TBA Library on WQ – HELPFUL HINTS

Not finding a helpful hint for the question you have?
Please contact us at sandy@thebenefitsacademy.com.

1. How is The Benefits Academy's Library different from the Wired Quote Library?

TBA's Library includes carriers and trusts that are not currently supported by WQ, including Cigna, AIMS, ALLtech, HHI, NWFA, Omni, TPMT, UEA, and WCIF.

We also draft plans as soon as possible. During busy season as soon as the carriers disclose their updates, which is typically well before the OIC has approved rates, we draft the plans in our library for you to access.

The output provided in the TBA library also differs a bit from the WQ library, including:

- Medicare Part D Creditability (on the metal line)
- Explicit lab/x-ray member cost information for non-complex and complex services
- Alternative care member cost information and visit limits for acupuncture, chiropractic care, and physical therapy
- Explicit Rx member cost information, including deductible (and if waived), Rx tiers, and specialty

2. How can I see ALL the plans included in the TBA Library?

You can easily see all the TBA Library programs/plans in the Wired Quote (WQ) system:

- Click on one of your **clients** in the WQ system
- On the left-side directory, click on **Summary**
- Make sure the **Effective Date** is their renewal date
- On the left-side directory, click on **Presentation**
- In the top directory, click on **Add Plan** (on left)
- You will see two directory options – example

Plans Available Jun 2025 | Plans Available Jun 2024

- The left directory will show you all the plans available to the group upon their renewal date
- The right directory will show you all the plans available last year – you can choose current plan(s) from this directory.

3. Why are there two Kaiser carriers? Why are there two Regence carriers?

There are a few programs down in **SW Washington** that are underwritten by the carriers' Oregon arm. Therefore, you will see Kaiser NW and Regence BCBS as options in the Add Plan section. These are the service areas for Kaiser and Regence:

- **Kaiser Permanente** Clark and Cowlitz counties
- **Kaiser Washington** Many other WA counties
- **Regence BCBSO** Clark county
- **Regence** All other WA counties

4. Why are some trusts/associations listed multiple times?

Some Trust/Association programs have two **different renewal months** for the association (such as AIMS) for different types of employers. Others may offer a **different set of plan options** depending on the type of industry the client is in (like Omni). Be sure to inspect your quoted rates and choose the correct plan(s) for your report.

5. What is the easiest way to choose plans to include in my WQ presentation?

On the left side of the WQ system, there are a number of carriers and trusts listed who work with WQ. When you send an RFP through the WQ system, WQ will then show a list of plans available through that carrier or trust/ association. Choose the plans you want from that list – it will pull the correct year's plans from the TBA Library automatically.

6. How do I choose plans where the carrier or trust/association is not in the WQ left-side directory?

For carriers or trusts/associations that are not in WQ's left-side list, you will need to choose your plans by clicking on Add Plan (in the top directory to the left). See question #2 for more information about navigating this area.

7. How do I add a client's current plan(s) to the presentation?

You will need to choose your client's current plan(s) by clicking on Add Plan, which is in the top directory (to the left). See question #2 for more information about navigating this area.

8. Why do some plans not have a PDF of the carrier's plan summary/SBC in under "Details"?

Since rate finalization can hold things up, we draft plans as soon as possible. We then finalize them once the carriers publish final summaries and/or SBCs on their website. Any plan without a PDF summary or SBC in the "Details" line has only been **drafted**.

Please note that we post the plan summary if it is available. We only post SBCs if a summary has not been provided to us by the carrier/trust. We find most agents prefer the summary rather than the SBC.

9. What if I want to make a change to a plan and save it in my agency's WQ plan directory?

You can make changes to a plan in any presentation you are creating for a particular client. It will only change the information in that client's report.

If you would like to then save that plan in your agency's WQ directory to access later, **you need to change the name of the plan**, then click on the Save Plan Icon that will show up to the right of the plan name.

CAUTION: If you do not change the plan name before saving, you will ***overwrite*** TBA plan information for that plan. ***This will affect your entire agency***, as they will now only see that changed plan information you saved. The only way to fix this is to contact WQ for them to delete your saved plan that overwrote the TBA plan.

We recommend your office create a standard that your team will recognize as a non-standardized TBA plan (for example: AGENCY – Premera Balance 2000 Gold) whenever a team member is creating a different plan template.

10. How can I tell if a TBA plan in my agency's WQ directory has been overwritten by one of our employees?

The plan name will be italicized.

11. What if there are agent-created plans saved in my agency's WQ directory that I want to delete?

You will need to contact Wired Quote directly for assistance with this request.

12. (For agencies with an Intermediate or Advanced TBA License) When I want to pull full plan comparisons under TBA's Plan Comparison Tool, how can I be sure I am pulling the right plans?

In the WQ system, each plan has a line item called "Plan Notes" at the bottom of the plan's column. You can see this line item on each plan by clicking on **Quick Look** in the top directory. Scroll down to the bottom of the page to see the **"Plan Notes"** line for each plan you have in your report. We list the details of each plan in the exact order of the drop-down menus of the Plan Comparison Tool.

Example under the WQ Quick Look area:

Plan Notes	TBA PLAN = Premera - 2023 - Heritage Signature - Balance $2000/20%/$25

Example under the Plan Comparison Tool:

Carrier	Premera
Trust/Direct Carrier	Direct
Carrier Began Selling	2023-01-01
Network	Heritage Signature
Plan	Gold PPO Balance $2000/20%/$25

If you would like to set up a demo, click on my appointment setter link here:
[For a 30-minute demo of the Wired Quote TBA library (for one-on-one or multiple people)]