



KAVI MARKETPLACE

Employer Administrator Guide

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KEY CONTACT INFO:

If you or your employees have questions about **ID cards**, benefits, eligibility, provider networks, claims processing/status, you may get answers from:

Regence Customer Service

Medical: 1-888-367-2112

www.regence.com

Delta Dental of Washington

By Telephone: 1-800-554-1907

www.deltadentalwa.com

VSP

By Telephone: 1-800-877-7195

www.vsp.com

LifeMap

By telephone 1-800-794-5390

If you have questions on adding or terminating employees/dependents, changing group, employee/dependent information, qualifying event definitions or billing, please contact:

Kavi Customer Service

By Telephone: 1-877-395-4945

By Email: kavi@tailorwell.com

Website: <https://kavi-admin.tailorwell.com/default.aspx?dcpkey=KM>

If you have elected Sound Benefit Administration (SBA) as your third-party COBRA administrator and have questions about COBRA, please contact:

SBA

By Telephone: 1-360-779-7047

By Email: cobra@soundadmin.com

*****For all ID card inquiries please contact the carriers**

KAVI MARKETPLACE WEBSITE INSTRUCTIONS:

The Kavi Marketplace was designed to provide online consolidated billing and enrollment for your benefit plans. The site is easy to use and gives you access to your member enrollment, invoice history, and plan information 24 hours a day, seven days per week.

TO GET STARTED

- 1) Log onto: <https://kavi-admin.tailorwell.com/default.aspx?dcpkey=KM> (The Kavi Marketplace Administrative website).

A screenshot of the KAVI Marketplace login interface. It shows a white login box with a title bar that says "KAVI Marketplace". Inside the box, there are two input fields: "Username:" and "Password:". Below the fields are three links: "Cancel", "Remember me on this computer" (with a checkbox), and "Login". To the right of the "Login" link is another link: "Forgot your password". The entire login box is set against a light wood-grain background.

- 2) Enter your username and password. (Please note: Usernames and passwords are case specific.)

At enrollment, your group was registered by the Kavi Customer Service team and a username and password was assigned. The username is included in your Registration and Welcome emails. Subsequent emails containing your password were also sent. If you do not have your username and password, please contact Kavi Customer Service.

NAVIGATE THE WEBSITE

1) Change Password

It's recommended that you create your own unique password that will be easy for you to remember. You may change your password or security questions at any time by clicking on the Change Password link.

2) Employer Summary

Click on the Employer Summary link to view or make changes to the employer and employee information. The Employer Summary has a dashboard with links to navigate to different sections of the Employer Summary.

Employer Info-This tab contains your employer demographic information provided on your master applications. It also displays your current invoice distribution and payment method. You may make changes to your employer

demographic information by clicking on the edit button. Banking changes must be handled by Kavi Customer Service and requires a signed EFT agreement.

Employee-This tab allows you to search for existing members, add new employees and dependents directly to the administrative website, view member details, or make changes to an existing member. The default is to display all employees regardless of status. However, you may use the search option to display only active members.

Products-The product tab contains information on your current and past plan enrollment, group numbers, rates, plan details, and eligibility information. To view product details and eligibility parameters, click on the underlined product name.

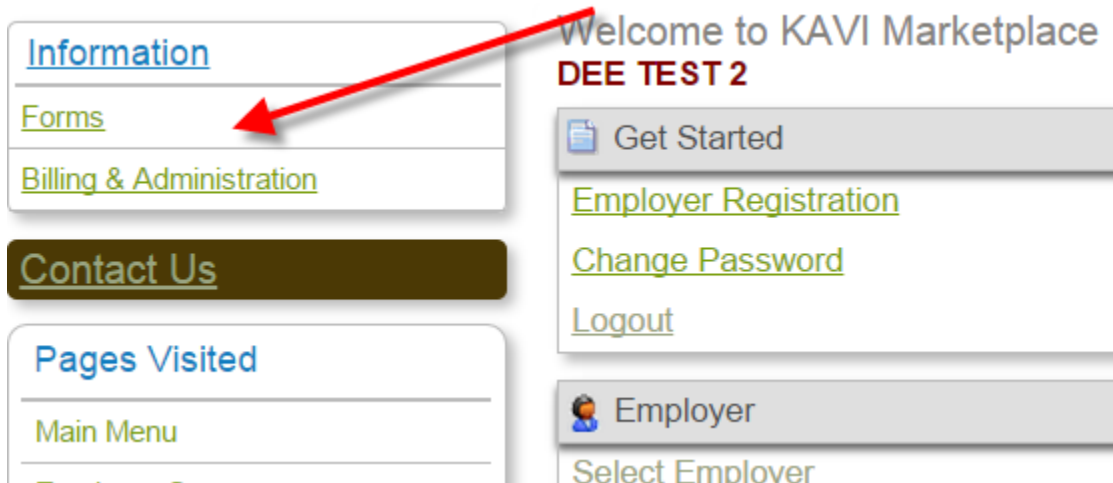
Broker-The broker tab provides you with your broker contact information for easy reference. If you would like to email your broker simply click on their email address.

