Benefits Enrollment

Recommendation, 2003 February 26

This version:
BenefitsEnrollment.doc

Previous version:
BenefitsEnrollment-2_0.doc

Authors:
Elizabeth O'Neal, Employease
Suneel Mendiratta, Employease
Jerry Fahling, Hewitt Associates
John Shade, eBenX
Liza Tiglao-Smith, Northrop Grumman
Keith Fieldhammer, RemoteNet (consulting to Northrop Grumman)

Schema Editors:
Dan Diman, eBenX
Paul Kiel, HR-XML

Contributors:
Members of the Benefits Enrollment workgroup

Copyright statement
©2001-2003 HR-XML. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the publisher. Printed in the United States of America.

Abstract

This document describes a W3C XML Schema, which supports the transfer of benefits enrollment data between organizations which store such data. This schema is part of the HR-XML Consortium effort to define an XML vocabulary to support business transactions in the Human Resource domain.

Status of this Document

This Recommendation was previously published as BenefitsEnrollment 2_0, 2002-July. While the targetNamespace and default namespace have been changed, the Recommendation schema has otherwise remained unaltered. References to the "2_0" version refer to the 2002 July release.

The key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY", and "OPTIONAL" in this document are to be interpreted as described in RFC 2119.

Table of Contents

1 Overview 5

1.1 Objective 5
1.1.1 Domain Issues 5
1.1.2 Business Reasons 5

1.2 Scope 6
1.2.1 Major Components 6

2 Supported Business Processes 7

2.1 Trading Partner Roles 7

2.2 Business Process Name 7
2.2.1 Summary 7
2.2.2 Use Case Scenarios 7
2.2.3 Diagrams 7

3 Schema Design 10

3.1 Overview 10

3.2 The Enrollment Element 12

3.3 The BenefitsAdiminstrativeAffiliate Element 13

3.4 The Subscriber Element 15

3.5 The Dependent Element 18

3.6 Global Types 25
3.6.1 The IdentificationCodeData Global Type 25
3.6.2 The Coverage Global Type 26
3.6.3 The USTierCoverage Global Type 27
3.6.4 The USSpendingAccountCoverage Global Type 33
3.6.5 The USRateBasedCoverage Global Type 37
3.6.6 The EmploymentData Global Type 43
3.6.7 The CurrencyCodeType Global Type 45
3.6.8 The MedicareData Global Type 46
3.6.9 The HIPAAData Global Type 46
3.6.10 The MedicaidData Global Type 47
3.6.11 The PersonData Global Type 48
3.6.12 The LanguageData Global Type 53
3.6.13 The CarrierData Global Type 53
3.6.14 The IDCardData Global Type 54

3.6.15 The SchoolData Global Type 55

4 Implementation Considerations 56

4.1 Introduction 56
4.2 Update versus Replacement File Reporting 56
4.3 Complete Family Reporting versus Individual Changes Only 57
4.4 Correcting Person Identifier, Name and Demographic Data 57
4.5 Reporting Changes in Coverage Level for Dependents 57
4.6 COBRA Eligible; Not Enrolled 57
4.7 COBRA Enrolled; Premium Not Paid 58
4.8 COBRA Enrolled; Premium Paid 58
4.9 Receiving System Derives Group or Policy Numbers 58
4.10 Group or Policy Number Changes 58
4.11 Split Family Enrollment 59
4.12 Originating SSN for Surviving Dependents 59
4.13 Spending Account Enrollments 59
4.14 Dependent Life Enrollments 59

5 Appendix A - Document Version History 60

6 Appendix B – Related Documents 60

7 Appendix C – Reference Examples 61

7.1 Example A 61
Example A1— Simple Tier Enrollment 62
7.1.1 Example A2— Add Dependent to Existing Family 64
7.1.2 Example A3 – Simple Termination 67
7.1.3 Example A4 – Simple Enrollment with COBRA Elements 71

7.2 Example B 74
7.2.1 Example B1— Death of employee 75
7.2.2 Example B2— Surviving spouse enrollment 77
7.2.3 Example B3 – Spouse adds Medicare supplemental enrollment 78

7.3 Example C 80
7.3.1 Example C1— Dependent only enrolls in coverage 80
7.3.2 Example C2 – Change of address 84
7.3.3 Example C3 – Change of SSN and name 87

7.4 Example D 91
7.4.1 Example D1— Employee becomes Medicare eligible 92

7.5 Example E *94*
7.5.1 Example E1 - Simple Termination 94
7.6 Example F *96*
7.6.1 Example F1— Dependent is terminated because he moves out of area 96
7.7 Example G *99*
7.7.1 Example G1— Simple Termination 100
7.7.2 Example G2 – Dependant remains covered under 'Spouse Only' coverage 103
7.8 Example H *105*
7.8.1 Example H1 – Simple flexible spending account enrollment 105
7.8.2 Example H2 – Change to flexible spending account enrollment 106
7.9 Example I *108*
7.9.1 Example I1 – Simple Life, Dependent Life, and LTD enrollment 108
7.9.2 Example I2 – Simple Life Change 112
7.9.3 Example I3 – New Dependent Life Enrollment 114

8 Appendix D - Business and Life Events 117

9 Appendix E – Benefit Enrollment Glossary 120

10 Appendix F -- Messaging Considerations 121

1 Overview

1.1 Objective

This document describes an XML Schema, which supports the transfer of benefits enrollment data between organizations. This schema is part of the HR-XML Consortium effort to define an XML vocabulary to support business transactions in the Human Resource domain.

The 1.0 version approved October, 2001 supports tier-based coverages only. The 2.0 version supports tier-based coverages in addition to rate-based and flexible spending account coverages.

1.1.1 Domain Issues

Systems which store benefits enrollment data belong to many different types of organizations. These systems may belong to employers, third party administrators (TPAs), benefit suppliers/vendors, or other parties involved in the administration or provision of benefits to employees or other human resources. There exists significant variation in the capabilities, the structural organization of data, and (beyond a certain core set) the individual data elements stored in such systems. By solicitation of input from a cross section of organizations which store benefits enrollment data, the Benefits Enrollment schema aims to provide low barriers to adoption of this standard for many disparate system types while providing a rich structure capable of supporting complex transactions.

