Small Group Proposal Software

DOS vs. Windows Comparison Chart

Characteristic / Feature	DOS	Windows
The operating system the proposal software is based on	DOS	Windows
Operating systems the software is compatible with	DOS; Windows 3.1 through Windows 98	Windows 95, Windows 98, Windows NT
Network capability	Not network enabled	Use with network or on stand-alone PC
Navigation	[ENTER]; [TAB]; arrow keys; function keys	Mouse; [ENTER]; [TAB]; Standard Windows keyboard shortcuts
Number of medical plans per group	2	4
Number of pre-defined standard plans	5 total; standard plans are defined through Utilities before they can be used for a group; only contains some plan options	10 per product; created by saving a medical plan as a Standard Plan; contains all plan options
Print options	Printer; display	Fax; printer; display
Printing defaults	Predetermined on the software	Able to set defaults for the components you want to print/fax; can override for a particular quote
Standard Industry Codes (SICs)	• Select from list of loaded or discounted industry, or • Leave blank	• Select from list of industries which are loaded, discounted or are disability-ineligible • Type a short description of the group's industry, or • Leave blank
Quoting groups with scattered employees	Use AAF outside of the software to determine blended area factor; override PPO factor by using [ALT] [F] functionality	Use AAF on the Employer window to determine area factor adjustment; enter the scattered employees' zip code for the software to determine the PPOs available; no need to override PPO factors
Short Term Disability benefit amounts	Limited to 3 benefit amounts per quote; tied to the number of life coverage levels	Can either be up to 3 defined benefit amounts per group, or benefit amounts defined by employee; not tied to the number of life coverage levels
Employees already on COBRA	Defined at a group level	Defined at an employee level
How cases are saved	Saved as separate files with file extension .smt in the specified directory	Saved as records within a database