Oracle Fusion Cloud Human Resources

How do I configure benefits plan comparison?

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1 Benefit Plan Comparison

Overview of Benefit Plan Comparison

Participants can compare benefit offerings for health, vision, and dental to decide on the best plan before they enroll. They can compare different aspects of each plan, such as the cost and plan-specific features.

To compare plans, participants navigate to **Me** > **Benefits** or **Me** > **Show More** link on the Home page. They can compare up to 3 plans at a time.

You can enable participants to compare medical, dental, and vision plans, as per your enterprise requirement. So if you want participants to compare dental plans, you need to enable the relevant tile and quick action so they appear on the home page. By default, none of the tiles and quick actions are enabled.

The number of tiles or quick actions that are available will depend on how many different types of plans you offer for comparison. You need to enable tiles and quick actions for each benefit type that you want to provide for comparison.

You need to configure several aspects before participants can start comparing plans.

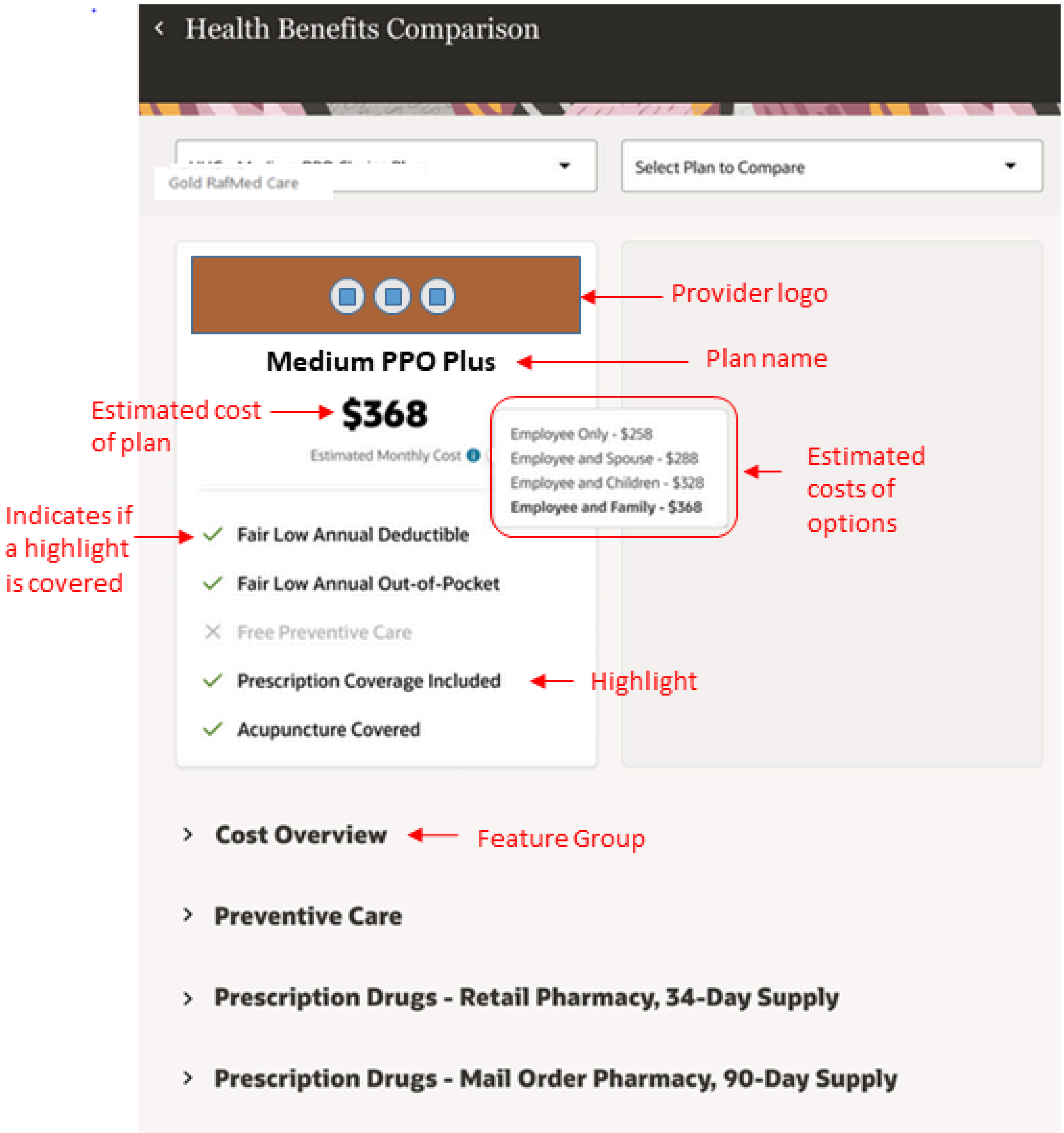
Participants can compare plans at anytime. You don't need to start a life event or an open enrollment event.