Invoices-All past and current invoices will be available on the Kavi Marketplace Administrative website. Click on the view button to access the invoice for the desired period. The most recent (preliminary) invoice will be on top.

Enrollment Summary-In the Enrollment Summary you can open up enrollment for individual employees in the Market Place. You may upload the employee enrollment using the CURD (Census Upload Requirements Document) or add employees one at a time using the add employee button.

3) Information Side Bar

The Information Side Bar contains forms, plan documents, and administrative information. You do not have to login to the website to review the materials located in the Information side bar!



ELIGIBILITY AND ENROLLMENT GUIDELINES

The Kavi Marketplace is a rules based website which is designed to follow the carrier guidelines and the eligibility rules completed on your master application.

PROBATIONARY PERIOD

The effective date for newly hired employees is the 1st of the month following completion of one of the probation period selected on the group master application. If the probation period is “First of the month following Date of Hire” and the employee is hired on the 1st of the month then coverage is effective immediately.

Below are a few examples of how to apply the probation period:

Probation Period	Business Rules
FOM after Date of Hire	If hired on the 1 st day of the month then coverage is effective immediately. If hired on the 2 nd of the month then coverage is effective the first of the month following the date of hire. <ul style="list-style-type: none"> • Date of Hire=June 1st, coverage effective June 1st • Date of Hire=June 2nd, coverage effective July 1st
60-Day	Coverage is effective the first of the month following completion of the 60 day waiting period. <ul style="list-style-type: none"> • Date of hire=June 3rd, 60th day is August 2nd, coverage effective September 1st.

If your company has chosen to require a 1 month orientation period, your employees must complete the orientation period prior to applying the probationary period (above).

Orientation Period	Business Rules
1 Month	Begins on the employees Date of Hire and would be determined by adding one calendar month and subtracting one calendar day. <ul style="list-style-type: none"> • Date of hire=May 3rd, the orientation period is complete June 2nd. • Date of hire=Oct 1, the orientation period is complete Oct 31. <p>If there is not a corresponding date in the next calendar month upon adding a calendar month, the last permitted day of the orientation period is the last day of the next calendar month.</p> <ul style="list-style-type: none"> • Date of hire=Jan 30, the orientation period is complete Feb 28 (or Feb 29 if it's a leap year).

Probation Period calculation can differentiate by reason code for adding the employee. Below is how the Kavi Marketplace applies system logic and business rules to calculate an employee's effective date by reason code:

Reason Code	System Logic & Business Rules
New Hire	Standard -The coverage effective date is calculated as the first of the month following the date of hire plus probation period. With 1 month Orientation Period -The coverage effective date is calculated as the first of the month following date of hire, plus 1 Calendar month, minus 1 day, plus the Probationary Period.

Part Time to Full Time Transfer	<p>Original Date of Hire-The coverage effective date is calculated as the first of the month following the date the employee transferred to full time as long as the employee has served the new hire probation period. If the new hire probation period has not been met then the effective date is calculated from the original date of hire plus probation period (see above).</p> <p>Transfer Date-The coverage effective date will be calculated as the first of the month following the date the employee transferred to full time employment plus the elected probation period.</p>
Loss of Coverage	Effective date will be the first of the month following the qualifying event date (date coverage was lost).
Rehire	<p>Rehired within 30 days-When employees are rehired within 30 days coverage is reinstated with no break in coverage. Coverage will remain continuous in the plan.</p> <p>If rehired outside of 30 days-Rehires will be considered new employees and must serve the probation period (and orientation period if applicable) for new hires.</p>
Open Enrollment	The effective date will be the anniversary date for your plan.