Benefits provided by organizations to their employees or other human resources are of many types: medical insurance, flexible spending accounts, life insurance, short term disability insurance, 401(k), employee stock purchase and many others. Furthermore, the universe of benefits is not static: it grows as new products enter the market. The schema design must take these domain facts into account; the schema must be easy to extend to new benefit types and must support a wide range of benefit types.

Many underlying business events and situations affect the enrollment of human resources in benefits. These events and situations may originate with the individual (birth, marriage, death, change of address, etc.), the organization (merger, location closure, new product offering, etc.) or another entity (government regulation change, union certification, etc.).

1.1.2 Business Reasons

1.1.2.1 Why should there be a standard?

The provision of benefits by employers to employees and their dependents is a large industry and accounts for millions of dollars. The communication of individuals enrolled in benefits and the data which describe their enrollments determines how and when money changes hands as well as ensures that subscribers get the services in which they have enrolled when they need them. The workgroup envisions a day when reliable, low-overhead electronic connections between plan sponsors, TPAs, insurers, payers, and other trading partners allow cost savings

for all parties and improve the quality, cleanliness, and delivery time of enrollment data. In turn, the accuracy of payments made for the provision of benefits and the quality of the benefit experience for the subscriber is improved. To that end, the workgroup advances an XML standard for the exchange of enrollment information. Such a standard will facilitate the creation of an environment where it is possible for trading partners to quickly create durable, reliable electronic connections. Furthermore, work done to create one trading partner connection is re-usable with subsequent trading partners. These benefits translate into reduced cost to create a new connection and reduced costs to maintain and run an existing connection.

1.1.2.2 What do I have to gain as an employer/HRIS solution provider/benefits provider from adopting this standard?

The goal of this standard is to make it possible for adopters to use electronic media for the reliable, low cost transmission of benefits enrollment data, and to commoditize electronic trading partner connections. The value proposition of any such electronic communication channel lies in how the trading partners use this capability to improve the efficiency and capability of their shared business processes. To support this, the standard ensures consistency of implementation across trading partners while still supporting the flexibility that different types of trading partners might require to achieve their business goals. The end result of this effort is reduced entry cost, reduced maintenance cost, and greater consistency of implementation across trading partners.

1.2 Scope

Version 2.0 of the Benefits Enrollment schema supports enrollment and maintenance of human resources in tier-based coverages (such as medical, dental and vision), Spending Accounts (more commonly known as flexible spending accounts (FSA)), and rate-based coverage (such as life, short term disability, and long term disability)

The Benefits Enrollment team recognizes that the Benefits Enrollment schema and the TierCoverage element in particular represent American benefit enrollment models. As the Benefits Enrollment team recruits international members, it plans to release subsequent versions with either a modified TierCoverage element or multiple Coverage elements representing other countries' benefit enrollment requirements. Until that time, the data type, 'USTierCoverage' best models American benefit enrollment requirements.

1.2.1 Major Components

The major components of an enrollment transaction payload are:

- Subscriber
- Dependent
- Coverage

2 Supported Business Processes

2.1 Trading Partner Roles

The Benefits Enrollment schema supports the exchange of enrollment information between trading partners. Trading partners may be large employers, HR software vendors, third party administrators, or insurance carriers.

The role of the trading partner within the context of the Benefits Enrollment schema is to communicate and/or receive benefit enrollment information as it relates to a subscriber or dependent.

2.2 Business Process Name

2.2.1 Summary

The Benefits Enrollment schema supports the exchange of enrollment information between trading partners. Typical uses of the schema are described below and are depicted in the following diagram:

- The exchange of information between a large employer and third party administrator to pass enrollment information for all coverages across all carriers.
- The exchange of information between a large employer (using HR software) and an insurance carrier to pass enrollment information for that carrier/administrator.
- The exchange of information between a third party administrator and an insurance carrier to pass single or multiple employers' enrollment information for that carrier.

2.2.2 Use Case Scenarios

Many employee life and business events and employer events drive enrollment-related events. Version 2.0 of the Benefits Enrollment schema supports the exchange of tier-based, spending account, and rate-based enrollment information initiated by these events. Section 9 (Appendix D) lists the specific events, categorized as enrollment changes, personal life events, work life events, data changes, or organizational events.