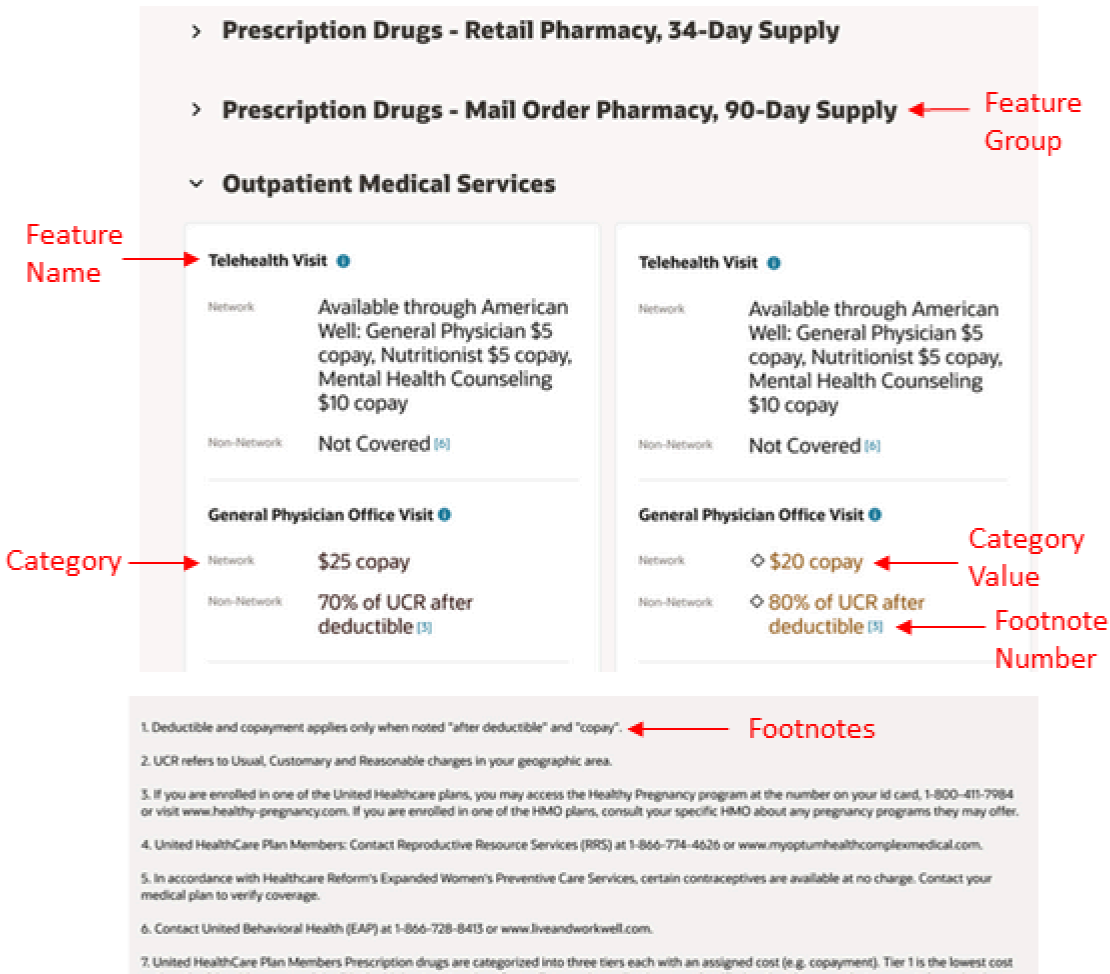
Related Topics

- Plan Comparison Components
- Best Practices for Plan Comparison Setup
- How You Set Up Plan Comparison

Plan Comparison Components

Here's a diagram that shows all the plan components that you can configure for comparison.


