Used by many of Canada's largest insurers, TPAs and associations

iBenefits

computer workware

TABLE OF CONTENTS:

Computer Workware(CWI) has been providing group benefits software solution for insurers, TPAs, and associations since 1986

We help clients streamline their benefits administration processes, assisting in their business success.

With over 20 million platform users, Computer Workware is committed to helping our clients save money, simplify their benefits administration processes, and provide better service to clients and stakeholders.

OUR MISSION

Exceeding our customers expectations by delivering software that reduces risk and increases productivity.

SOLUTIONS

Computer Workware's software solutions are used by many of Canada's largest insurance companies, third-party administrators and associations.

vitalobjects™

For insurance companies

- Comprehensive, easy-to-use solution that allows traditional and flex group benefit plans offered in convenient modules
- Our platform manages over 20 million users across North America.

iBenefits

For TPA and Associations

- Released in 2016, this innovative cloud platform provides Hours Banking, Enrolment, Eligibility, Flex Plan capabilities, and more
- Secure, scalable, and easy to implement with transparent and predictable pricing.

iBenefits
FEATURES

BILLING SYSTEM

- Retroactive premium adjustment calculations including historical rates, plan information, billing history, payroll deductions and more
- Dynamic scheduler for monthly billings and real-time information updates, streamlining billing production and premium collection

EMPLOYER PORTAL

- Access to current and historical company billing statements
- Submit member changes like salary updates and adding/removing members
- Maintain company information such as addresses and contacts

HOUR BANKING

- Supports employees and hourly workers with a flexible benefit offering
- Tracks the deposit and withdrawal of hours for determining eligibility
- Hour cost based on either a rate per hour or on carrier rate
- Self-pay offered for members who wish to continue coverage outside their hours account.

MEMBER PORTAL

- Presents members with their current group benefit coverages and costs along with their dependents and beneficiaires
- Event-based enrollments and member initiated updates
- Member experience can be configured by plan sponsor
- Customizable enrollment forms such as confirmation statements and beneficiary designation forms
- e-Signaure is available for beneficiary designation forms

ENROLLMENT

- Open enrollment and new hire events available for member's to update their benefits, addresses, dependents, beneficiaries, coordination of benefits
- A pre-filled confirmation statement and beneficiary designation form for members and administrators stored in the iBenefits administration system
- Configurable email templates are used to send out notices to the member such as the initial notice that the member must complete a New Hire event, a reminder that an enrollment event will expire soon, and notice that the enrollment event has been completed

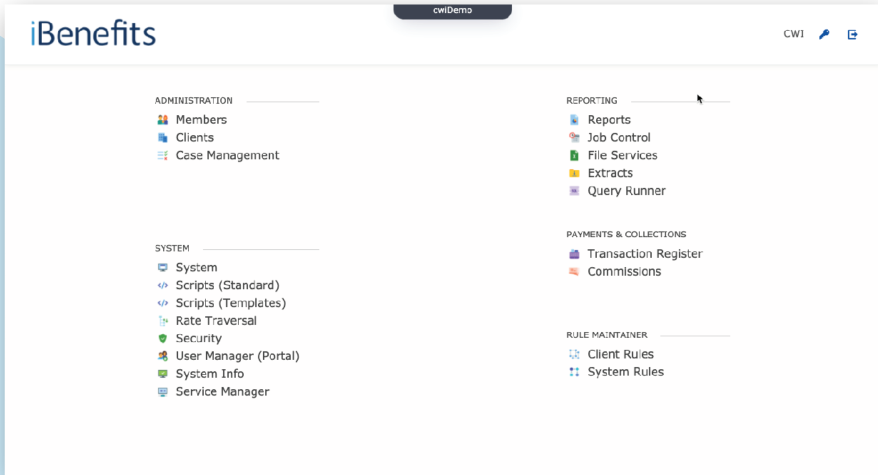
REPORTING

- Can extract Billing and Member listing
- Billing layouts and ad-hoc reports can be customized to display each branding
- Microsoft Excel billing with by-member benefit details and summaries by client, division, employee class, and up to 3 additional billing divisions if required
- Data queries can be created quickly and deployed to the system to generate ad hoc Excel reports
- Extract files are available for sending member eligibility information to carriers, member deductions and earnings to payroll companies, and pre-authorized payment amounts to your bank