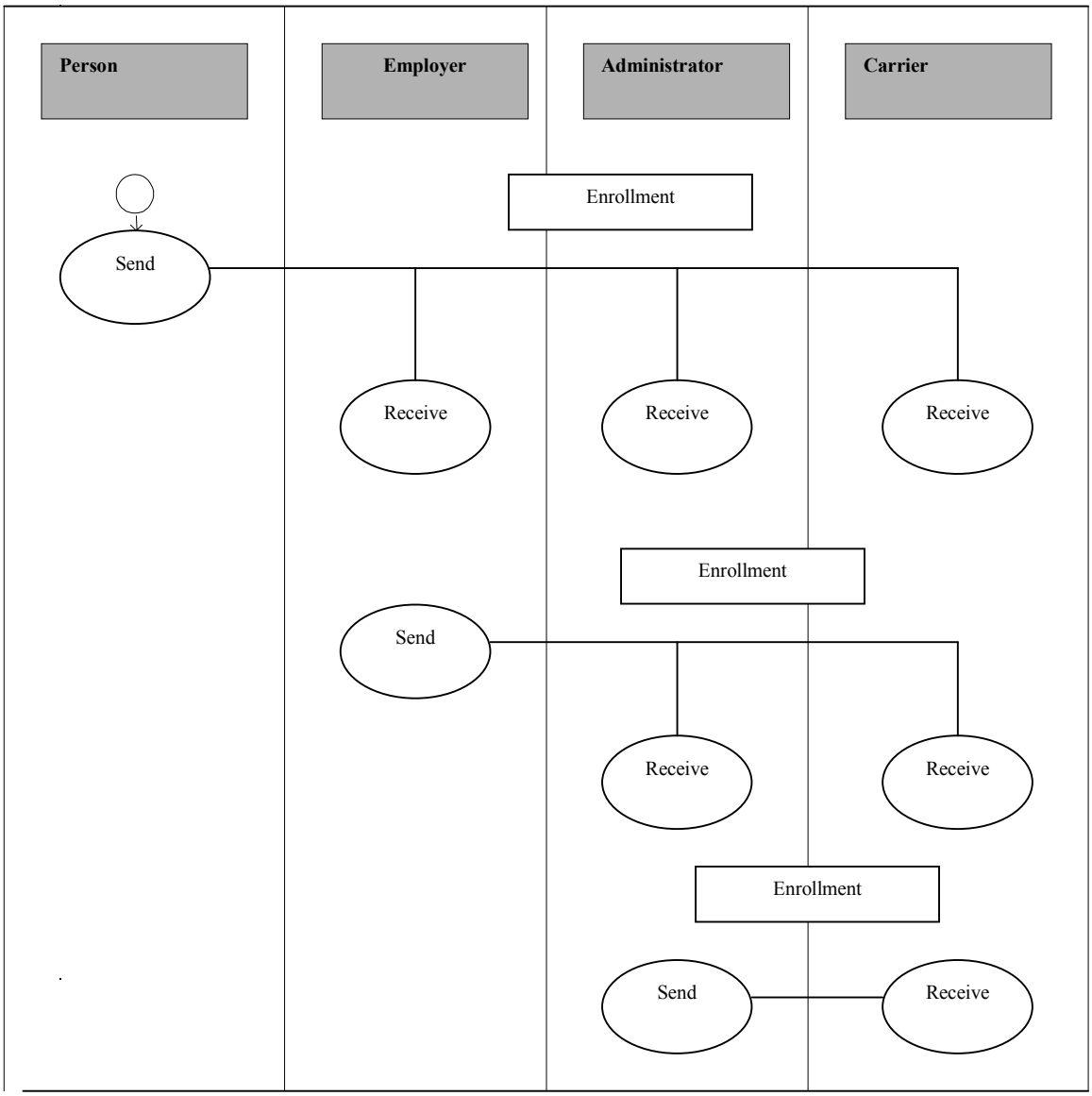
2.2.3 Diagrams

The marriage life event provides a specific example for communicating enrollment-related information between entities. This section describes the specific processes. Section 8 (Appendix C) provides actual XML examples.

Upon a marriage event, a Person elects to add his/her spouse to medical coverage. The Person sends enrollment to the Employer's Human Resources department, Administrator, or

Carrier. Any of these three recipients can then inform the other two, depending on the division of administrative responsibilities.

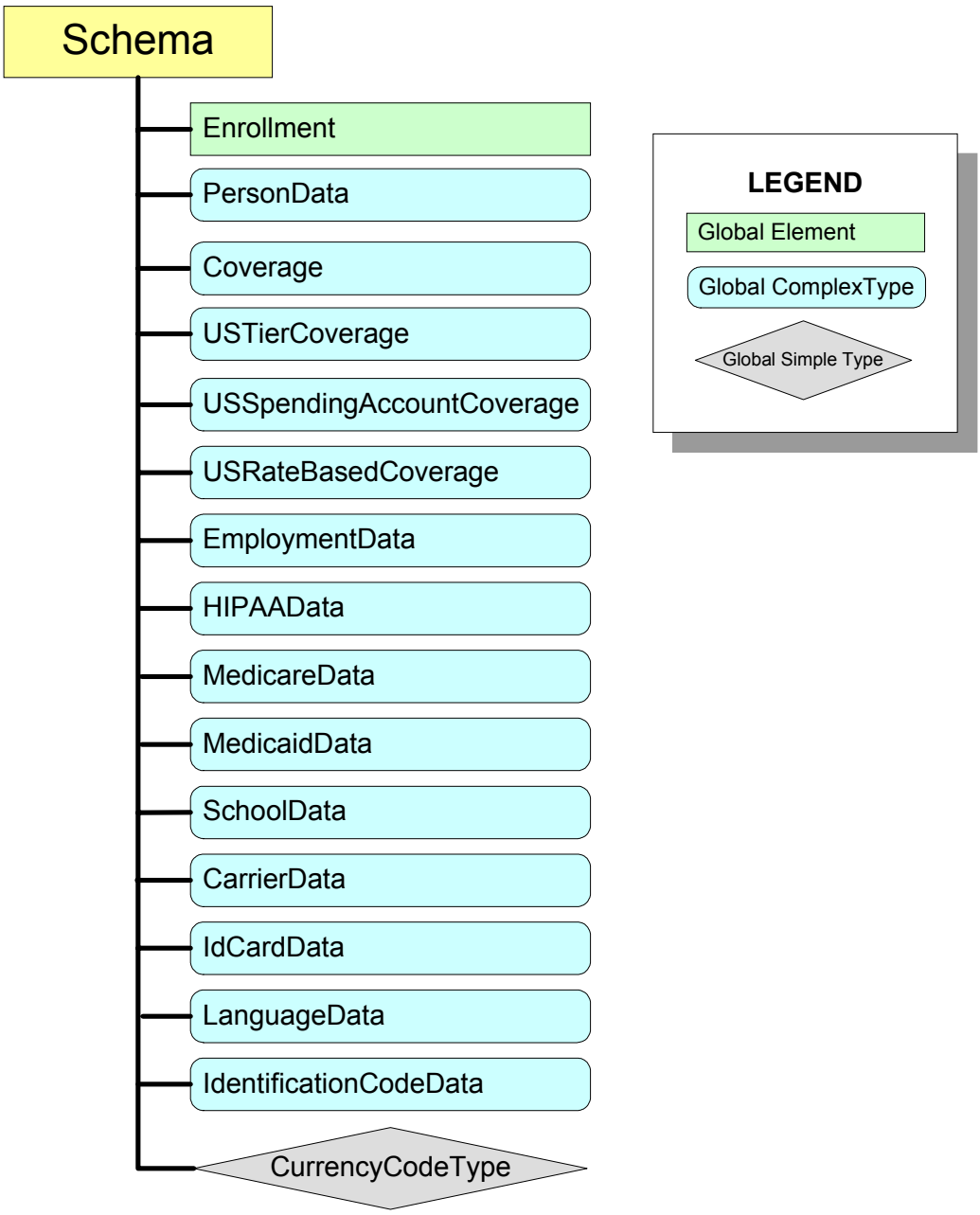
2.3.3.1 Marriage Life Event Diagram


Person
Employer
Administrator
Carrier
Enrollment
Send
Receive
Receive
Receive
Enrollment
Send
Receive
Receive
Enrollment
Send
Receive