Health Benefits Comparison
Gold RafMed Care
Select Plan to Compare
Provider logo
Medium PPO Plus
Plan name
Estimated cost of plan
$368
Estimated Monthly Cost
Employee Only - $258
Employee and Spouse - $288
Employee and Children - $328
Employee and Family - $368
Estimated costs of options
Indicates if a highlight is covered
Fair Low Annual Deductible
Fair Low Annual Out-of-Pocket
Free Preventive Care
Prescription Coverage Included
Highlight
Acupuncture Covered
Cost Overview
Feature Group
Preventive Care
Prescription Drugs - Retail Pharmacy, 34-Day Supply
Prescription Drugs - Mail Order Pharmacy, 90-Day Supply


Prescription Drugs - Retail Pharmacy, 34-Day Supply
Prescription Drugs - Mail Order Pharmacy, 90-Day Supply
Feature Group
Outpatient Medical Services
Feature Name
Telehealth Visit
Network
Available through American Well: General Physician $5 copay, Nutritionist $5 copay, Mental Health Counseling $10 copay
Non-Network
Not Covered [6]
Telehealth Visit
Network
Available through American Well: General Physician $5 copay, Nutritionist $5 copay, Mental Health Counseling $10 copay
Non-Network
Not Covered [6]
General Physician Office Visit
Category
Network
$25 copay
Non-Network
70% of UCR after deductible [3]
General Physician Office Visit
Network
$20 copay
Category Value
Non-Network
80% of UCR after deductible [3]
Footnote Number
1. Deductible and copayment applies only when noted "after deductible" and "copay".
Footnotes
2. UCR refers to Usual, Customary and Reasonable charges in your geographic area.
3. If you are enrolled in one of the United Healthcare plans, you may access the Healthy Pregnancy program at the number on your id card, 1-800-411-7984 or visit www.healthy-pregnancy.com. If you are enrolled in one of the HMO plans, consult your specific HMO about any pregnancy programs they may offer.
4. United HealthCare Plan Members: Contact Reproductive Resource Services (RRS) at 1-866-774-4626 or www.myoptumhealthcomplexmedical.com.
5. In accordance with Healthcare Reform's Expanded Women's Preventive Care Services, certain contraceptives are available at no charge. Contact your medical plan to verify coverage.
6. Contact United Behavioral Health (EAP) at 1-866-728-8413 or www.liveandworkwell.com.
7. United HealthCare Plan Members Prescription drugs are categorized into three tiers each with an assigned cost (e.g. copayment). Tier 1 is the lowest cost

Here's a list of components that you can configure:

1. Plan Comparison Values

    - Template Type
    - Template Type Group Name
    - Categories
    - Category Group Name
    - Options
    - Option Group Name
    - Feature Values
    - Feature Value Group Name

2. Plan Comparison Template Value

    - Country
    - Template Type
    - Estimated Cost Period
    - Description
    - Template Name
    - Start and End Dates
    - Use groups to organize features
    - Use plan options
    - Use categories and Use features
    - Highlight
    - Feature Groups
    - Feature Title, Description
    - Options
    - Categories
    - Footnotes, Short Name

3. Plan Value

    - Plan Comparison Template
    - Plan Name
    - Start and End Dates
    - Eligibility Profile
    - Insurance Provider Logo
    - Estimated Cost for Options
    - Highlights
    - Value
    - Footnotes

Related Topics

- Field Reference for Plan Comparison Values
- Field Reference for Plan Comparison Template Values
- Field Reference for Plan Values

Best Practices for Plan Comparison Setup

You need to consider the best practices described in this topic before implementing the plan comparison feature.

Aspect	Best Practice
How many plans of the same type do you have that you want participants to compare?	We recommend that you enable the plan comparison feature only when you have 2 or more plans of the same type to compare.
Do you offer plans in more than 1 country?	You'll need to create templates and plans for all of those countries.
Do you want to use eligibility?	Select an eligibility profile if you want to display only eligible plans during comparison. Even if you don't select an eligibility profile, participants will continue to see comparison plans that apply to the country that's set in the template. If you do select an eligibility profile, participants will see eligible plans, along with the plans of their country. The eligibility profile that you select is evaluated against the primary assignment of a person, as on the date that was set as the quick action parameter. If there's no quick action date parameter set, it's evaluated as of today's date. Remember, the eligibility profile attached to the main plan in the Plan Configuration work area, has no effect on plan comparison.
What plan features do you want to show during comparison?	Study your plans carefully and identify the features that they offer. For example a medical plan may have coinsurance, annual deductible, and prescription drugs as the features. If you identify these features in advance, it will be easy for you to set up the plan comparison.
Do you want to group the features?	Decide if the features should appear as a long list in the comparison or if they should be grouped together. If you group features, participants can expand or hide those groups based on their significance, thus increasing readability. If you set up groups and you have some features left that don't fit into any of the groups, you need to create a generic group to include those features. You can't have a mixture of grouped and ungrouped features.
Do you want to showcase any of the features to your participants?	You need to identify the main features of your plans that you want to show to your participants first. For example, free preventative care or prescription coverage included. You need to enter these in the Highlights section of the setup page. When your participants compare plans, these highlights appear at the top of the comparison.
Do you want to display weekly costs, monthly costs, or annual costs?	We deliver an extensible lookup named Estimated Cost Period (ORA_HRC_COMP_HD_TYPE) with these values:

