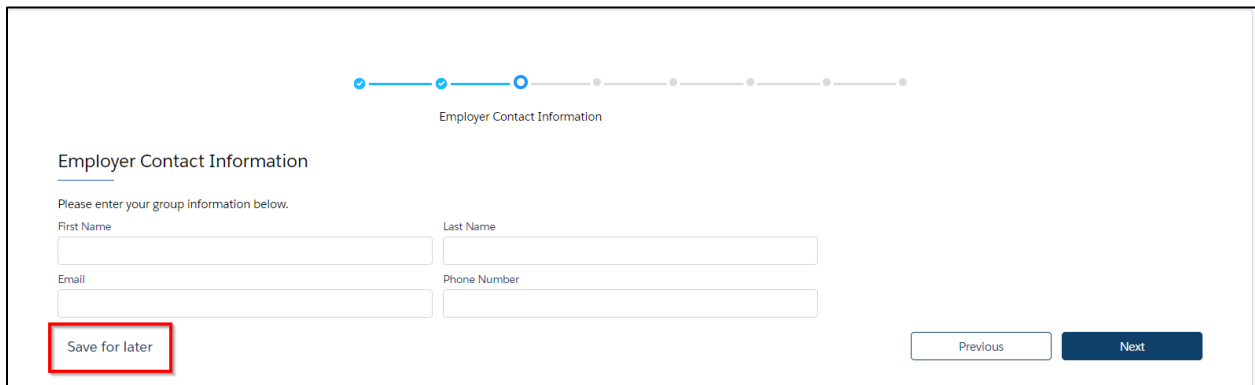
The screenshot shows a progress bar at the top with seven steps. The second step, 'Employer Contact Information', is highlighted with a blue circle. Below the progress bar, the form title 'Employer Contact Information' is underlined. The instruction 'Please enter your group information below.' is followed by four input fields: 'First Name', 'Last Name', 'Email', and 'Phone Number'. A 'Save for later' button is in the bottom left. 'Previous' and 'Next' buttons are in the bottom right, with the 'Next' button highlighted by a red box.

**Note:** If you ever need to go back to the previous step, click on the check box on the blue line at the top




This screenshot is identical to the previous one, but a red box highlights the progress bar at the top. The second step in the progress bar has a checkmark and a blue circle, indicating it is the current step.

You can also save for later at any point during the quoting process by clicking **Save for later** located in the bottom left corner. This button is located on each screen (shown below is where the button is on the Employer Contact Information screen)



This screenshot is identical to the previous ones, but a red box highlights the 'Save for later' button in the bottom left corner.

When you click **Save for later**, a pop-up box displays asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to a new screen that indicates your quote is saved for later. You can resume by clicking or bookmarking the link or you can also copy or email the link.

 **Your Quote is saved for later**  
[To resume, please click or bookmark the link.](#)  
[Copy the link or Email me the link](#)

## How to Upload a Census

You upload a census on the **Census Information** screen.

Click **Download Excel Template**. An Excel file downloads, and you can update the census information. **Save** the Excel file to your computer. Click **Upload Employees**, find the saved census file you want to upload, and click **Next** when the field mapping pop up displays.

Census Information

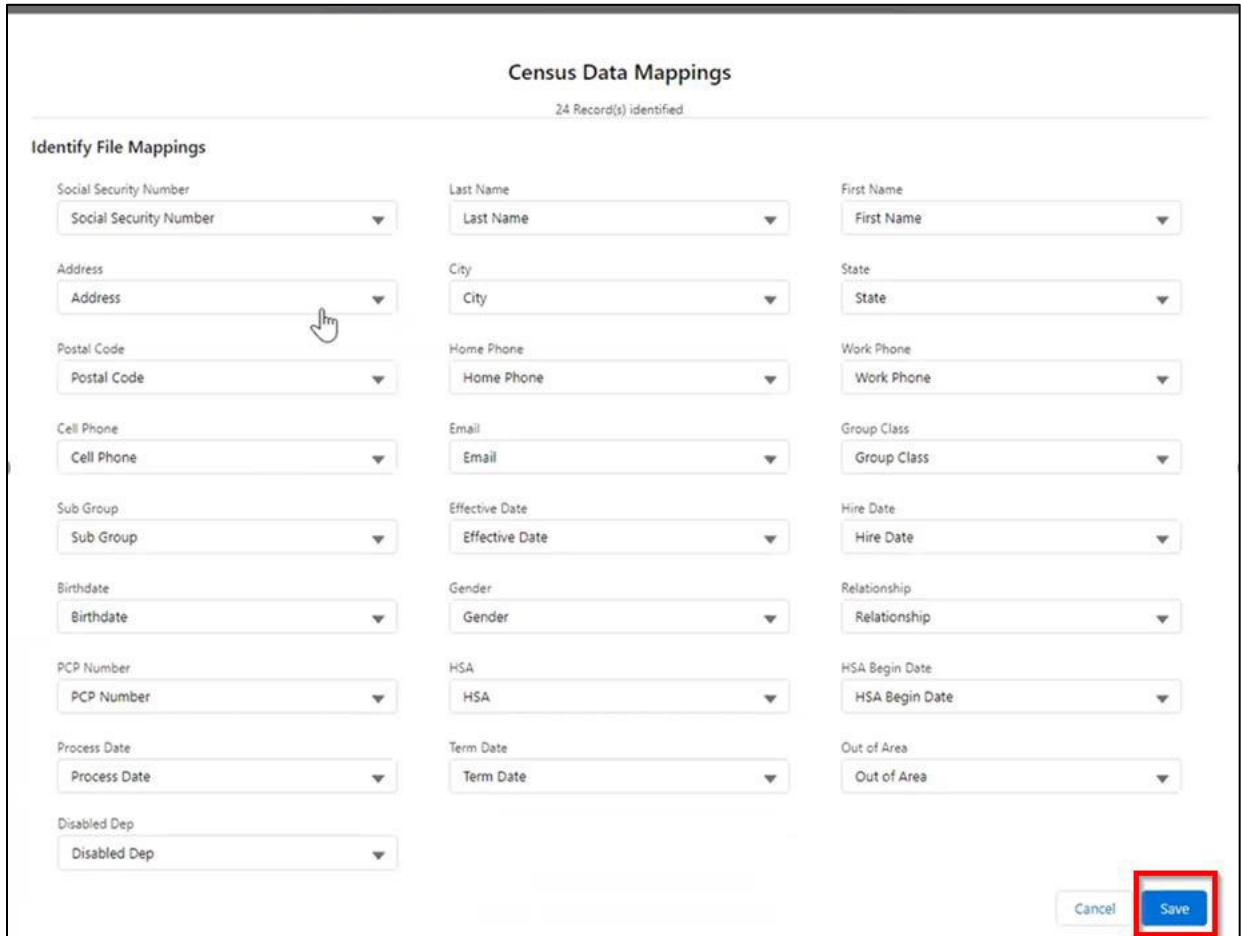
The number of eligible employees from the "Group Information Step" must match the Total number of Members.  
Please upload the employee information spreadsheet file.

