



ASSEMBLE INSURANCE TANZANIA LTD

Software Requirements Specification

SAS Membership & Underwriting Module

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<https://www.assemble.co.tz/>

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1 Document Information

Field	Value
Project Name	SAS Membership & Underwriting Module
Version	1.0
Date	2025-10-17
Project Manager	TBD
Tech Lead	TBD
QA Lead	TBD
Platforms	['Web', 'Mobile']
Document Status	Comprehensive Draft
Module Code	MEMBERSHIP
Parent Project	SAS - Smart Assemble System



2 Project Overview

2.1 What Are We Building

2.1.1 System Function

Comprehensive membership and underwriting management system for health insurance operations, supporting complete member lifecycle from enrollment through renewals, changes, terminations, and reinstatement

2.1.2 Users

- Underwriting Staff (policy setup, member enrollment)
- Membership Processors (member management, changes)
- Corporate HR Staff (self-service member upload)
- Members (self-service enrollment, profile updates)
- Sales Agents (member enrollment assistance)
- Finance Officers (premium calculations, invoicing)
- Customer Service Representatives (member inquiries)

2.1.3 Problem Solved

Manual policy issuance taking days, lack of self-service enrollment, no bulk upload capability, manual premium calculations, no automated renewal process, lack of member portal, no real-time member status tracking

2.1.4 Key Success Metric

Automated policy issuance within 24 hours, 70% self-service enrollment adoption within 6 months, bulk upload processing <10 minutes for 1000 members, automated renewal processing, 60% member portal adoption

2.2 Scope

2.2.1 In Scope

- Product configuration (Full Insurance, Full Fund, Hybrid)

- Individual and family/floater benefit structures
- Multi-currency premium support (TZS, KES, USD)
- Bulk member upload via Excel with validation
- Self-service member enrollment (individual and SME)
- Member profile management with photo upload
- Policy document generation with member lists
- Member card printing and tracking
- Renewal workflow with notifications
- Member additions, deletions, and changes mid-policy
- Premium proration for mid-policy changes
- Credit note management for refunds
- Reinstatement of terminated members
- Product changes mid-policy with premium adjustments
- Waiting period management (per benefit and per member)
- Exclusions configuration per client
- SLA tracking for underwriting process
- Automated SMS/email notifications
- Comprehensive member reporting

2.2.2 Out Of Scope

- Third-party broker system integration (future phase)
- AI-based risk assessment (future phase)
- Automated medical underwriting
- Telemedicine integration
- Direct member payment processing (handled via finance module)

3 User Requirements

3.1 Product Configuration

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-PRODUCT-INSURANCE	Setup Full Insurance product with standard insurance coverage	Offer traditional insurance products where claims are paid from pooled insurance funds	Must	Full insurance covers all claims from insurance fund. Premium goes to insurer. Standard insurance accounting applies.
FT-MEMBER-PRODUCT-FUND	Setup Full Fund product where client maintains their own pool	Offer self-insured products where client pays claims from their own fund	Must	Full fund means client pays all claims from their fund. Premium goes to client fund. Fund utilization tracked separately.
FT-MEMBER-PRODUCT-HYBRID	Setup Hybrid product with benefit-wise insured/fund configuration	Offer flexible products where some benefits are insured and others are fund-based	Must	Example: Outpatient on fund, Inpatient on insurance. Benefit-level configuration of fund vs insurance.
FT-MEMBER-PRODUCT-INDIVIDUAL	Configure products with individual benefits only	Offer products where each member has separate benefit limits	Must	Each member has their own limits. No family pooling. Simple tracking per individual.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-PRODUCT-FLOATER	Configure products with floater/family benefits	Offer family products where limits are shared across family members	Must	Family floater allows any member to use full family limit. Track utilization at family level.
FT-MEMBER-PRODUCT-MIXED	Configure products with both individual and floater benefits	Offer hybrid products where some benefits are individual and others are family-shared	Must	Example: Dental individual, Hospitalization floater. Benefit-level configuration of individual vs floater.
FT-MEMBER-PRODUCT-BUFFER	Configure Buffer/Excess of Loss cover at benefit or policy level	Provide additional coverage when standard limits are exceeded	Must	Buffer configured per benefit or policy-wide. Automatic activation when limits exceeded. Track buffer utilization.
FT-MEMBER-PRODUCT-SBP	Configure Special Benefit Pool (SBP) for specific or all benefits	Provide additional coverage pool for exceptional cases	Must	SBP per benefit or policy-wide. Requires approval workflow. Track SBP fund availability and usage.
FT-MEMBER-PRODUCT-CLONE	Clone existing product benefit structure and premium	Quickly create similar products without manual re-entry	Should	Copy all benefit configurations, limits, premium rates. Allow modifications after cloning.
	Edit product benefits when	Make necessary corrections or	Must	Requires approval levels.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-PRODUCT-EDIT-ACTIVE	members are already active	improvements to live products		Version tracking. Impact analysis on active members. Effective date management.
FT-MEMBER-PRODUCT-EXCLUSIONS	Configure exclusions and waiting periods per client	Customize policy terms based on client negotiations	Must	Client-specific exclusions override standard product exclusions. Waiting period per benefit configurable.
FT-MEMBER-PRODUCT-MULTICURRENCY	Configure products with multi-currency premium support	Serve clients in different countries with local currency	Must	Support TZS, KES, USD. Exchange rate integration with Sage ERP. Currency conversion for reporting.

3.2 Enrollment



Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-ENROLL-BULK	Upload members in bulk from Excel file	Quickly enroll large groups without manual data entry	Must	Excel template provided. Real-time validation (duplicate IDs, missing fields, invalid dates). Error report generated. Support 1000+ members per upload.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-ENROLL-FAMILY	Enroll multiple family members under one interface	Group family members with shared policy efficiently	Must	Family-based enrollment window. Automatic family grouping by primary ID. Relation type mapping (main insured, spouse, child, parent).
FT-MEMBER-ENROLL-SELF	Allow self-service enrollment via member portal for individual and SME clients	Enable clients to enroll without staff assistance	Must	Self-service portal for individual/ SME. Quotation generation. Document upload. Automated payment verification. Policy issuance.
FT-MEMBER-ENROLL-PHOTO-BULK	Upload member photos in bulk	Attach photos to all members efficiently for card printing	Must	Bulk photo upload with member ID matching. Supported formats: JPG, PNG. Maximum 5MB per photo. Photo validation (face detection).
FT-MEMBER-ENROLL-VALIDATION	Validate enrollment data in real-time during bulk upload	Catch errors immediately and ensure data quality	Must	Validate: duplicate IDs, missing mandatory fields, invalid dates, incorrect formats. Highlight errors with specific

Feature Code	I Want To	So That I Can	Priority	Notes
				row/column reference.
FT-MEMBER-ENROLL-DUPLICATE-CHECK	Detect potential duplicate member entries	Prevent duplicate enrollment of same member	Must	Check: name + date of birth + ID number. Flag potential duplicates before submission. Allow override with justification.
FT-MEMBER-ENROLL-AUTO-GROUP	Automatically group members sharing same primary ID into family unit	Simplify family structuring during bulk upload	Must	Auto-detect family members by primary ID. Assign family roles (M+1, M+2, etc.). Manual override available.
FT-MEMBER-ENROLL-DOCUMENT-ATTACH	Attach supporting documents during enrollment	Store birth certificates, ID copies, and other required documents	Should	Supported formats: PDF, JPG, PNG. Maximum 10MB per file. Multiple files per member. Document type tagging.
FT-MEMBER-ENROLL-TIN	Capture Tax Identification Number (TIN) during enrollment	Comply with tax reporting requirements	Must	TIN field mandatory for corporate clients. Visible in UW plan schedule. Validation of TIN format.
		Monitor enrollment progress,	Should	Visual dashboard: enrollment

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-ENROLL-DASHBOARD	View enrollment status dashboard	pending uploads, rejected entries, and card printing status		stages, pending items, error summary, card printing status. Real-time updates.

3.3 Member Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-UPDATE-INFO	Edit member information with premium impact calculation	Correct member details and adjust premium when necessary	Must	Allow edits: name, DOB, gender, contact. Calculate premium debit/credit for changes affecting premium (e.g., DOB). Approval workflow.
FT-MEMBER-UPDATE-CONTACT-BULK	Update member contact information in bulk	Efficiently update phone/ email for multiple members	Should	Bulk contact update via Excel. Validation of phone/email formats. Match by member ID.
FT-MEMBER-CHANGE-PRODUCT	Change member product mid-policy with premium adjustment	Upgrade or downgrade member coverage during policy period	Must	Product change mid-policy. Calculate prorated premium debit/credit. Check if claims exist on current product. Warning if new product cannot

Feature Code	I Want To	So That I Can	Priority	Notes
				accommodate existing claims.
FT-MEMBER-SUSPEND	Suspend specific member or entire policy with reason	Temporarily deactivate coverage without full termination	Must	Suspension with documented reason. No claims processing during suspension. Reactivation workflow. Premium handling per policy terms.
FT-MEMBER-PHOTO-DISPLAY	Display member photo in member details screen	Visually identify member for verification and card printing	Should	Photo displayed in member profile. Useful for verification, card printing, and fraud prevention.
FT-MEMBER-RELATION-TYPE	Distinguish and tag members by relation type	Properly identify main insured, spouse, children, parents, and other relatives	Must	Relation types: Main Insured, Spouse, Child, Parent, Other Relative. Validation rules per relation type. Age restrictions.
FT-MEMBER-SEARCH-ADVANCED	Search members using advanced filters	Quickly find members by name, ID, relation type, status, or other criteria	Must	Advanced search: name, ID, relation type, status (active/inactive/expired). Include expired members in search. Smart search with

Feature Code	I Want To	So That I Can	Priority	Notes
				partial matching.
FT-MEMBER-AUDIT-TRAIL	Track all changes made to member data	Maintain complete audit trail for compliance and dispute resolution	Must	Log all member changes: field changed, old value, new value, timestamp, user ID. Searchable audit trail.
FT-MEMBER-HISTORY-VIEW	View member enrollment history including previous policies	Understand member's insurance history and track changes over time	Should	Historical view: previous policies, product changes, claims summary. Timeline visualization.
FT-MEMBER-SPECIAL-NOTES	Add and display special notes for members	Flag pre-existing conditions, special arrangements, or important information	Must	Special notes visible at verification and claims vetting. Pop-up alerts for flagged members. Notes history maintained.

3.4 Member Addition

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-ADD-MIDPOLICY	Add new members mid-policy with premium proration	Enroll new employees or family members during policy period	Must	Mid-policy addition. Calculate prorated premium based on remaining days. Generate

Feature Code	I Want To	So That I Can	Priority	Notes
				endorsement invoice.
FT-MEMBER-ADD-BULK	Add multiple members in bulk mid-policy	Efficiently process large batches of new joiners	Must	Bulk addition via Excel. Validation. Prorated premium calculation for all. Single consolidated invoice option.
FT-MEMBER-ADD-SUSPEND-PAYMENT	Temporarily suspend additional members until premium receipt	Control activation based on payment status	Must	Members added but suspended until payment confirmed. Auto-activation upon receipt confirmation. SMS notification to members.
FT-MEMBER-ADD-CONSOLIDATE-INVOICE	Consolidate multiple member addition invoices into single invoice	Simplify billing for clients with frequent additions	Should	Combine multiple endorsement invoices into one. Date range selection. Track individual additions within consolidated invoice.
FT-MEMBER-ADD-REVERSE	Reverse member addition if added in error	Correct mistakes without financial impact	Must	Reversal with controls: check if claim exists, check if invoice/receipt exists. Automatic credit note generation if paid. Manager approval required.

3.5 Renewal

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-RENEW-NOTIFICATION	Send renewal notifications to policyholders via SMS and email	Remind clients of upcoming renewals in advance	Must	Notifications sent 90, 60, 30 days before expiry. Configurable notification schedule. Include renewal quotation and member list.
FT-MEMBER-RENEW-EXCLUDE-BULK	Exclude members from renewal in bulk	Remove terminated employees or family members who no longer need coverage	Must	Bulk exclusion via Excel or selection. Reason documentation. Automatic premium adjustment. Generate updated member list.
FT-MEMBER-RENEW-ADD-MEMBERS	Add new members at renewal stage	Include new joiners in renewed policy	Must	Add members during renewal process. Premium calculated for full policy period. Bulk upload supported.
FT-MEMBER-RENEW-PRODUCT-CHANGE	Allow product change at renewal stage	Upgrade or change coverage for the new policy period	Must	Product change at renewal. New premium calculated. Member notification of benefit changes.