Aspect	Best Practice
	• Estimated Weekly Cost • Estimated Monthly Cost • Estimated Annual Cost If you want to use a different time period, you need to extend the lookup before you start to set up your plans. You can locate this lookup under the Manage Common Lookups task in the Setup and Maintenance work area.
Do your features have some details that need to be categorized further?	You can define categories to group additional details that belong to your feature. For example, in the US these might be network and non-network. You can set them up once so that they're included in all your features.
Do your features contain options that occur across plans?	For example, you may have Employee Only option and Employee Plus Family option for your medical plans. You can set them up once so that you can easily select and include them in all your features. These options aren't associated with the ones that you create in the Plan Configuration work area. They are meant only for plan comparison.
Do you want to display footnotes for any of your plans or features?	If required, you might want to identify the specific plans or features that you want to associate footnotes with. You can provide footnotes when you design plan comparison templates.
Do you want your participants to use 'startsWith' criteria when searching for plans to compare?	When you select plans for comparison, the default search uses the 'contains' criteria. If you want the search to use the 'startsWith' criteria, turn on the profile option **Benefits Plan Comparison List of Values Start with Search Enabled.**

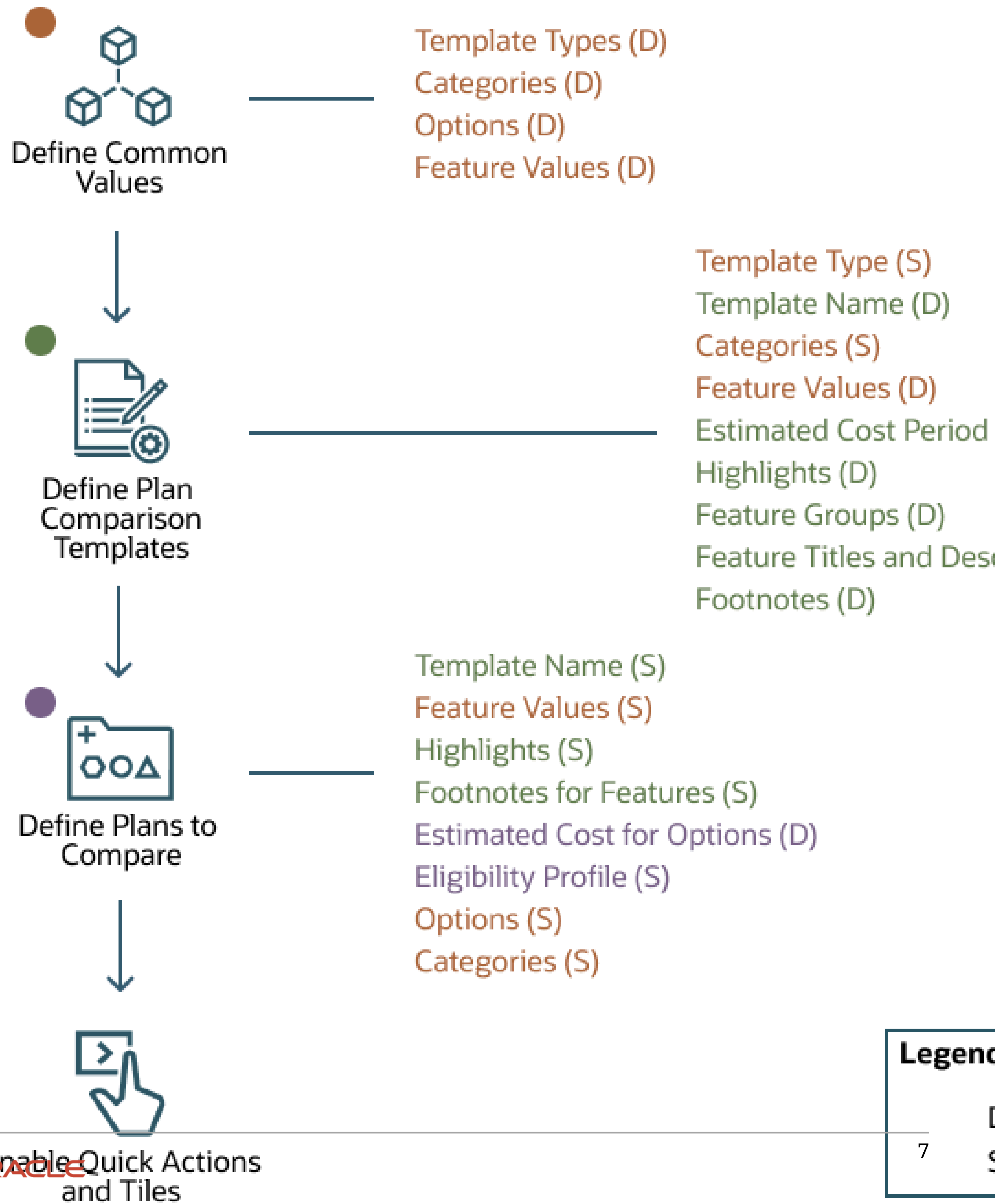
How You Set Up Plan Comparison

You can enable your participants to view and launch plan comparison from self-service landing page.

You need to do the following:

1. Set up plan comparison common values.
2. Set up templates.
3. Add plans to the templates.
4. Enable the required tiles and quick actions.

Here's a diagram that shows you the sequence in which you set up plan comparison components. The diagram also shows you what plan components you can define and select during different setup steps.


Define Common Values
Template Types (D)
Categories (D)
Options (D)
Feature Values (D)
Define Plan Comparison Templates
Template Type (S)
Template Name (D)
Categories (S)
Feature Values (D)
Estimated Cost Period
Highlights (D)
Feature Groups (D)
Footnotes (D)
Define Plans to Compare
Template Name (S)
Feature Values (S)
Highlights (S)
Footnotes for Features (S)
Estimated Cost for Options (D)
Eligibility Profile (S)
Options (S)
Categories (S)
Enable Quick Actions and Tiles

You create templates and plans just for comparison. The components like actual rates and eligibility are set up in your plan design.

Here are the detail of each of the plan comparison components:

Component	Details
Common Values	You define the plan comparison values such as template types, categories, plan options, and feature values. You use these values when you create your plan comparison templates. You can reuse these values across various comparison templates and plans so that the participants see a consistent set of values during the comparison. Subsequently, any changes you make to the values apply to the related templates and plans automatically. Use the **Configure Plan Comparison Values** task from the Setup and Maintenance work area or from My Client Groups to define plan comparison values. You need to set these values up only once so that you can simply select and include them in all your features. And you can just exclude them from specific features where they're not needed. Some of these values are optional. For example, you need to create categories only if you want to include them in your plans. All plan comparison values that you create here are country specific. This lets you easily configure your comparison plans with accurate country-specific features so that participants see data that's applicable only for their country. Even if your organization offers plans only in one country, you need to define country-specific values and templates.
