

# Amwins Advantage (powered by WeCare)

# Implementation Overview



## Introduction

This Implementation Overview provides further information about the specific process for completing a case submission and onboarding a new Amwins Advantage/Aflac Ease/Aflac Enhanced Billing client. It details the timelines, roles and responsibilities for all case/account stakeholders.

## New Business (10 business days from receipt of all case materials, including census)

### Origination

- Electronic Enrollment Setup, formerly G0138 or Group Case Setup
- Email Example:
  - For **New Business**: submit completed **Aflac Case Setup Form** or **Amwins Account Confirmation Form (ACF)** to [grouprequests@aflac.com](mailto:grouprequests@aflac.com) & [gb.aflac.gmo@amwins.com](mailto:gb.aflac.gmo@amwins.com)
  - You will need to acquire a **census** from the client (see attached census template)
  - Complete the attached **Agent Notification Form** and submit to [grouprequests@aflac.com](mailto:grouprequests@aflac.com)

### Implementation Kick-off

- Initial implementation call with Aflac Sales Rep/Coordinator/Agent, Aflac Client Manager and Amwins/WeCare
- Introduction of roles and process
- Identify enrollers and administrators for enrollment and platform training
  - How will terms, cancels, new hires, changes occur, including starting or changing deductions after changes or new hires

### Implementation Call with Group Client

- Implementation call with partners, including the group
- Introduction of roles and process
- Identify any additional enrollers and administrators for enrollment and platform training
- Billing setup
- Platform review, if needed

### Enroller and Administrator Platform Training (Amwins CRM)

### Platform Launch (Amwins CRM)

### Billing Touchbase – after 1<sup>st</sup> invoice (RM) – 1<sup>st</sup> 30 days (Amwins RM)



## Migrations (approx. 30 days from receipt of all case materials, including census)

### Origination

- Amwins Account Confirmation Form (ACF) Electronic Enrollment Setup, formerly G0138 or Group Case Setup
- Email example:

To migrate CASE XYZ to our Amwins Advantage program with access to perpetual new hire enrollments and TPA billing administration, please complete the attached **Account Confirmation Form (ACF)**. This will be the trigger to have our initial discovery calls and get the appropriate resources for implementation.

1. For **Migration**: submit completed **Account Confirmation Form (ACF)** to [GMOMigration@aflac.com](mailto:GMOMigration@aflac.com) & [gb.aflac.gmo@amwins.com](mailto:gb.aflac.gmo@amwins.com)
2. You may want to acquire an updated **census** from the client in order to load any newly hired employees.
  - a. Since you are enrolling Aflac only, you should have the client complete only the “Employee” tab of the census template
3. Complete the attached **Agent Notification Form** and submit to [grouprequests@aflac.com](mailto:grouprequests@aflac.com) or your existing Aflac Client Manager

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## Amwins Advantage Migration Implementation Timeline

(Example) Expected Date	Migrations: Item Due/Milestone	Responsible	Description	Completed/Due
10/1	Account Confirmation Form	BSP	Aflac Ease Solutions Account Confirmation Form or Aflac Case Submission Form received	≥ 30 days prior to OE
10/4	Welcome/Coordination Email	Amwins/WeCare Relationship Manager (RM)	Intro email to coordinate next steps prior to broker or client outreach	3-5 Business Days from receipt of ACF or Aflac Group Case Set up
10/6	Implementation Kick Off/Discovery	Amwins/WeCare RM	Initial Implementation Call with BSP, Aflac, Amwins/WeCare (how currently managed (Terms, QLEs, New Hires) discuss blackout & if there's an OE for this case. RM, CRM, Aflac CM, BSP & ½ call with client	Based on response from Sales Rep
10/8	Sold Case Memo, Electronic Set Up	Aflac	Aflac provides Sold Case Memo and Electronic Set Up Form to Amwins/WeCare (Also need CENSUS & Enroller list, IF required from Aflac	TBD on Implementation/Billing Call
10/10	Test Link Provided	Amwins/WeCare CRM	WeCare Site Test Link Provided to AFLAC for Compliance Review	7-10 days prior to OE
10/11	Billing & Platform Call w/ Group Client	Amwins	Implementation Call with partners, including the group. May require platform demo and how are changes occurring in the system, (discuss black out) RM sends follow up email with POC information RM, CRM, CM	TBD on Kick Off call
10/12	Begin Black Out Period		Aflac enrollments stop (black out period begins)	≥ 10 days prior to OE
10/24	Test Link Approved & Live Site Delivered to Rep	Aflac	Compliance Review of WeCare Site Test Link Completed, AFLAC provides approval	Typical turnaround 3-5 days
10/28	Enroller Training	WeCare	WeCare Site Demo and Training provided 2-3 days prior to Open Enrollment period	2-3 days prior to OE
11/1	Open Enrollment Start Date		OE Begins	
11/5	OE Status Review	WeCare	Amwins Sales	Mid-enrollment
11/30	Post OE - WeCare Site Closure	WeCare	WeCare reminds group/BSP of 10 business day shut down after OE	10 days from OE close
11/30	Open Enrollment End Date		OE Ends	
12/1	Takeover Effective Date		Official Takeover date for Amwins Advantage program	12/1
12/15	First Invoice	Amwins	Delivered by RM. Personal reach out (email or call)	15 days from CED
11/28	Payroll Deduction Report	WeCare	Initial OE Deductions delivered to Payroll or Rep. Ongoing changes can be managed via file exchanged or manually. See Eligibility Management section for details on managing changes.	
12/8	OE File Transfer	Amwins	Amwins sends file to Aflac	SLA 8 Business Days
12/10	WeCare Site Closure Ends	WeCare	WeCare site re-opens for ongoing maintenance	10 days from OE close
12/31	First Invoice Due	Client	Group's Payment due to Amwins	
1/10	Past Due Follow Up	Amwins	Amwins notifies group if December payment not received	