[Download Excel Template](#)

Total Members	Total Emp	Emp	Emp+Child	Emp+Children	Emp+Spouse	Emp+Family
0	0	0	0	0	0	0

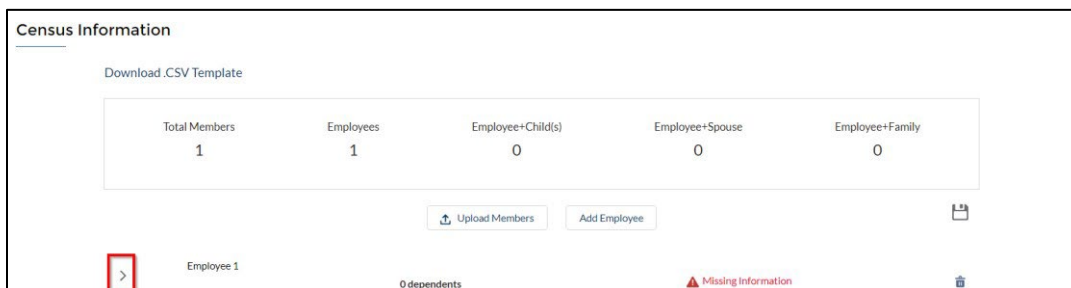
[Upload Employees](#) [Add Employee](#)

Map the fields on the **Census Data Mappings** screen and click **Save**.




You can also click **Add Employee** to add employee information manually.

Click the arrow next to **Employee 1** to add the employee information.







Fill out the employee information.

Employee 1  
John Test      0 dependents      ▲ Missing Information 


▼ Details

First Name John	Last Name Test	Gender Male ▼	Birthdate Jul 10, 1956 	Age
Cobra No ▼	Out of Area No ▼	Primary Member Identifier M88F89	Member Identifier M88F89	Postal Code 12345
Product Line	Number of Children 1	Relationship Employee ▼		

To add a dependent, click **Add Dependent**.

Employee 1  
John Test      0 dependents      

▼ Details

First Name John	Last Name Test	Gender Male ▼	Birthdate Jul 10, 1956 	Age
Cobra No ▼	Out of Area No ▼	Primary Member Identifier M88F89	Member Identifier M88F89	Postal Code 12345
Product Line Medical	Number of Children 1	Relationship Employee ▼		

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**Add Dependent**

Once you've entered all the information, click **Next**.

## Required Fields for BusinessEDGE (Level-Funded) Quote

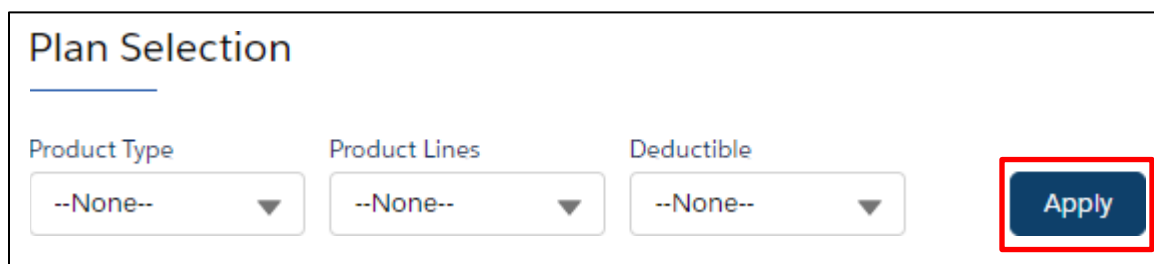
- First Name
- Last Name
- Gender
- Birthdate
- COBRA
- Out of Area
- Primary Member Identifier
- Member Identifier
- Postal Code
- Relationship
- Tobacco User

## Plan Selection Features

On the **Plan Selection** page, you will be able to utilize filters to look for relevant plans, compare plans, view the plan details benefit summary, and add plans to the cart. Rates will not display for mid-market groups.

**Note:** 4 plans per quote is optimal as that is how many plans can be viewed on the side-by-side comparison. Additional plans will go to another page on the proposal and will slow down the time to process the quote.

To filter plans, use the drop-down arrow to choose your filter options from Product Type, Product Lines, and Deductible, then click **Apply**.



The screenshot shows a 'Plan Selection' section with three filter dropdown menus: 'Product Type', 'Product Lines', and 'Deductible'. Each dropdown menu currently displays '--None--'. To the right of these filters is a blue 'Apply' button, which is highlighted with a red rectangular border.

**Note:** For Mid-Market level-funded quotes you can select if you would like to include a Chiropractic Rider (CHIRO) or Morbid Obesity Rider (MOR) by checking the boxes beside the appropriate Rider during the Plan Selection.

### Plan Selection

Chiropractic Rider (CHIRO)

Morbid Obesity Rider (MOR)

Product Type

Product Lines

Deductible

To compare plans, click the **Compare check box** of the plan you want to compare.

### SF Optima Vantage 20/40

Compare

Plan Details Benefit Summary

✓ Standout Features

ANNUAL DEDUCTIBLE None	OUT-OF-POCKET LIMIT \$2,500/\$5,000	PRIMARY DOCTOR COVERAGE \$20 Copay
SPECIALIST COVERAGE \$40 Copay	PRESCRIPTION DRUG COVERAGE OPN AD 10/40/25% \$250 ma...	EMERGENCY ROOM COVERAGE \$350 Copay (In or Out-of-Netw...
HOSPITAL STAY COVERAGE \$200 Copay/day/\$1,000 max		<input type="button" value="Select Prescription Drug"/>

Once displayed, click **Compare** at the top of the screen, next to Review Cart.

Product Type

Product Lines

Deductible

Compare

10 Available Plans

A separate window displays information for each plan.

Compare Plans		
	SF Optima Plus 1750/30/30%	SF Optima Plus 500/25/20%
Annual Deductible*	1750/3500	500/1500
Out-of-Pocket Limit*	5500/10000	4000/8000
Primary Doctor Coverage*	\$30 Copayment (Deductible does not apply)	\$25 Copayment (Deductible does not apply)
Specialist Coverage*	\$60 Copayment (Deductible does not apply)	\$50 Copayment (Deductible does not apply)
Emergency Room Coverage*	30% Coinsurance AD (In or Out-of-Network)	20% Coinsurance AD (In or Out-of-Network)
Hospital Stay Coverage*	30% Coinsurance AD	20% Coinsurance AD
Prescription Drug Coverage	OPN \$10/\$30/\$50 or 20%/20% (\$250 Max)	OPN \$10/\$30/\$50 or 20%/20% (\$250 Max)
> In Network		
> Out Of Network		

To choose a plan, click **Select Prescription Drug**, then choose the Prescription Drug Coverage, click **Add to Cart**.