Plan Comparison Template	You create a template to compare similar plans, such as medical plans. In the template, you define and organize a basic comparison structure that participants see when they compare plans. You can showcase the plan highlights, decide in what sequence they need to appear, add and group features, and provide footnotes. To define the template, open the **Configure Benefit Plans for Comparison** task from the Setup and Maintenance work area or from My Client Groups. Except for the future-dated templates, all other templates that you created appear in the Plan Templates region. You can search for future-dated templates by changing the effective date of your template.
Plans to Compare	After you create a plan comparison template, you add relevant plans to it. Use the **Configure Benefit Plans for Comparison** task from the Setup and Maintenance work area or from My Client Groups to define a plan.
Quick Actions and Tiles	You enable plan comparison tiles and quick actions to display in self service. You need to get the Template Name (ID) from the Benefits Plan Compare Diagnostic test report. You can set up quick actions and tiles using the ID.

Set Up Plan Comparison Values

Use the Configure Plan Comparison Values task from the Setup and Maintenance work area or from My Client Groups to define the plan comparison values.

Here's how you set up the plan comparison values:

1. On the Home Page, click **Others** > **Setup and Maintenance.**
2. Search for and open the **Configure Plan Comparison Values** task.
3. Click **Add**.

Field Reference for Plan Comparison Values

This topic provides you details of fields that you need to use to set up plan comparison values. This information applies to fields on the Configure Plan Comparison Values page in the Setup and Maintenance work area.

Plan Comparison Value	Details
Template Type	Your organization may offer different types of plans, for example, medical, dental, and vision. For each of these plan types, you create country-specific template types. For example, to compare 3 plan types offered in the US, you create the following template types: • US Medical Template • US Dental Template • US Vision Template
Template Type Group Name	Template type groups group related country-specific template types. Here are some examples: • United States Medical Template 2020-21 • Canada Medical Template 2020-21
Categories (Optional)	A category lets you to further classify a feature, if required, so participants understand the differences. For example, the feature "General Physician Office Visit" might have two categories: • Network • Non-Network
Category Group Name (Optional, if you don't have a category)	When you set up a plan comparison template, you select the category group to automatically include its categories in that template. Here are some examples: • US Categories • Canada Categories
Options	Options are electable choices that are common across all plans for comparison. The options that you create here are used only for plan comparison purposes. They don't have a relation to the actual options that you create as part of plan design. You typically define options if you've designed your plan to offer different rates for different options, and you want to display those during plan comparison. Participants can see the estimated cost of the options by clicking on the Information icon that's next to the Estimated Cost value.

