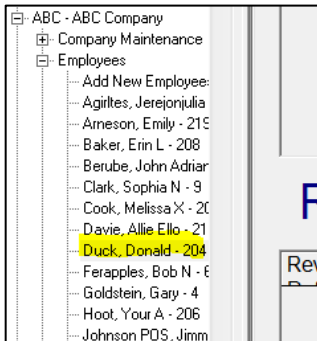


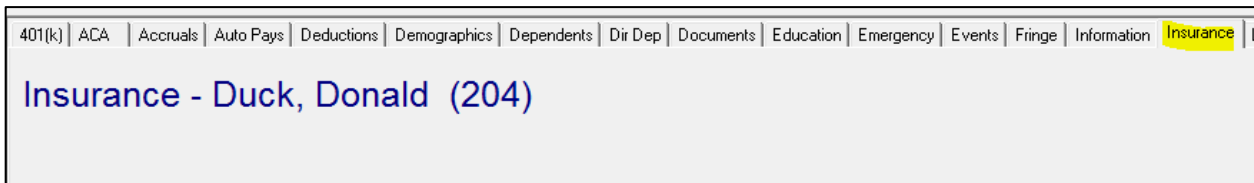
M3 – Insurance Tab

Follow the instructions below to make changes to the Insurance Tab.

1. Login to M3
2. Click on the Employee’s name on the left hand “tree”



3. Click on the Insurance Tab



4. **ADDING INSURANCE COVERAGE:**

- a. Click the Gold star to add a new insurance coverage. The available plans will show next to the star. Select the appropriate plan which you need to add.



Premium Information | Covered Dependents

**BaseHealth -**

<b>Start Date</b>	<b>End Date</b>	<b>Override Coverage Type</b>	<input checked="" type="checkbox"/> <b>Deduct from Paycheck?</b>
07/11/2014	12/31/2100	Employee	<input checked="" type="checkbox"/> <b>Section 125 (Cafeteria Plan)?</b>
<input type="checkbox"/> <b>Override ER Contribution</b>	<b>Employer Contributes</b>	0.00 % up to \$	0.00 per month.
<input type="checkbox"/> <b>Override Premium</b>	0.00	per month.	
<b>Last Deduction Date</b>	/ /	<b>Arrears</b>	0.00

- b. **Start Date: Use the 1<sup>st</sup> of the month** for when insurance is effective.
- c. End Date: Use forever end date 12/31/2100
- d. Override Coverage Type: Select the coverage the employee elected.
  - i. Note: Spouse includes EE + Spouse, Child includes EE + Child.
  - ii. If coverage was waived, please make sure to add a line for WAIVED coverage. The Type WAIVED is selected her.
- e. Deduct from Paycheck should ALWAYS be checked.
- f. Section 125: This will be checked if the plan is Pre Tax. When the star is clicked above, you will be asked if it is pretax, choose yes, and this box will be checked for you.
- g. Override ER Contribution: Check this box if this employee is receiving a different ER contribution than the other EE’s (i.e. the company is paying 100% of the premium).
  - i. Fill in the % the company is paying. The \$ amount will be left blank.

- h. If you are **SELF INSURED** and have dependents:
  - i. Setup your dependents on the Dependents Tab.
  - ii. Click the Gold Star and add the required information below.

401(k) | ACA | Accruals | Auto Pays | Deductions | Demographics | **Dependents** | Dir Dep | Documents | Education | Emergency | Events | Fringe | Information | Insurance | Labor Allocation | Miscellaneous | Pay History | Prev Empl | Rates/Reviews | Skills | Status/Position | Taxes

Dependents - Duck, Donald (204) 

- iii. Only First Name, Last Name, DOB or SSN, & Relationship are required fields for ACA.

Dependents

**John Smith**

**Last Name**  **First**  **Middle**

**Soc Sec #**  **Birth Date**  **Gender**

**Relationship**   Smoker

- iv. Press **F11** to save. All blue text will turn black.
- v. Go back to the insurance tab and select the "Covered Dependents" tab on the bottom part of your screen.

401(k) | ACA | Accruals | Auto Pays | Deductions | Demographics | Dependents | Dir Dep | Documents | Education | Emergency | Events | Fringe | Information | **Insurance** | L

Insurance - Duck, Donald (204)

Premium Information | **Covered Dependents**

**BaseHealth -**

**Start Date**  **End Date**

- vi. Click the gold star and select the dependent you are wanting to add. These dependents will not show here until they are added on the dependent tab in the previous steps.

Covered Dependents

1 - 

- vii. Change the start/ End dates if needed to match the Employee on the Premium information tab.

Premium Information | Covered Dependents

**BaseHealth -**

Coverage Start	Coverage End	Name	Relationship
07/11/2014	12/31/2100	Smith, John	Spouse

- viii. Press **F11** to save and all blue text will turn black.

**5. ENDING INSURANCE COVERAGE:**

- a. If an employee TERMS or coverage stops, you will need to end the insurance coverage as well. Not ending this tab can result in incorrect 1095C's for ACA reporting.
- b. **End date** the coverage on each plan that is ending. Use the **LAST DAY OF THE MONTH** for which coverage is provided to show that coverage was offered and enrolled all month.

Premium Information		Covered Dependents
<b>BaseHealth -</b>		
Start Date	<b>End Date</b>	Override Coverage Type
07/11/2014	07/31/2015	Employee

- c. End date Employee PLUS any dependents on the "Covered Dependent" Tab

Premium Information		<b>Covered Dependents</b>	
<b>BaseHealth -</b>			
Coverage Start	Coverage End	Name	Relationship
07/11/2014	07/31/2015	Smith, John	Spouse

- d. **Press F11** to save all changes and text will no longer be blue.

- **NOTE: NEVER Delete an insurance coverage when coverage ends or EE terms.**  
If the election changes, End date this coverage and start over with adding an entirely new coverage for the new election (i.e. EE switches from EE only to EE + Child)
- **Remember to end date insurance tab if coverage ends. DO NOT delete this line!** This is the history required for reporting.

**Additional Insurance Tab Stat Date NOTES:**

- Do not put 1<sup>st</sup> of the month prior to employee hire date (i.e. EE Hire date = 2/12/16, don't start insurance 2/1/16). In this case, **use hire date as start date if coverage was effective immediately** (i.e. 2/12/16).
- **If you deduct your health insurance from your employees checks in the month prior** to it being effective:
  1. Enter on insurance tab with the start date so the deductions will begin, then we can correct in M3 and in the ACA solution after the 1<sup>st</sup> payroll processes. Make sure we are aware of how you deduct in order for this to be setup properly.