SF Optima Vantage 20/40  Compare

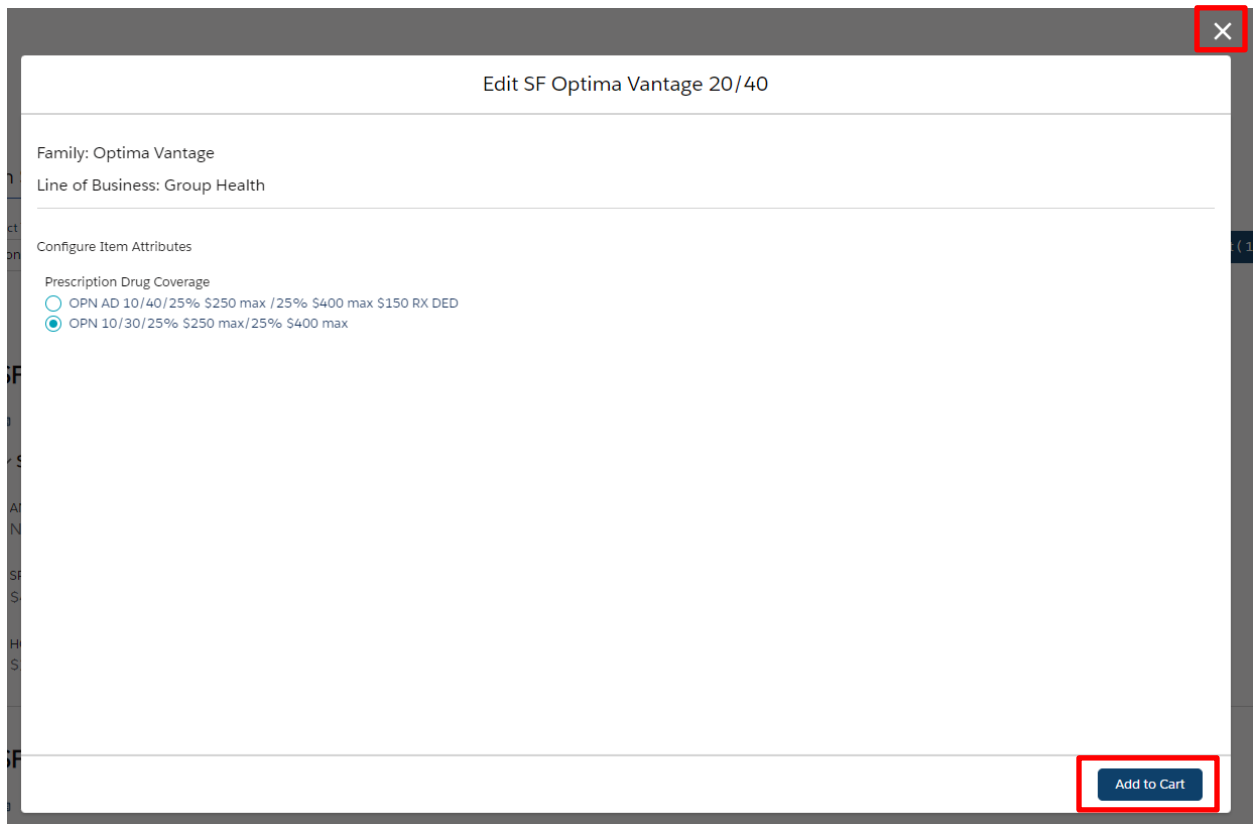
[Plan Details](#) [Benefit Summary](#)

✓ **Standout Features**

ANNUAL DEDUCTIBLE None	OUT-OF-POCKET LIMIT \$2,500 / \$5,000	PRIMARY DOCTOR COVERAGE \$20 Copay
SPECIALIST COVERAGE \$40 Copay	PRESCRIPTION DRUG COVERAGE OPN AD 10/40/25% \$250 ma...	EMERGENCY ROOM COVERAGE \$350 Copay (In or Out-of-Netw...
HOSPITAL STAY COVERAGE \$200 Copay/day/\$1,000 max		

**Select Prescription Drug**

Once the Prescription Drug Coverage has been added, click **Add to Cart** and then the **X** to return to the Plan Selection page.



Edit SF Optima Vantage 20/40 ✕

Family: Optima Vantage  
Line of Business: Group Health

Configure Item Attributes

Prescription Drug Coverage

- OPN AD 10/40/25% \$250 max / 25% \$400 max \$150 RX DED
- OPN 10/30/25% \$250 max/25% \$400 max

**Add to Cart**

Click **Review Cart** once you have added the plans.

Plan Selection

Product Type    Product Lines    Deductible

--None--    --None--    --None--

Apply

**Review Cart ( 1 )**

10 Available Plans

## Review Cart

Review your selected plan(s) on the next screen and click **Next**.

To delete a plan from your quote, you can hover over the check mark and click the **X**.

Review Selected Plans

Medical Plans    Edit Selections

SF Optima Plus 1750/30/30%

Annual Deducti...	Out-of-Pocket Li...	Primary Doctor ...	Specialist Cover...	Prescription Dru...	Emergency Roo...	Hospital Stay Co...	<input checked="" type="checkbox"/>
1750/3500	5500/10000	\$30 Copaym...	\$60 Copaym...	103050_AC...	30% Coinsu...	30% Coinsu...	

Prescription Drug Coverage: OPN \$10/\$30/\$50 or 20%/20% (\$250 Max)

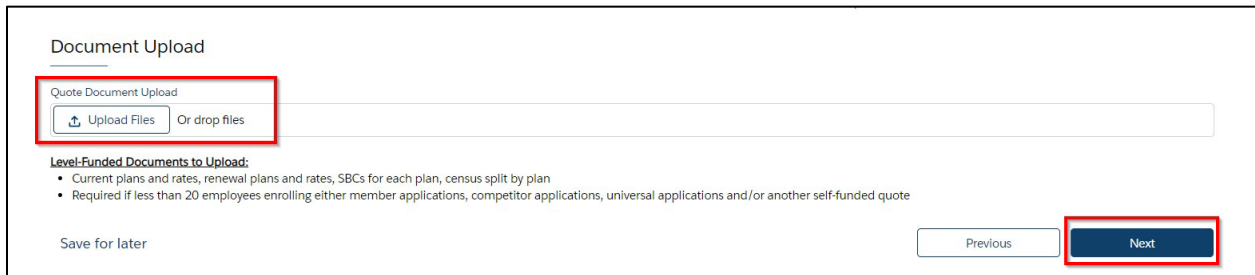
Save for later

Previous    **Next**

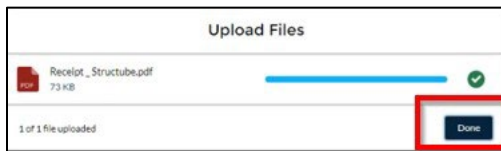
## Document Upload

To upload documentation for the quote, click **Upload Files** on the next screen and then click **Next**.

**Note:** This screen displays the necessary documentation that should be uploaded for Level Funded quotes.



The screenshot shows the 'Document Upload' screen. At the top, there is a 'Quote Document Upload' section with an 'Upload Files' button and the text 'Or drop files'. Below this, there is a section titled 'Level-Funded Documents to Upload:' with a bulleted list of requirements. At the bottom right, there are 'Previous' and 'Next' buttons. A red box highlights the 'Upload Files' button and the 'Next' button.