****Please note: All Employee enrollment must be processed within 30 days of the effective date when making online changes.***

ELIGIBILITY

Employees can enroll at the following times:

- New Hire – after fulfilling the Probationary Period as listed above.
- Annual Open Enrollment - once a year at renewal, provided Probationary Period requirements have been met.
- Rehired Employees – after fulfilling the Probationary Period for rehires as listed above. Reinstatements must be handled by Kavi Customer Service you will not be able to complete this on the website. Please email encrypted (password protected) enrollment form to Kavi Customer Service.
- Part time to Full time transfer-after fulfilling the probationary period selected for part-time to full-time transfers on the group's master application.
- Qualifying Event – on the First of the Month following an approved life-changing event. These events include birth, adoption, and non-voluntary loss of other coverage.

All Employee enrollment applications must be processed or received within 30 days of the effective date. If received outside of the 30 days the enrollee may be considered a late entrant and can only enroll during the group's next open enrollment.

Dependents can enroll at the following times:

- Newly Married –The first of the month following the date of marriage.
- Newborns –The date of birth.
- Adoption – The date of adoption.
- Open Enrollment-this is during your groups annual plan renewal. The effective date must be the plan anniversary date.

- Non-voluntary loss of coverage. The Kavi Marketplace will calculate the effective date as the first of the month following the non-voluntary loss of coverage.

All Dependent enrollment applications must be processed or received within 30 days of the effective date with the exception of enrolling due to birth/adoption then the timeframe is extended to 60 days. If the application is not received on time the enrollee may be considered a late entrant and can only enroll during the group's next open enrollment.

MAXIMUM DEPENDENT AGE

Dependents are covered to age 26 provided they continue to meet eligibility requirements. Dependents reaching maximum age will be terminated on the first day of the month following their 26th birthday.

MEMBER TERMINATION

Consolidated Omnibus Budget Reconciliation Act (COBRA)-A Federal law that requires employers with group health plans that employ over 20 workers in the prior year; offer continuation coverage when an employee and their family lose coverage. For more information visit the United States Department of Labor website www.dol.gov.

- Employers must offer the option of 18 months Federal COBRA Coverage.
- Please contact a Kavi Customer Services or your COBRA third party administrator.

State Continuation of Coverage-The Kavi Marketplace medical contract contains a state continuation of coverage provision for employers with less than 20 employees.

- Employers may offer the option of 30 days of continued group coverage.

ENROLLMENT CHANGE TIMELINES

All online changes must be processed in the website within 30 days of the effective date.

- Online enrollment changes outside of 30 days will be placed on rules hold. If the effective date of the change is within 60 days the transaction will be reviewed and if approved processed by Kavi Customer Service.
- To help us keep your monthly billings current and accurate, please communicate all enrollment changes as they occur.
- Enrollment changes may be completed online at our website at <https://kavi-admin.tailorwell.com/default.aspx?dcpkey=KM>

WEBSITE VALIDATION

Validation logic is applied throughout the Kavi Marketplace Administrative Platform:

- All the required fields must be complete.
- The address will be validated against USPS website.
- Phone numbers will be validated for proper formatting.

- Birthday will be validated for proper formatting, that subscriber is over the age of 16, and under the age of 99.
- SSN is validated for proper formatting and it's compared against all existing employees SSN to make sure there are no duplicate employees.
- Date of Hire is validated for proper formatting and is used to calculate the employee's effective date. Future dates of hire are not allowed.
- Hours worked per week are validated against the group's minimum hour requirements (found in the Employer Summary and set up during new group enrollment).

ONLINE ENROLLMENT CHANGES

Easy to use step by step transactions are available for all enrollment changes. To begin employee and member changes go to your Employer Summary and select the Employees tab.

ADD NEW EMPLOYEE

There are two methods for enrolling new employees into the website. Click on Add New Employee to get started.

The screenshot shows the 'Employer Summary' page with the following elements:

- Navigation tabs: Enrollment Summary, Employer Info, **Employees**, Products, Broker, Invoices.
- Employer: Open Enrollment - Start Date: 2/18/2015 End Date: 2/28/2015
- Activity Log link.
- Employee Search section with fields: Last Name (begins with), First Name (begins with), SSN (begins with), E/S/C (equals, [Select]), Status (equals, [Select]), Coverage Effective (equals).
- Buttons: CLEAR FILTER, SUBMIT.
- Employee List section with a red arrow pointing to the ADD NEW EMPLOYEE button and an EXPORT button.

