Process Flow: Enroll/Waive (Inside Open Enrollment Period)

Employer, Employee (Employer Portal, Employee Portal)

- Enroll/Waive (Inside OE)
- Within Open Enrollment Period?
  - Yes → Select "Enroll/Waive" Option on Coverage Line
  - No → Enroll/Waive (Outside OE)

New Hire/Existing Employee Determination Process

- Eligibility Start Date = DOH + SWP (Which SWP?)
- Coverage Carrier = KCL or KCL2?
  - No → Eligibility End Date = Eligibility Start Date + 31
  - Yes → Eligibility End Date = Eligibility Start Date + 45
- Employee Is a New Hire
- Eligibility Start Date >= Open Enrollment Start Date?
  - Yes → Employee Is a New Hire
  - No → Employee Is an Existing Employee
- Enroll in Coverage?
  - Yes → Enroll in Coverage? (New Hire)
  - No (Waive) → End
- Enroll in Coverage? (Existing Employee)
  - Yes → Enroll in VE Coverage?
  - No (Waive) → End

VE Coverage Handling (Existing Employees Only)

- Enroll in VE Coverage?
  - Yes → Coverage Carrier = KCL or KCL2?
    - Yes → Currently Enrolled in VE Coverage?
      - Yes → Increase > $10,000?
        - Yes → Coverage Amt Set to Existing Coverage + $10,000 Cov Eff Date = Open Enrollment Eff Date
        - No → Complete Coverage Enrollment Cov Eff Date = Open Enrollment Eff Date → End
      - No → Coverage Selected > $20,000?
        - Yes → Coverage Amt Set to $20,000 Cov Eff Date = Open Enrollment Eff Date
        - No → Complete Coverage Enrollment Cov Eff Date = Open Enrollment Eff Date → End
    - No → Coverage Selected > OE GIA?
      - Yes → Coverage Amt Set to OE GIA Cov Eff Date = Open Enrollment Eff Date
      - No → Complete Coverage Enrollment Cov Eff Date = Open Enrollment Eff Date → End
  - No → Coverage Volume > Plan GIA?
    - Yes → Submit Evidence of Insurability to TPA, Coverage Amt Set to GIA
    - No → Complete Coverage Enrollment Cov Eff Date = Open Enrollment Eff Date → End

- Submit Evidence of Insurability to TPA
- Coverage Volume > Plan GIA?
  - Yes → Submit Evidence of Insurability to TPA, Coverage Amt Set to GIA
  - No → Complete Coverage Enrollment Cov Eff Date = Eligibility Start Date → End

- Notification Email Received → End

Employer, Employee (Employer Portal, Employee Portal)

Third-Party Administrator (Admin System, Email Service)

- Notify Employer & Employee That EOI Not Approved
- Notify Employer & Employee That Coverage Approved and Processed
- EOI Received (Print & Mail or Email)
- Review EOI
- EOI Approved?
  - No → Notify Employer & Employee That EOI Not Approved
  - Yes → Complete Coverage Enrollment/ Update Coverage Amount → Notify Employer & Employee That Coverage Approved and Processed

Third-Party Administrator (Admin System, Email Service)