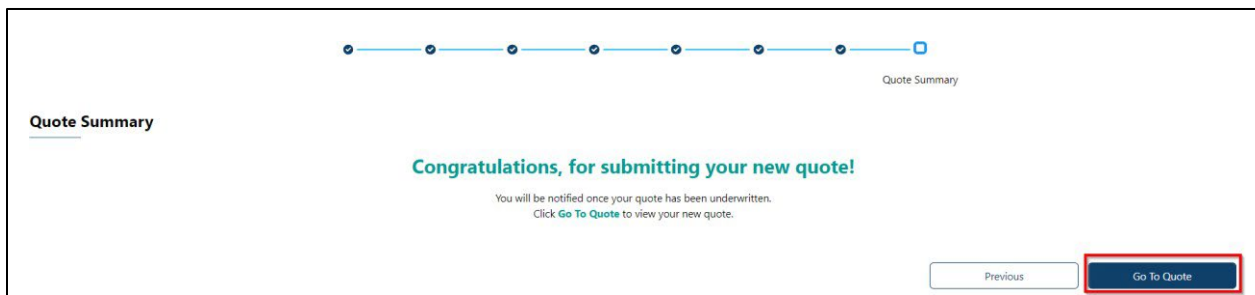


The screenshot shows the 'Upload Files' screen. A file named 'Receipt\_Structube.pdf' (73 KB) is shown with a progress bar and a green checkmark. At the bottom right, there is a 'Done' button. A red box highlights the 'Done' button.

Once documentation has been uploaded, click **Done**.

**Congratulations, for submitting your new quote!**

The next screen displays a success message indicating you have submitted your new quote. You will be notified once your quote has been underwritten. Click **Go to Quote**.



The screenshot shows the 'Quote Summary' screen. At the top, there is a progress indicator with seven steps, the last of which is highlighted. Below this, there is a 'Quote Summary' section with a large green message: 'Congratulations, for submitting your new quote!'. Below the message, there is a smaller text: 'You will be notified once your quote has been underwritten. Click **Go To Quote** to view your new quote.' At the bottom right, there are 'Previous' and 'Go To Quote' buttons. A red box highlights the 'Go To Quote' button.

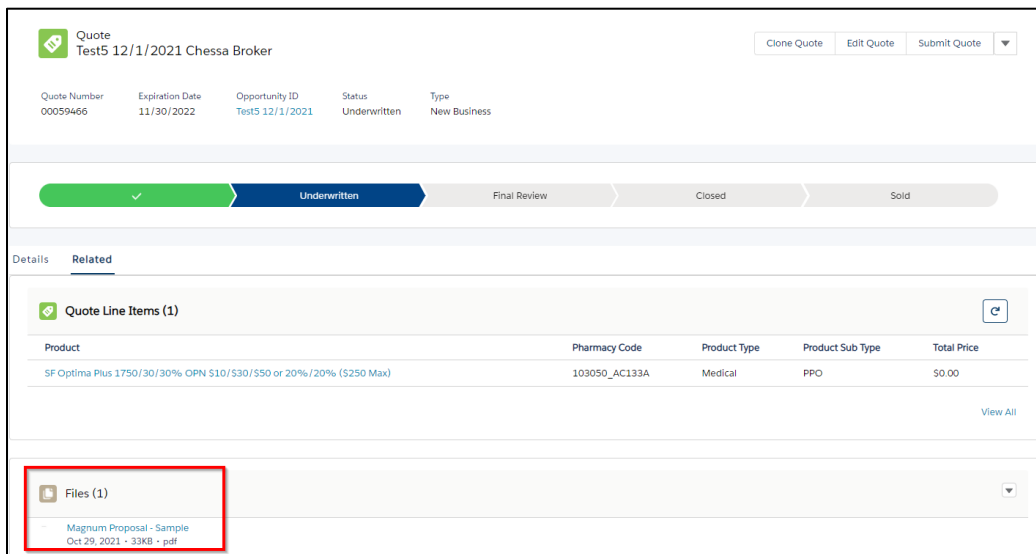
## Quote Actions

From the **Quote Detail** screen, you can do the following actions:

- accept a quote
- submit for a relook
- clone a quote
- edit a quote
- close a quote

## Accept a Quote

Once a quote is underwritten, you will receive an email from the Sentara Health Plans Sales team. When you navigate to the quote, you can view the BusinessEDGE proposal under the **Related in the Files section**.



Quote  
Test5 12/1/2021 Chessa Broker

Quote Number: 00059466 | Expiration Date: 11/30/2022 | Opportunity ID: Test5 12/1/2021 | Status: Underwritten | Type: New Business

Underwritten

Details | **Related**

Quote Line Items (1)

Product	Pharmacy Code	Product Type	Product Sub Type	Total Price
SF Optima Plus 1750/30/30% OPN \$10/\$30/\$50 or 20%/20% (\$250 Max)	103050_AC133A	Medical	PPO	\$0.00

Files (1)

- Magnum Proposal - Sample Oct 29, 2021 - 33KB - pdf

To accept the quote, click **Submit Quote**.



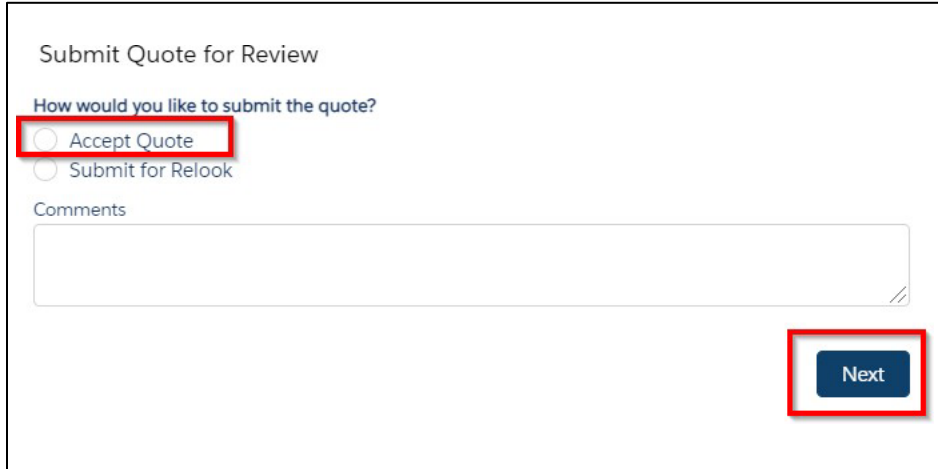
Quote  
Test 12/1/2021 Annie Broker

Quote Number: 00059441 | Expiration Date: 11/30/2022 | Opportunity ID: Test 12/1/2021 | Status: Underwritten | Type: New Business

Submit Quote



Select **Accept Quote**. In the **Comments**, note which plans were sold, then click **Next**.



Submit Quote for Review

How would you like to submit the quote?

Accept Quote

Submit for Relook

Comments

Next

Your Sentara Health Plans Sales Team will be notified to complete the quote process and you will be notified when you can begin the group application process.

## Submit for a Relook

To submit a quote to the Sentara Health Plans Sales Team to review or negotiate rates, click **Submit Quote**.

