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PrevCare Max Setup Guide

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We are proud to be able to offer our clients an outstanding, affordable healthcare option.

Please see the plan brochure here for more information.

If you have any questions regarding coverage details or the benefit side of the plan, please contact our dedicated partner insurance agent:

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941.301.8860
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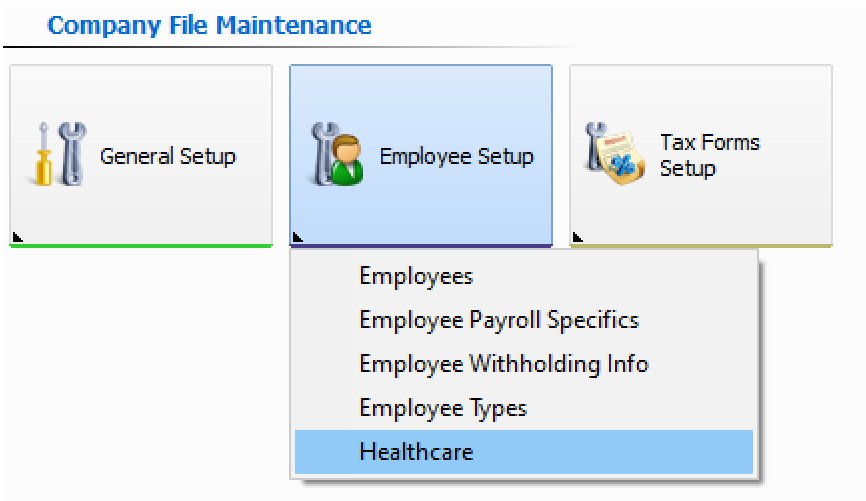
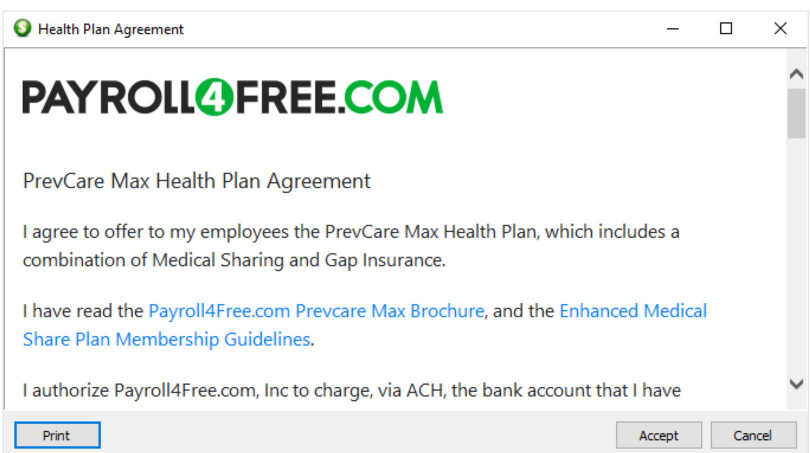
Activating Your Healthcare Account

In order to activate your healthcare account and allow your employees to begin enrolling in the plan, you must first accept the PrevCare Max Health Plan Agreement. To do that, please go to the Employee Setup menu item and click on Healthcare.



Once you do that for the first time, you will see the agreement. You must read it and accept it in order to be able to offer the plan to your employees.



If you do not have an ACH authorization on file, you will then be prompted to authorize a bank account that will be used for the healthcare related fees. Please be sure to completely fill out all fields, including the bank contact information. **THE BANK CONTACT WILL BE CALLED AND MUST CONFIRM THE EXISTANCE OF THE ACCOUNT, THE FACT THAT IT BELONGS TO YOUR COMPANY, AND YOU AS THE AUTORIZED SIGNER, IN ORDER TO ACTIVATE YOUR HEALTH PLAN ACCESS. If you choose to start allowing your employees to enroll in the plan, but we are unable to perform this bank verification by the enrollment cutoff date for the period (15th of the month), all enrollments through that date will be delayed until the verification can take place.**

ACH Bank Account Info

Bank Account Info

Bank Name	Chase
Bank Account No	444444
Bank Routing	444444444
Bank Type	C - Checking
Client Name	TEST Company

Please list a reference of a specific bank employee that we can contact to perform a credit and bank account verification to authorize any services that you're requesting. Please make sure to include a direct phone number for the specified bank employee.

