Underwriting & Implementation Processes

1. **Underwriting:**
    a. Prospective employers submit the Group Questionnaire with census, in-force plan design and current rates (typically via web portal).
    b. Upon confirmation of the group's eligibility to participate in the SHI program, Prodigy creates a group specific web-portal in Ease.com or FormFire enrollment systems.
    c. All eligible employees complete Individual Group Health Questionnaires through Ease.com or FormFire.
    d. Completed questionnaires are reviewed by Prodigy for completeness and to identify any potential risk concerns. If missing or questionable risk, we contact broker for assistance in correcting applications or addressing risk concerns.
    e. Once the underwriting package is complete, we send the package to MedWise for review and pricing. If acceptable, MedWise provides Prodigy with a formal rate calculation (spreadsheet) and we produce a firm and final quote.
    f. The employer group is notified of the underwriting decision and provided with a formal quote and initial premium bill.
    g. Upon group acceptance of firm and final quote, administration takes over on implementation.

2. **Implementation:**
    a. Administration notifies TPA of new group and provides Group Health Questionnaires with data required for plan build.
    b. Administration notifies Plan Administrator of new group implementation and provides sufficient data including sold quote.
        i. Notification to Synchrony Rx takes place as well.
    c. Plan Administrator creates group specific Participation Agreement and submits to Prodigy for review and comparison with sold quote and requested benefits.
    d. Plan Administrator to provide Prodigy with Certificate of Coverage confirming participation in excess reinsurance coverage.
    e. If Participation Agreement is correct, Prodigy administrator sends Welcome Letter and Participation Agreement to group contact for execution.
    f. TPA and PBM to provide Prodigy with initial eligibility report for audit purposes. Upon completion of enrollment audit, Prodigy notifies TPA and PBM of findings or changes.
    g. Upon final approval of eligibility audit, TPA to provide Prodigy with client specific Plan Document, SBCs and ID cards.
    h. Upon receipt of executed Participation Agreement, Prodigy sends Administrative Kit along with ID cards, SBCs, Plan Document and Certificate of Coverage to group contact.