

Client Product Release (TPA/Broker) September 2023 - Update 9.22.2022

WHAT'S NEW IN THIS RELEASE

Feature	QL
Updated Cover Sheet Layout/Content	✓

OVERVIEW

Cover Sheet Version 23.8.2
Updated 9/22/2023 based on refinements

Ringmaster is pleased to provide you with a new cover sheet that offers input of additional content, which will also be available on your financial output. This new view and flow focuses on a horizontal alignment allowing you to navigate from left to right down each side of the section.

Transitioning to the new cover sheet will only be applicable for new Requests that are generated after the launch and selection. All data entered into the previous cover sheet for existing requests will not be disturbed or impacted by the addition of the new cover sheet.

There is a new version of the Financial Exhibit that will have to be launched with the New Cover Sheet to capture the additional data that is now contained within the cover sheet (specifically additional current fields).

The details for these updates are outlined below.

9.22.2023 - Updates/Refinement reflected within each section.

- The Request Owner Name and Request Owner Email will now pre-fill with the name and email of the user that has logged into Ringmaster from their profile.
- Phone number is no longer a required field.
- Removed the Account Contact
- Moved Subsidiaries/Affiliates to the right column with the Group Details
- Added and relabeled what was previously BenefitPoint/Secondary Group IDs to Client Identifier. This value/s will pre-populate from the group records when present.
- Changed “Years with Current **Underwriter**” to “**Carrier**”.
- **Current and Requested Spec Terms** Added Lifetime Max input with drop down menu for selection of the value.
- **Aggregate Terms.** Changed the Benefits Covered drop down selection from Weekly Income to Short Term Disability.

Request Details

Added new fields: Requesting Org (prefilled), Request Owner Name, Email and Phone, Account Manager Email and Phone. These request owner fields will eventually pre-fill with the user login details. The Request Owner Details are now required fields.

Updated XXX Date to Create Date which will still pre-fill with the date the cover sheet is originally created, but is also editable.

Request Details			
Requesting Org	Ringmaster Broker	Request Owner Name *	This field is required.
Requesting Org Zip Code *	This field is required.	Request Owner Email *	This field is required.
Request Name *	This field is required.	Request Owner Phone *	This field is required.
Create Date *	9/14/2023	Account Manager Name	
Effective Date *	mm/dd/yyyy *	Account Manager Email	
Quote Due Date *	mm/dd/yyyy *	Account Manager Phone	

9.22.2023 Update - The Request Owner Name and Request Owner Email will now pre-fill with the name and email of the user that has logged into Ringmaster from their profile. Phone number is no longer a required field.

Request Owner Name *	RMT Admin
Request Owner Email *	email.com
Request Owner Phone	

Producer Details

Updated Broker to Producer and required fields: Producer Name and Zip Code will prefill from Ringmaster Organization in which the Request is being created.

Added Contact Name, Email and Phone.

Commission is now required for both Current and Requested.

Note: If current commission is not known, input is required. Enter 0, although recommend adding a note if this is added as an “unknown” value input.

Producer Details			
Producer of Record *	Ringmaster Broker	Producer Contact Name *	This field is required.
Producer Zip Code *	This field is required.	Producer Contact Email *	This field is required.
		Producer Contact Phone *	This field is required.
Current Producer Commission		Requested Producer Commission	
Commission (%) *	This field is required.	Commission (%) *	This field is required.

Group Details

Added a section to reflect the items that are required to support the MatchDex Criteria for your carrier partners. Details will still populate from the Group Details when entered within the record.

9.22.2023 Update - New Group Details

Removed the Account Contact

Moved Subsidiaries/Affiliates to the right column with the Group Details

Added and relabeled what was previously BenefitPoint/Secondary Group IDs to Client Identifier. This value/s will pre-populate from the group records when present.

Changed “Years with Current Underwriter” to “Carrier”.

Group Details	
Group *	Monster's Inc.
Street	601 Gateway Blvd Ste 900
City	San Francisco
State *	California
Zip Code	66061
Phone	9131234567
Client Identifier(s)	2319 <input type="button" value="x"/>
<small>Hit [enter] or [comma] to add item</small>	
Subsidiaries/Affiliates	none
Healthcare Provider	No
MatchDex Criteria	
MEWA, Taft-Hartley or PEO *	No
Years with Current Carrier *	5
SIC Codes *	1099 - All Other Metal Ore Mining

Enrollment Details

Added “composite” to reflect when your current enrollment rates are based on a composite (and that is the requested level that you want rates to be reflected on your financial exhibit).

Added new field: Retiree Enrollees.