CASE MANAGEMENT

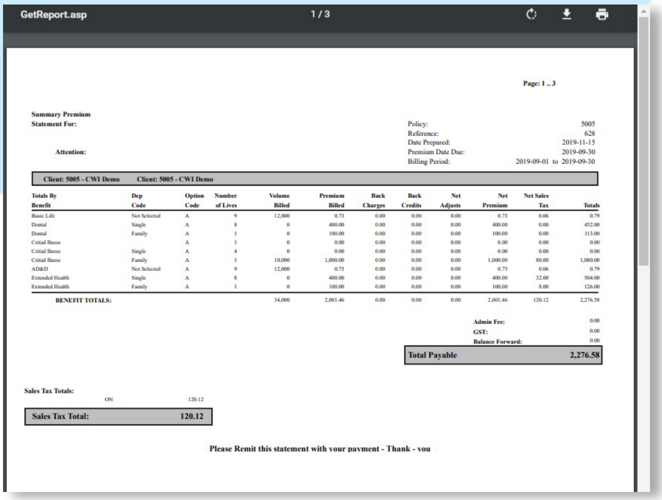
- Client relation management tool to manage client and member inquiries including attaching files and documents
- Escalate or assign Inquiries to different team members
- Customize Inquiry subjects and statuses
- Statistic and interaction reports available

Billing System



iBenefits Billing System does so much more than just produce bills. It supports benefit plans including traditional, Flex, Hour Bank, and Plan Modules. iBenefits also offers billing Self-Admin, Member Direct Billing, and Individual Billing. Administrative tools such as Accounting and Member Enrollment support billing and eligibility.

TYPE OF BILLINGS



- Traditional Group Billing
- Flex Billing
- Individual Billing

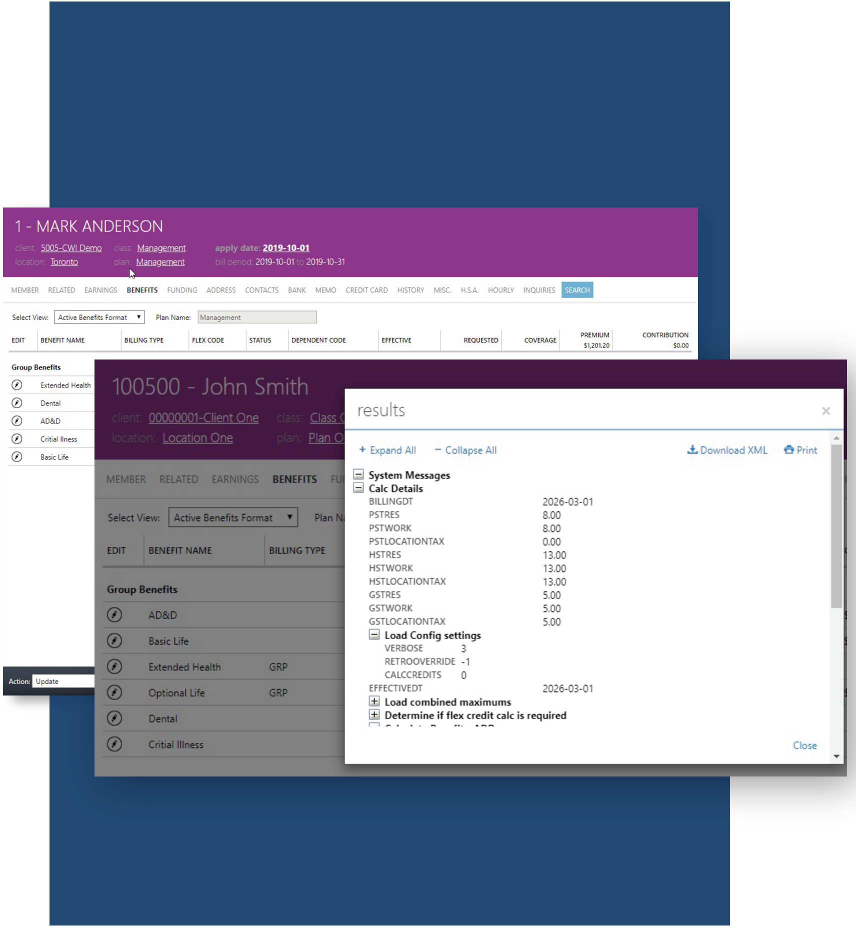
  Bill and remit premium by member, including tracking payments and balance owing by member

- Member Direct Billing

  Member contribution is collected directly from members and not through their payroll.