Feature Code	I Want To	So That I Can	Priority	Notes
				Policy document regeneration.
FT-MEMBER-RENEW-EARLY	Process early renewal while current policy remains active	Allow clients to renew before expiry without coverage gap	Should	Early renewal: current policy active until end date, new policy starts after. No overlap. Premium payment before activation.
FT-MEMBER-RENEW-REVERSE	Reverse renewal with appropriate controls	Correct erroneous renewals	Must	Reversal controls: check if renewal invoice exists, check if receipt exists, check if claims submitted. Manager approval. Credit note generation.
FT-MEMBER-RENEW-INDIVIDUAL-WORKFLOW	Process individual client renewals within system without email	Streamline individual renewal process for retail clients	Must	Individual renewal workflow for CROs. Self-service renewal via member portal. Auto-activation upon payment. No underwriter email required.

3.6 Termination Deletion

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-DELETE-BULK	Delete multiple members in bulk	Remove members who	Must	Bulk deletion with reason.

Feature Code	I Want To	So That I Can	Priority	Notes
	with documented reason	left employment or no longer need coverage		Control: if claim exists, effective date must be after last service date. Premium refund calculation (prorated).
FT-MEMBER-TERMINATE-POLICY	Terminate entire policy with premium calculation	Close policy when client no longer needs coverage	Must	Policy termination with controls. Calculate premium refund (prorated, subject to terms). Credit note generation. Claims grace period handling.
FT-MEMBER-DELETE-REFUND	Calculate and process prorated premium refund for deleted members	Refund unused premium according to policy terms	Must	Refund rules: Insured - no refund if claim exists; Fund - no refund. Configurable grace period (3 months default). Credit note generated.
FT-MEMBER-TERMINATED-CLAIMS	Process claims for members terminated after service date	Honor valid claims within grace period	Must	Allow claims processing if service date before termination. Grace period configurable. Warning during vetting if member terminated.

3.7 Reinstatement

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-REINSTATE-TERMINATED	Reinstate terminated member with premium controls	Re-activate member who was terminated in error or returns to employment	Must	Reinstatement workflow. Premium calculation for gap period. Credit note adjustment. Approval required. Waiting period re-application check.
FT-MEMBER-REINSTATE-FORGOTTEN	Reinstate member forgotten at renewal	Add back member who should have been renewed	Must	Add to renewed policy with backdated effective date. Premium calculation for full renewal period. Manager approval required.

3.8 Card Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-CARD-PRINT	Link card printing to enrollment process	Automatically print cards for activated members	Must	Auto-trigger card printing upon member activation. Print for active members only. Card design template configurable.

Feature Code	I Want To	So That I Can	Priority	Notes
				Batch printing supported.
FT-MEMBER-CARD-REPRINT	Reprint member cards with approval	Issue replacement cards for lost or damaged cards	Must	Card reprint with manager approval. Track reprint reason. Invalidate old card. Reprint fee configuration.
FT-MEMBER-CARD-TRACK-DISPATCH	Track card dispatch to client	Monitor card delivery and confirm receipt	Should	Card dispatch tracking: printed date, dispatched date, received date. Batch dispatch management. Client acknowledgment.
FT-MEMBER-CARD-NOTIFICATION	Send automated notification when card is ready for pickup	Inform client that cards are printed and available	Should	SMS/email notification when card printed. Configurable message template. Include pickup location and instructions.
FT-MEMBER-CARD-STOCK-TRACKING	Manage card stock inventory	Track card stock levels and reorder when low	Should	Card stock management: current stock, cards printed, cards remaining. Low stock alerts. Reorder point configuration.

3.9 Policy Documents

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-POLICY-GENERATE	Generate policy document with member list and provider list	Provide clients with official policy documentation	Must	Policy document includes: policy details, benefit schedule, member list, allocated provider list. PDF format. Auto-generation upon activation.
FT-MEMBER-ENDORSEMENT-GENERATE	Generate endorsement policy document for mid-policy changes	Document all changes made during policy period	Must	Endorsement document: changes made, effective date, premium impact, updated member list. PDF format. Sequential endorsement numbering.
FT-MEMBER-POLICY-FORMAT	Generate policy documents in multiple formats	Provide documents in client's preferred format	Should	Formats: PDF, Microsoft Word (.docx), Excel (member list). Configurable templates per format.

3.10 Waiting Period

Feature Code	I Want To	So That I Can	Priority	Notes
	Configure waiting periods based on	Apply waiting periods from	Must	Waiting period per member entry date.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-WAITING-ENTRY	member entry date	when member joins		Different periods per benefit. Display remaining days. Auto-calculation of end date.
FT-MEMBER-WAITING-POLICY	Configure waiting periods at policy level	Apply uniform waiting period for all members from policy start	Must	Policy-level waiting period. Same for all members regardless of entry date. Override option per client negotiation.
FT-MEMBER-WAITING-DISPLAY	Display waiting period status during verification	Inform provider which services are not yet available	Must	Pop-up notification at provider during verification showing services under waiting period. Remaining days displayed.

3.11 Sla Tracking

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-SLA-CONFIG	Configure SLA for underwriting process with key milestones	Track and meet service level commitments	Must	SLA milestones: quotation generation, member enrollment, policy issuance, card printing. KPI tracking. Automated

Feature Code	I Want To	So That I Can	Priority	Notes
				notifications on SLA breach.
FT-MEMBER-SLA-CLIENT-TRACK	Allow clients to track SLA status through client portal	Provide transparency on processing status	Should	Client portal showing SLA progress. Current stage. Expected completion date. Notification on milestone completion.

3.12 Automated Reminders

Feature Code	I Want To	So That I Can	Priority	Notes
FT-MEMBER-REMINDER-RENEWAL	Receive system-generated reminders for pending renewals	Proactively follow up on renewals requiring action	Should	Reminders for underwriters and membership staff. Daily/ weekly digest of pending renewals. Priority flagging for high-value clients.
FT-MEMBER-REMINDER-UW-TASKS	Receive reminders for pending	Ensure timely completion of all	Should	Task reminders: pending approvals,

Feature Code	I Want To	So That I Can	Priority	Notes
	underwriting tasks	underwriting activities		incomplete enrollments, documents required. Configurable reminder frequency.



4 Detailed Feature Requirements

4.1 Ft Member Product Insurance

4.1.1 Priority

Must Have

4.1.2 User Story

As an underwriter, I want to setup Full Insurance products so that I can offer traditional insurance coverage where all claims are paid from pooled insurance funds

4.1.3 Preconditions

User has product setup permissions, product configuration module accessible, benefit library loaded, premium rates prepared

4.1.4 Postconditions

Full Insurance product created with all benefits configured, premium rates set, product available for quotation and policy issuance

4.1.5 Test Cases

Id	Description	Weight
PRODUCT-INSURANCE-TC-001	Verify Full Insurance product can be created with product name, code, and description	High
PRODUCT-INSURANCE-TC-002	Verify benefits can be added to product with coverage limits and terms	High
PRODUCT-INSURANCE-TC-003	Verify premium rates can be configured by age band and family size	High

Id	Description	Weight
PRODUCT-INSURANCE-TC-004	Verify product status can be set (draft, active, inactive)	High
PRODUCT-INSURANCE-TC-005	Verify product effective date and expiry date can be configured	High
PRODUCT-INSURANCE-TC-006	Verify exclusions and waiting periods can be configured per benefit	High
PRODUCT-INSURANCE-TC-007	Verify product can be saved as draft before activation	Medium
PRODUCT-INSURANCE-TC-008	Verify maker-checker approval required before product activation	High

4.2 Ft Member Product Fund

4.2.1 Priority

Must Have

4.2.2 User Story

As an underwriter, I want to setup Full Fund products so that I can offer self-insured products where clients pay claims from their own fund

4.2.3 Preconditions

User has product setup permissions, product configuration module accessible, fund management rules defined

4.2.4 Postconditions

Full Fund product created, fund utilization tracking enabled, premium goes to client fund account, product available for quotation

4.2.5 Test Cases

Id	Description	Weight
PRODUCT-FUND-TC-001	Verify Full Fund product can be created with fund designation	High
PRODUCT-FUND-TC-002	Verify fund balance tracking is enabled for fund products	High
PRODUCT-FUND-TC-003	Verify claims deducted from client fund rather than insurance pool	High
PRODUCT-FUND-TC-004	Verify premium receipts credited to client fund account	High
PRODUCT-FUND-TC-005	Verify fund utilization reporting available separately from insurance claims	High
PRODUCT-FUND-TC-006	Verify fund balance alerts when balance low or depleted	Medium
PRODUCT-FUND-TC-007	Verify no refund rule applies for fund products	High

4.3 Ft Member Product Hybrid

4.3.1 Priority

Must Have

4.3.2 User Story

As an underwriter, I want to setup Hybrid products with benefit-wise insured/fund configuration so that I can offer flexible products mixing insurance and fund coverage

4.3.3 Preconditions

User has product setup permissions, both insurance and fund account structures configured, benefit library available

4.3.4 Postconditions

Hybrid product created with benefit-level fund/insurance designation, claims routing configured per benefit type, reporting separates fund vs insurance

4.3.5 Test Cases

Id	Description	Weight
PRODUCT-HYBRID-TC-001	Verify hybrid product allows benefit-wise designation as insured or fund	High
PRODUCT-HYBRID-TC-002	Verify claims for insured benefits route to insurance claims processing	High
PRODUCT-HYBRID-TC-003	Verify claims for fund benefits route to fund claims processing and deduct from client fund	High
PRODUCT-HYBRID-TC-004	Verify premium allocation splits between insurance and fund portions	High
PRODUCT-HYBRID-TC-005	Verify utilization reporting separates insured vs fund benefit usage	High
PRODUCT-HYBRID-TC-006	Verify benefit can be changed from insured to fund or vice versa with approval	Medium
PRODUCT-HYBRID-TC-007	Verify fund balance tracking only for fund-designated benefits	High

4.4 Ft Member Product Individual

4.4.1 Priority

Must Have

4.4.2 User Story

As an underwriter, I want to configure products with individual benefits only so that each member has separate benefit limits without family pooling

4.4.3 Preconditions

Product setup permissions, benefit library configured with individual limits, premium rating per individual defined

4.4.4 Postconditions

Individual benefits product created, limits tracked per member separately, no family aggregation in utilization tracking

4.4.5 Test Cases

Id	Description	Weight
PRODUCT-INDIVIDUAL-TC-001	Verify individual benefits can be configured with per-member limits	High
PRODUCT-INDIVIDUAL-TC-002	Verify benefit utilization tracked separately for each family member	High
PRODUCT-INDIVIDUAL-TC-003	Verify one family member cannot use another member's unused limits	High
PRODUCT-INDIVIDUAL-TC-004	Verify premium calculated individually per member based on age/category	High
PRODUCT-INDIVIDUAL-TC-005	Verify member balance report shows individual limits and utilization per member	High
PRODUCT-INDIVIDUAL-TC-006	Verify limit exhaustion for one member does not affect other family members	High

4.5 Ft Member Product Floater

4.5.1 Priority

Must Have

4.5.2 User Story

As an underwriter, I want to configure products with floater/family benefits so that benefit limits are shared across all family members

4.5.3 Preconditions

Product setup permissions, floater benefit library configured, family structure rules defined

4.5.4 Postconditions

Floater product created, family-level limits configured, utilization tracked at family level, any member can access full family limit

4.5.5 Test Cases

Id	Description	Weight
PRODUCT-FLOATER-TC-001	Verify floater benefits can be configured with family-level limits	High
PRODUCT-FLOATER-TC-002	Verify any family member can utilize up to full family limit	High
PRODUCT-FLOATER-TC-003	Verify benefit utilization aggregated across all family members	High
PRODUCT-FLOATER-TC-004	Verify family limit exhausted when total family claims reach limit	High
PRODUCT-FLOATER-TC-005	Verify premium calculated based on family size (e.g., M+1, M+2)	High
PRODUCT-FLOATER-TC-006		High