Added a section to reflect the items that are required for MatchDex criteria, grouped together

Enrollment Details	
EE Only (Single) or Composite	270
EE + Spouse	
EE + Child	
EE + Dependent	
Family	43
Total Enrollment/Composite	313
Cobra Enrollees (%)	
Retiree Enrollees (%)	
MatchDex Criteria	
Total Eligible Employees *	386
Total Participation (%)	81.09 %

Policy Details

Changed “Stop Loss Carrier” to Carrier to appropriately reflect the SL carrier or the FI Carrier when requesting a quote for a current Fully Insured.

Policy Details	
Current Funding Type *	Self Funded
Current Carrier	
BUCA bundled with Stop-Loss *	Yes

Changed layout to put Current Policy administration and Requested Policy Administration Side by Side.

Added RBP details on the Current Policy.

Current Policy Administration

Administrator	BCBS KC
PBM	Prime
Network	Blues
Wrap Network	
Medicare/Wrap Network (%)	
Referenced Based Pricing (RBP)	
RBP Vendor	
RBP Vendor Fee	
Transplant Exclusion	
Transplant Vendor	

Requested Policy Administration

Administrator(s)	BCBS KC
PBM(s)	Prime
Network(s)	Blues
Wrap Network(s)	
Medicare/Wrap Network (%)	
Referenced Based Pricing (RBP) *	None
RBP Vendor(s)	
RBP Vendor Fee	
Transplant Exclusion	
Transplant Vendor(s)	

Other Current Policy Terms

Changed layout to put Other Current Terms and Other Requested Terms Side By Side.

Added items to “current” to sync with requested. Note, these items are now ALSO available on the Financial Exhibit as an automated input (previously present, but data did not update).

Added Gapless Renewal* to both current and requested.

*Gapless renewal run-out Gapless renewal coverage provides additional specific and aggregate claim protection with respect to claims that were incurred during the prior contract period but paid after the run-out period.

Other Current Terms

Gapless Renewal	
Plan Mirroring	No
Active Employees Only	
Actively-at-Work Waived	
Retirees Covered	Yes
Refunding Contract	
Expedited Reimbursement	Yes

Other Requested Terms

Gapless Renewal	
Plan Mirroring	No
Active Employees Only	
Actively-at-Work Waived	
Retirees Covered	Yes
Refunding Contract	
Expedited Reimbursement	Yes

Current/Requested Specific Terms

Changed layout to put Current Specific Terms and Requested Specific Terms Side by Side.

Added Deductible Accumulation to both Current and Requested with drop down for Per Individual or Per Family.

Added “multiple” selections to the Requested Agg Spec Deductible

Added Reimbursement % to both Current and Requested

Added Domestic Reimbursement to Requested

Added Spec Run In Limit to Current and Requested

9.22.2023 Update - Added Lifetime Max input with drop down menu for selection of the value.

Specific Stop-Loss Details

Current Specific Terms

Benefits Covered	Medical, RX Card
Contract Type	24/12
Spec Deductible	\$60,000
Deductible Accumulation	
Agg Spec Deductible	
Annual Maximum	
Lifetime Maximum	
Reimbursement (%)	
Domestic Reimbursement (%)	
Spec Run In Limit	

Requested Specific Terms

Benefits Covered	Medical, RX Card
Contract Type	12/15
Spec Deductible	<input type="text" value="\$25,000"/> <input type="text" value="\$30,000"/>
Deductible Accumulation	<small>Hit [enter] or [comma] to add item</small>
Agg Spec Deductible	
Annual Maximum	<small>Hit [enter] or [comma] to add item</small> Unlimited
Lifetime Maximum	
Reimbursement (%)	
Domestic Reimbursement (%)	
Spec Run In Limit	

Lifetime Maximum	--
Reimbursement (%)	\$1,000,000
Domestic Reimbursement (%)	\$2,000,000
Spec Run In Limit	\$3,000,000
	\$4,000,000
	\$5,000,000
	Unlimited

Current Specific Options

Advanced Funding Option

Other Spec Terms

Changed layout to put Current and Requested side by side.