- Self-Administration Billing

  For clients that manage and provide their own billing Information. Comprised of both estimate and actualized billings.



BILLING GENERATION

- PDF and Excel Format
- Email Billing or allow Employers to pick up from the Employer Portal
- Scheduled billings

ACCURATE CALCULATION

Flexible calculation of premium, employer and employee contributions, tax amount, payroll deductions and taxable benefits using industry-standard business rules, such as, graded schedules, termination rules, reduction clauses, percentage of salary, dependent-based rates etc.

When non-standard rules are required, iBenefits dynamic rules engine can be used for creating the requied benefit calculation.

Accurate retroactive adjustments using historical rates, plan information, member history and billing history.

TYPES OF PLANS

All plan types are supported including Traditional, Hour Bank, Flex plans, and Modular plans. Plans can be setup to use multiple funding pools.

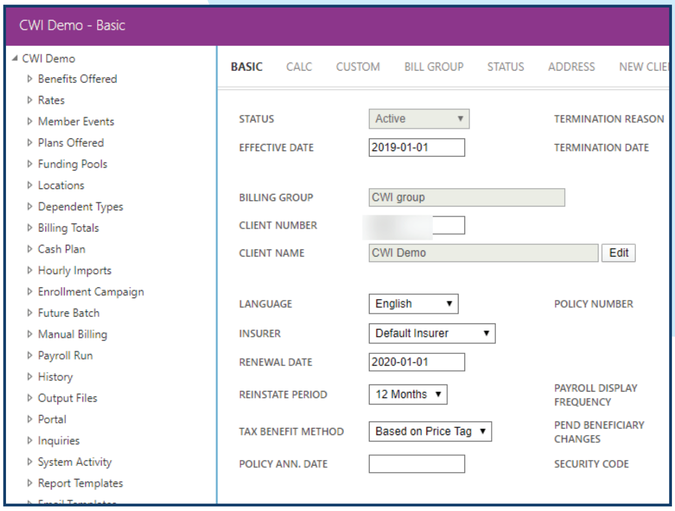
Cash Account allows keeping track of deposits and withdrawal amounts.

IMPORTS

Bulk update/import including benefits, salary, adddress and dependents. Additional imports for rates, accounting transactions and hours.

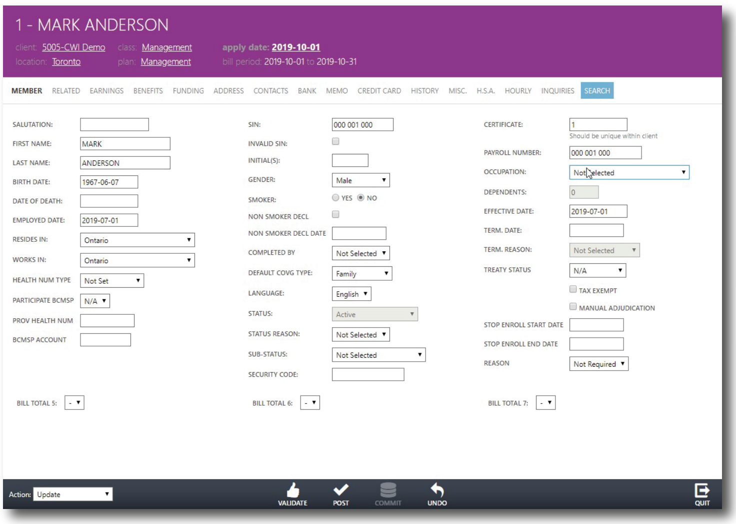
iBenefits allows Client & Member maintenance.