Id	Description	Weight
	Verify family balance report shows family-level utilization and remaining balance	
PRODUCT-FLOATER-TC-007	Verify member addition/deletion adjusts family limit and premium	High

4.6 Ft Member Product Mixed

4.6.1 Priority

Must Have

4.6.2 User Story

As an underwriter, I want to configure products with both individual and floater benefits so that some benefits are individual while others are family-shared

4.6.3 Preconditions

Product setup permissions, both individual and floater benefit structures available, benefit-level configuration capability

4.6.4 Postconditions

Mixed product created, each benefit designated as individual or floater, utilization tracking per benefit type, premium reflects mix

4.6.5 Test Cases

Id	Description	Weight
PRODUCT-MIXED-TC-001	Verify product can have mix of individual and floater benefits	High
PRODUCT-MIXED-TC-002	Verify individual benefits tracked per member separately	High

Id	Description	Weight
PRODUCT-MIXED-TC-003	Verify floater benefits tracked at family level	High
PRODUCT-MIXED-TC-004	Verify member balance report separates individual and family benefit utilization	High
PRODUCT-MIXED-TC-005	Verify premium calculation considers both individual and floater components	High
PRODUCT-MIXED-TC-006	Verify benefit type (individual vs floater) clearly displayed in policy documentation	Medium

4.7 Ft Member Product Buffer

4.7.1 Priority

Must Have

4.7.2 User Story



4.7.3 Preconditions

Product setup permissions, buffer fund configured, buffer activation rules defined, approval workflows configured

4.7.4 Postconditions

Buffer configured at benefit or policy level, automatic activation when limits exceeded, buffer utilization tracked separately, reinsurance notification configured

4.7.5 Test Cases

Id	Description	Weight
PRODUCT-BUFFER-TC-001	Verify buffer can be configured at benefit level for specific benefits	High
PRODUCT-BUFFER-TC-002	Verify buffer can be configured at policy level for all benefits	High
PRODUCT-BUFFER-TC-003	Verify buffer automatically activates when benefit limit exceeded	High
PRODUCT-BUFFER-TC-004	Verify buffer balance tracked and displayed during claims processing	High
PRODUCT-BUFFER-TC-005	Verify claims exceeding buffer limits flagged for alternative settlement	High
PRODUCT-BUFFER-TC-006	Verify reinsurance notification triggered for buffer claims if configured	Medium
PRODUCT-BUFFER-TC-007	Verify buffer utilization reporting available separately from standard claims	High

4.8 Ft Member Product Sbp

4.8.1 Priority

Must Have

4.8.2 User Story

As an underwriter, I want to configure Special Benefit Pool (SBP) so that clients have additional coverage pool for exceptional cases requiring approval

4.8.3 Preconditions

Product setup permissions, SBP fund configured per client, approval workflow defined, SBP rules configured

4.8.4 Postconditions

SBP configured at benefit or policy level, approval required for SBP usage, SBP balance tracked, SBP utilization reported separately

4.8.5 Test Cases

Id	Description	Weight
PRODUCT-SBP-TC-001	Verify SBP can be configured per benefit or policy-wide	High
PRODUCT-SBP-TC-002	Verify SBP balance configured and tracked per policy or client	High
PRODUCT-SBP-TC-003	Verify claims routed to SBP require manager approval based on configured levels	High
PRODUCT-SBP-TC-004	Verify SBP balance checked before approval to ensure sufficient funds	High
PRODUCT-SBP-TC-005	Verify SBP utilization deducted from SBP balance upon claim approval	High
PRODUCT-SBP-TC-006	Verify claims rejected if SBP balance insufficient	High
PRODUCT-SBP-TC-007	Verify SBP utilization report available showing usage per client/policy	High

4.9 Ft Member Product Clone

4.9.1 Priority

Should Have

4.9.2 User Story

As an underwriter, I want to clone existing product structures so that I can quickly create similar products without manual re-entry

4.9.3 Preconditions

Source product exists and is configured, user has product setup permissions, target product name available

4.9.4 Postconditions

New product created with all configurations copied from source, modifications can be made to cloned product, cloned product requires approval before activation

4.9.5 Test Cases

Id	Description	Weight
PRODUCT-CLONE-TC-001	Verify product can be cloned with all benefit configurations copied	High
PRODUCT-CLONE-TC-002	Verify premium rates copied to cloned product	High
PRODUCT-CLONE-TC-003	Verify exclusions and waiting periods copied to cloned product	High
PRODUCT-CLONE-TC-004	Verify cloned product created in draft status requiring approval	High
PRODUCT-CLONE-TC-005	Verify cloned product can be modified before activation	High
PRODUCT-CLONE-TC-006		High

Id	Description	Weight
	Verify cloning preserves benefit structure (individual/floater, insured/fund)	
PRODUCT-CLONE-TC-007	Verify cloned product gets unique product code and name	High

4.10 Ft Member Product Edit Active

4.10.1 Priority

Must Have

4.10.2 User Story

As an underwriter, I want to edit product benefits when members are already active so that I can make necessary corrections or improvements to live products

4.10.3 Preconditions

Product is active with enrolled members, user has product edit permissions, approval workflow configured, impact analysis available

4.10.4 Postconditions

Product changes made with effective date, members notified if changes affect them, version history maintained, approval documented

4.10.5 Test Cases

Id	Description	Weight
PRODUCT-EDIT-ACTIVE-TC-001	Verify product with active members can be edited with manager approval	High
PRODUCT-EDIT-ACTIVE-TC-002	Verify effective date can be set for product changes	High

Id	Description	Weight
PRODUCT-EDIT-ACTIVE-TC-003	Verify impact analysis shows number of members affected by changes	High
PRODUCT-EDIT-ACTIVE-TC-004	Verify version history maintained for all product changes	High
PRODUCT-EDIT-ACTIVE-TC-005	Verify members notified if benefit changes affect their coverage	Medium
PRODUCT-EDIT-ACTIVE-TC-006	Verify approval levels enforced based on magnitude of changes	High
PRODUCT-EDIT-ACTIVE-TC-007	Verify audit trail logs all product changes with user, date, and reason	High

4.11 Ft Member Product Exclusions

4.11.1 Priority

Must Have

4.11.2 User Story

As an underwriter, I want to configure client-specific exclusions and waiting periods so that I can customize policy terms based on client negotiations

4.11.3 Preconditions

Product configured with standard exclusions, client account created, underwriter has exclusion configuration permissions

4.11.4 Postconditions

Client-specific exclusions configured, override standard product exclusions, waiting periods customized per client/benefit, exclusions visible during claims vetting

4.11.5 Test Cases

Id	Description	Weight
PRODUCT-EXCLUSIONS-TC-001	Verify client-specific exclusions can be configured at client level	High
PRODUCT-EXCLUSIONS-TC-002	Verify client exclusions override standard product exclusions	High
PRODUCT-EXCLUSIONS-TC-003	Verify waiting periods can be customized per benefit for specific client	High
PRODUCT-EXCLUSIONS-TC-004	Verify exclusions displayed during member verification at provider	High
PRODUCT-EXCLUSIONS-TC-005	Verify exclusions enforced during claims adjudication	High
PRODUCT-EXCLUSIONS-TC-006	Verify exclusion configuration requires maker-checker approval	High
PRODUCT-EXCLUSIONS-TC-007	Verify exclusions documented in policy document and communicated to client	Medium

4.12 Ft Member Product Multicurrency

4.12.1 Priority

Must Have

4.12.2 User Story

As an underwriter, I want to configure products with multi-currency premium support so that I can serve clients in different countries with local currency

4.12.3 Preconditions

Multi-currency module enabled, exchange rates configured, Sage ERP integration active, supported currencies defined (TZS, KES, USD)

4.12.4 Postconditions

Product configured with currency selection, premium rates set per currency, exchange rates applied for reporting, invoices generated in selected currency

4.12.5 Test Cases

Id	Description	Weight
PRODUCT-MULTICURRENCY-TC-001	Verify product can be configured with multiple currency options (TZS, KES, USD)	High
PRODUCT-MULTICURRENCY-TC-002	Verify premium rates can be set separately for each currency	High
PRODUCT-MULTICURRENCY-TC-003	Verify currency selected during quotation and maintained throughout policy	High
PRODUCT-MULTICURRENCY-TC-004	Verify invoices generated in selected policy currency	High
PRODUCT-MULTICURRENCY-TC-005	Verify exchange rates integrated from Sage ERP for reporting	High
PRODUCT-MULTICURRENCY-TC-006	Verify reporting can convert to base currency for consolidation	High
PRODUCT-MULTICURRENCY-TC-007	Verify currency cannot be changed mid-policy without full re-issuance	Medium

4.13 Ft Member Enroll Bulk

4.13.1 Priority

Must Have

4.13.2 User Story

As a membership processor, I want to upload members in bulk from Excel so that I can quickly enroll large groups without manual data entry

4.13.3 Preconditions

Excel template downloaded, member data prepared in correct format, bulk upload permissions granted, policy created for enrollment

4.13.4 Postconditions

Members uploaded and validated, error report generated for invalid entries, valid members enrolled and activated, cards queued for printing

4.13.5 Test Cases

Id	Description	Weight
ENROLL-BULK-TC-001	Verify Excel template can be downloaded with correct column headers	High
ENROLL-BULK-TC-002	Verify bulk upload accepts Excel file and displays upload progress	High
ENROLL-BULK-TC-003	Verify real-time validation flags duplicate IDs before submission	High
ENROLL-BULK-TC-004	Verify validation flags missing mandatory fields with row/ column reference	High
ENROLL-BULK-TC-005		High

Id	Description	Weight
	Verify validation flags invalid date formats with clear error message	
ENROLL-BULK-TC-006	Verify error report generated listing all validation failures	High
ENROLL-BULK-TC-007	Verify valid members enrolled successfully while invalid entries rejected	High
ENROLL-BULK-TC-008	Verify bulk upload can process 1000+ members within 10 minutes	High
ENROLL-BULK-TC-009	Verify enrollment summary displayed showing successful vs failed records	High

4.14 Ft Member Enroll Family

4.14.1 Priority

Must Have

4.14.2 User Story

As a membership processor, I want to enroll multiple family members under one interface so that I can efficiently group family members with shared policy

4.14.3 Preconditions

Family enrollment interface accessible, relation types configured, primary member identified, product supports family structure

4.14.4 Postconditions

All family members enrolled under single policy, family relationships established, family-level premium calculated, family floater limits configured if applicable

4.14.5 Test Cases

Id	Description	Weight
ENROLL-FAMILY-TC-001	Verify family enrollment interface allows adding multiple members in one session	High
ENROLL-FAMILY-TC-002	Verify relation type can be selected for each family member (spouse, child, parent)	High
ENROLL-FAMILY-TC-003	Verify family members automatically linked to primary member	High
ENROLL-FAMILY-TC-004	Verify premium calculated based on family size (M+1, M+2, M+3, etc.)	High
ENROLL-FAMILY-TC-005	Verify family floater limits shared across all members if product configured as floater	High
ENROLL-FAMILY-TC-006	Verify validation rules enforced per relation type (e.g., age restrictions for children)	High
ENROLL-FAMILY-TC-007	Verify all family members enrolled in single transaction for consistency	High

4.15 Ft Member Enroll Self

4.15.1 Priority

Must Have

4.15.2 User Story

As an individual or SME client, I want to self-enroll via member portal so that I can complete enrollment without contacting sales or underwriting staff

4.15.3 Preconditions

Member portal accessible, standard products configured for self-service, payment gateway integrated, document upload enabled

4.15.4 Postconditions

Member self-enrolled with quotation generated, documents uploaded, payment processed, policy issued automatically, welcome email sent

4.15.5 Test Cases

Id	Description	Weight
ENROLL-SELF-TC-001	Verify member portal accessible with registration/login	High
ENROLL-SELF-TC-002	Verify client can browse available products and view benefits	High
ENROLL-SELF-TC-003	Verify quotation generated automatically based on client inputs (age, family size, product)	High
ENROLL-SELF-TC-004	Verify client can upload required documents (ID copy, birth certificate)	High
ENROLL-SELF-TC-005	Verify payment gateway integration allows online payment	High
ENROLL-SELF-TC-006	Verify policy auto-issued upon payment confirmation	High
ENROLL-SELF-TC-007		High