Added Advanced Funding, No New Lasers, Rate Cap, Rate cap %, TLO/timeframe to current

Current Specific Options

Advanced Funding Option	Yes
No New Lasers Option	Yes
Rate Cap Option	
Rate Cap (%)	50
Terminal Liability Option (TLO)	
TLO Timeframe	

Requested Specific Options

Advanced Funding Option	Yes
No New Lasers Option	Yes
Rate Cap Option	
Rate Cap (%)	50
Terminal Liability Option (TLO)	
TLO Timeframe	

Spec Rates

Added drop down to select current tier

Added input for current composite rate

Added monthly and annual premium for current stop loss

Current Specific Rates

Rate Schedule	2-Tier
EE Only (Single)	\$163.79
EE + Spouse	
EE + Child	
EE + Dependent	
Family	\$411.01
Composite	
TLO Rate	
Monthly Premium	
Annual Premium	

Requested Specific Rates

Rate Schedule	2-Tier
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Aggregate Details

- Changed layout to put Current Aggregate Terms and Requested Aggregate Terms Side By Side.
- Added Run In/Run Out Limit to both current and requested
- Added Loss Limit Per individual to current and requested with options multiple input for requested.
- Added Reimbursement % to current and requested
- Added Agg and Min Agg Ded to current
- Added Agg Corridor to requested

9.22.2023 Update - Changed the Benefits Covered drop down selection from Weekly Income to Short Term Disability.

Current Aggregate Terms

Benefits Covered	<input checked="" type="checkbox"/> Medical
Contract Type	<input type="checkbox"/> RX Card
Loss Limit Per Individual	<input type="checkbox"/> RX SAAO
Agg Maximum	<input type="checkbox"/> Dental
	<input type="checkbox"/> Vision
	<input type="checkbox"/> Short Term Disability

Aggregate Stop-Loss Details

Current Aggregate Terms

Benefits Covered	Medical, RX Card
Contract Type	24/12
Loss Limit Per Individual	
Agg Maximum	\$1,000,000
Reimbursement (%)	
Run In/Run Out Limit	
Agg Corridor (%)	125
Agg Deductible	
Min Agg Deductible	

Requested Aggregate Terms

Benefits Covered	Medical, RX Card
Contract Type	24/12
Loss Limit Per Individual	
Agg Maximum	\$1,000,000
Reimbursement (%)	
Run In/Run Out Limit	
Agg Corridor (%)	125

Hit [enter] or [comma] to add item

Other Aggregate Details

Changed layout to put Current Aggregate Options and Requested Aggregate Options Side by Side.
 Added Agg Accommodation, TLO/Time Frame to Current.

Current Aggregate Options

Agg Accommodation Option	
Terminal Liability Option (TLO)	
TLO Timeframe	

Requested Aggregate Options

Agg Accommodation Option	
Terminal Liability Option (TLO)	
TLO Timeframe	

Aggregate Rates

Changed layout to put Current Aggregate Options and Requested Aggregate Options Side by Side.
 Added Rate Schedule Tier Selection for Current
 Added entry for Composite Rate
 Added TLO Rate
 Added Monthly and Annual Premium

Current Aggregate Rates

Rate Schedule	2-Tier
EE Only (Single)	
EE + Spouse	
EE + Child	
EE + Dependent	
Family	
Composite	
Agg Accommodation Rate	
TLO Rate	
Monthly Premium	
Annual Premium	

Requested Aggregate Rates

Rate Schedule	2-Tier
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Aggregate Factors

Changed layout to put Current Aggregate Factors and Requested Aggregate Factors Side by Side.
 Added a Factor Tier selection for current
 Added Composite factor entry

Current Aggregate Factors

Factor Schedule	
EE Only (Single)	\$560.48
EE + Spouse	
EE + Child	
EE + Dependent	
Family	\$1,366.64
Composite	

Requested Aggregate Factors

Factor Schedule	2-Tier
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Additional Notes & Details

Moved this section to a new section and included proposed plan changes to be included for the request for quote. Please note that by moving the Additional Notes to a separate section, this removes any delay in data entry/input that may have been experienced with the previous form.

Additional Notes & Details	
Additional Notes	Proposed Plan Changes

Current Laser Details

Added additional fields for capture of additional details for current lasers. Contract Type, Maximum Reimbursement, Conditional Laser, and Comments.

- Individual Name/ID
- Relationship
- Individual Spec Deductible
- Contract Type
- Maximum Reimbursement
- Excluded Laser
- Conditional Laser
- Comments

New Version of the Cover Sheet In Full as Presented for Input Updated 9.22.2023

Confirm Cover Sheet

RMT

Request Details

Requesting Org RMT Test	Request Owner Name * Wanda Owen
Requesting Org Zip Code * 27410	Request Owner Email * wowen@ringmastertech.com
Request Name * Demo Account 11/1/2022 Renewal	Request Owner Phone 336-926-4121
Create Date * 9/22/2023	Account Manager Name
Effective Date * mm/dd/yyyy *	Account Manager Email
Quote Due Date * mm/dd/yyyy *	Account Manager Phone
Broker Due Date mm/dd/yyyy	

Producer Details

Producer of Record	Producer Contact Name
Producer Zip Code 27410	Producer Contact Email
	Producer Contact Phone

Current Producer Commission

Commission (%)

Requested Producer Commission

Commission (%)

Group Details

Group * Demo Account	Subsidiaries/Affiliates
Street 11111 Winchester Dr	Healthcare Provider
City Kansas City	
State * Kansas	MatchDex Criteria
Zip Code 66109	MEWA, Taft-Hartley or PEO * No
Phone	Years with Current Carrier * 0
Client Identifier(s)	SIC Codes * 0179 - Fruit and Tree Nuts, Not Elsewhere Classified, 2389 - Apparel a...