Option 1. Add a New Employee directly into the Kavi Marketplace Administrative platform (Employer completes all enrollment):

- Select the reason for adding the new employee from the drop down menu. You may enter a comment in the box and click next step. Please see the eligibility section of the user guide for more information.
- Click on the Employee Enroll link.
- Step 1 & 2: You must answer all of the required fields in addition select the products that the employee is enrolling in.
- Step 3: If the employee has elected to waive coverage select the reason code for waiving.
- Steps 4 & 5: These steps are reserved for product that require beneficiary information. Please click next step to navigate through the entire workflow.
- Step 6 & 7: At the end of each transaction you are provided with a confirmation and the effective date of change. View your validation messages by clicking on the View Enrollment summary. Click on the **Submit Enrollment** to complete the change.

Option 2. Open Employee Enrollment through the Kavi Marketplace (Employer initiated but Employee completes enrollment):

- Using the same workflow as option 1 select the reason for adding the new employee from the drop down menu and click on the Employee Enroll link. The difference is you will not add the employees dependents or select products.
- Step 1 & 2: You must answer all the required fields. However, do not select the products for the employee since the employee will be using the Marketplace to make their product selection (Waive Coverage). Also, if the employee is enrolling dependents they will input the dependent information in the Marketplace.
- Steps 3: Since coverage is being waived until the member makes their selection the Decline Reason will be required on step 3. Select “not on any plan” during this step. The employee if waiving can select a valid waiver reason using the marketplace.
- Steps 4 & 5: These steps are reserved for product that require beneficiary information. Please click next step to navigate through the entire workflow.
- Step 6 & 7: If the employee is eligible for enrollment the “Open Employee Enrollment” button will be available. If the employee is not eligible, information regarding the enrollment and eligibility rules will be posted in the review message link and the transaction will be placed on rules hold.
- The start and end dates for the employee enrollment period in the marketplace is calculated based on the employees coverage start date and the last date that the carriers must receive the enrollment in order to be eligible for coverage. Click save to begin the open enrollment period.
- The employee will receive an email inviting them to enroll in coverage using the Kavi Marketplace. The email provides the employee with the link to the website. It is important to provide an accurate email for the employee so they may receive the invitation, a reminder email if they have not enrolled toward the end of their enrollment period, and a confirmation email once their elections have been made.

TERMINATE MEMBER

Click on the select button next to the employee or member that you would like to terminate.



The screenshot shows a web interface titled "Employee List" with two buttons: "ADD NEW EMPLOYEE" and "EXPORT". Below the header is a table with columns: Last Name, First Name, SSN, E/S/C, Status, and Coverage Effective. A single row is visible for an employee named Karen. A "SELECT" button is located to the left of the first row, with a red arrow pointing to it.

Last Name	First Name	SSN	E/S/C	Status	Coverage Effective
	Karen		E	Active	Medical Dental Vision

Locate the Make Changes drop down menu and hover over the link to display your change options.

Employee Data Summary

	Effective Date	Coverage End Date
Terminate Employee Coverage	1/1/2015	Enrolled through: 12/2015
Change Salary and Coverage	1/1/2015	Enrolled through: 12/2015
VSP-Vision	1/1/2015	Enrolled through: 12/2015

Select the transaction type for the member you would like to terminate. The options are Terminate Child Coverage, Term Spouse/Domestic Partner, or Terminate Employee Coverage. When you elect to terminate the employee coverage all dependents coverage terminates as well.

Step 1: Enter the reason code for terminating the member.

Step 2: Enter the Qualifying event date (usually the exact day of termination) and the termination date (the last day of the month). Retro changes are only allowed within 30 days of the effective date in the website. If the retro change is within 60 days of the effective date Kavi Customer Service can assist you with the termination.

Step 3: At the end of the transaction you will be provided with a confirmation of the change. Click finish to complete the transaction.

ALL OTHER CHANGES

All other changes to existing member can also be made through the make changes drop down menu. Click on the appropriate transaction to add child, spouse, or edit a member profile. Just like the add employee and termination transactions each change is a simple to follow workflow.

INVOICES AND REMITTANCE

INVOICES

There are two types of invoices hosted in the Kavi Marketplace. These are preliminary and final invoices. Preliminary invoices are generated on the 15th of the month 45 days prior to the coverage period. For example, May 15th the July preliminary invoices will be available. On the evening of the 14th of the month prior to the coverage period the July invoice will finalize and the August preliminary will be generated.