Id	Description	Weight
	Verify welcome email sent with policy document and member card details	
ENROLL-SELF-TC-008	Verify enrollment status tracked and displayed to client throughout process	Medium

4.16 Ft Member Enroll Photo Bulk

4.16.1 Priority

Must Have

4.16.2 User Story

As a membership processor, I want to upload member photos in bulk so that I can attach photos to all members efficiently for card printing

4.16.3 Preconditions

Members enrolled in system, photos prepared with member ID as filename, bulk photo upload permissions granted

4.16.4 Postconditions

Photos uploaded and matched to members, unmatched photos flagged, photos validated for quality, members ready for card printing

4.16.5 Test Cases

Id	Description	Weight
ENROLL-PHOTO-BULK-TC-001	Verify bulk photo upload accepts ZIP file containing multiple photos	High
ENROLL-PHOTO-BULK-TC-002	Verify photos matched to members using filename as member ID	High

Id	Description	Weight
ENROLL-PHOTO-BULK-TC-003	Verify supported formats (JPG, PNG) accepted and others rejected	High
ENROLL-PHOTO-BULK-TC-004	Verify file size validation enforces maximum 5MB per photo	High
ENROLL-PHOTO-BULK-TC-005	Verify photo quality validation (face detection) flags poor quality photos	Medium
ENROLL-PHOTO-BULK-TC-006	Verify unmatched photos (no member ID match) flagged in error report	High
ENROLL-PHOTO-BULK-TC-007	Verify upload summary shows successful uploads vs failed	High

4.17 Ft Member Enroll Validation

4.17.1 Priority

Must Have



4.17.2 User Story

As a membership processor, I want real-time validation during bulk upload so that I can catch errors immediately and ensure data quality

4.17.3 Preconditions

Bulk upload in progress, validation rules configured, error highlighting enabled

4.17.4 Postconditions

All validation errors highlighted with specific row/column reference, error report downloadable, valid records processed

4.17.5 Test Cases

Id	Description	Weight
ENROLL-VALIDATION-TC-001	Verify duplicate ID validation flags members with same ID number	High
ENROLL-VALIDATION-TC-002	Verify missing mandatory fields flagged with field name and row number	High
ENROLL-VALIDATION-TC-003	Verify invalid date formats (DOB, effective date) flagged with correct format example	High
ENROLL-VALIDATION-TC-004	Verify invalid email format validation with clear error message	Medium
ENROLL-VALIDATION-TC-005	Verify invalid phone number format validation	Medium
ENROLL-VALIDATION-TC-006	Verify age validation flags members outside acceptable age range for product	High
ENROLL-VALIDATION-TC-007	Verify error report downloadable with all validation failures listed	High
ENROLL-VALIDATION-TC-008	Verify validation errors highlighted in upload preview before final submission	High

4.18 Ft Member Enroll Duplicate Check

4.18.1 Priority

Must Have

4.18.2 User Story

As a membership processor, I want to detect potential duplicate member entries so that I can prevent duplicate enrollment of same member

4.18.3 Preconditions

Member database available for duplicate checking, duplicate detection rules configured (name + DOB + ID)

4.18.4 Postconditions

Potential duplicates flagged before submission, processor can review flagged records, override available with justification

4.18.5 Test Cases

Id	Description	Weight
ENROLL-DUPLICATE-CHECK-TC-001	Verify duplicate check matches on name + date of birth + ID number	High
ENROLL-DUPLICATE-CHECK-TC-002	Verify potential duplicates flagged with warning message during enrollment	High
ENROLL-DUPLICATE-CHECK-TC-003	Verify processor can view existing member details to confirm duplicate	High
ENROLL-DUPLICATE-CHECK-TC-004	Verify processor can override duplicate warning with documented justification	High
ENROLL-DUPLICATE-CHECK-TC-005	Verify duplicate check runs on bulk upload before final submission	High
ENROLL-DUPLICATE-CHECK-TC-006	Verify duplicate check considers only active and recent inactive members	Medium
ENROLL-DUPLICATE-CHECK-TC-007		High

Id	Description	Weight
	Verify duplicate override audit trail maintained with justification	

4.19 Ft Member Enroll Auto Group

4.19.1 Priority

Must Have

4.19.2 User Story

As a membership processor, I want to automatically group members sharing same primary ID into family unit so that family structuring is simplified during bulk upload

4.19.3 Preconditions

Bulk upload file contains primary ID column, family grouping rules configured, relation type mapping available

4.19.4 Postconditions

Members with same primary ID grouped as family, family roles assigned automatically (M+1, M+2), manual override available

4.19.5 Test Cases

Id	Description	Weight
ENROLL-AUTO-GROUP-TC-001	Verify members with same primary ID automatically grouped as family	High
ENROLL-AUTO-GROUP-TC-002	Verify family roles assigned automatically (M+1, M+2, M+3, etc.) based on age/ relation	High
ENROLL-AUTO-GROUP-TC-003		High

Id	Description	Weight
	Verify main insured identified automatically (oldest or specified in file)	
ENROLL-AUTO-GROUP-TC-004	Verify family premium calculated based on family size	High
ENROLL-AUTO-GROUP-TC-005	Verify manual override available to adjust family grouping if needed	Medium
ENROLL-AUTO-GROUP-TC-006	Verify family members linked in system for floater benefit tracking	High
ENROLL-AUTO-GROUP-TC-007	Verify grouping summary displayed showing families created	Medium

4.20 Ft Member Enroll Document Attach

4.20.1 Priority

Should Have



4.20.2 User Story

As a membership processor, I want to attach supporting documents during enrollment so that I can store birth certificates, ID copies, and other required documents

4.20.3 Preconditions

Member enrollment in progress, documents scanned and available, document upload permissions granted

4.20.4 Postconditions

Documents uploaded and linked to member record, document types tagged, documents viewable in member profile, audit trail maintained

4.20.5 Test Cases

Id	Description	Weight
ENROLL-DOCUMENT-ATTACH-TC-001	Verify supported document formats (PDF, JPG, PNG) can be uploaded	High
ENROLL-DOCUMENT-ATTACH-TC-002	Verify file size validation enforces maximum 10MB per file	High
ENROLL-DOCUMENT-ATTACH-TC-003	Verify multiple documents can be attached per member	High
ENROLL-DOCUMENT-ATTACH-TC-004	Verify document type can be tagged (birth certificate, ID copy, proof of address)	High
ENROLL-DOCUMENT-ATTACH-TC-005	Verify documents viewable in member profile by authorized users	High
ENROLL-DOCUMENT-ATTACH-TC-006	Verify document upload audit trail maintained with uploader and timestamp	Medium
ENROLL-DOCUMENT-ATTACH-TC-007	Verify documents can be deleted/replaced with proper authorization	Medium

4.21 Ft Member Enroll Tin

4.21.1 Priority

Must Have

4.21.2 User Story

As an underwriter, I want to capture Tax Identification Number (TIN) during enrollment so that I comply with tax reporting requirements

4.21.3 Preconditions

Member enrollment form open, TIN field configured, TIN validation rules defined

4.21.4 Postconditions

TIN captured and stored, TIN visible in UW plan schedule, TIN validation passed, TIN included in tax reports

4.21.5 Test Cases

Id	Description	Weight
ENROLL-TIN-TC-001	Verify TIN field available in member enrollment form	High
ENROLL-TIN-TC-002	Verify TIN mandatory for corporate clients	High
ENROLL-TIN-TC-003	Verify TIN format validation based on country rules	High
ENROLL-TIN-TC-004	Verify TIN visible in underwriting plan schedule view	High
ENROLL-TIN-TC-005	Verify TIN included in tax reporting and invoices	High
ENROLL-TIN-TC-006	Verify TIN can be updated with proper authorization and audit trail	Medium

4.22 Ft Member Enroll Dashboard

4.22.1 Priority

Should Have

4.22.2 User Story

As an underwriting manager, I want to view enrollment status dashboard so that I can monitor enrollment progress, pending uploads, rejected entries, and card printing status

4.22.3 Preconditions

Dashboard permissions granted, enrollment data available, real-time updates configured

4.22.4 Postconditions

Dashboard displays enrollment statistics, drill-down capability available, dashboard refreshes in real-time

4.22.5 Test Cases

Id	Description	Weight
ENROLL-DASHBOARD-TC-001	Verify dashboard displays total enrollments by status (pending, active, rejected)	High
ENROLL-DASHBOARD-TC-002	Verify dashboard shows pending bulk uploads awaiting processing	High
ENROLL-DASHBOARD-TC-003	Verify dashboard displays rejected entries with error summary	High
ENROLL-DASHBOARD-TC-004	Verify dashboard shows card printing status (printed, pending, dispatched)	High
ENROLL-DASHBOARD-TC-005	Verify drill-down from dashboard to detailed enrollment list	High
ENROLL-DASHBOARD-TC-006	Verify dashboard refreshes automatically every 5 minutes	Medium
ENROLL-DASHBOARD-TC-007	Verify dashboard filterable by date range, product, and corporate client	Medium

4.23 Ft Member Update Info

4.23.1 Priority

Must Have

4.23.2 User Story

As a membership processor, I want to edit member information with premium impact calculation so that I can correct member details and adjust premium when necessary

4.23.3 Preconditions

Member exists in system, user has member edit permissions, approval workflow configured for premium-impacting changes

4.23.4 Postconditions

Member information updated, premium debit/credit calculated if applicable, invoice/credit note generated, audit trail logged, approval obtained if required

4.23.5 Test Cases

Id	Description	Weight
UPDATE-INFO-TC-001	Verify member name can be edited with approval workflow	High
UPDATE-INFO-TC-002	Verify date of birth can be edited with premium recalculation if age band changes	High
UPDATE-INFO-TC-003	Verify gender change calculates premium impact if premium differs by gender	High
UPDATE-INFO-TC-004	Verify contact information (phone, email) can be updated without approval	Medium
UPDATE-INFO-TC-005		High

Id	Description	Weight
	Verify premium debit invoice generated automatically when change increases premium	
UPDATE-INFO-TC-006	Verify credit note generated automatically when change decreases premium	High
UPDATE-INFO-TC-007	Verify manager approval required for premium-impacting changes	High
UPDATE-INFO-TC-008	Verify audit trail logs all changes with old value, new value, user, and timestamp	High

4.24 Ft Member Update Contact Bulk

4.24.1 Priority

Should Have

4.24.2 User Story

As a membership processor, I want to update member contact information in bulk so that I can efficiently update phone/email for multiple members

4.24.3 Preconditions

Members exist in system, Excel template downloaded with member IDs, bulk update permissions granted

4.24.4 Postconditions

Contact information updated for all valid entries, validation errors reported, audit trail maintained

4.24.5 Test Cases

Id	Description	Weight
UPDATE-CONTACT-BULK-TC-001	Verify Excel template downloadable with member ID, phone, and email columns	High
UPDATE-CONTACT-BULK-TC-002	Verify bulk upload matches members by ID and updates contact info	High
UPDATE-CONTACT-BULK-TC-003	Verify phone number format validation (country code, length)	High
UPDATE-CONTACT-BULK-TC-004	Verify email format validation	High
UPDATE-CONTACT-BULK-TC-005	Verify error report generated for invalid member IDs or invalid formats	High
UPDATE-CONTACT-BULK-TC-006	Verify update summary shows successful vs failed updates	Medium
UPDATE-CONTACT-BULK-TC-007	Verify audit trail maintained for bulk contact updates	Medium

4.25 Ft Member Change Product

4.25.1 Priority

Must Have

4.25.2 User Story

As an underwriter, I want to change member product mid-policy with premium adjustment so that I can upgrade or downgrade member coverage during policy period

4.25.3 Preconditions

Member enrolled on current product, target product available, user has product change permissions, premium calculation rules configured

4.25.4 Postconditions

Member moved to new product, prorated premium calculated, claims history checked, invoice/credit note generated, policy document updated