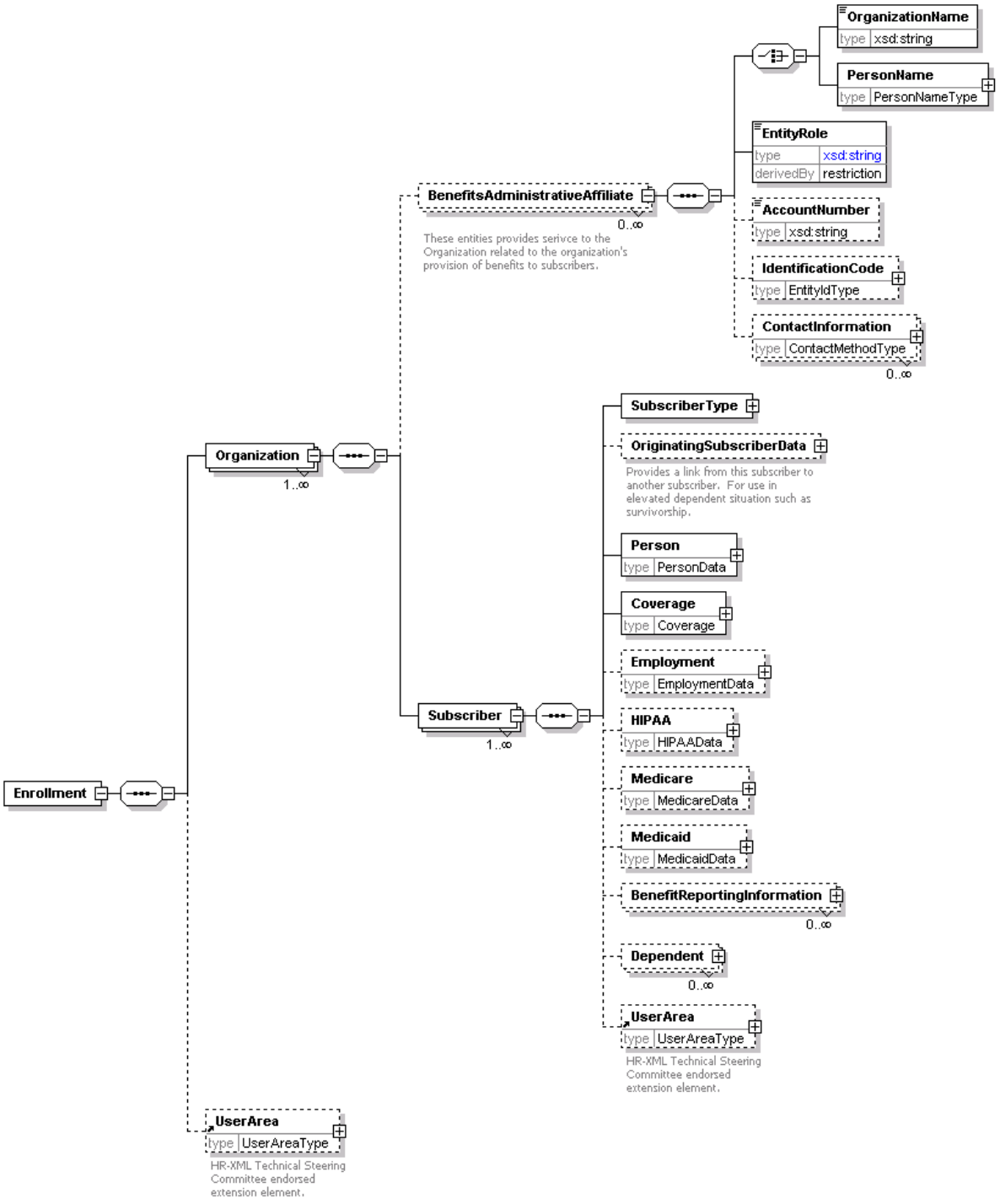
3 Schema Design

3.1 Overview

The Benefits Enrollment Schema consists of one globally-declared element, 14 global complex types and one global simple type.



Below is a high-level diagram of the Benefit Enrollment element structure.



Through the use of the include mechanism, the Benefits Enrollment schema uses complex and simple types from six HR-XML schemas developed by the Cross Process Objects working group:

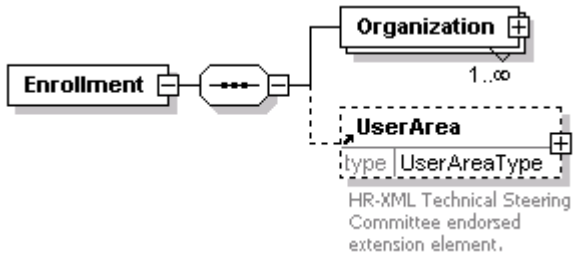
- DateTimeDataTypes.xsd
- ContactMethod.xsd
- PostalAddress.xsd
- OnlineAddress.xsd
- TelcomNumber.xsd
- PersonName.xsd
- EntityIdType.xsd

Documentation for these included schemas can be downloaded from the HR-XML website at http://hr-xml.org/channels/projects_main.cfm. Also, direct links to each of the included schemas and their documentation can be found in Appendix B – Related Documents.

The default namespace and targetNamespace for the Benefits **Enrollment schema are http://ns.hr-xml.org/2_0/HR-XML-2_0/Enrollment/Enrollment.xsd.** The schema's *elementFormDefault* attribute has a value of "qualified," whereas this attribute has a value of "unqualified" in each of the six included schemas. Also, the included schemas do not have a default namespace, causing their elements to be coerced into the default namespace of the Enrollment schema.

