

Letter Flow 1

Employee is added to the Employer Portal

General Notice letter is sent

Letter Flow 2

Qualified Beneficiary is added to the Employer Portal

Qualifying Event letter is sent

Elects w/in 60 day window

Does not elect w/n 60 day window

Election Confirmation Letter is sent

Failed to Elect Letter is sent

1 bus day after election

Payment Coupon or Payment Coupon Book is sent (depending on Employer's configurations)

Participant pays initial premium in full

Enrollment Confirmation letter is sent

Participant ends coverage early

Early Termination letter is sent

Participant changes demographic info

Information Change letter is sent

Participant triggers the Insig. Payment Process

Insignificant Payment letter is sent

Participant pays premiums in full and it's 180 days until their Termination date

180 Termination and Conversion letter is sent

Participant pays premiums in full and it's 180 days until their Termination date

60 Termination and Conversion letter is sent

End of Participant's coverage window

Termination letter is sent

Payment Coupon or Payment Coupon Book continues to be sent