

# THE *benefits* HUB

## 4.4.5 Release Notes



## Contents

TRS Declination Forms .....	3
New BlueSTAR File Format.....	3
Beneficiary Designation .....	4
Term Life Enhancements .....	7
Dependent Screen Updates .....	8
New Export File Management Tools.....	8
Hardware Upgrades .....	9
Enhanced Security Features.....	9
Conclusion.....	9

## TRS Declination Forms

Great news for approved AEP vendor groups! Working closely with BCBS, we developed an electronic version of the TRS declination form. The form is easy to complete and captures the appropriate declination reasons for declining members. This form is going to be a permanent part of the enrollment process, displaying after the medical benefit enrollment page. Declinations can also be viewed at any time. Your Account Representative will contact you soon for training and activation of this feature.

PLEASE COMPLETE THE ENROLLMENT PROCESS

**TRS - *ActiveCare***
DECLINATION PAGE

By clicking the "Accept" button I, the employee, certify that the available medical coverage has been explained and offered to me. I have been given the opportunity to apply for the medical coverage offered to me and my eligible dependents. The voluntary election, as indicated below, reflects either enrollment or waiver in the medical coverage by myself, the employee. If I have waived the medical coverage and decide to apply for the coverage at a later date, I understand there may be a delay in the effective date of the medical coverage as well as a pre-existing condition exclusion period (not applicable to HMO coverage).

\*Effective September 1, 2011, a pre-existing condition waiting period is not applicable for any individual under the age of 19.

\* If you have any questions regarding the medical declination, please contact your Benefits Administrator.

**You are currently:** Covering only some members of your family

Covered / Declining	This Person Is...	Name	Reason for Declining
Covered Member	You	George Washington	None
Declining Member	Spouse	Martha Washington	Please Select...
Covered Member	Child	Augustine Washington	None

+ Add a Child

If everything is correct on this screen

Accept

or Back

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## New BlueSTAR File Format

THE**benefits**HUB is one of the first and also one of the largest AEP Vendors sending benefit elections electronically for TRS and the number of clients is constantly growing. We worked closely with BCBS and completed implementation of a new export format that will allow THE**benefits**HUB and BCBS to transmit elections between systems, resulting in a reduced number of discrepancies. In the near future, each of our current AEP accounts will be transitioned to this new format.

## Beneficiary Designation

The beneficiary page on the employee walkthrough has been dramatically improved. These improvements are in large part due to the feedback received during last year's open enrollment period.

PLEASE COMPLETE THE ENROLLMENT PROCESS

### BENEFICIARY INFORMATION

Please add beneficiaries in step 1. Once all beneficiaries have been added, proceed to step 2 to create beneficiary allocations.

**Step 1 - Create Beneficiary**

[+ Add a Beneficiary](#)

**Step 2 - Beneficiary Allocations**

Apply Allocations to all coverages equally

The Following allocation applies to all applicable coverages.

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Beneficiary designations are now in a simple two-step process. In the first step, the process of adding beneficiaries is more intuitive with an enhanced look and feel. Employees will no longer have to add beneficiaries to benefits, this is now done automatically.

PLEASE COMPLETE THE ENROLLMENT PROCESS

### BENEFICIARY INFORMATION

Please add beneficiaries in step 1. Once all beneficiaries have been added, proceed to step 2 to create beneficiary allocations.

**Step 1 - Create Beneficiary**

[+ Add a Beneficiary](#)

**Step 2 - Beneficiary Allocations**

Apply Allocations to all coverages equally

The Following allocation applies to all applicable coverages.

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#### Add A Beneficiary

Select Dependent to add as a Beneficiary  
 Select Dependent

Or enter beneficiary info below

Relation:  Select Relation

First Name:

Last Name:

Address:

City:

State:  AK - Alaska

Postal Code:

Phone:

Gender:  Male

Date of Birth:

Social Security No:



In the second step, there are two methods for allocating percentages. The first method will apply one set of allocations to all coverage equally. This improvement will allow users to move through the enrollment process more quickly and efficiently. The second method will allow for detailed individual benefit allocations that allow the employee to set different percentages for each benefit.


PLEASE COMPLETE THE ENROLLMENT PROCESS

## BENEFICIARY INFORMATION


Please add beneficiaries in step 1. Once all beneficiaries have been added, proceed to step 2 to create beneficiary allocations.

### Step 1 - Create Beneficiary

Washington, Martha [Spouse]  



 Add a Beneficiary

### Step 2 - Beneficiary Allocations

Apply Allocations to all coverages equally 

The Following allocation applies to all applicable coverages.

Beneficiary Name	Percentage	
	Primary	Contingent
Washington, Martha	<input type="text" value="100"/>	<input type="text" value="0"/>

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PLEASE COMPLETE THE ENROLLMENT PROCESS

**BENEFICIARY INFORMATION**


Please add beneficiaries in step 1. Once all beneficiaries have been added, proceed to step 2 to create beneficiary allocations.