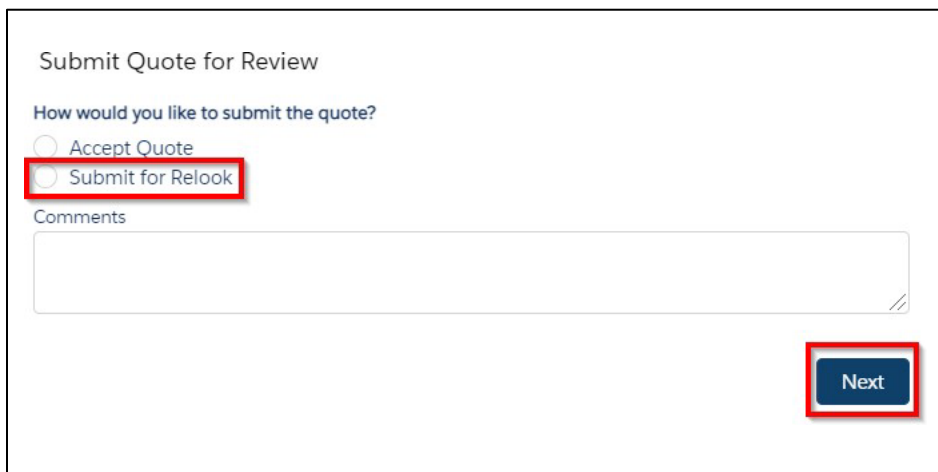


Quote  
Test 12/1/2021 Annie Broker

Clone Quote Edit Quote **Submit Quote** ▼

Quote Number	Expiration Date	Opportunity ID	Status	Type
00059441	11/30/2022	Test 12/1/2021	Underwritten	New Business

Select **Submit for Relook**, enter any applicable comments, and click **Next**.



Submit Quote for Review

How would you like to submit the quote?

Accept Quote

Submit for Relook

Comments

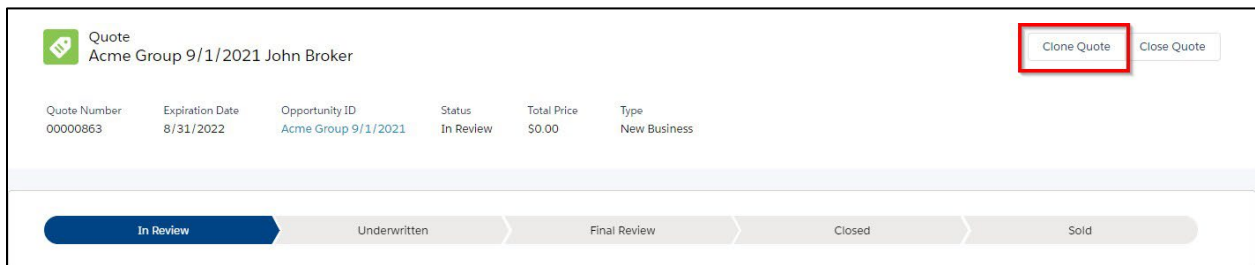
Next

Your Sentara Health Plans Sales Team will be notified of the request, and the quote status will change to **In Review**.

## Clone a Quote

The purpose of cloning a quote is to include multiple quotes under one opportunity. Cloning a quote allows you to apply different plans and funding types. Cloning will keep all the quotes grouped together under one opportunity.

A quote can be cloned from any status by clicking **Clone Quote**. Enter the effective date and plans from the **Plan Selection** page before proceeding with cloning the quote. The remaining fields such as group information, contact details and census information are carried over from the original quote, however you have the flexibility to change any details as necessary. Once the quote is cloned, the quote status is set to **In Review** if underwriting is required.



Quote  
Acme Group 9/1/2021 John Broker

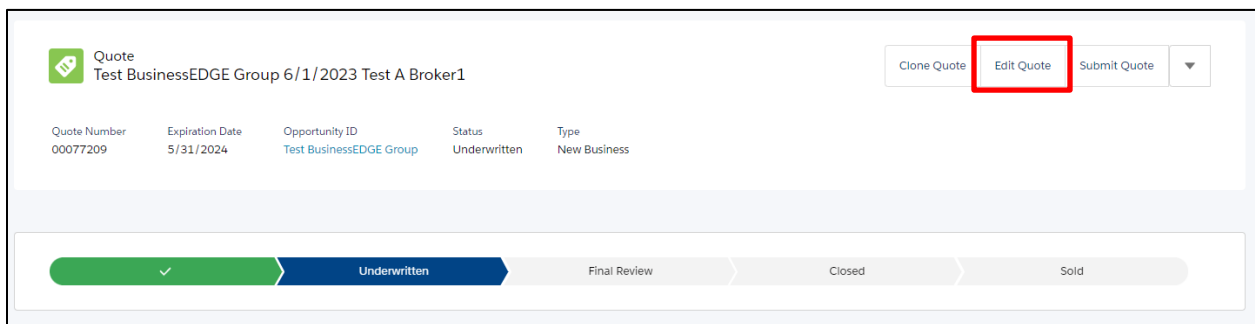
Quote Number: 00000863 | Expiration Date: 8/31/2022 | Opportunity ID: Acme Group 9/1/2021 | Status: In Review | Total Price: \$0.00 | Type: New Business

Buttons: Clone Quote (highlighted), Close Quote

Progress bar: In Review (active), Underwritten, Final Review, Closed, Sold

## Edit a Quote

The purpose of editing a quote is to change plans on the quote. Changes cannot be made to the quote that will impact the rates.



Quote  
Test BusinessEDGE Group 6/1/2023 Test A Broker1

Quote Number: 00077209 | Expiration Date: 5/31/2024 | Opportunity ID: Test BusinessEDGE Group | Status: Underwritten | Type: New Business

Buttons: Clone Quote, Edit Quote (highlighted), Submit Quote

Progress bar: ✓, Underwritten (active), Final Review, Closed, Sold

## Close a Quote

If a proposal is not selected, close the quote by clicking **Close Quote**.

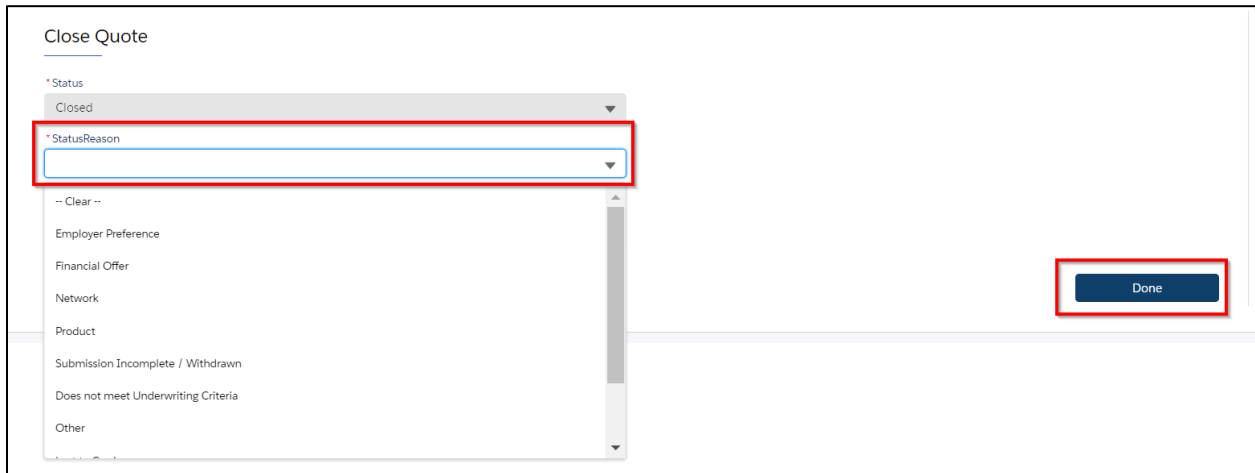


Quote  
Diverse Lynx LLC 07/31/2021 Broker3 Broker3

Generate Proposal Clone Quote **Close Quote**

Quote Number	Expiration Date	Opportunity ID	Status	Type
00000002	8/1/2022	<a href="#">Diverse Lynx LLC 07/31/2021</a>	Final Review	New Business

Choose a **Status Reason** from the drop down and then click **Done**.



