



BerniePortal

September 2017 Product Updates

Four areas of improvement:

1 Ability to indicate when salary changes impact benefits

- This update is applicable for Short Term Disability, Long Term Disability and Life plans (Life is only applicable if "% of salary" approach is used).
- While configuring any of these plans users will now be able to indicate when a salary change will impact a plan's coverage/cost. The options will be:
 1. At salary change effective date (default option - this is currently what happens in BP)
 2. First of the month following salary change
 3. At plan anniversary date
- If "At salary change effective date" is selected the user will then be presented with a "How is proration calculated?" question. For this question they will have 2 options:
 1. Based on exact number of days
 2. Based on 30 days

2 Improvements to Benefits Booklets

- Users can now pick and choose what plans they want to appear in the booklet.
- Also we've removed the sub-table of contents pages for each benefit type and placed costs for multiple plans of the same benefit type on the same page. This makes it easier for the employee to compare cost and also cuts down on excess pages within the booklet.

3 Age banded Critical Illness

- We have introduced two new approaches to handling Critical Illness in BerniePortal: Age Banded & Age Banded Multi Person.
- Age Banded will work just like Voluntary Life. The employee is able to select a coverage amount for themselves, their spouse, and their dependents.
- Tobacco rates are now an option for all three Critical Illness approaches.
- Age Banded Multiperson allows for age banded rates with composite coverage tiers. Employees will elect either EE, EE+SP, EE+CH or EE+FAM and will receive the applicable rate based on the employee's age.
- Both approaches also allow for tobacco rates.

4 Open Enrollment Bills

- If a group's enrollment does not close before their bill generation date BerniePortal will automatically generate the renewal month's bill and store it in Past Bills when enrollment is closed.
- ABC Company's renewal date is 10/01/2017.
- ABC Company's October bill needs to be generated by 9/30/2017.
- However ABC Company does not finish enrollment until 10/06/2017.
- BP will now automatically generate October's bill and put it in Past Bills as soon as ABC Company closes enrollment on 10/06/2017.