3.2 The Enrollment Element

The Enrollment element is the root element of the any instance document based on the Benefits Enrollment schema.

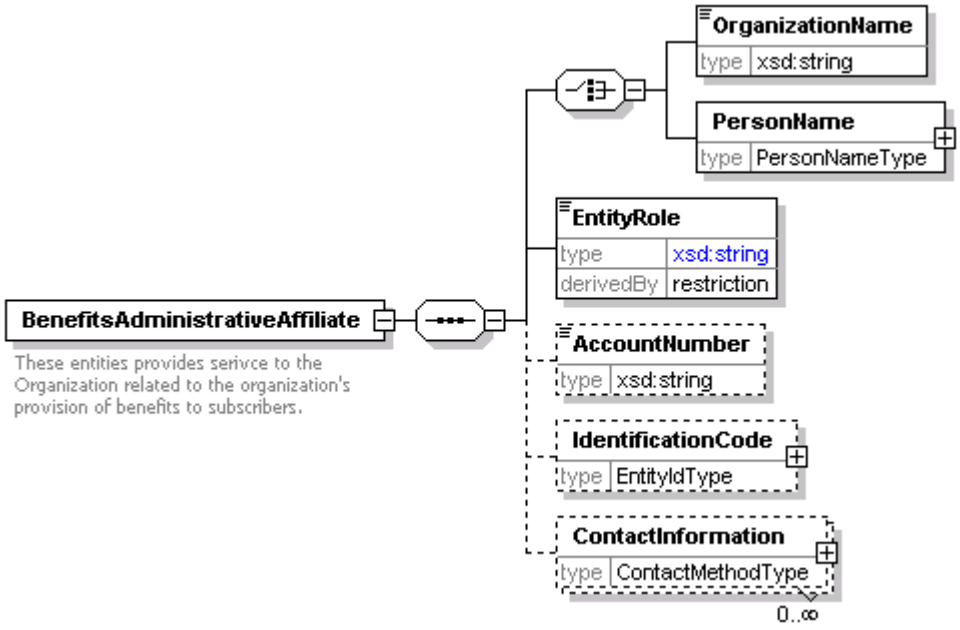


/ **Enrollment**	Organization - xsd:string - S (1/*) UserArea - [see include/import] - S (0/1) transactionType xsd:restriction **base:** xsd:string [Enumerations]: Change, Full - - creationDate - DateTimeType - required originatorId - xsd:string - originatorName - xsd:string - baselineDate - LocalDateNkNaType - recipientId - xsd:string - recipientName - xsd:string -	The root element of the benefits enrollment specification.

/ Enrollment/ **Organization**	BenefitsAdministrativeAffiliate - xsd:string - S (0/*) Subscriber - xsd:string - S (1/*) organizationName - xsd:string - required organizationId - xsd:string -	Information identifying the organization for which the enrollment data is being transmitted.
/ Enrollment/ Organization/ **organizationName**	- xsd:string -	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ Enrollment/ Organization/ **organizationId**	- xsd:string -	Organization Identifier.
/ Enrollment/ **transactionType**	xsd:restriction **base:** xsd:string [Enumerations]: Change, Full	Specifies whether the file is a full or change transaction.
/ Enrollment/ **creationDate**	- DateTimeType -	Date file was created.
/ Enrollment/ **originatorId**	- xsd:string -	Code identifying the transaction originator.
/ Enrollment/ **originatorName**	- xsd:string -	Name of the transaction originator.
/ Enrollment/ **baselineDate**	- LocalDateNkNaType -	Date representing baseline for change data.
/ Enrollment/ **recipientId**	- xsd:string -	Code identifying the transaction's recipient.
/ Enrollment/ **recipientName**	- xsd:string -	Name of the transaction recipient.

3.3 The BenefitsAdiminstrativeAffiliate Element

The BenefitsAdiminstrativeAffiliate element is an optional element containing information identifying the plan administrator.