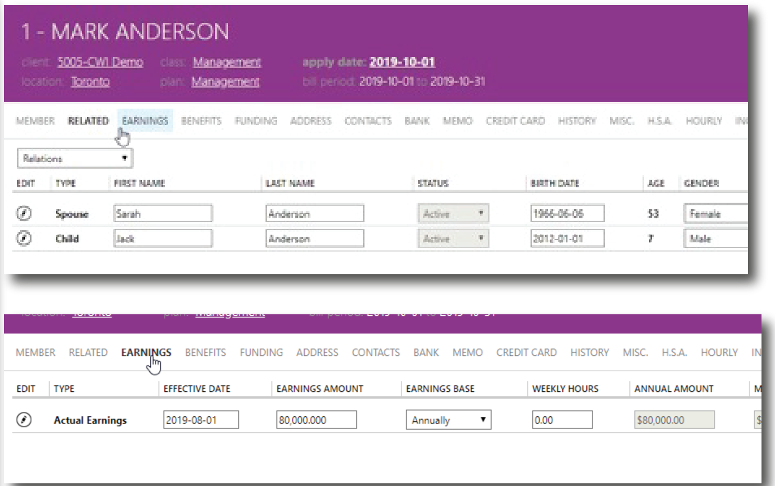
Client Maintenance



At a Client level, you can set up benefits, rates, plans, locations, classes,d ependent types, insurers, user defined fields and more that align with your business.

Member Maintenance





Member maintenance manages basic member information like dependents, beneficiaries, earnings, bank account information, etc. You can easily make individual or mass member updates through our solution.

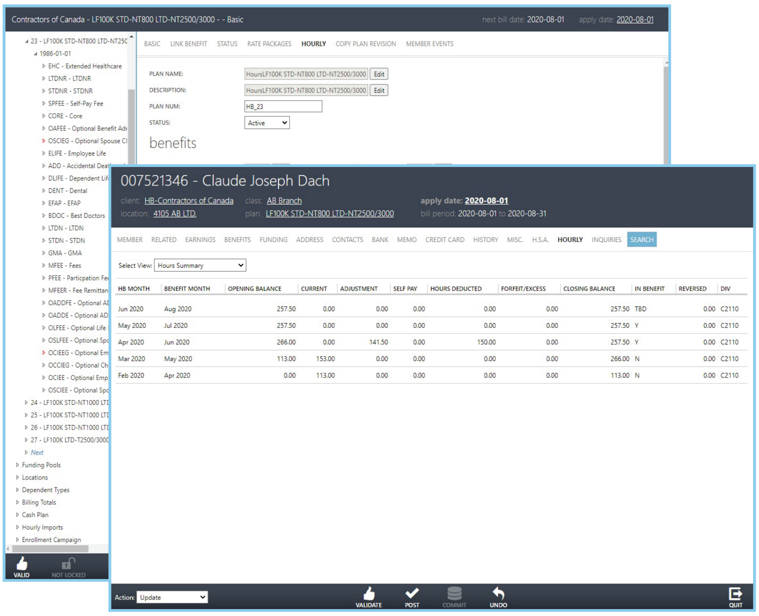
HISTORY

Any changes/updates that are made to each member affects Benefits calculation and iBenefits users can see the real-time changes. **Audit trail** keeps the history which allows the user to review the changes with more detail.

Hour Bank

a flexible solution for hourly workers. Hour bank plans support members who don't meet the requirements of the typical benefits plans, but whose eligibility is based on the number of hours worked.

Typically used by unions, contract and seasonal workers, and member of associations



- Supports employees and hourly workers with a flexible benefit offering
- Tracks the deposit and withdrawal of hours by members to determine eligibility
- Bills based on either a cost per hour or the carrier rate

- Contains a dynamic rules engine. This makes it highly adaptive to changes in plan design
- Supports self-pay allowing the member to purchase hours to remain in coverage
- Retroactively submitted hours goes through a regeneration process

SELF PAY

If a member loses coverage as a result of insufficient hours worked, self-pay allows the member to purchase additional hours to retain coverage.
iBenefits associates a cost for the purchase of the hours and bills the member.

An automated process is available for members that have been put on self-pay that runs prior to eligibility to purchase the required hours.