Close Quote

\* Status  
Closed

\* StatusReason

-- Clear --

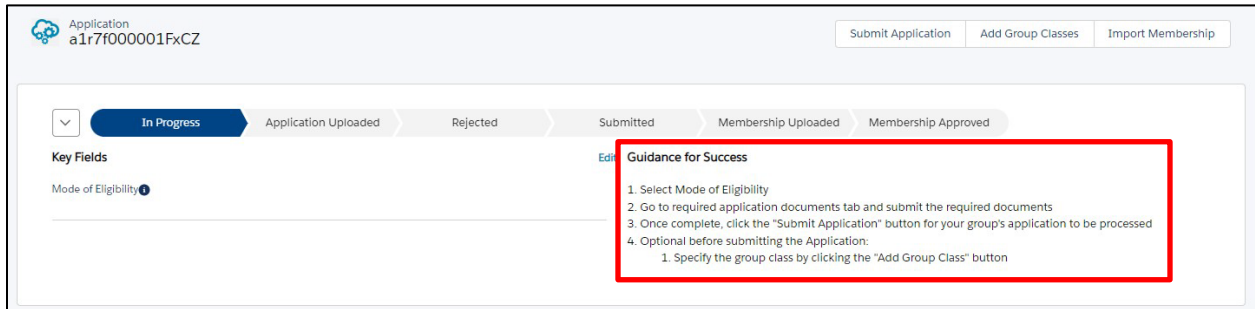
- Employer Preference
- Financial Offer
- Network
- Product
- Submission Incomplete / Withdrawn
- Does not meet Underwriting Criteria
- Other

**Done**

The quote will be closed.

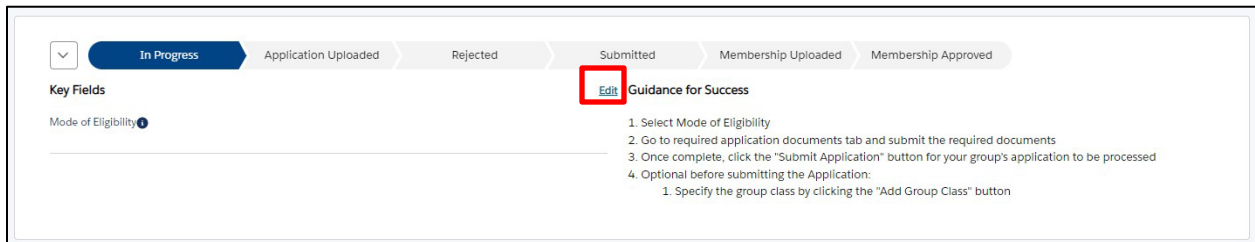
## Group Application Process

Once the quote has been accepted, the application screen displays as well as the **Guidance for Success**.

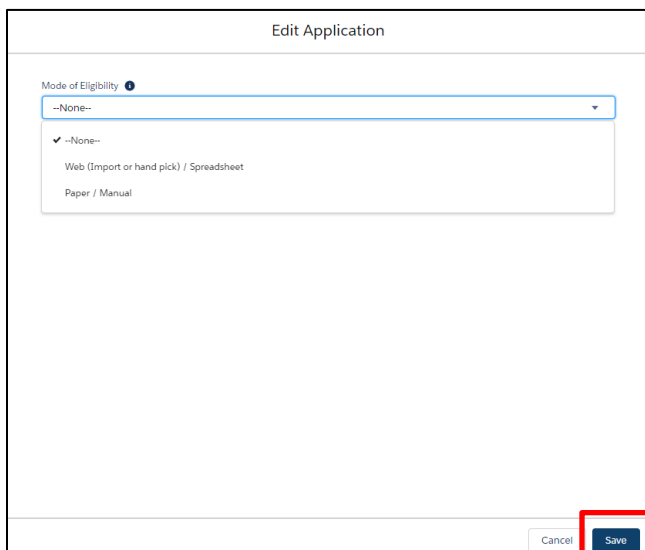


## Mode of Eligibility

Select **Mode of Eligibility**, by clicking **Edit**, next to the Guidance for Success.



Select **Web (Import or hand pick) / Spreadsheet** or **Paper / Manual**, then click **Save**.



## Required Application Documents

Go to **Required Application Documents** tab and submit the required documents.

**Details** Required Application Documents

<p>Application Name a1r0r000001f3j4</p> <p>Account <a href="#">Test 15</a></p> <p>Opportunity <a href="#">Test 15 9/1/2021 Barbara Penn</a></p> <p>Quote <a href="#">Test 15 9/1/2021 Barbara Penn</a></p> <p>Census</p> <p>Contract</p>	<p>Status In Progress</p> <p>Broker Account <a href="#">Test 15</a></p> <p>Owner <a href="#">Tracye Watts</a></p> <p>Sales Rep <a href="#">Tracye Watts</a></p> <p>Primary Applicant Contact <a href="#">Barbara Penn</a></p> <p>Mode of Eligibility 834</p>
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**Details** Required Application Documents

**APPLICATION DOCUMENTS** 3

<p style="text-align: center;">VEC Report</p> <p style="text-align: center;">Due:</p> <p style="text-align: center; color: red;">No Files Yet</p>	<p style="text-align: center;">Employer Group Application</p> <p style="text-align: center;">Due:</p> <p style="text-align: center; color: red;">No Files Yet</p>	<p style="text-align: center;">Binder Check</p> <p style="text-align: center;">Due:</p> <p style="text-align: center; color: red;">No Files Yet</p>	<p style="text-align: center;">Member Application</p> <p style="text-align: center;">Due:</p> <p style="text-align: center; color: red;">No Files Yet</p>
<p style="text-align: center;">Waivers</p> <p style="text-align: center;">Due:</p> <p style="text-align: center; color: red;">No Files Yet</p>	<p style="text-align: center;">Extra Files in Application Documents</p> <p style="text-align: center;">Due:</p> <p style="text-align: center; color: red;">No Files Yet</p>		

Once the steps are completed, click **Submit Application**

Application Submit Application Add Group Classes Import Membership

**a1r7f000001Fx CZ**

▼
In Progress
Application Uploaded
Rejected
Submitted
Membership Uploaded
Membership Approved

**Key Fields** [Edit](#) [Guidance for Success](#)

Mode of Eligibility ●

---

**Guidance for Success**

1. Select Mode of Eligibility
2. Go to required application documents tab and submit the required documents
3. Once complete, click the "Submit Application" button for your group's application to be processed
4. Optional before submitting the Application:
  1. Specify the group class by clicking the "Add Group Class" button

A message displays indicating your application was submitted and the Sentara Health Plans Sales Team will be notified.

Submit Application

---

Click Submit Application to submit your Group Application.

Upon submission, your required application documents will be reviewed. An Optima Health representative will be in touch shortly.