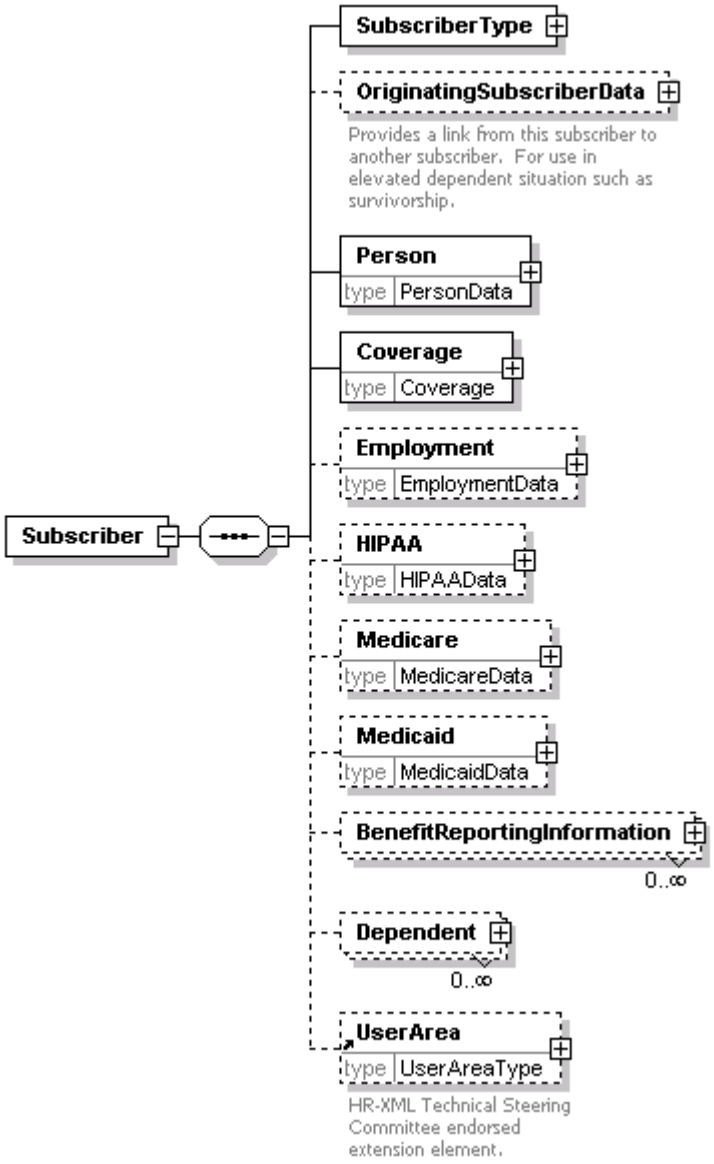


/ Enrollment/ Organization/ **BenefitsAdministrativeAffiliate**	OrganizationName - xsd:string - C (1/1) PersonName - PersonNameType - C (1/1) EntityRole - xsd:string - S (1/1) AccountNumber - xsd:string - S (0/1) IdentificationCode - EntityIdType - S (0/1) ContactInformation - ContactMethodType - S (0/*)	Contains information identifying the plan administrator.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ **OrganizationName**	- xsd:string - C (1/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ **PersonName**	- PersonNameType - C (1/1)	The name of a person.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ **EntityRole**	xsd:restriction **base:** xsd:string [Enumerations]: Plan Sponsor, Insurer, Broker or Sales Office, First Party Administrator, Second Party Administrator, Third Party Administrator, Other Affiliate	Describes the role played by the BenefitsAdministrativeAffiliate. Example values include: Plan Sponsor; Insurer; Broker or Sales Office; and Third Party Administrator.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ **AccountNumber**	- xsd:string - S (0/1)	An account number.

/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ **IdentificationCode**	- EntityIdType - S (0/1)	An identification code.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.

3.4 The Subscriber Element

The Subscriber element is a required element containing information pertaining to the individual whose ability to enroll in the communicated benefits is predicated on their relationship to the Organization.



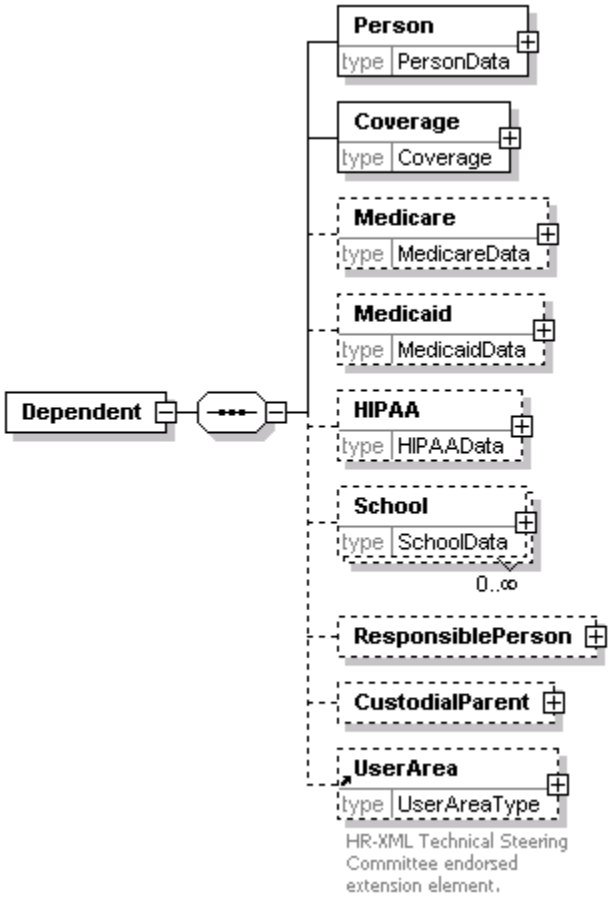
/ Enrollment/ Organization/ **Subscriber**	SubscriberType - xsd:string - S (1/1) OriginatingSubscriberData - [complexType] - S (0/1) Person - PersonData - S (1/1) Coverage - Coverage - S (1/1) Employment - EmploymentData - S (0/1) HIPAA - HIPAAData - S (0/1) Medicare - MedicareData - S (0/1) Medicaid - MedicaidData - S (0/1) BenefitReportingInformation - [complexType] - S (0/*) Dependent - xsd:string - S (0/*) UserArea - [see include/import] - S	Contains information pertaining to the individual whose ability to enroll in the communicated benefits is predicated on their relationship to the Organization.

	(0/1)	
/ Enrollment/ Organization/ Subscriber/ **SubscriberType**	SubscriberTypeCode - xsd:string - S (1/1) StartDate - LocalDateType - S (0/1)	Contains information describing the relationship between the subscriber and the Organization
/ Enrollment/ Organization/ Subscriber/ SubscriberType/ **SubscriberTypeCode**	xsd:restriction **base:** xsd:string [Enumerations]: Employment, Survivorship, Dependent-only Coverage	This code indicates why this indiviual can enroll in benefits provided by the organization.
/ Enrollment/ Organization/ Subscriber/ SubscriberType/ **StartDate**	- LocalDateType - S (0/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ **OriginatingSubscriberData**	IdentificationCode - EntityIdType - S (1/1) PersonName - PersonNameType - S (0/1)	Provides a link from this subscriber to another subscriber. For use in elevated dependent situation such as survivorship.
/ Enrollment/ Organization/ Subscriber/ OriginatingSubscriberData/ **IdentificationCode**	- EntityIdType - S (1/1)	An identification code.
/ Enrollment/ Organization/ Subscriber/ OriginatingSubscriberData/ **PersonName**	- PersonNameType - S (0/1)	The name of a person.
/ Enrollment/ Organization/ Subscriber/ **Person**	- PersonData - S (1/1)	Contains various data about an individual person.
/ Enrollment/ Organization/ Subscriber/ **Employment**	- EmploymentData - S (0/1)	Container for all employment-related information as it pertains to the subscriber.
/ Enrollment/ Organization/ Subscriber/ **HIPAA**	- HIPAAData - S (0/1)	Health Information Portability and Accountability Act. Container for HIPAA related elements.
/ Enrollment/ Organization/ Subscriber/ **Medicare**	- MedicareData - S (0/1)	Container for subscriber's Medicare information.
/ Enrollment/ Organization/ Subscriber/ **Medicaid**	- MedicaidData - S (0/1)	Container for subscriber's Medicaid information.
/ Enrollment/ Organization/ Subscriber/ **BenefitReportingInformation**	BenefitReportingType - xsd:string - S (1/1) BenefitReportingValue - xsd:string - S (1/1) StartDate - LocalDateType - S (0/1)	Contains information identifying the type of reporting required.