Security

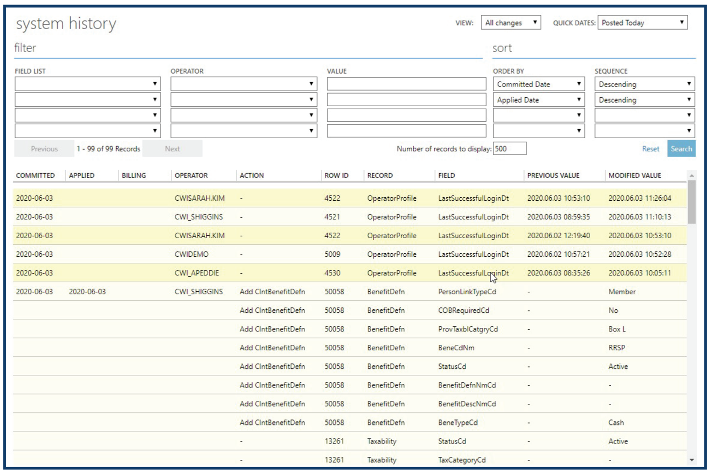
- Full security model allows user restriction on both business functionality as well as what client data can be accessed.

MULTI-FACTOR AUTHENTICATION

Multi-factor Authentication (MFA/2FA) provides an extra layer of security.

An additional security layer for your business, helping to address the vulnerabilities of a standard password-only approach. Using 2FA will ensure that only authorized users have access to your iBenefits environment.

FIELD-LEVEL AUDIT



COMMITTED	APPLIED	BILLING	OPERATOR	ACTION	ROW ID	RECORD	FIELD	PREVIOUS VALUE	MODIFIED VALUE
2020-06-03			CWISARAH.KIM	-	4522	OperatorProfile	LastSuccessfulLoginDt	2020.06.03 10:53:10	2020.06.03 11:26:04
2020-06-03			CWI_SHIGGINS	-	4521	OperatorProfile	LastSuccessfulLoginDt	2020.06.03 08:59:35	2020.06.03 11:10:13
2020-06-03			CWISARAH.KIM	-	4522	OperatorProfile	LastSuccessfulLoginDt	2020.06.02 12:19:40	2020.06.03 10:53:10
2020-06-03			CWIDEMO	-	5009	OperatorProfile	LastSuccessfulLoginDt	2020.06.02 10:57:21	2020.06.03 10:52:28
2020-06-03			CWI_APEDDIE	-	4530	OperatorProfile	LastSuccessfulLoginDt	2020.06.03 08:35:26	2020.06.03 10:05:11
2020-06-03	2020-06-03		CWI_SHIGGINS	Add ClntBenefitDefn	50058	BenefitDefn	PersonLinkTypeCd	-	Member
				Add ClntBenefitDefn	50058	BenefitDefn	COBRequiredCd	-	No
				Add ClntBenefitDefn	50058	BenefitDefn	ProvTaxblCatgryCd	-	Box L
				Add ClntBenefitDefn	50058	BenefitDefn	BeneCdNm	-	RRSP
				Add ClntBenefitDefn	50058	BenefitDefn	StatusCd	-	Active
				Add ClntBenefitDefn	50058	BenefitDefn	BenefitDefnNmCd	-	-
				Add ClntBenefitDefn	50058	BenefitDefn	BenefitDescNmCd	-	-
				Add ClntBenefitDefn	50058	BenefitDefn	BeneTypeCd	-	Cash
				-	13261	Taxability	StatusCd	-	Active
				-	13261	Taxability	TaxCategoryCd	-	-

Every field in the iBenefits' system can be audited which stores who did the change, when the change was done, and the associated before and after values.

Advanced Features

E-SIGNATURE

eSignature is a paperless, secure and user-friendly way for plan members to sign forms electronically.

This will reduce burdensome work of administrators to go back and forth, trying to get a physical form signed by members.

FINANCIAL DASHBOARD

iBenefits Financial Dashboard is a module that provides financial summary information, for the entire book of business or by client. Revenue and member counts can be displayed as totals or by benefit.

ACCOUNTING

- Keeps track of billings and payments
- Pre-authorized payment functionality that creates EFT files that can be customized based on provider layouts.

CASE MANAGEMENT

- Client relation management tool
- Add/access inquiries on Client, Location, class, and Member level
- Files can be uploaded and attached to an Inquiry
- Statistics report and Interaction reports available
- The end-user can define Subjects and Statuses for Inquiries

Mobile Application

Providing easy access to the member portal

Plan members can log into their member portal with their mobile devices. Our application is available in both Apple App store and Google playstore for Android users.

It is easy-to-use and the users can view and update their information based on the configuration done by the plan administrators(iBenefits operators).

Members can also complete enrollment and sign beneficiary designation form electronically as we support E-Signature.

MFA is also supported through mobile to safely protect members' personal nformation.