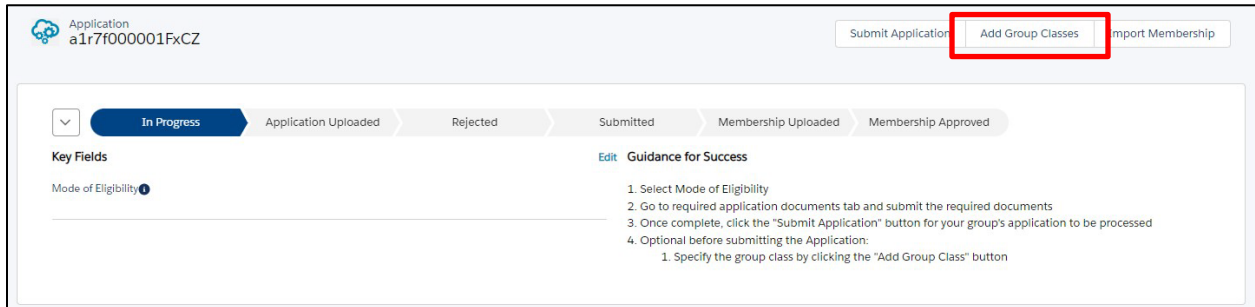
Thank you for choosing Optima Health!

[Next](#)

## Add Group Class

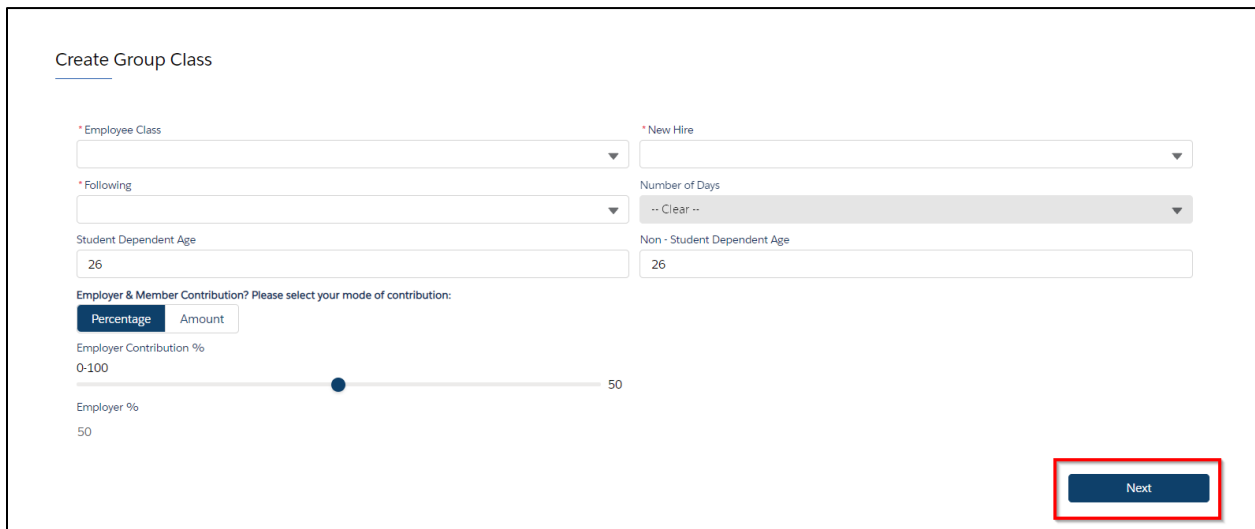
Note: Prior to submitting your application, you can add a group class, however it is not required. The Sentara Health Plans Sales Team can submit the application on your behalf.

Specify the group class by clicking **Add Group Class**



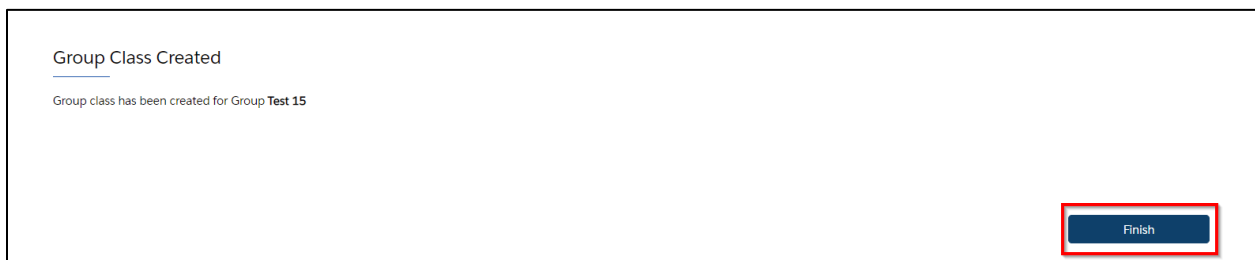
The screenshot shows the application dashboard for application ID a1r7f000001FxCZ. At the top right, there are three buttons: "Submit Application", "Add Group Classes" (highlighted with a red box), and "Import Membership". Below the buttons is a progress bar with stages: "In Progress" (active), "Application Uploaded", "Rejected", "Submitted", "Membership Uploaded", and "Membership Approved". Under "Key Fields", there is a "Mode of Eligibility" dropdown. To the right, there is a "Guidance for Success" section with a list of instructions: 1. Select Mode of Eligibility, 2. Go to required application documents tab and submit the required documents, 3. Once complete, click the "Submit Application" button for your group's application to be processed, 4. Optional before submitting the Application: 1. Specify the group class by clicking the "Add Group Class" button.

Fill out the Group Class Information and click **Next**



The screenshot shows the "Create Group Class" form. It includes several input fields: "Employee Class" (dropdown), "New Hire" (dropdown), "Following" (dropdown), "Number of Days" (dropdown with "-- Clear --" option), "Student Dependent Age" (text input with value 26), and "Non - Student Dependent Age" (text input with value 26). Below these is a section for "Employer & Member Contribution? Please select your mode of contribution:" with "Percentage" and "Amount" tabs. The "Percentage" tab is active, showing a slider for "Employer Contribution %" from 0-100, with the current value set to 50. A "Next" button is highlighted with a red box at the bottom right.

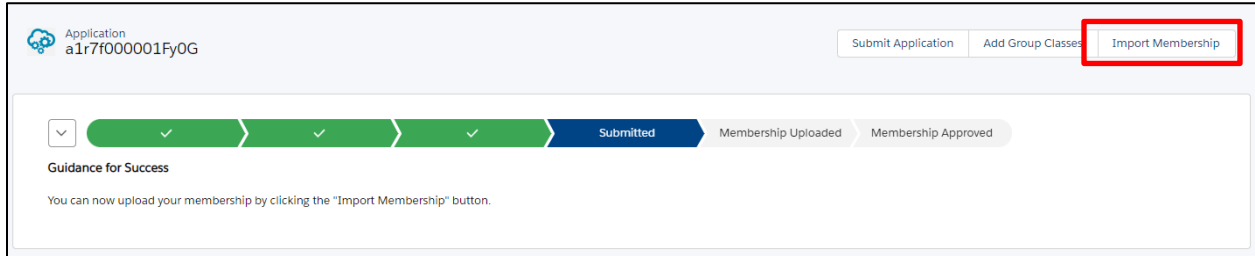
A message displays indicating the group class has been created. Click **Finish**.



The screenshot shows a confirmation message titled "Group Class Created". The message text reads: "Group class has been created for Group Test 15". A "Finish" button is highlighted with a red box at the bottom right.