Ref. Contact Name	Joe Banker
Ref. Title	Client Manager
Ref. Phone Number	(555) 888-4444x

- [x] I understand and accept the Credit Verification that is required in order to qualify me for any service I may request that may require a fee.
- [x] I understand and grant the required Automatic Withdrawal Authorization for the bank account listed above by electronically signing this form.

Electronic Signature: Amy Smith

I am an authorized signer on behalf of this company and this bank account.

Ok | Cancel

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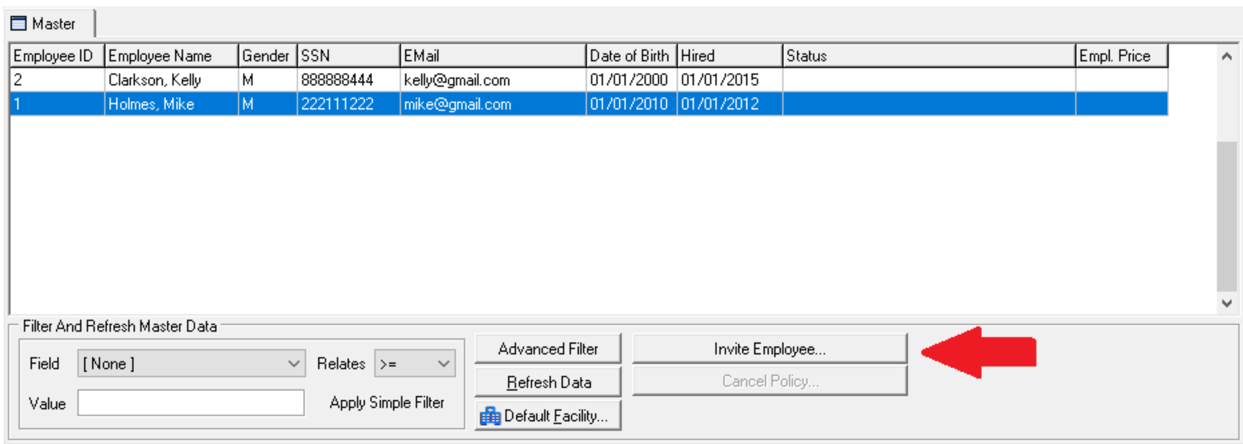
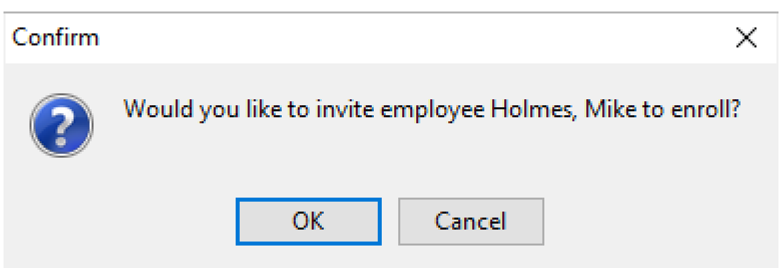
Inviting Employees to Enroll

Once you have accepted the agreement and set up your ACH Authorization, you will be directed to the Healthcare menu item, where you will see a list of all of your active employees (in the future, you will be automatically taken to this screen when clicking the Healthcare menu item).

Here you will be able to invite any employee that meets the eligibility criteria that you set up for your company to enroll in the PrevCare Max plan. To do so, simply select the employee from the list and click on the Invite Employee button on the bottom of the screen. **<u>Important</u>: Please be sure that the email address is correct before inviting the employee. Once the invitation is sent, you will not have another opportunity to resend it.**



As soon as you do that, you will get a confirmation popup:



Upon clicking OK to confirm, the selected employee will receive an email to their email address in the system. Please have them check Spam, Promotions, etc. in case they do not see it in their regular inbox.