Plan Comparison Value	Details
	You also define options if some features that you're offering vary by option. For example, you offer an Annual Deductible feature. You want to display Network and Non-Network rates for each option, such as Employee Only. Here are more examples: • Employee Only • Employee Plus Spouse • Employee Plus Family • 1 x Compensation • 2 x Compensation
Option Group Name	When you set up a plan comparison template, you select the option group to automatically include its options in that template. Here are some examples: • US Options • Canada Options
Feature Values	During plan comparison, participants can compare different features that each plan offers. For example, if the feature name is Prescription Drugs, it can have values such as Covered and Not Covered. Here are more examples: • Partial • 100% • Not Applicable • Co-pay
Feature Value Group Name	When you set up a plan comparison template, you select the feature group to automatically include its features in that template. Here some the examples: • US Feature Values • Canada Feature Values

Related Topics

- Plan Comparison Components
- How You Set Up Plan Comparison

Set Up Plan Comparison Templates

Here's how you set up the plan comparison template by adding the Configure Benefit Plans for Comparison task.

Here's how you set up the plan comparison template:

1. On the Home Page, click **Others** > **Setup and Maintenance**.
2. Search for and open the **Configure Benefit Plans for Comparison** task.
3. Click **Add**.

Field Reference for Plan Comparison Template Values

This topic provides you details of fields that you need to use to set up a plan comparison template. This information applies to fields on the Configure Benefit Plan for Comparison page in the Setup and Maintenance work area.

Plan Comparison Template Value	Details
Template Type	Based on the country that you have selected, select the template type that you previously created.
Estimated Cost Period	Decide how you want to express the estimated cost during plan comparison. For example, if you want your participants to see a monthly representation of the estimated cost, select Estimated Monthly Cost from the drop-down list. If you want to see a new estimated cost in the drop-down list, add it to the extensible lookup Estimated Cost Period (ORA_HRC_COMP_HD_TYPE).
Template Name	Give your template a meaningful name, such as US Medical 2021-2026. A meaningful name and description that includes the dates will help you identify the template later if you create several templates over the years.
Start and End Dates	Define the period for which the template is valid. Typically, templates don't change that often. It's a good practice to create templates that span a number of years, say five years. If there are no significant changes to the templates and you want to continue using them, you can extend the end date of the template.
Use groups to organize features	Select this check box if you want to display plan features in groups.
Use plan options	Select this check box if you want your participants to see the plan options during comparison. If you select this check box, you also need to select the relevant option group that contains the names of the options.
Use categories	Select this check box if you want your participants to see the plan categories during comparison. If you select this check box, you also need to select the relevant category group that contains the names of the categories.
Use features	Select this check box if you want your participants to see the plan features during comparison. If you select this check box, you also need to select the relevant feature group that contains the names of the features.
Create Plan Highlights section	You create plan highlights if you want participants to see some key features of the plan before they examine other details. For example, free preventive health care.

<table>
<tr><th>Plan Comparison Template Value</th><th>Details</th></tr>
<tr><td></td><td>Click Add to add more highlights. You can add up to five highlights for a plan. You can reorder the highlights using the Move Up and Move Down arrows. The highlights appear in the same sequence during plan comparison.</td></tr>
<tr><td>Feature Groups</td><td>Enter a name and description for the feature group, if you want to group the features for your participants. If you decide to use groups, you can include features only within groups, and not outside. Ensure that you have selected the Use groups to organize features check box in the Enter Basic Details tab to create the feature group.

Participants see the description during plan comparison.

You can reorder the feature groups using the Move Up and Move Down arrows. The feature groups appear in the same sequence during plan comparison.</td></tr>
<tr><td>Feature Title, Description</td><td>Create the features that your plans offer. The features depend on factors like the type of plans being offered and the country.

For example:
Coinsurance
Calendar Year Deductible
Deductible Type
Calendar Year Out-of-Pocket
The description that you enter appears when participants click Help during the comparison.

You can reorder the features using the Move Up and Move Down arrows. The features appear in the same sequence during plan comparison.