The above dates are estimated and subject to change based on receipt of the required information.



## Eligibility Management

Employees have enrolled. Amwins sends open enrollment deductions to the designated payroll contact.

What happens next? ***Billing is always the outcome of proper eligibility management.***

As indicated in our implementation and billing set up call, and per the direction of the client, we enable the system to allow a designated administrator(s) to perform the following on demand event maintenance:

### Terminations and Census Updates

#### Option 1: Manual Entry *(always available)*

When employment comes to an end you will perform a term using WeCare as the system of engagement for this process. Terminations should be entered into the system using the employee's termination date. When processed correctly a termination event will remove the terminated employee's Aflac Group coverage from billing. Aflac is also notified and will be prepared to port coverage if the employee desires to continue the benefit. ***\*\*The employee must contact Aflac Group to initiate the portability option\*\****

[Video: How to Process Terminations using WeCare](#)

#### Option 2: File Process *(available upon request)*

A "Payroll or Census File" with designated and agreed upon census updates should be sent to Amwins via a SFTP set up during implementation. This may include terminations and census information for enrolling "new hires" once they become eligible.

### Managing Qualified Life Events (QLEs)

When an employee has a QLE, the administrator would go into WeCare and open up an open enrollment period. During such time, the employee would be able to make an election (assuming self-service). The administrator can make the adjustment anytime on behalf of the employee.

### New Hires

All newly hired eligible employees should be given the opportunity to apply for coverage within the designated days of the date the employee first becomes eligible. New hires can be enrolled throughout the year based on your benefit eligibility guidelines. Please keep in mind that an employee cannot sign the electronic enrollment form before or after their eligibility date. The effective date of coverage would be determined by Aflac's standard submission guidelines. New deductions will need to be provided to payroll via the agreed upon process designated during implementation.

### Changing Deductions in Payroll – Generate Deduction Verification Report

There is no automatic notification, however you can see new enrollments and changes by running the "Transaction Summary" for a given group. Most clients prefer to designate either an HR administrator or an Aflac Servicing Agent to perform this function. We recommend running the report showing 'Inforce' participation, and then sorting by Date Elected to see the most recent entries. The cadence of running a report is up to the client and is generally a weekly transfer. This report helps you focus on deduction-related data including deductions amounts and elected coverage by employee. The report should be used to list all employee deductions within your payroll system. When you pull the report from the WeCare admin portal it will be titled "Transaction Summary."

[Video: How to Pull Production Reports \(including Deduction Verification\) using WeCare](#)



## Eligibility Management *(continued)*

### Cancellations

**Option 1:** May be handled by the Aflac enrollment and/or servicing team. Payroll will be required to be notified in order for deductions to stop.

**Option 2:** Some employers do not allow changes outside Open Enrollment, and they would need to be aware of any payroll changes, so we direct employees back to their Human Resources department for processing. All changes should be entered directly in WeCare by the group.

### Billing Questionnaire and Acknowledgement Form

This document is designed to capture all the billing details for the Amwins invoicing system build and provide an overview of the nuances that make up the billing process within Amwins Advantage.

Please fill out each portion with as much detail as possible and carefully read through all the sections.

#### 1. Billing & Payment

#### Billing Method **(Invoice option would be determined on initial call):**

##### Option 1: Invoiced Billing

☐ Invoiced Billing

Amwins will invoice the group every month. The invoice will breakdown the total premium due for that period to the member level and product level. No payment backup file needs to be sent to Amwins if the invoice billing method is utilized.