Preliminary Invoices-This invoice reflects the amount of premium due for the coverage month reflected on the invoice. Preliminary invoices are open invoices that can change. As you enroll members into the website the current changes will be applied immediately to your preliminary invoice. Throughout the month payments, fees, add/terminate employees, and adjustments can be applied to an invoice that is preliminary. The total amount due can vary throughout the month because it is a real time invoice. Any retro adjustments are processed by the Kavi Customer Service team and will be applied by the next business day. Changes can be applied to your enrollment and the preliminary invoice up through the last day of the month when the preliminary invoice is finalized.

Final Invoices-are invoices that are closed and cannot be changed. The premium that is due for the coverage period is displayed. This is the final amount due for that invoicing period and will be the amount that is drafted from your account if EFT was elected.

Example of where to find the invoice state:

The image shows a screenshot of a Kavi Marketplace invoice. The Kavi Marketplace logo is at the top left. The invoice title is "Monthly Invoice" followed by "Preliminary P-201502-2521". Below this is the text "Information in this report was known to be current as of December 22, 2014". The employer name is "DEE TEST 2" with address "ATTN: DEANNA MITTELBACH, 123 TEST DR, SEATTLE, WA 98101". The employer ID is "2521". The billing period is "February 2015". Red arrows point from callout boxes to these specific fields: "Invoice State: P-Preliminary F-Final" points to the 'P' in the invoice number; "Employer ID number" points to '2521'; "Billing Period" points to 'February 2015'; and another "Invoice State" callout points to the 'P' in the invoice number.

Invoice State:
P-Preliminary
F-Final

Employer ID number

Monthly Invoice Preliminary P-201502-2521 **February 2015**
Information in this report was known to be current as of December 22, 2014

DEE TEST 2
ATTN: DEANNA MITTELBACH
123 TEST DR
SEATTLE, WA 98101

Billing Period

Employer ID: 2521
Medical - WA Value 1500 [1386] - Moda Health - 1234567
Dental - WA Plan C [1395] - Delta Dental - 03877
Vision - Kavi Plan 1 [1405] - VSP - 30051381

INVOICE DISTRIBUTION

Invoices and billing reminders are sent on or about the 15th of the month.

- **Email**-A reminder email will be sent to your billing email address with instructions on how to log onto the Kavi Marketplace to view your invoice. For security reasons only the username is provided in the email and the invoice is never attached. A link to the Kavi Marketplace is provided for your convenience. **When combined with EFT you are using the most efficient, accurate and time saving method for an employer.**

All your past and current invoices are available online in the Kavi Marketplace at <https://kavi-admin.tailorwell.com/default.aspx?dcpkey=KM>.

PAYMENTS

There are two payment options available:

EFT (Electronic Funds Transfer)-When you elect to pay by EFT your premium is automatically deducted on the 25th of the month or next business day prior to the coverage period ensuring that the carrier will have timely and accurate confirmation of payment. This is important to make sure that claims incurred by your employees are paid timely. For more information on EFT you may find the agreement and election form in the forms section of the Information Side Bar in the Kavi Marketplace website or contact a Kavi Customer Service representative.

Check-Payments made by check should include your employer ID number (see the invoice example) and be made payable to the Kavi Marketplace.

- Premium is due on or before the 25th of the month prior to the coverage month. For example, May premium must be physically in the Kavi Marketplace office by April 25th.
- Mail payments to:
Kavi Marketplace
3300 NW 185TH AVE #158
PORTLAND, OR 97229

LATE FEES AND RETURNED PAYMENTS

Payment is due on or before the 25th of each month prior to the coverage period. Any payments that are late and not received in full by the 10th business day of the month will be assessed a \$35 late fee and a late notice will be sent via email. Checks or Electronic Funds Transfers (EFT) returned due to insufficient funds (NSF) will be considered past

due and assessed an NSF fee of \$35 which will be added to the preliminary invoice. An NSF notice will be sent via email.

EMPLOYER TERMINATION DUE TO DELINQUENCY

Payment is due the 25th of the month prior to the coverage period. If payment has not been received, a late notice will be sent on the 5th day of the month. Payment in full must be received within 30 days of the due date to advance eligibility and process claims that might be pending. If payment is not received, the account will be canceled retroactively as of the last day of the month showing payment received and a termination notice will be sent in the mail.

EMPLOYER REINSTATEMENTS

Subject to the approval of the applicable carriers, groups that have been terminated for any reason may request to be reinstated once per calendar year. As a condition of reinstatement the terminated group must pay all back premiums, pay the current month premium and submit a written request for reinstatement.

GROUP TERMINATION OF COVERAGE

Cancellation of coverage requires written notification by an authorized representative of your group.