**Step 1 - Create Beneficiary**

Washington, Martha [Spouse]  

 [Add a Beneficiary](#)

**Step 2 - Beneficiary Allocations**

Apply Allocations to coverages individually 

**Basic Life**

Beneficiary Name	Percentage	
	Primary	Contingent
Washington, Martha	<input type="text" value="100"/>	<input type="text" value="0"/>

**Employee Life**

Beneficiary Name	Percentage	
	Primary	Contingent
Washington, Martha	<input type="text" value="100"/>	<input type="text" value="0"/>

[Back](#)[Finished](#)

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## Term Life Enhancements

If an employee is enrolling and is at an age where the employee or their spouse's life benefit would be reduced, the coverage will be displayed with the face amount elected as well as the reduced amount.

*Example: 50% reduction at age 70 for \$180k face amount elected will display as: \$180,000/\$90,000.*

### Used to look like...

Available Employee Life Plan	Coverage	Your Cost
<input checked="" type="radio"/> <b>Employee Life</b> ⓘ <a href="#">View Plan Outline of Benefits</a> Provided by Unum Eligible on 1/1/2012 Elected coverage effective on 1/1/2012 Cost is deducted on a post-tax basis	\$90,000.00 - Cost: \$18.00 ▼ Employee Guarantee Issue: \$150,000.00	

### Now looks like...

Available Employee Life Plan	Coverage	Your Cost
<input checked="" type="radio"/> <b>Employee Life</b> ⓘ <a href="#">View Plan Outline of Benefits</a> Provided by Unum Eligible on 1/1/2012 Elected coverage effective on 1/1/2012 Cost is deducted on a post-tax basis	\$180,000.00/\$90,000.00 - Cost: \$18.00 ▼ Employee Guarantee Issue: \$150,000.00/\$75,000.00	

The coverage display order of ascending/descending has been corrected on the dependent life pages.

Available Spouse Life Plan	Coverage	Cost
<input checked="" type="radio"/> <b>Spouse Life</b> ⓘ <a href="#">View Plan Outline of Benefits</a> Provided by Unum Eligible on 1/1/2012 Elected coverage effective on 1/1/2012 Cost is deducted on a post-tax basis	Martha [spouse]	\$20,000.00 - Cost: \$2.00 ▼ No Spouse Coverage \$40,000.00 - Cost: \$4.00 \$35,000.00 - Cost: \$3.50 \$30,000.00 - Cost: \$3.00 \$25,000.00 - Cost: \$2.50 \$20,000.00 - Cost: \$2.00 \$15,000.00 - Cost: \$1.50 \$10,000.00 - Cost: \$1.00 \$5,000.00 - Cost: \$0.50
<input type="radio"/> <b>Employee waives enrollment in the available Spouse</b>		

A minor bug with dependent level coverage involving reductions has also been corrected.

## Dependent Screen Updates

The overall appearance of the Dependent enrollment screen has been updated. The coloring on this page better matches the rest of the site and new icons for editing dependent information have been added. The text at the top of the page has been modified as well.

PLEASE COMPLETE THE 8-SECTION ENROLLMENT PROCESS

### DEPENDENT INFORMATION

**Please complete the 8-section enrollment process.**

Please enter your dependent information.

Please verify all dependent information as benefit eligibility is based on this information. This is including: Gender Types, Dates of Birth, Social Security Number, and Student Status. If there is any information that is inaccurate, it may cause some dependents to show ineligible for some benefits.

**Spouse**  
Washington, Martha

**Children**  
Washington, Augustine

[Add a child](#)

[Back](#) [Save & Continue](#)

[ Section 4 of 8 ]

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## New Export File Management Tools

We have created better methods for sending enrollment data to insurance carriers more quickly and accurately. Although exports primarily impact system administrators and insurance carriers, **THEbenefitsHUB** users will benefit from the improved export tools. You should see improvements in carrier billing statements and the timely receipt of medical/dental/vision/flex cards.



## Hardware Upgrades

Newly updated hardware has been added to **THE**benefits**HUB** to improve performance and support the growing number of users. Not only has system responsiveness increased, but even more redundancies have been put in place to give users a more stable, first-rate enrollment experience. It is important to note **THE**benefits**HUB** can now handle more user interactions than ever before, especially during enrollment periods!

## Enhanced Security Features

System security is a fundamental foundation of **THE**benefits**HUB**. We take the matter of data security very seriously. In addition to the many defenses already in force, two new measures have been added to the system ensuring sensitive information in **THE**benefits**HUB** is even safer than before. The checkbox option on the login page allowing users to “keep me logged in all day” has been removed. Also, users who are idle for a short period of time will be logged out of the system automatically. These measures are not intended to replace the proper procedure of logging out when you leave your workstation, but they will help on those occasions when you forget to do so.

## Conclusion

For question, please feel free to contact an Account Representative with **THE**benefits**HUB**.

Our team at MGM Benefits Group will continue to work diligently to resolve issues promptly. We strive to support you in handling the benefits of your employees; with the easiest and most efficient experience possible. Your feedback has been appreciated and critical in upgrading **THE**benefits**HUB** and we encourage you to continue to bring us suggestions on how we can improve the system.