4.25.5 Test Cases

Id	Description	Weight
CHANGE-PRODUCT-TC-001	Verify available products displayed for product change selection	High
CHANGE-PRODUCT-TC-002	Verify system checks if member has claims on current product	High
CHANGE-PRODUCT-TC-003	Verify warning displayed if new product cannot accommodate existing claims	High
CHANGE-PRODUCT-TC-004	Verify prorated premium debit calculated if new product more expensive	High
CHANGE-PRODUCT-TC-005	Verify prorated credit calculated if new product less expensive	High
CHANGE-PRODUCT-TC-006	Verify endorsement invoice/credit note generated automatically	High
CHANGE-PRODUCT-TC-007	Verify policy document regenerated with new benefit schedule	High
CHANGE-PRODUCT-TC-008	Verify waiting periods re-applied for new benefits if applicable	High
CHANGE-PRODUCT-TC-009	Verify manager approval required for product changes	High

4.26 Ft Member Suspend

4.26.1 Priority

Must Have

4.26.2 User Story

As an underwriter, I want to suspend specific member or entire policy with reason so that I can temporarily deactivate coverage without full termination

4.26.3 Preconditions

Member or policy active, suspension permissions granted, suspension reason codes configured

4.26.4 Postconditions

Member/policy suspended with documented reason, claims processing blocked during suspension, reactivation workflow available, premium handling per policy terms

4.26.5 Test Cases

Id	Description	Weight
SUSPEND-TC-001	Verify individual member can be suspended with reason selection	High
SUSPEND-TC-002	Verify entire policy can be suspended affecting all members	High
SUSPEND-TC-003	Verify suspension reason mandatory (non-payment, fraud investigation, client request)	High
SUSPEND-TC-004	Verify suspended member cannot process claims during suspension period	High
SUSPEND-TC-005		High

Id	Description	Weight
	Verify member verification at provider shows suspension status	
SUSPEND-TC-006	Verify reactivation workflow available with manager approval	High
SUSPEND-TC-007	Verify premium refund calculated based on suspension duration and policy terms	High
SUSPEND-TC-008	Verify SMS notification sent to member informing of suspension	Medium

4.27 Ft Member Photo Display

4.27.1 Priority

Should Have

4.27.2 User Story

As a membership processor, I want to display member photo in member details screen so that I can visually identify member for verification and card printing

4.27.3 Preconditions

Member photo uploaded to system, user has member profile access permissions

4.27.4 Postconditions

Member photo displayed in profile, photo viewable during verification and card printing workflows

4.27.5 Test Cases

Id	Description	Weight
PHOTO-DISPLAY-TC-001	Verify member photo displayed in member profile view	High
PHOTO-DISPLAY-TC-002	Verify photo displayed during member verification at provider	High
PHOTO-DISPLAY-TC-003	Verify photo displayed in card printing interface	High
PHOTO-DISPLAY-TC-004	Verify placeholder image shown if no photo uploaded	Medium
PHOTO-DISPLAY-TC-005	Verify photo can be zoomed for better viewing	Low
PHOTO-DISPLAY-TC-006	Verify photo load time optimized (compressed for web display)	Medium

4.28 Ft Member Relation Type

4.28.1 Priority

Must Have

4.28.2 User Story

As an underwriter, I want to distinguish and tag members by relation type so that I can properly identify main insured, spouse, children, parents, and other relatives

4.28.3 Preconditions

Relation type configuration available, validation rules per relation type defined, age restrictions configured

4.28.4 Postconditions

Each member tagged with correct relation type, validation rules enforced, family structure clear in reporting

4.28.5 Test Cases

Id	Description	Weight
RELATION-TYPE-TC-001	Verify relation types available (Main Insured, Spouse, Child, Parent, Other Relative)	High
RELATION-TYPE-TC-002	Verify age validation for children (e.g., maximum age 21 or 25 if student)	High
RELATION-TYPE-TC-003	Verify only one main insured per family allowed	High
RELATION-TYPE-TC-004	Verify maximum one spouse per main insured enforced	High
RELATION-TYPE-TC-005	Verify relation type displayed in member profile and member list	High
RELATION-TYPE-TC-006	Verify premium calculation considers relation type (e.g., child premium lower)	High
RELATION-TYPE-TC-007	Verify relation type filterable in reports and member searches	Medium

4.29 Ft Member Search Advanced

4.29.1 Priority

Must Have

4.29.2 User Story

As a customer service representative, I want to search members using advanced filters so that I can quickly find members by name, ID, relation type, status, or other criteria

4.29.3 Preconditions

Member database populated, search permissions granted, search index optimized

4.29.4 Postconditions

Search results returned quickly (<2 seconds), results sortable and filterable, expired members included if filter selected

4.29.5 Test Cases

Id	Description	Weight
SEARCH-ADVANCED-TC-001	Verify search by member ID returns exact match instantly	High
SEARCH-ADVANCED-TC-002	Verify search by name supports partial matching (fuzzy search)	High
SEARCH-ADVANCED-TC-003	Verify search by relation type filters correctly (spouse, child, etc.)	High
SEARCH-ADVANCED-TC-004	Verify search by status filters active/inactive/expired members	High
SEARCH-ADVANCED-TC-005	Verify multiple filters can be combined (e.g., active children only)	High
SEARCH-ADVANCED-TC-006	Verify search results display key info (name, ID, status, policy number)	High
SEARCH-ADVANCED-TC-007	Verify search results clickable to view full member profile	Medium
		Medium

Id	Description	Weight
SEARCH-ADVANCED-TC-008	Verify search results exportable to Excel	

4.30 Ft Member Audit Trail

4.30.1 Priority

Must Have

4.30.2 User Story

As a compliance officer, I want to track all changes made to member data so that I can maintain complete audit trail for compliance and dispute resolution

4.30.3 Preconditions

Audit logging enabled for member module, user activity tracking configured, audit trail storage sufficient

4.30.4 Postconditions

All member changes logged with field name, old value, new value, timestamp, user ID, audit trail searchable and exportable

4.30.5 Test Cases

Id	Description	Weight
AUDIT-TRAIL-TC-001	Verify all member field changes logged automatically	High
AUDIT-TRAIL-TC-002	Verify audit log captures field name, old value, new value	High
AUDIT-TRAIL-TC-003	Verify audit log captures user ID and timestamp	High
AUDIT-TRAIL-TC-004	Verify audit trail viewable in member profile	High

Id	Description	Weight
AUDIT-TRAIL-TC-005	Verify audit trail searchable by member ID, user, date range	High
AUDIT-TRAIL-TC-006	Verify audit trail exportable for compliance reporting	High
AUDIT-TRAIL-TC-007	Verify audit log immutable (cannot be edited or deleted)	High

4.31 Ft Member History View

4.31.1 Priority

Should Have

4.31.2 User Story

As a customer service representative, I want to view member enrollment history including previous policies so that I can understand member's insurance history and track changes over time

4.31.3 Preconditions

Member has historical enrollment data, user has history view permissions

4.31.4 Postconditions

Historical policies displayed with timeline, product changes visible, claims summary per policy available

4.31.5 Test Cases

Id	Description	Weight
HISTORY-VIEW-TC-001	Verify all previous policies displayed in chronological order	High
HISTORY-VIEW-TC-002	Verify product changes over time visible with effective dates	High

Id	Description	Weight
HISTORY-VIEW-TC-003	Verify claims summary per policy period displayed	High
HISTORY-VIEW-TC-004	Verify timeline visualization shows enrollment periods and gaps	Medium
HISTORY-VIEW-TC-005	Verify historical premium amounts displayed per policy	Medium
HISTORY-VIEW-TC-006	Verify historical policy documents downloadable	Medium

4.32 Ft Member Special Notes

4.32.1 Priority

Must Have

4.32.2 User Story

As an underwriter, I want to add and display special notes for members so that I can flag pre-existing conditions, special arrangements, or important information

4.32.3 Preconditions

Member profile accessible, special notes permissions granted, alert configuration available

4.32.4 Postconditions

Special notes saved and visible in member profile, pop-up alerts shown during verification and claims vetting, notes history maintained

4.32.5 Test Cases

Id	Description	Weight
SPECIAL-NOTES-TC-001	Verify special notes can be added to member profile	High

Id	Description	Weight
SPECIAL-NOTES-TC-002	Verify notes categorizable (pre-existing condition, VIP, fraud alert)	High
SPECIAL-NOTES-TC-003	Verify pop-up alert shown during member verification at provider	High
SPECIAL-NOTES-TC-004	Verify pop-up alert shown during claims vetting process	High
SPECIAL-NOTES-TC-005	Verify notes history maintained showing who added/edited notes and when	High
SPECIAL-NOTES-TC-006	Verify notes visible in member profile to authorized users only	High
SPECIAL-NOTES-TC-007	Verify notes can be marked as expired or inactive when no longer relevant	Medium

4.33 Ft Member Add Midpolicy

4.33.1 Priority

Must Have

4.33.2 User Story

As a membership processor, I want to add new members mid-policy with premium proration so that I can enroll new employees or family members during policy period

4.33.3 Preconditions

Active policy exists, user has member addition permissions, proration rules configured, effective date within policy period

4.33.4 Postconditions

New member added to policy, prorated premium calculated based on remaining days, endorsement invoice generated, card printing queued

4.33.5 Test Cases

Id	Description	Weight
ADD-MIDPOLICY-TC-001	Verify new member can be added to active policy	High
ADD-MIDPOLICY-TC-002	Verify effective date selection within policy period	High
ADD-MIDPOLICY-TC-003	Verify prorated premium calculated based on remaining policy days	High
ADD-MIDPOLICY-TC-004	Verify endorsement invoice generated automatically with correct amount	High
ADD-MIDPOLICY-TC-005	Verify member card queued for printing upon activation	High
ADD-MIDPOLICY-TC-006	Verify policy member list updated with new member	High
ADD-MIDPOLICY-TC-007	Verify endorsement document generated showing addition	High
ADD-MIDPOLICY-TC-008	Verify SMS notification sent to new member with policy details	Medium

4.34 Ft Member Add Bulk

4.34.1 Priority

Must Have

4.34.2 User Story

As a membership processor, I want to add multiple members in bulk mid-policy so that I can efficiently process large batches of new joiners

4.34.3 Preconditions

Active policy exists, bulk addition template downloaded, member data prepared, bulk addition permissions granted

4.34.4 Postconditions

Multiple members added successfully, validation errors reported, prorated premium calculated for all, consolidated or individual invoices generated

4.34.5 Test Cases

Id	Description	Weight
ADD-BULK-TC-001	Verify bulk addition template downloadable with required columns	High
ADD-BULK-TC-002	Verify bulk upload validates member data (duplicates, mandatory fields)	High
ADD-BULK-TC-003	Verify prorated premium calculated for each member based on entry date	High
ADD-BULK-TC-004	Verify option to generate single consolidated invoice or individual invoices	High
ADD-BULK-TC-005	Verify validation error report generated for invalid entries	High
ADD-BULK-TC-006	Verify successful additions count and total premium displayed in summary	Medium
ADD-BULK-TC-007	Verify all added members queued for card printing	High

4.35 Ft Member Add Suspend Payment

4.35.1 Priority

Must Have

4.35.2 User Story

As a finance officer, I want to temporarily suspend additional members until premium receipt so that I can control activation based on payment status

4.35.3 Preconditions

Members added mid-policy with pending invoices, suspension workflow configured, payment tracking enabled

4.35.4 Postconditions

Added members suspended until payment confirmed, auto-activation upon receipt, SMS notification sent to members upon activation

4.35.5 Test Cases

Id	Description	Weight
ADD-SUSPEND-PAYMENT-TC-001	Verify added members automatically suspended if invoice unpaid	High
ADD-SUSPEND-PAYMENT-TC-002	Verify suspended member status visible in member list	High
ADD-SUSPEND-PAYMENT-TC-003	Verify suspended members cannot process claims	High
ADD-SUSPEND-PAYMENT-TC-004	Verify auto-activation when payment receipt linked to endorsement invoice	High
ADD-SUSPEND-PAYMENT-TC-005	Verify SMS notification sent to member upon activation	Medium
ADD-SUSPEND-PAYMENT-TC-006		Medium

Id	Description	Weight
	Verify manual activation available with manager override	
ADD-SUSPEND-PAYMENT-TC-007	Verify report showing suspended additions pending payment	Medium