Also, you can hide a feature if you don't want to display it during the comparison.</td></tr>
<tr><td>Options</td><td>Ensure that you have selected the Use plan options check box in the Enter Basic Details tab to display the options at the feature level.

The option names will appear when you add plans to this template using the Configure Benefit Plans for Comparison page. On that page, you can add values for the options.</td></tr>
<tr><td>Categories</td><td>You select the Categories check box if you want to further categorize the details of a particular feature. For example, if you create a feature for Calendar Year Deductible, and select Category, you can enter the values for those categories, such as Network and Non-Network, when you create the plans within this template.

Ensure that you have selected the Use categories check box in the Enter Basic Details tab to display the categories at the feature level.

You can define some features with options and the others with categories. Though this is valid, the definition of the individual feature needs to be the same across your plans for you to compare the plans.

For example, the feature Calendar Year Deductible could have the following options:
Employee and Family Not Covered
Employee and Spouse Not Covered
Employee only Covered
The feature Coinsurance could have the following options:</td></tr>
</table>

Plan Comparison Template Value	Details
	• Network covered • Non-network covered
Footnotes, Short Name	Enter footnotes to provide additional information to the participants during plan comparison. For example, you might need a footnote on a particular feature across all plans, or only one plan. Enter a meaningful title and short name for the footnote. You use the short name to link this footnote to the relevant feature when you add a plan.

Related Topics

- Plan Comparison Components
- How You Set Up Plan Comparison

Set Up Plans to Compare

You need to add the Configure Benefit Plans for Comparison task from the Setup and Maintenance work area or from My Client Groups to set up the plans to compare.

Here's how you set up the plans to compare:

1. On the Home Page, click **Others** > **Setup and Maintenance**.
2. Search for and open the **Configure Benefit Plans for Comparison** task.
3. Click **Add**.

Field Reference for Plan Values

This topic provides you details of fields that you need to use to add a plan to a comparison template. This information applies to fields on the Configure Benefit Plan for Comparison page in the Setup and Maintenance work area.

Plan Value	Details
Plan Name	Select the name of the plan that you want to add to the template. You can see the list of plans that are available in your regular plan design. The plan type inherits from the plan name you selected.
Start and End Dates	You can change the start and end dates, if required, but you need to keep them within the templates' dates. Because the plans won't change that often, we suggest you create plans that span a number of years, say 5 years.

Plan Value	Details
	You are creating templates and plans just for comparison. The components like actual rates and eligibility are set up in your plan design.
Eligibility Profile	Select an eligibility profile if you want to display only eligible plans during comparison. Even if you don't select an eligibility profile, participants will continue to see comparison plans that apply to the country that's set in the template. If you do select an eligibility profile, participants will see eligible plans, along with the plans of their country. The eligibility profile that you select is evaluated against the primary assignment of a person, as on the date that was set as the quick action parameter. If there’s no quick action date parameter set, it’s evaluated as of today’s date. Remember, the eligibility profile attached to the main plan in the Plan Configuration work area, has no effect on plan comparison.
Insurance Provider Logo	Upload a logo of the insurance provider either in .png or in .jpeg format. If you already have a logo for your plan, you can select it from the list.
Estimated Cost for Options	Enter the estimated cost for the options in line with the estimated cost period you selected. For example, if you selected Estimated Monthly Cost as the period, you enter monthly values. When you click the Information icon beside the Estimated Cost Value on the plan comparison page, you can see the estimated cost for your options.
Highlights	When you define highlights as part of the template, every plan that you add to that template displays all the highlights. You need to select which highlight applies to the plan, and which doesn't. During plan comparison, participants can easily see the differences across plans.
Feature Value	For the options and categories that you set up earlier, you need to provide values. You can even link footnotes to these values to display additional information to participants.

Before you save your entries and selections, click **Preview** to see how the template looks like. Also, you can select up to 3 plans and click **Preview Comparison** to see the experience of your participants while comparing the plans.

Related Topics

- Plan Comparison Components
- How You Set Up Plan Comparison

Set Up Quick Actions and Tiles for Plan Comparison

You need to get the Template Name (ID) from the Benefits Plan Compare Diagnostic test report. You use this ID to enable the quick actions and tiles.