## Import Membership

Once the group application is in the **submitted stage**, import the membership by clicking **Import Membership**. If you provided the group’s member application or enrollment spreadsheet in the Required Documents, then the **Sentara Health Plans Sales team can import the membership on your behalf**.



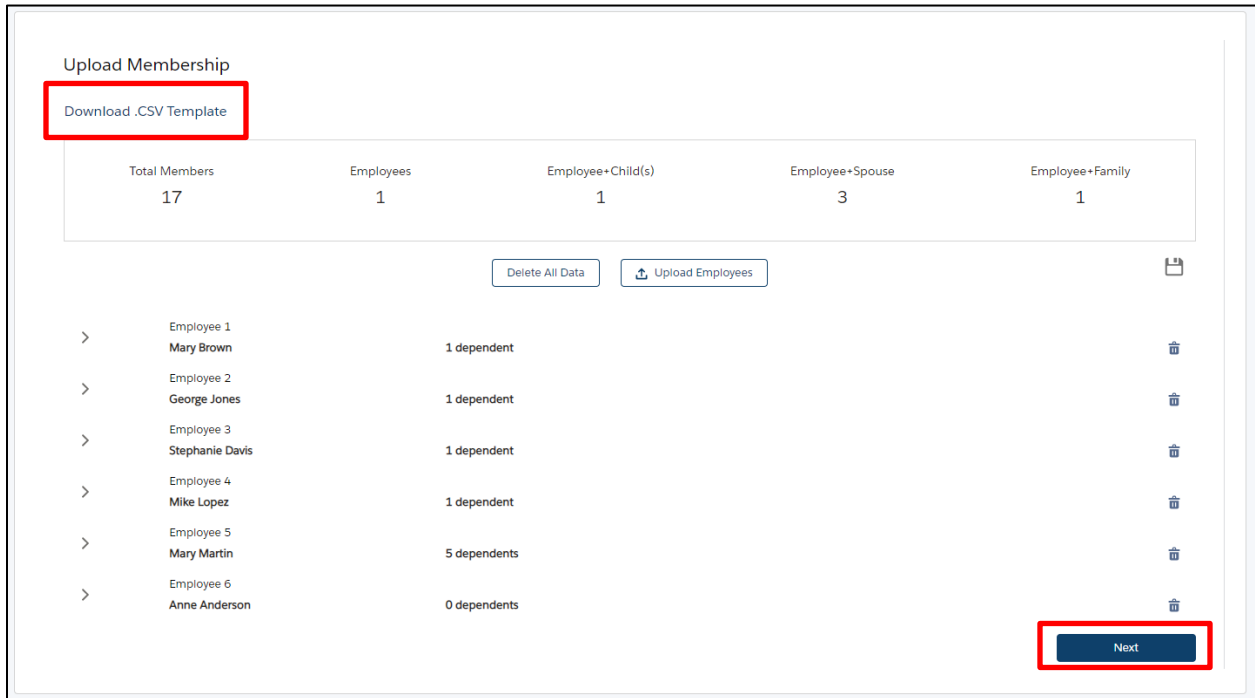
Application a1r7f000001Fy0G

Submit Application Add Group Classes **Import Membership**

Submitted Membership Uploaded Membership Approved

Guidance for Success  
You can now upload your membership by clicking the "Import Membership" button.

You can download the enrollment spreadsheet by clicking the Download .CSV Template and clicking **Upload Employees**, and click **Next**.



Upload Membership

**Download .CSV Template**

Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
17	1	1	3	1

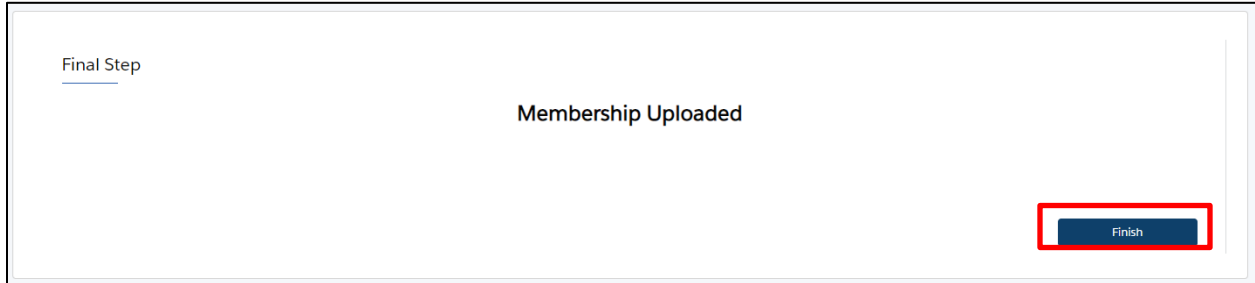
Delete All Data Upload Employees

Employee	Dependents
Employee 1 Mary Brown	1 dependent
Employee 2 George Jones	1 dependent
Employee 3 Stephanie Davis	1 dependent
Employee 4 Mike Lopez	1 dependent
Employee 5 Mary Martin	5 dependents
Employee 6 Anne Anderson	0 dependents

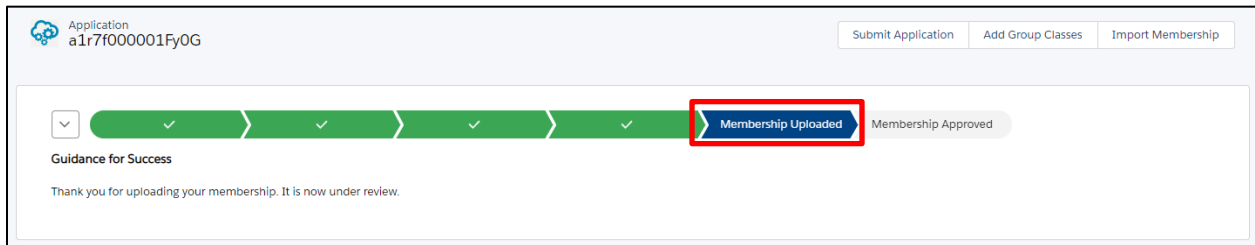
**Next**



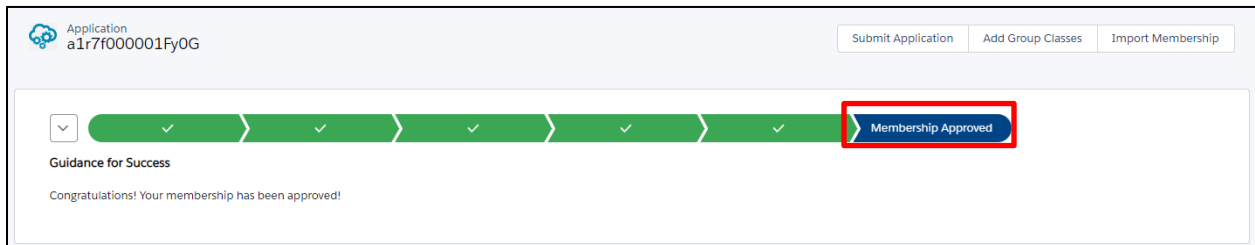
The final step to import membership is to click **Finish**.



The status of the group application updates to **Membership Uploaded**.



The Sentara Health Plans Sales team will be notified and once the membership has been reviewed and approved the application status updates to **Membership Approved**.



**Congratulations** you've completed your group's member enrollment!