<u>Note</u>: You can also choose to add any owners or officers that are not set up in the payroll system as employees so that they can also be invited to participate. You do not need to set up any payroll specifics items or withholding information for them, only the required fields on the Detail tab.

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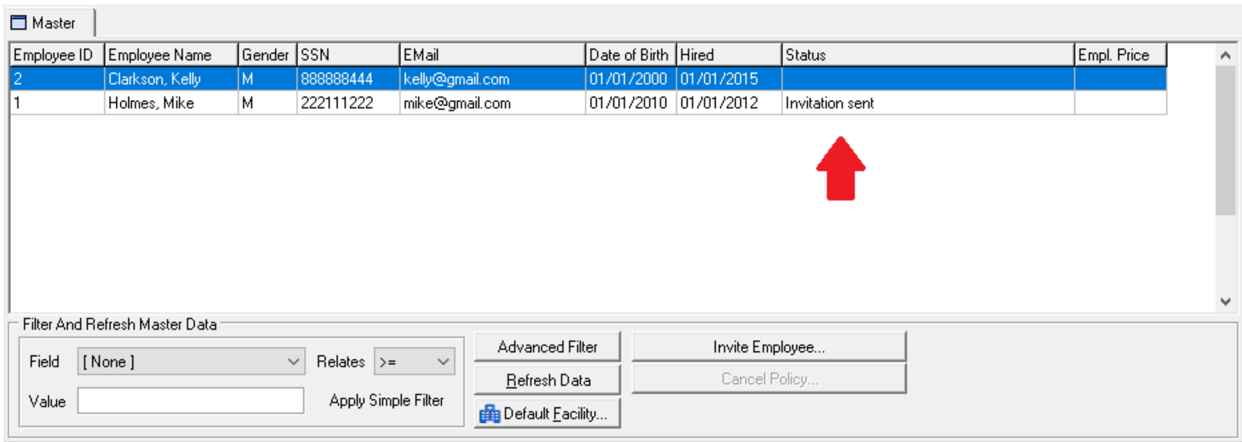
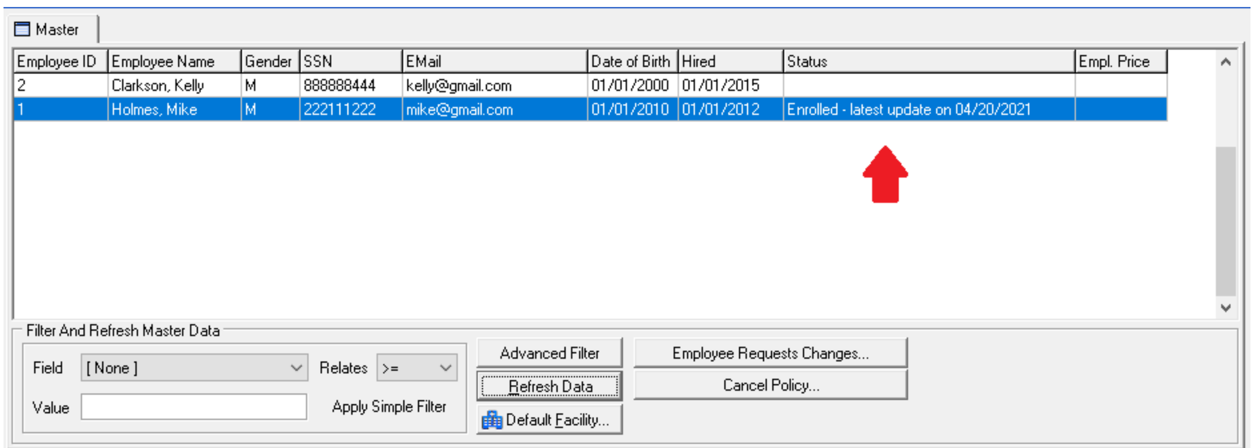
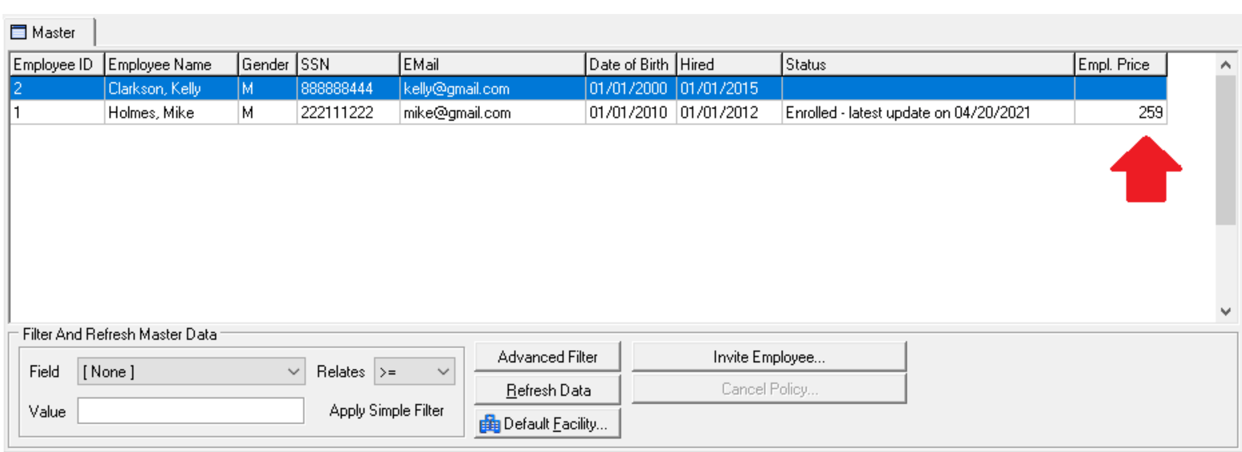
Once invited, you will see a new status reflected in the Status section.