/ Enrollment/ Organization/ Subscriber/ BenefitReportingInformation/ **BenefitReportingType**	- xsd:string - S (1/1)	Indicates the type of benefit reporting (e.g., location, division, job, etc.).
/ Enrollment/ Organization/ Subscriber/ BenefitReportingInformation/ **BenefitReportingValue**	- xsd:string - S (1/1)	Indicates the corresponding value of BenefitReportingType.
/ Enrollment/ Organization/ Subscriber/ BenefitReportingInformation/ **StartDate**	- LocalDateType - S (0/1)	A start date.

3.5 The Dependent Element

The Dependent element is an optional child of the Subsriber element. It is a container for all information related to a Subscriber's dependent. A Subcriber element may have from zero to an unlimited number of Dependent elements.



/ Enrollment/ Organization/ Subscriber/ **Dependent**	Person - PersonData - S (1/1) Coverage - Coverage - S (1/1) Medicare - MedicareData - S (0/1) Medicaid - MedicaidData - S (0/1) HIPAA - HIPAAData - S (0/1) School - SchoolData - S (0/*) ResponsiblePerson - [complexType] - S (0/1) CustodialParent - [complexType] - S (0/1) UserArea - [see include/import] - S (0/1) relationshipCode xsd:restriction **base:** xsd:string [Enumerations]: Adopted Child, Brother or Sister, Brother-in-Law or Sister-in-Law, Child, Collateral Dependent, Court Appointed Guardian, Cousin, Dependent of a Minor Dependent, Ex-Spouse, Father, Father or Mother, Father-in-Law or	An element of Subscriber that captures all information related to the Dependent.

	Mother-in-Law, Foster Child, Grandfather or Grandmother, Grandson or Granddaughter, Guardian, Life Partner, Mother, Nephew or Niece, Self, Son-in-Law or Daughter-in-Law, Sponsored Dependent, Spouse, Stepfather, Stepmother, Stepson or Stepdaugher, Uncle or Aunt, Ward - - required fullTimeStudent - xsd:boolean -	
/ Enrollment/ Organization/ Subscriber/ Dependent/ **Person**	- PersonData - S (1/1)	Contains various data about an individual person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **IdentificationCode**	- EntityIdType - S (1/1)	An identification code.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **PriorIncorrectIdentificationCode**	- EntityIdType - S (0/1)	An optional element used to report an identification code previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **PersonName**	- PersonNameType - S (1/1)	The name of a person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **PriorIncorrectPersonName**	- PersonNameType - S (0/1)	An optional element used to report a person name previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **Gender**	- GenderCodeType - S (1/1)	Gender of the person: values are 0 - Not Known, 1 - Male, 2 - Female, 9 - Not specified.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **PriorIncorrectGender**	- GenderCodeType - S (0/1)	An optional element used to report a gender previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **DateOfBirth**	- LocalDateType - S (1/1)	Date of birth for subscriber or dependent.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **PriorIncorrectDateOfBirth**	- LocalDateType - S (0/1)	An optional element used to report a date of birth previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ Enrollment/ Organization/	- LocalDateType - S (0/1)	Date of death for subscriber or dependent.

Subscriber/ Dependent/ Person/ **DateOfDeath**		
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **Language**	- LanguageData - S (0/*)	Container for language.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Language/ **LanguageCode**	xsd:restriction **base:** xsd:string	Language code indicating language of the person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Language/ **LanguageUsage**	xsd:restriction **base:** xsd:string [Enumerations]: Written, Spoken	Indicates how the person uses the language.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **Height**	xsd:extension **base:** xsd:double units xsd:restriction **base:** xsd:string [Enumerations]: inches, centimeters - - required	Height of the person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Height/ **units**	xsd:restriction **base:** xsd:string [Enumerations]: inches, centimeters	Units of measurement of height. Allowed values are: inches; centimeters.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **Weight**	xsd:extension **base:** xsd:double units xsd:restriction **base:** xsd:string [Enumerations]: pounds, kilograms - - required	A number to indicate the weight of the individual.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Weight/ **units**	xsd:restriction **base:** xsd:string [Enumerations]: pounds, kilograms	Units of measurement of height. Allowed values are: inches; centimeters.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **SubstanceAbuser**	- xsd:boolean - S (0/1)	Code which indicates whether this individual is a substance abuser. Included for 834 compatibility.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **TobaccoUser**	- xsd:boolean - S (0/1)	A boolean indicating whether or not this individual is a tabacco user.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **MaritalStatus**	MaritalStatusCode - xsd:string - S (1/1) StartDate -	Container for person's marital status.