Hit [enter] or [comma] to add item

Enrollment Details

EE Only (Single) or Composite 31	Cobra Enrollees (%)
EE + Spouse 20	Retiree Enrollees (%)
EE + Child	
EE + Dependent 17	MatchDex Criteria
Family 23	Total Eligible Employees * 100
Total Enrollment/Composite 91	Total Participation (%) 91.00 %

Policy Details

Current Funding Type *

Current Carrier

BUCA bundled with Stop-Loss *
This field is required.

Current Policy Administration

Administrator

PBM

Network

Wrap Network

Medicare/Wrap Network (%)

Referenced Based Pricing (RBP)

RBP Vendor

RBP Vendor Fee

Transplant Exclusion

Transplant Vendor

Requested Policy Administration

Administrator(s)

PBM(s)

Network(s)

Wrap Network(s)

Medicare/Wrap Network (%)

Referenced Based Pricing (RBP) *

RBP Vendor(s)

RBP Vendor Fee

Transplant Exclusion

Transplant Vendor(s)

Other Current Terms

Gapless Renewal

Plan Mirroring

Active Employees Only

Actively-at-Work Waived

Retirees Covered

Refunding Contract

Expedited Reimbursement

Other Requested Terms

Gapless Renewal

Plan Mirroring

Active Employees Only

Actively-at-Work Waived

Retirees Covered

Refunding Contract

Expedited Reimbursement

Specific Stop-Loss Details

Current Specific Terms

Benefits Covered

Contract Type

Spec Deductible

Deductible Accumulation

Agg Spec Deductible

Annual Maximum

Lifetime Maximum

Reimbursement (%)

Domestic Reimbursement (%)

Spec Run In Limit

Requested Specific Terms

Benefits Covered

Contract Type

Spec Deductible
Hit [enter] or [comma] to add item

Deductible Accumulation

Agg Spec Deductible

Annual Maximum
Hit [enter] or [comma] to add item

Lifetime Maximum

Reimbursement (%)

Domestic Reimbursement (%)

Spec Run In Limit

Current Specific Options

Advanced Funding Option

No New Lasers Option

Rate Cap Option

Rate Cap (%)

Terminal Liability Option (TLO)

TLO Timeframe

Requested Specific Options

Advanced Funding Option

No New Lasers Option

Rate Cap Option

Rate Cap (%)

Terminal Liability Option (TLO)

TLO Timeframe

Current Specific Rates

Rate Schedule	
EE Only (Single)	\$165.78
EE + Spouse	
EE + Child	
EE + Dependent	
Family	\$463.41
Composite	\$361.86
TLO Rate	
Monthly Premium	
Annual Premium	\$369,099.00

Requested Specific Rates

Rate Schedule	4-Tier
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Aggregate Stop Loss Details
Current Aggregate Terms

Benefits Covered
Contract Type
Loss Limit Per Individual
Agg Maximum
Reimbursement (%)
Run In/Run Out Limit
Agg Corridor (%)
Agg Deductible
Min Agg Deductible

Requested Aggregate Terms

Benefits Covered
Contract Type
Loss Limit Per Individual
Agg Maximum
Reimbursement (%)
Run In/Run Out Limit
Agg Corridor (%)

Current Aggregate Options

Agg Accommodation Option
Terminal Liability Option (TLO)
TLO Timeframe

Requested Aggregate Options

Agg Accommodation Option
Terminal Liability Option (TLO)
TLO Timeframe

Current Aggregate Rates

Rate Schedule
EE Only (Single)
EE + Spouse
EE + Child
EE + Dependent
Family
Composite
Agg Accommodation Rate
TLO Rate
Monthly Premium
Annual Premium

Requested Aggregate Rates

Rate Schedule

Current Aggregate Factors

Factor Schedule
EE Only (Single)
EE + Spouse
EE + Child
EE + Dependent
Family
Composite

Requested Aggregate Factors

Factor Schedule

Additional Notes & Details

Additional Notes Proposed Plan Changes

Current Laser Details + Add

Individual Name/ID	
Relationship	
Individual Spec Deductible	
Contract Type	
Maximum Reimbursement	
Excluded Laser	
Conditional Laser	
Comments	