Once the employee completes their enrollment, the status will again be updated.



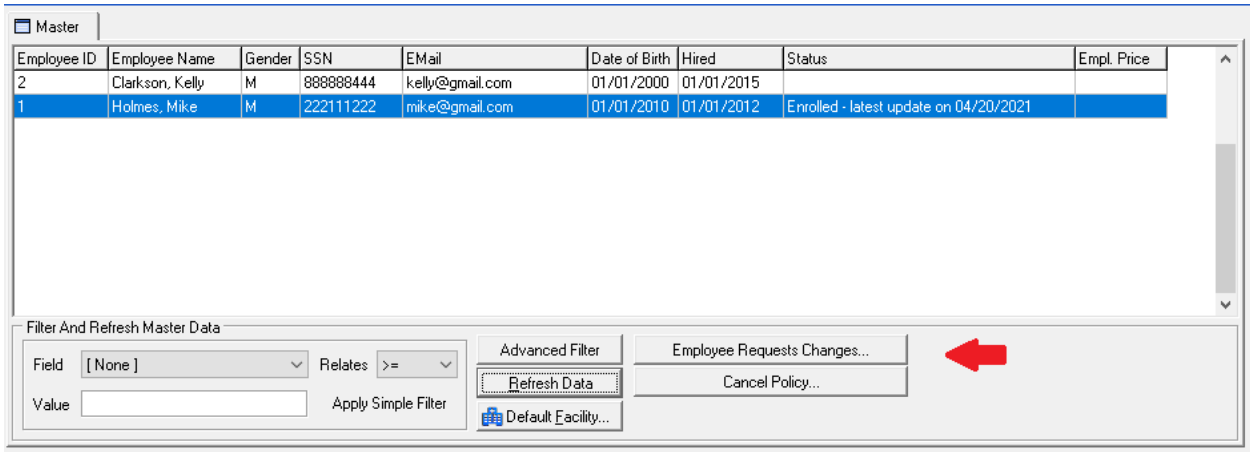
Once the benefit company processes the enrollment, the monthly price for each enrolled employee's coverage will be reflected in the Empl. Price column. This normally takes place right before you are billed, on or around the 20th of the month prior to the coverage period.