Run Benefits Plan Compare Diagnostic Test to Get the Template ID

To set up quick actions and tiles for your participants, you need to get the Template Name (ID) from the Benefits Plan Compare Diagnostic test report. Here's how you run this diagnostic test:

1. Click the logged-in user's icon, and click **Run Diagnostics Tests** in the Troubleshooting section.
2. In the Diagnostic Dashboard page, search for **Benefits Plan Compare Diagnostic Test**, select it, and click **Add to Run**.
3. In the Choose Tests to Run and Supply Inputs section, click the **Input Status** icon to enter the details. Configure these parameters to run the report:
    - Template Name (Required)
    - Language Code (Required)
    - Plan Name
    - Remove Unused Plan Compare Images(Y/N) Default-N
    - Remove Orphan Plan Compare Data(Y/N) Default-N
4. Click **Save** and enter Name and Display Name for the test.
5. Click **OK**
6. Click **Run** in the Choose Tests to Run and Supply Inputs section.
7. In the Diagnostic Test Run Status table, click the **Refresh** button to see the latest status.
8. When the execution status reads **Complete**, click the **Report** icon to view the report. You can note down the Template Name (ID) from the report.

Set Up Quick Actions and Tiles to Use the Benefits Plan Comparison Pages

You need to set up quick actions and tiles for each benefit type that you want to provide for plan comparison. This will help participants launch plan comparison from the self-service landing page and from the Home page. For example, if you've set up templates and plans for Medical, Dental, and Vision plans, you need to enable 3 tiles. Enabling the tile also enables the quick action to appear on the Home page. There's already a predefined tile. You can use that as a sample to create your own. You need to duplicate it, modify parameter values like template ID, and set the **Visible** property to Yes.

Here's how you duplicate the sample tile to create more tiles as per your requirement:

1. On the **Home** Page, click **Configuration** > **Structure**.
2. Create a Sandbox with Structure and Page Composer as tools.
3. Launch and enter into the sandbox.
4. Navigate to the Structure page from the **Tools** menu, and click **Me**.
5. Select the **Quick Actions** tab, **Benefits**.
6. Select **Benefits Comparison Plan**.
7. Click **Create Duplicate**. You need to duplicate the sample action we deliver to create each of the tile and quick action that you require. For example, you may create tiles and quick actions for Medical and Dental plans.
8. Enter or change the name of the quick action. For example, enter Medical Plan Comparison. Alternatively, enter something like Medical 2022 if you want to display the date to enable participants to compare future plans.
9. Select **Add as a quick action link** on home page.
10. Change the **Visible** property to **Yes**.
11. Select **Yes** for Mobile Enabled.
12. Update the **TemplateId** value in the **Page Parameters List** with the value that you copied from the Benefits Plan Comparison Diagnostic test report. For example, TemplateId=300100565517943. If you want to display the tile for a specific year, you need to mention the effective date too along with the template ID in the YYYY-MM-DD format.
13. Click **Save and Close**.

14. Repeat the steps for each tile and quick action that you want to enable.

FAQ for Benefit Plan Comparison

Why can't I see some of the templates in the Plan Templates region ?

You might have created a future-dated template. Future-dated templates are not displayed in the Plan Templates region. You can search for future-dated templates by changing the effective date of your template.

How do I set options while configuring a template ?

In the Create Comparison Template page, Enter Basic Details tab, select the Use plan options check box. Then, select the options that you want to include for a feature.

How do I set categories while configuring a template ?

In the Create Comparison Template page, Enter Basic Details tab, select the Use categories check box. Then, select the categories that you want to include for a feature.

How can I diagnose any plan comparison setup issues?

You can use the Benefits Plan Compare Diagnostic test to address issues that may arise while setting up and using the plan comparison feature.

The report can help you address issues around plan instance and instance values, definition types and values, and display or removal of unused plan comparison images.

How can I remove a tile from the benefits self-service landing page?

You need to set the tile's Visible property to No.

Here's how you duplicate the sample tile to create more tiles as per your requirement:

1. On the Home Page, click **Configuration** > **Structure**.

2. Create a Sandbox with Structure and Page Composer as tools.
3. Launch and enter into the sandbox.
4. Navigate to the Structure page from the **Tools** menu, and click **Me**.
5. Select the **Quick Actions** tab, **Benefits**.
6. Select the quick action for the tile that you want to remove.
7. Change the **Visible** property to **No** in the Edit Quick Actions page.
8. Click **Save and Close**.

What happens if my benefit plans change slightly every year?

You can just update the plan. For example, you can change the cost or add or delete a feature. If the changes are more significant, you can copy the plan and make your changes to the copy.

If there are changes like change in provider and the plans are different, you can create a template and add plans to it.

When can I make changes to plan details that I'm showcasing for comparison?

Making changes to plans for comparison really depends on when your open enrollment event is scheduled.

If your open enrollment is scheduled to start on November 1, you could make the changes in early October, or make the changes now, but future date them to October 2021 so that your benefits roll out from that time period. Remember that the old details will be overwritten and the participant sees only the new details for the new enrollment.