4.36 Ft Member Add Consolidate Invoice

4.36.1 Priority

Should Have

4.36.2 User Story

As a finance officer, I want to consolidate multiple member addition invoices into single invoice so that I can simplify billing for clients with frequent additions

4.36.3 Preconditions

Multiple endorsement invoices exist for same policy, invoices unpaid, consolidation permissions granted, date range selected

4.36.4 Postconditions

Consolidated invoice created combining multiple additions, individual additions tracked within consolidated invoice, original invoices replaced or marked as consolidated

4.36.5 Test Cases

Id	Description	Weight
ADD-CONSOLIDATE-INVOICE-TC-001	Verify multiple unpaid endorsement invoices can be selected for consolidation	High
ADD-CONSOLIDATE-INVOICE-TC-002	Verify date range filter available to select invoices by period	High

Id	Description	Weight
ADD-CONSOLIDATE-INVOICE-TC-003	Verify consolidated invoice total equals sum of individual invoices	High
ADD-CONSOLIDATE-INVOICE-TC-004	Verify consolidated invoice details list each individual addition	High
ADD-CONSOLIDATE-INVOICE-TC-005	Verify original invoices marked as consolidated (not payable separately)	High
ADD-CONSOLIDATE-INVOICE-TC-006	Verify payment receipt against consolidated invoice activates all included members	High
ADD-CONSOLIDATE-INVOICE-TC-007	Verify consolidation audit trail maintained	Medium

4.37 Ft Member Add Reverse

4.37.1 Priority

Must Have



4.37.2 User Story

As an underwriter, I want to reverse member addition if added in error so that I can correct mistakes without financial impact

4.37.3 Preconditions

Member added mid-policy, reversal permissions granted, reversal validation rules configured (claims check, payment check)

4.37.4 Postconditions

Member addition reversed, invoice canceled or credit note generated, member removed from active list, audit trail logged

4.37.5 Test Cases

Id	Description	Weight
ADD-REVERSE-TC-001	Verify reversal checks if member has submitted any claims	High
ADD-REVERSE-TC-002	Verify reversal blocked if claims exist for added member	High
ADD-REVERSE-TC-003	Verify reversal checks if endorsement invoice paid	High
ADD-REVERSE-TC-004	Verify automatic credit note generated if invoice already paid	High
ADD-REVERSE-TC-005	Verify invoice canceled if not yet paid	High
ADD-REVERSE-TC-006	Verify manager approval required for reversal	High
ADD-REVERSE-TC-007	Verify member removed from policy member list after reversal	High
ADD-REVERSE-TC-008	Verify reversal audit trail maintained with reason and approver	High

4.38 Ft Member Renew Notification

4.38.1 Priority

Must Have

4.38.2 User Story

As an underwriter, I want to send renewal notifications to policyholders via SMS and email so that I can remind clients of upcoming renewals in advance

4.38.3 Preconditions

Policy approaching expiry date, notification schedule configured (90, 60, 30 days), SMS/email gateway integrated, renewal quotation prepared

4.38.4 Postconditions

Notifications sent at scheduled intervals, renewal quotation attached, member list included, delivery status tracked

4.38.5 Test Cases

Id	Description	Weight
RENEW-NOTIFICATION-TC-001	Verify notifications automatically triggered 90 days before expiry	High
RENEW-NOTIFICATION-TC-002	Verify follow-up notifications sent at 60 and 30 days before expiry	High
RENEW-NOTIFICATION-TC-003	Verify notification schedule configurable per client preference	Medium
RENEW-NOTIFICATION-TC-004	Verify renewal quotation attached to email notification	High
RENEW-NOTIFICATION-TC-005	Verify current member list included in notification	High
RENEW-NOTIFICATION-TC-006	Verify SMS and email delivery status tracked	Medium
RENEW-NOTIFICATION-TC-007	Verify notification stops after policy renewed	High

4.39 Ft Member Renew Exclude Bulk

4.39.1 Priority

Must Have

4.39.2 User Story

As an underwriter, I want to exclude members from renewal in bulk so that I can remove terminated employees or family members who no longer need coverage

4.39.3 Preconditions

Renewal process initiated, members selected for exclusion, exclusion permissions granted, exclusion reason documented

4.39.4 Postconditions

Members excluded from renewal, premium adjusted automatically, updated member list generated, exclusion audit trail maintained

4.39.5 Test Cases

Id	Description	Weight
RENEW-EXCLUDE-BULK-TC-001	Verify bulk exclusion via Excel upload with member IDs	High
RENEW-EXCLUDE-BULK-TC-002	Verify bulk exclusion via multi-select from member list	High
RENEW-EXCLUDE-BULK-TC-003	Verify exclusion reason mandatory for each excluded member	High
RENEW-EXCLUDE-BULK-TC-004	Verify renewal premium automatically recalculated after exclusions	High
RENEW-EXCLUDE-BULK-TC-005	Verify updated member list generated showing remaining members	High
RENEW-EXCLUDE-BULK-TC-006	Verify exclusion summary report showing excluded members and reasons	Medium
RENEW-EXCLUDE-BULK-TC-007	Verify manager approval required for bulk exclusions	High

4.40 Ft Member Renew Add Members

4.40.1 Priority

Must Have

4.40.2 User Story

As an underwriter, I want to add new members at renewal stage so that I can include new joiners in renewed policy

4.40.3 Preconditions

Renewal process initiated, new member data prepared, renewal quotation not yet finalized

4.40.4 Postconditions

New members added to renewal, premium calculated for full policy period, updated member list generated, renewal quotation updated

4.40.5 Test Cases

Id	Description	Weight
RENEW-ADD-MEMBERS-TC-001	Verify new members can be added during renewal process	High
RENEW-ADD-MEMBERS-TC-002	Verify bulk upload supported for adding multiple new members	High
RENEW-ADD-MEMBERS-TC-003	Verify premium calculated for full renewal period (not prorated)	High
RENEW-ADD-MEMBERS-TC-004	Verify renewal quotation automatically updated with new premium	High
RENEW-ADD-MEMBERS-TC-005	Verify updated member list includes new additions	High
RENEW-ADD-MEMBERS-TC-006	Verify validation rules applied to new member data	High

Id	Description	Weight
RENEW-ADD-MEMBERS-TC-007	Verify summary shows previous vs new member count	Medium

4.41 Ft Member Renew Product Change

4.41.1 Priority

Must Have

4.41.2 User Story

As an underwriter, I want to allow product change at renewal stage so that I can upgrade or change coverage for the new policy period

4.41.3 Preconditions

Renewal initiated, alternative products available, product change permissions granted, impact analysis performed

4.41.4 Postconditions

Product changed for renewal, new premium calculated, member notification of benefit changes sent, policy document regenerated with new product

4.41.5 Test Cases

Id	Description	Weight
RENEW-PRODUCT-CHANGE-TC-001	Verify available products displayed for selection during renewal	High
RENEW-PRODUCT-CHANGE-TC-002	Verify benefit comparison between current and new product displayed	High
RENEW-PRODUCT-CHANGE-TC-003	Verify new premium calculated based on new product rates	High

Id	Description	Weight
RENEW-PRODUCT-CHANGE-TC-004	Verify premium comparison (old vs new) displayed to underwriter	High
RENEW-PRODUCT-CHANGE-TC-005	Verify member notification sent informing of benefit changes	High
RENEW-PRODUCT-CHANGE-TC-006	Verify policy document regenerated with new product benefit schedule	High
RENEW-PRODUCT-CHANGE-TC-007	Verify waiting periods applied for new benefits if configured	Medium

4.42 Ft Member Renew Early

4.42.1 Priority

Should Have

4.42.2 User Story



4.42.3 Preconditions

Current policy still active, early renewal permissions granted, client requested early renewal, new policy period defined

4.42.4 Postconditions

New policy created with future start date, current policy remains active until end date, no overlap, payment required before new policy activation

4.42.5 Test Cases

Id	Description	Weight
RENEW-EARLY-TC-001	Verify early renewal can be initiated while current policy active	High
RENEW-EARLY-TC-002	Verify new policy start date automatically set to current policy end date + 1 day	High
RENEW-EARLY-TC-003	Verify no coverage overlap between current and new policy	High
RENEW-EARLY-TC-004	Verify invoice generated for new policy period	High
RENEW-EARLY-TC-005	Verify new policy suspended until payment received	High
RENEW-EARLY-TC-006	Verify auto-activation on scheduled start date after payment confirmed	High
RENEW-EARLY-TC-007	Verify both policies viewable in system with clear status indicators	Medium

4.43 Ft Member Renew Reverse

4.43.1 Priority

Must Have

4.43.2 User Story

As an underwriter, I want to reverse renewal with appropriate controls so that I can correct erroneous renewals

4.43.3 Preconditions

Renewal processed, reversal permissions granted, reversal validation checks configured (invoice, receipt, claims checks)

4.43.4 Postconditions

Renewal reversed, invoice canceled or credit note generated, members reverted to previous policy status, audit trail logged

4.43.5 Test Cases

Id	Description	Weight
RENEW-REVERSE-TC-001	Verify reversal checks if renewal invoice generated	High
RENEW-REVERSE-TC-002	Verify reversal checks if renewal invoice paid	High
RENEW-REVERSE-TC-003	Verify reversal checks if any claims submitted on renewed policy	High
RENEW-REVERSE-TC-004	Verify reversal blocked if claims exist on renewed policy	High
RENEW-REVERSE-TC-005	Verify credit note generated if renewal invoice already paid	High
RENEW-REVERSE-TC-006	Verify invoice canceled if not yet paid	High
RENEW-REVERSE-TC-007	Verify manager approval required for renewal reversal	High
RENEW-REVERSE-TC-008	Verify reversal audit trail maintained with reason and approver	High

4.44 Ft Member Renew Individual Workflow

4.44.1 Priority

Must Have

4.44.2 User Story

As a customer service representative, I want to process individual client renewals within system without email so that I can streamline individual renewal process for retail clients

4.44.3 Preconditions

Individual policy approaching expiry, CRO has renewal permissions, member portal renewal enabled for self-service

4.44.4 Postconditions

Individual renewal processed via system, payment confirmed, auto-activation upon payment, no underwriter email required

4.44.5 Test Cases

Id	Description	Weight
RENEW-INDIVIDUAL-WORKFLOW-TC-001	Verify CRO can initiate renewal for individual clients without underwriter	High
RENEW-INDIVIDUAL-WORKFLOW-TC-002	Verify individual member can initiate renewal via member portal	High
RENEW-INDIVIDUAL-WORKFLOW-TC-003	Verify renewal quotation auto-generated based on previous policy	High
RENEW-INDIVIDUAL-WORKFLOW-TC-004	Verify member can update information during self-service renewal	High
RENEW-INDIVIDUAL-WORKFLOW-TC-005		High

Id	Description	Weight
	Verify payment gateway integrated for online renewal payment	
RENEW-INDIVIDUAL-WORKFLOW-TC-006	Verify auto-activation upon payment confirmation without manual intervention	High
RENEW-INDIVIDUAL-WORKFLOW-TC-007	Verify policy document and welcome email sent automatically	High

4.45 Ft Member Delete Bulk

4.45.1 Priority

Must Have

4.45.2 User Story

As a membership processor, I want to delete multiple members in bulk with documented reason so that I can remove members who left employment or no longer need coverage

4.45.3 Preconditions

Members selected for deletion, deletion permissions granted, deletion reason codes configured, claims history check enabled

4.45.4 Postconditions

Members deleted with documented reason, premium refund calculated if applicable, claims grace period enforced, audit trail maintained

4.45.5 Test Cases

Id	Description	Weight
DELETE-BULK-TC-001	Verify bulk deletion via Excel upload with member IDs and reasons	High

Id	Description	Weight
DELETE-BULK-TC-002	Verify bulk deletion via multi-select from member list	High
DELETE-BULK-TC-003	Verify deletion reason mandatory for each deleted member	High
DELETE-BULK-TC-004	Verify system checks if member has claims and enforces effective date after last service date	High
DELETE-BULK-TC-005	Verify prorated premium refund calculated based on remaining days	High
DELETE-BULK-TC-006	Verify credit note generated for premium refund	High
DELETE-BULK-TC-007	Verify claims grace period enforced (e.g., allow claims for 3 months post-deletion)	High
DELETE-BULK-TC-008	Verify manager approval required for bulk deletions	High