Allowing Employees to Make Changes to Their Enrollment

If an employee requests to make a change to their enrollment due to incorrectly submitting some of their information, or in order to make future address updates, they have to make those changes within the system. You will have to invite them to update their enrollment via a personalized link, similar to the original enrollment invitation.

To do so, simply select the employee and click the Employee Requests Changes button on the bottom.



The same process applies if the employee would like to add or remove dependents; however, if they are not doing so during your initial or annual open enrollment period, they must have a qualifying reason to make policy changes. They will be prompted to specify the reason for the changes while completing the online form.

The employee can also request to cancel their entire policy using this link. They will, however, be unable to reenroll in the plan for a period of 12 months after a voluntary cancellation.

Important: If the employee loses plan eligibility (changes to part time status, etc.), or is no longer employed, you as the employer must request the policy cancellation (see next section). This way, if the employee becomes eligible again in the future, or becomes rehired, they will be able to reenroll without waiting for the 12-month period to end.

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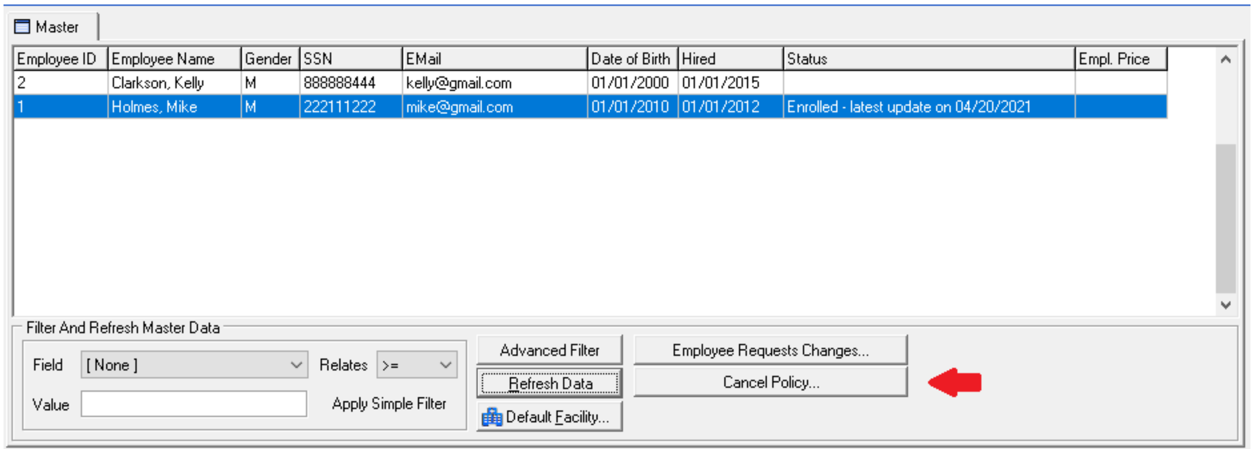
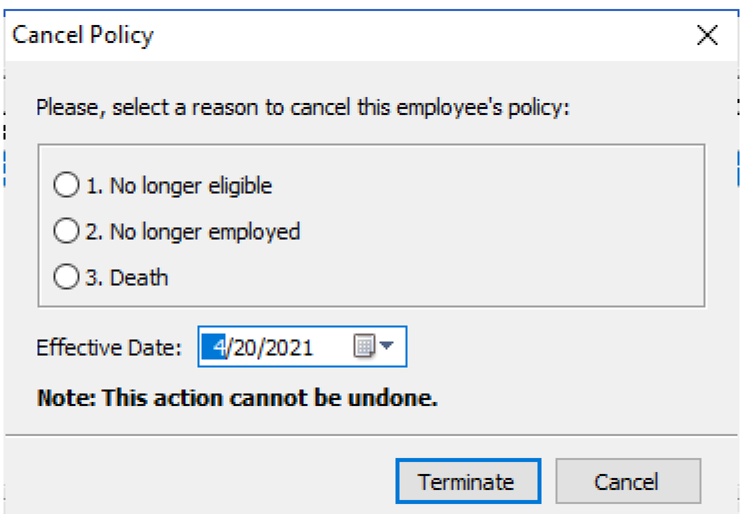
Cancelling Your Employee's Policy

If you wish to cancel any employee's policy for any reason, all you have to do is to select the employee and click on the Cancel Policy button on the bottom.