The Invoiced Billing method will be based on **True Monthly Billing**. This means the full monthly premium is invoiced, and the premium remitted should match the invoiced amount - not necessarily the amount deducted by payroll in that monthly period. Due to differences in timing with different payroll methods (weekly vs bi-weekly vs semi-monthly,) at times the monthly premium due may not align with the payroll deducted amounts. If changes occur during a month and are not reflected on an invoice due to timing, the changes will reflect on the following invoice.

Ex: John Doe is deducted \$5.00 weekly. In months with 5 weeks, he is deducted \$25.00, however in months with 4 weeks, he is deducted \$20.00. With True Monthly Billing, he is billed \$21.66 per month (\$5.00 week x 52 weeks /12).

**Please note:** All terminations must be effective the last day of the month, and premiums cannot be pro-rated under True Monthly Billing. If you require terminations to match an employee's last day of work, please select the Self-Administered Billing option.

**For emailed invoices, please confirm recipients below:**

Full Name	Work Title	Phone Number	Email Address	Sub Group (if applicable)

*Continued on following page.*



## Billing Questionnaire and Acknowledgement Form *(continued)*

### Option 2: Self-Administered Billing

☐ Self-Administered Billing

Under Self-Administered Billing, the group is responsible for tracking each member's premium deductions and remitting to Amwins each monthly billing period. While no invoice is sent to the group, Amwins will still reconcile the group's premium payments to make sure the funds received match our internal records for each member.

For Self-Administered groups, a member's actual termination date should be entered into WeCare, and Amwins will pro-rate the final month's premium to match the actual payroll deduction amount remitted.

Payment Backup File: Under self-administered billing, the group must send Amwins a premium backup file when the funds are remitted, breaking out the payment to the member and product level. We will provide SFTP credentials to upload this file. Please use the template attached below:



AFLAC Self-Bill  
Group Remittance Te

**For SFTP access, please confirm users below:**

Full Name	Email Address

### Option 3: WeCare Billing

☐ WeCare Billing

Under WeCare Billing, the group is responsible for downloading the report from the WeCare portal, by pay period or by month, and use that to remit payment to Amwins. While no invoice is sent to the group, Amwins will still reconcile the group's premium payments to make sure the funds received match our internal records for each member.

For WeCare Billing groups, a member's actual termination date should be entered into WeCare, and Amwins will pro-rate the final month's premium to match the actual payroll deduction amount remitted. No remit file submission is needed for this option.

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## Billing Questionnaire and Acknowledgement Form *(continued)*

### Payment Remittance (please choose your preferred payment method):

There are two options for payment. You may submit a payment via ACH or you may mail a check.

**Option 1: ACH** – See instructions attached below:



ACH Payments to  
AGBI 2019 AFLAC 2.C

**Option 2: Mailed Check** – Please make checks payable to Amwins Group Benefits, LLC:

For Regular USPS Mail	For Overnight (FedEx/UPS) Mail
Amwins Group Benefits, LLC PO Box 71051 Charlotte, NC 28272-1051	Remitco Payment Services Attn: Amwins Group Benefits Box 71051 6125 Lakeview Road, Suite 800 Charlotte, NC 28269

### 2. IMPORTANT: Final Notes & Instructions: Acknowledgement Required

#### Billing Period

Under Amwins Advantage, invoices represent the current month of coverage.

Ex: An invoice sent to a group on March 15<sup>th</sup> would represent coverage for the month of March, not February or April.

#### Changes

Because coverage is always provided and billed on a full-month basis, changes are always effective the 1<sup>st</sup> of the month following the effective date of the change.

Ex: John Doe adds his spouse to coverage due to a marriage life event that occurred on 6/15. The coverage for the spouse would begin on 7/1.

#### Refunds

If due to the timing of changes or other discrepancies the group needs to be reimbursed premium, this will take place as a credit on the group's next available invoice rather than funds sent back to the group.

Ex: John Doe terminates employment on 4/30. HR enters this into WeCare on 5/15 retroactive to 4/30. The May invoice would still bill for John, but the June invoice would provide the group a credit for the change.

#### Products:

The following products are to be administered under the Amwins Advantage Program:

- Product 1, Series #
- Product 2, Series #
- Product 3, Series #

- Product 4, Series #
- Product 5, Series #

*[Add in product information, remove highlight and delete any extra lines]*

Any other product offerings, including Aflac products not listed above, are not included in the enrollment, change and billing administration services provided under the Amwins Advantage program.

**Continued on following page.**





## Billing Questionnaire and Acknowledgement Form *(continued)*

### 3. Signature

Please enter your group information, your name, title and electronic signature below as an acknowledgement of the above billing process and as authorization for Amwins to proceed with the account build:

**Enter Group Name:**

**Enter Group Tax ID:**

**Enter Group Address:**

**Enter Billing & Payment Option (see above):**

**Enter Your Full Name and Title:**

**Electronic Signature (double click to sign):**

X

Management Signature