4.46 Ft Member Terminate Policy

4.46.1 Priority

Must Have

4.46.2 User Story

As an underwriter, I want to terminate entire policy with premium calculation so that I can close policy when client no longer needs coverage

4.46.3 Preconditions

Policy active, termination permissions granted, termination reason documented, claims grace period rules configured

4.46.4 Postconditions

Policy terminated, all members deactivated, premium refund calculated per terms, credit note generated, claims grace period configured

4.46.5 Test Cases

Id	Description	Weight
TERMINATE-POLICY-TC-001	Verify entire policy can be terminated with effective date	High
TERMINATE-POLICY-TC-002	Verify termination reason mandatory	High
TERMINATE-POLICY-TC-003	Verify all members automatically deactivated upon policy termination	High
TERMINATE-POLICY-TC-004	Verify prorated premium refund calculated based on remaining days and policy terms	High
TERMINATE-POLICY-TC-005	Verify credit note generated if refund applicable	High
TERMINATE-POLICY-TC-006	Verify claims grace period configured (e.g., 3 months) for service dates before termination	High
TERMINATE-POLICY-TC-007	Verify manager approval required for policy termination	High
TERMINATE-POLICY-TC-008	Verify termination audit trail maintained	High

4.47 Ft Member Delete Refund

4.47.1 Priority

Must Have

4.47.2 User Story

As a finance officer, I want to calculate and process prorated premium refund for deleted members so that I can refund unused premium according to policy terms

4.47.3 Preconditions

Member deleted mid-policy, refund rules configured (insured vs fund), grace period configured, credit note generation enabled

4.47.4 Postconditions

Refund calculated per policy terms, credit note generated, refund rules enforced (no refund if claims exist for insured, no refund for fund)

4.47.5 Test Cases

Id	Description	Weight
DELETE-REFUND-TC-001	Verify prorated refund calculated for insured products based on remaining days	High
DELETE-REFUND-TC-002	Verify no refund rule enforced for fund products	High
DELETE-REFUND-TC-003	Verify no refund if member has submitted claims on insured product	High
DELETE-REFUND-TC-004	Verify grace period configurable (default 3 months)	High
DELETE-REFUND-TC-005	Verify no refund if deletion within grace period	High
DELETE-REFUND-TC-006	Verify credit note generated automatically with correct amount	High
DELETE-REFUND-TC-007	Verify refund calculation summary displayed before confirmation	Medium

4.48 Ft Member Terminated Claims

4.48.1 Priority

Must Have

4.48.2 User Story

As a claims processor, I want to process claims for members terminated after service date so that I can honor valid claims within grace period

4.48.3 Preconditions

Member terminated, claim submitted with service date before termination, grace period configured, claims vetting permissions granted

4.48.4 Postconditions

Claims with service date before termination allowed, warning displayed during vetting, grace period enforced, claims beyond grace period rejected

4.48.5 Test Cases

Id	Description	Weight
TERMINATED-CLAIMS-TC-001	Verify claims with service date before termination date allowed	High
TERMINATED-CLAIMS-TC-002	Verify warning displayed during vetting if member terminated	High
TERMINATED-CLAIMS-TC-003	Verify grace period enforced (e.g., claims accepted up to 3 months after termination)	High
TERMINATED-CLAIMS-TC-004	Verify claims with service date after termination date rejected automatically	High
TERMINATED-CLAIMS-TC-005		High

Id	Description	Weight
	Verify claims beyond grace period require special approval	
TERMINATED-CLAIMS-TC-006	Verify termination details visible during claims vetting	High
TERMINATED-CLAIMS-TC-007	Verify grace period configurable per client policy terms	Medium

4.49 Ft Member Reinstate Terminated

4.49.1 Priority

Must Have

4.49.2 User Story

As an underwriter, I want to reinstate terminated member with premium controls so that I can reactivate member who was terminated in error or returns to employment

4.49.3 Preconditions

Member previously terminated, reinstatement permissions granted, premium calculation rules configured, waiting period rules defined

4.49.4 Postconditions

Member reinstated with effective date, premium calculated for gap period, credit note adjusted, waiting period re-application checked, approval obtained

4.49.5 Test Cases

Id	Description	Weight
REINSTATE-TERMINATED-TC-001	Verify terminated member can be reinstated with effective date	High

Id	Description	Weight
REINSTATE-TERMINATED-TC-002	Verify premium calculated for gap period between termination and reinstatement	High
REINSTATE-TERMINATED-TC-003	Verify endorsement invoice generated for gap premium	High
REINSTATE-TERMINATED-TC-004	Verify previous credit note adjusted if refund was issued	High
REINSTATE-TERMINATED-TC-005	Verify waiting period re-application check if gap exceeds threshold	High
REINSTATE-TERMINATED-TC-006	Verify manager approval required for reinstatement	High
REINSTATE-TERMINATED-TC-007	Verify reinstatement reason documented in audit trail	High

4.50 Ft Member Reinstate Forgotten

4.50.1 Priority

Must Have

4.50.2 User Story

As an underwriter, I want to reinstate member forgotten at renewal so that I can add back member who should have been renewed

4.50.3 Preconditions

Renewal processed, member discovered missing from renewed policy, reinstatement permissions granted, premium backdating rules configured

4.50.4 Postconditions

Member added to renewed policy with backdated effective date, premium calculated for full renewal period, manager approval obtained, endorsement generated

4.50.5 Test Cases

Id	Description	Weight
REINSTATE-FORGOTTEN-TC-001	Verify forgotten member can be added to renewed policy	High
REINSTATE-FORGOTTEN-TC-002	Verify effective date can be backdated to renewal start date	High
REINSTATE-FORGOTTEN-TC-003	Verify premium calculated for full renewal period (no proration)	High
REINSTATE-FORGOTTEN-TC-004	Verify endorsement invoice generated for forgotten member premium	High
REINSTATE-FORGOTTEN-TC-005	Verify manager approval required due to backdating	High
REINSTATE-FORGOTTEN-TC-006	Verify policy member list updated including forgotten member	High
REINSTATE-FORGOTTEN-TC-007	Verify endorsement document generated showing addition	High

4.51 Ft Member Card Print

4.51.1 Priority

Must Have

4.51.2 User Story

As a membership processor, I want to link card printing to enrollment process so that cards are automatically printed for activated members

4.51.3 Preconditions

Member enrolled and activated, card printing system integrated, card template configured, member photo uploaded

4.51.4 Postconditions

Card printing automatically triggered upon activation, active members queued for printing, batch printing supported, print queue manageable

4.51.5 Test Cases

Id	Description	Weight
CARD-PRINT-TC-001	Verify card printing automatically triggered when member activated	High
CARD-PRINT-TC-002	Verify only active members queued for card printing	High
CARD-PRINT-TC-003	Verify card template displays member photo, name, ID, policy number, benefits	High
CARD-PRINT-TC-004	Verify batch printing supported for multiple members at once	High
CARD-PRINT-TC-005	Verify print queue viewable showing pending cards	High
CARD-PRINT-TC-006	Verify card design template configurable per client branding	Medium
CARD-PRINT-TC-007	Verify cards marked as printed with timestamp after printing	High

4.52 Ft Member Card Reprint

4.52.1 Priority

Must Have

4.52.2 User Story

As a customer service representative, I want to reprint member cards with approval so that I can issue replacement cards for lost or damaged cards

4.52.3 Preconditions

Member card previously printed, card reprint permissions granted, approval workflow configured, reprint reason codes defined

4.52.4 Postconditions

Card reprinted with manager approval, reprint reason documented, old card invalidated, reprint fee configured if applicable

4.52.5 Test Cases

Id	Description	Weight
CARD-REPRINT-TC-001	Verify card reprint request can be initiated for active member	High
CARD-REPRINT-TC-002	Verify reprint reason mandatory (lost, damaged, incorrect details)	High
CARD-REPRINT-TC-003	Verify manager approval required for reprint request	High
CARD-REPRINT-TC-004	Verify old card number invalidated upon reprint	High
CARD-REPRINT-TC-005	Verify new card queued for printing after approval	High
CARD-REPRINT-TC-006	Verify reprint fee configurable and charged if applicable	Medium
CARD-REPRINT-TC-007	Verify reprint history maintained in member profile	Medium

4.53 Ft Member Card Track Dispatch

4.53.1 Priority

Should Have

4.53.2 User Story

As a customer service representative, I want to track card dispatch to client so that I can monitor card delivery and confirm receipt

4.53.3 Preconditions

Cards printed, dispatch tracking enabled, dispatch workflow configured, client acknowledgment process defined

4.53.4 Postconditions

Card dispatch tracked with dates (printed, dispatched, received), batch dispatch management enabled, client acknowledgment captured

4.53.5 Test Cases

Id	Description	Weight
CARD-TRACK-DISPATCH-TC-001	Verify printed date automatically captured when card printed	High
CARD-TRACK-DISPATCH-TC-002	Verify dispatched date can be recorded when cards sent to client	High
CARD-TRACK-DISPATCH-TC-003	Verify received date can be recorded upon client acknowledgment	High
CARD-TRACK-DISPATCH-TC-004	Verify batch dispatch management allows dispatching multiple cards at once	Medium

Id	Description	Weight
CARD-TRACK-DISPATCH-TC-005	Verify dispatch report showing cards pending dispatch and delivery	
CARD-TRACK-DISPATCH-TC-006	Verify client acknowledgment signature/confirmation captured	Medium

4.54 Ft Member Card Notification

4.54.1 Priority

Should Have

4.54.2 User Story

As a membership processor, I want to send automated notification when card is ready for pickup so that I can inform client that cards are printed and available

4.54.3 Preconditions

Cards printed, notification system integrated, message template configured, client contact details available

4.54.4 Postconditions

SMS/email notification sent automatically when card printed, message includes pickup location and instructions, delivery status tracked

4.54.5 Test Cases

Id	Description	Weight
CARD-NOTIFICATION-TC-001	Verify SMS notification automatically sent when card printed	High
CARD-NOTIFICATION-TC-002	Verify email notification sent with card ready message	High

Id	Description	Weight
CARD-NOTIFICATION-TC-003	Verify notification message template configurable	Medium
CARD-NOTIFICATION-TC-004	Verify notification includes pickup location and instructions	High
CARD-NOTIFICATION-TC-005	Verify notification delivery status tracked (sent, delivered, failed)	Medium
CARD-NOTIFICATION-TC-006	Verify batch notification for multiple cards to same client	Medium

4.55 Ft Member Card Stock Tracking

4.55.1 Priority

Should Have

4.55.2 User Story

As a membership manager, I want to manage card stock inventory so that I can track card stock levels and reorder when low

4.55.3 Preconditions

Card stock management enabled, initial stock quantity configured, reorder point defined, stock alerts configured

4.55.4 Postconditions

Card stock tracked (current, printed, remaining), low stock alerts sent, reorder point triggers notification, stock history maintained

4.55.5 Test Cases

Id	Description	Weight
		High

Id	Description	Weight
CARD-STOCK-TRACKING-TC-001	Verify initial card stock quantity can be configured	
CARD-STOCK-TRACKING-TC-002	Verify stock automatically decremented when cards printed	High
CARD-STOCK-TRACKING-TC-003	Verify current stock quantity displayed in dashboard	High
CARD-STOCK-TRACKING-TC-004	Verify low stock alert triggered when stock below reorder point	High
CARD-STOCK-TRACKING-TC-005	Verify reorder point configurable (e.g., alert at 100 cards remaining)	High
CARD-STOCK-TRACKING-TC-006	Verify stock replenishment can be recorded when new cards received	High
CARD-STOCK-TRACKING-TC-007	Verify stock history report showing usage over time	Medium

4.56 Ft Member Policy Generate

4.56.1 Priority

Must Have

4.56.2 User Story

As an underwriter, I want to generate policy document with member list and provider list so that I can provide clients with official policy documentation

4.56.3 Preconditions

Policy activated, member list finalized, provider network allocated, policy template configured, document generation system enabled

4.56.4 Postconditions

Policy document generated in PDF format, includes policy details, benefit schedule, member list, allocated provider list, auto-generation upon activation