You will then be prompted to select the reason for the cancellation.



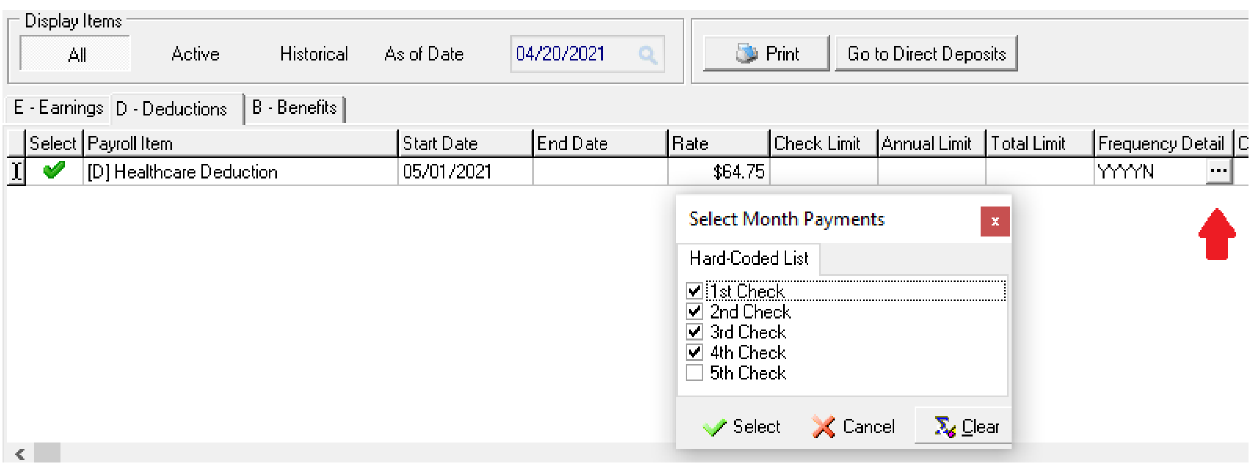
Employee Check Setup

Once you have employees who are enrolled in the plan and you see their premium price listed, you will have to set up any applicable deductions and benefits in their Employee Payroll Specifics.

Depending on your policy, you may choose to cover a portion of the employees' plan premiums and deduct the remaining portion from the employees' paychecks. Any portion that you will cover for your employees is considered a taxable benefit and treated like all other earnings.

1. **Activate the Healthcare Deduction item** in your Employee's Payroll Specifics screen (Deductions tab) by double-clicking the red X next to it. Once the X turns to a green check, you will need to assign a start date to the item. This date should be the date your employee's coverage starts. Also enter the amount of the premium that the employee is responsible for in the Rate field.

   Depending how often your employees get paid, and if you wish to distribute the deductions equally throughout the month, you may wish to use the Frequency Detail section to indicate which checks of the month the deduction should apply to. To do so, please click the ellipsis button (with 3 dots) in the Frequency Detail field. In the example below, the pay frequency is weekly and the deduction is indicated to apply to the first 4 checks each month, but not in the case where there may be a 5th.



2. **If you will be contributing to the employee's premium, activate the Health Employer Contribution Benefit item** in your Employee's Payroll Specifics screen (Benefits tab) by double-clicking the red X next to it. Once the X turns to a green check, you will need to assign a start date to the item. This date should be the date your employee's coverage starts. Also enter the amount of the premium that you will contribute towards the employee's premium. You can set up Frequency Detail in the same manner as above.