4.56.5 Test Cases

Id	Description	Weight
POLICY-GENERATE-TC-001	Verify policy document auto-generated upon policy activation	High
POLICY-GENERATE-TC-002	Verify policy document includes policy number, dates, and premium details	High
POLICY-GENERATE-TC-003	Verify benefit schedule included with coverage limits and terms	High
POLICY-GENERATE-TC-004	Verify complete member list included with names, IDs, and relation types	High
POLICY-GENERATE-TC-005	Verify allocated provider list included with provider names and locations	High
POLICY-GENERATE-TC-006	Verify policy document generated in PDF format	High
POLICY-GENERATE-TC-007	Verify policy template configurable per client branding	Medium
POLICY-GENERATE-TC-008	Verify policy document downloadable from system	High

4.57 Ft Member Endorsement Generate

4.57.1 Priority

Must Have

4.57.2 User Story

As an underwriter, I want to generate endorsement policy document for mid-policy changes so that I can document all changes made during policy period

4.57.3 Preconditions

Mid-policy change made (addition, deletion, product change), endorsement generation enabled, sequential numbering configured

4.57.4 Postconditions

Endorsement document generated, includes changes made, effective date, premium impact, updated member list, sequential endorsement numbering

4.57.5 Test Cases

Id	Description	Weight
ENDORSEMENT-GENERATE-TC-001	Verify endorsement document auto-generated for member additions	High
ENDORSEMENT-GENERATE-TC-002	Verify endorsement document generated for member deletions	High
ENDORSEMENT-GENERATE-TC-003	Verify endorsement document generated for product changes	High
ENDORSEMENT-GENERATE-TC-004	Verify endorsement includes effective date and description of changes	High
ENDORSEMENT-GENERATE-TC-005	Verify endorsement includes premium impact (debit or credit)	High
ENDORSEMENT-GENERATE-TC-006	Verify updated member list included if members added/removed	High
ENDORSEMENT-GENERATE-TC-007	Verify sequential endorsement numbering (e.g., END-001, END-002)	High

Id	Description	Weight
ENDORSEMENT-GENERATE-TC-008	Verify endorsement document downloadable in PDF format	High

4.58 Ft Member Policy Format

4.58.1 Priority

Should Have

4.58.2 User Story

As an underwriter, I want to generate policy documents in multiple formats so that I can provide documents in client's preferred format

4.58.3 Preconditions

Policy data available, multiple format generators configured, format templates available (PDF, Word, Excel)

4.58.4 Postconditions

Policy documents available in multiple formats (PDF, DOCX, XLSX), format selection available, templates configurable per format

4.58.5 Test Cases

Id	Description	Weight
POLICY-FORMAT-TC-001	Verify policy document can be generated in PDF format	High
POLICY-FORMAT-TC-002	Verify policy document can be generated in Microsoft Word (DOCX) format	High
POLICY-FORMAT-TC-003	Verify member list can be exported in Excel (XLSX) format	High
POLICY-FORMAT-TC-004		High

Id	Description	Weight
	Verify format selection available during document generation	
POLICY-FORMAT-TC-005	Verify templates configurable per format for branding consistency	Medium
POLICY-FORMAT-TC-006	Verify all formats contain same policy information	High

4.59 Ft Member Waiting Entry

4.59.1 Priority

Must Have

4.59.2 User Story

As an underwriter, I want to configure waiting periods based on member entry date so that I can apply waiting periods from when member joins



4.59.3 Preconditions

Member enrollment initiated, waiting period rules configured per benefit, member entry date captured

4.59.4 Postconditions

Waiting period configured per member entry date, different periods per benefit, remaining days displayed, end date auto-calculated

4.59.5 Test Cases

Id	Description	Weight
WAITING-ENTRY-TC-001	Verify waiting period calculated from member entry date	High
WAITING-ENTRY-TC-002		High

Id	Description	Weight
	Verify different waiting periods configurable per benefit	
WAITING-ENTRY-TC-003	Verify waiting period end date automatically calculated	High
WAITING-ENTRY-TC-004	Verify remaining waiting period days displayed in member profile	High
WAITING-ENTRY-TC-005	Verify waiting period status visible during claims vetting	High
WAITING-ENTRY-TC-006	Verify claims for services under waiting period flagged or rejected	High
WAITING-ENTRY-TC-007	Verify waiting period automatically expires after configured duration	High

4.60 Ft Member Waiting Policy

4.60.1 Priority

Must Have

4.60.2 User Story

As an underwriter, I want to configure waiting periods at policy level so that I can apply uniform waiting period for all members from policy start

4.60.3 Preconditions

Policy creation initiated, policy-level waiting period rules configured, client negotiation documented

4.60.4 Postconditions

Policy-level waiting period configured, same for all members regardless of entry date, override option available per client

4.60.5 Test Cases

Id	Description	Weight
WAITING-POLICY-TC-001	Verify policy-level waiting period applies to all members	High
WAITING-POLICY-TC-002	Verify waiting period starts from policy start date for all members	High
WAITING-POLICY-TC-003	Verify different waiting periods configurable per benefit at policy level	High
WAITING-POLICY-TC-004	Verify client-specific override available for negotiated waiting periods	High
WAITING-POLICY-TC-005	Verify members added mid-policy inherit policy-level waiting period rules	High
WAITING-POLICY-TC-006	Verify waiting period configuration visible in policy document	Medium

4.61 Ft Member Waiting Display

4.61.1 Priority

Must Have

4.61.2 User Story

As a provider, I want to see waiting period status during verification so that I can inform member which services are not yet available

4.61.3 Preconditions

Member verification initiated at provider, waiting period configured, member has active waiting periods

4.61.4 Postconditions

Pop-up notification displays services under waiting period, remaining days shown, provider informed before service delivery

4.61.5 Test Cases

Id	Description	Weight
WAITING-DISPLAY-TC-001	Verify pop-up notification displays during member verification if waiting periods active	High
WAITING-DISPLAY-TC-002	Verify notification lists specific services/benefits under waiting period	High
WAITING-DISPLAY-TC-003	Verify remaining days displayed for each benefit under waiting period	High
WAITING-DISPLAY-TC-004	Verify notification dismissible but logged for audit purposes	Medium
WAITING-DISPLAY-TC-005	Verify no notification if all waiting periods expired	High
WAITING-DISPLAY-TC-006	Verify waiting period information printable for member reference	Low

4.62 Ft Member Sla Config

4.62.1 Priority

Must Have

4.62.2 User Story

As an underwriting manager, I want to configure SLA for underwriting process with key milestones so that I can track and meet service level commitments

4.62.3 Preconditions

SLA module enabled, key milestones identified (quotation, enrollment, issuance, card printing), KPI targets defined

4.62.4 Postconditions

SLA milestones configured with target durations, KPI tracking enabled, automated notifications on SLA breach, SLA dashboard available

4.62.5 Test Cases

Id	Description	Weight
SLA-CONFIG-TC-001	Verify SLA milestones configurable (quotation generation, enrollment, issuance, card printing)	High
SLA-CONFIG-TC-002	Verify target duration configurable for each milestone (e.g., quotation within 24 hours)	High
SLA-CONFIG-TC-003	Verify KPI targets configurable per client or globally	High
SLA-CONFIG-TC-004	Verify automated notification triggered when SLA milestone breached	High
SLA-CONFIG-TC-005	Verify SLA tracking starts automatically upon policy initiation	High
SLA-CONFIG-TC-006	Verify SLA status visible in underwriting dashboard	High
SLA-CONFIG-TC-007	Verify SLA breach reasons capturable for analysis	Medium

4.63 Ft Member Sla Client Track

4.63.1 Priority

Should Have

4.63.2 User Story

As a client, I want to track SLA status through client portal so that I can monitor processing status with transparency

4.63.3 Preconditions

Client portal access granted, SLA tracking enabled, policy in underwriting process

4.63.4 Postconditions

SLA progress visible in client portal, current stage displayed, expected completion date shown, milestone completion notifications sent

4.63.5 Test Cases

Id	Description	Weight
SLA-CLIENT-TRACK-TC-001	Verify client can view SLA progress in client portal	High
SLA-CLIENT-TRACK-TC-002	Verify current underwriting stage displayed (quotation, enrollment, vetting, activation)	High
SLA-CLIENT-TRACK-TC-003	Verify expected completion date displayed for each milestone	High
SLA-CLIENT-TRACK-TC-004	Verify progress bar or timeline visualization showing completed vs pending milestones	Medium
SLA-CLIENT-TRACK-TC-005	Verify notification sent to client upon milestone completion	High

Id	Description	Weight
SLA-CLIENT-TRACK-TC-006	Verify client can download SLA status report	Low

4.64 Ft Member Uw Status Dashboard

4.64.1 Priority

Must Have

4.64.2 User Story

As an underwriting manager, I want to view underwriting process status dashboard so that I can monitor underwriting stage for all policies in progress

4.64.3 Preconditions

Dashboard permissions granted, policies in various underwriting stages, real-time data updates enabled

4.64.4 Postconditions

Dashboard displays policies by stage (quotation, enrollment, vetting, activation), count per stage shown, aging analysis available, drill-down enabled

4.64.5 Test Cases

Id	Description	Weight
UW-STATUS-DASHBOARD-TC-001	Verify dashboard displays policies grouped by underwriting stage	High
UW-STATUS-DASHBOARD-TC-002	Verify count displayed for each stage (quotation, enrollment, vetting, activation)	High
UW-STATUS-DASHBOARD-TC-003	Verify aging analysis shows how long policies have been in each stage	High
		High

Id	Description	Weight
UW-STATUS-DASHBOARD-TC-004	Verify drill-down from dashboard to detailed policy list per stage	
UW-STATUS-DASHBOARD-TC-005	Verify policies approaching SLA breach highlighted or color-coded	High
UW-STATUS-DASHBOARD-TC-006	Verify dashboard refreshes automatically every 5 minutes	Medium
UW-STATUS-DASHBOARD-TC-007	Verify dashboard filterable by date range, client, product	Medium

4.65 Ft Member Reminder Renewal

4.65.1 Priority

Should Have

4.65.2 User Story

As an underwriter, I want to receive system-generated reminders for pending renewals so that I can proactively follow up on renewals requiring action

4.65.3 Preconditions

Reminder system enabled, policies approaching renewal, reminder schedule configured (daily/weekly digest)

4.65.4 Postconditions

Reminders sent to underwriters and membership staff, daily/weekly digest of pending renewals, high-value clients prioritized

4.65.5 Test Cases

Id	Description	Weight
		High

Id	Description	Weight
REMINDER-RENEWAL-TC-001	Verify daily reminder digest sent to underwriters with pending renewals list	
REMINDER-RENEWAL-TC-002	Verify weekly reminder digest option configurable	Medium
REMINDER-RENEWAL-TC-003	Verify high-value clients flagged with priority in reminders	High
REMINDER-RENEWAL-TC-004	Verify reminder includes policy expiry date and days remaining	High
REMINDER-RENEWAL-TC-005	Verify reminder links directly to policy for quick action	Medium
REMINDER-RENEWAL-TC-006	Verify reminders stop after renewal processed	High

4.66 Ft Member Reminder Uw Tasks

4.66.1 Priority

Should Have

4.66.2 User Story

As an underwriter, I want to receive reminders for pending underwriting tasks so that I can ensure timely completion of all underwriting activities

4.66.3 Preconditions

Task reminder system enabled, pending tasks exist (approvals, incomplete enrollments, document requests), reminder frequency configured

4.66.4 Postconditions

Task reminders sent for pending approvals, incomplete enrollments, missing documents, configurable reminder frequency

4.66.5 Test Cases

Id	Description	Weight
REMINDER-UW-TASKS-TC-001	Verify reminders sent for pending approval tasks	High
REMINDER-UW-TASKS-TC-002	Verify reminders sent for incomplete enrollment tasks	High
REMINDER-UW-TASKS-TC-003	Verify reminders sent for missing document requests	High
REMINDER-UW-TASKS-TC-004	Verify reminder frequency configurable (daily, every 2 days, weekly)	Medium
REMINDER-UW-TASKS-TC-005	Verify reminder includes task details and link to task	High
REMINDER-UW-TASKS-TC-006	Verify reminders stop after task completed	High
REMINDER-UW-TASKS-TC-007	Verify overdue tasks highlighted in red or with urgency flag	Medium