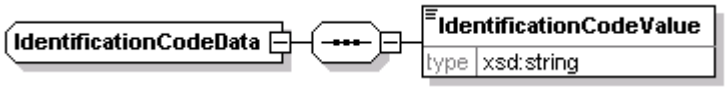
	LocalDateNkNaType - S (1/1)	
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ MaritalStatus/ **MaritalStatusCode**	xsd:restriction **base:** xsd:string [Enumerations]: Divorced, Legally Separated, Married, Registered Domestic Partner, Separated, Single, Unmarried, Unreported, Widowed	Code indicating person's marital status. Values are Single, Married, Divorced, Unreported, Separated, Unmarried, Widowed, Legally Separated, Registered Domestic Partner.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ MaritalStatus/ **StartDate**	- LocalDateNkNaType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **Disability**	DisabilityType - xsd:string - S (1/1) StartDate - LocalDateNkNaType - S (1/1)	Contains the disability type and the effective date of the disability.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Disability/ **DisabilityType**	xsd:restriction **base:** xsd:string [Enumerations]: Short Term Disability, Long Term Disability, Permanent or Total Disability, No Disability	Contains the type of disability. Values includes 'Short Term Disability', 'Long Term Disability', 'Permanent or Total Disability', and 'No Disability'.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Disability/ **StartDate**	- LocalDateNkNaType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ **Employer**	OrganizationName - xsd:string - C (1/1) PersonName - PersonNameType - C (1/1) ContactInformation - ContactMethodType - S (0/1) StartDate - LocalDateType - S (0/1)	Container for all employer-related information.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Employer/ **OrganizationName**	- xsd:string - C (1/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Employer/ **PersonName**	- PersonNameType - C (1/1)	The name of a person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Person/ Employer/ **ContactInformation**	- ContactMethodType - S (0/1)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ Enrollment/ Organization/	- LocalDateType - S (0/1)	A start date.

Subscriber/ Dependent/ Person/ Employer/ **StartDate**		
/ Enrollment/ Organization/ Subscriber/ Dependent/ **Coverage**	- Coverage - S (1/1)	Identifies the type of coverage. In this version of the schema, the Coverage Global Complex Type describes three types of coverage: US Tier-Based Coverage; US Rate-Based Coverage; and US Spending Account Coverage.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **Medicare**	- MedicareData - S (0/1)	Container for subscriber's Medicare information.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **Medicaid**	- MedicaidData - S (0/1)	Container for subscriber's Medicaid information.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **HIPAA**	- HIPAAData - S (0/1)	Health Information Portability and Accountability Act. Container for HIPAA related elements.
/ Enrollment/ Organization/ Subscriber/ Dependent/ HIPAA/ **PriorCoverageMonths**	- xsd:nonNegativeInteger - S (1/1)	Reports the number of prior months during which this individual had medical coverage. The derivation of this value is related to HIPAA legislation regarding the portability of health insurance.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **School**	- SchoolData - S (0/*)	Information about a school provided to the carrier for the possible purpose of verifying student status.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ **OrganizationName**	- xsd:string - S (1/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ **StartDate**	- LocalDateType - S (0/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ **EndDate**	- LocalDateType - S (0/1)	An inclusive end date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **ResponsiblePerson**	PersonName - PersonNameType - S (1/1) ContactInformation - ContactMethodType - S (1/*)	A person reported to the carrier for the purpose of facilitating communication about care or in situations where a parent or other responsible person is not available.

/ Enrollment/ Organization/ Subscriber/ Dependent/ ResponsiblePerson/ **PersonName**	- PersonNameType - S (1/1)	The name of a person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ ResponsiblePerson/ **ContactInformation**	- ContactMethodType - S (1/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **CustodialParent**	PersonName - PersonNameType - S (1/1) ContactInformation - ContactMethodType - S (1/*)	Custodial parent of a minor dependent – usually required when someone other than subscriber.
/ Enrollment/ Organization/ Subscriber/ Dependent/ CustodialParent/ **PersonName**	- PersonNameType - S (1/1)	The name of a person.
/ Enrollment/ Organization/ Subscriber/ Dependent/ CustodialParent/ **ContactInformation**	- ContactMethodType - S (1/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **relationshipCode**	xsd:restriction **base:** xsd:string [Enumerations]: Adopted Child, Brother or Sister, Brother-in-Law or Sister-in-Law, Child, Collateral Dependent, Court Appointed Guardian, Cousin, Dependent of a Minor Dependent, Ex-Spouse, Father, Father or Mother, Father-in-Law or Mother-in-Law, Foster Child, Grandfather or Grandmother, Grandson or Granddaughter, Guardian, Life Partner, Mother, Nephew or Niece, Self, Son-in-Law or Daughter-in-Law, Sponsored Dependent, Spouse, Stepfather, Stepmother, Stepson or Stepdaugher, Uncle or Aunt, Ward	Allowed values are: Spouse;Father or Mother;Grandfather or Grandmother;Grandson or Granddaughter;Uncle or Aunt;Nephew or Niece;Cousin;Adopted Child;Foster Child;Son-in-Law or Daughter-in-Law;Brother-in-Law or Sister-in-Law;Father-in-Law or Mother-in-Law;Brother or Sister;Ward;Stepson or Stepdaugher;Self;Child;Sponsored Dependent;Dependent of a Minor Dependent;Ex-Spouse;Guardian;Court Appointed Guardian;Mother;Father;Collateral Dependent;Stepfather;Stepmother;Life Partner.
/ Enrollment/ Organization/ Subscriber/ Dependent/ **fullTimeStudent**	- xsd:boolean -	Yes/No indicator for student status.

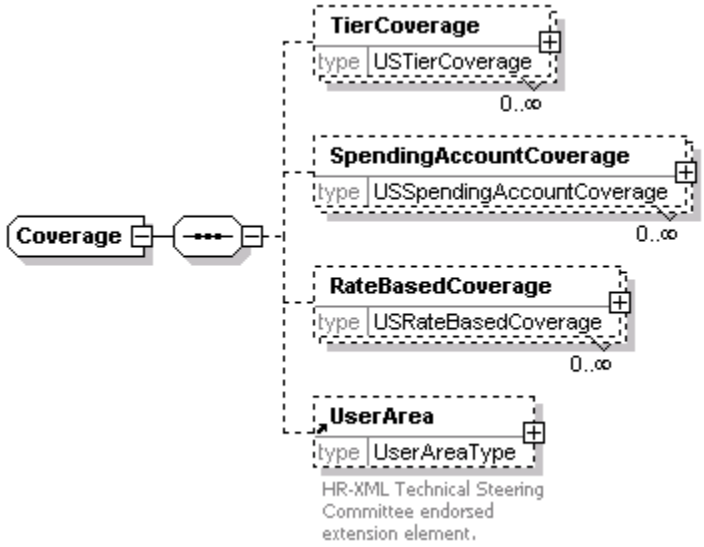
3.6 Global Types

3.6.1 The IdentificationCodeData Global Type



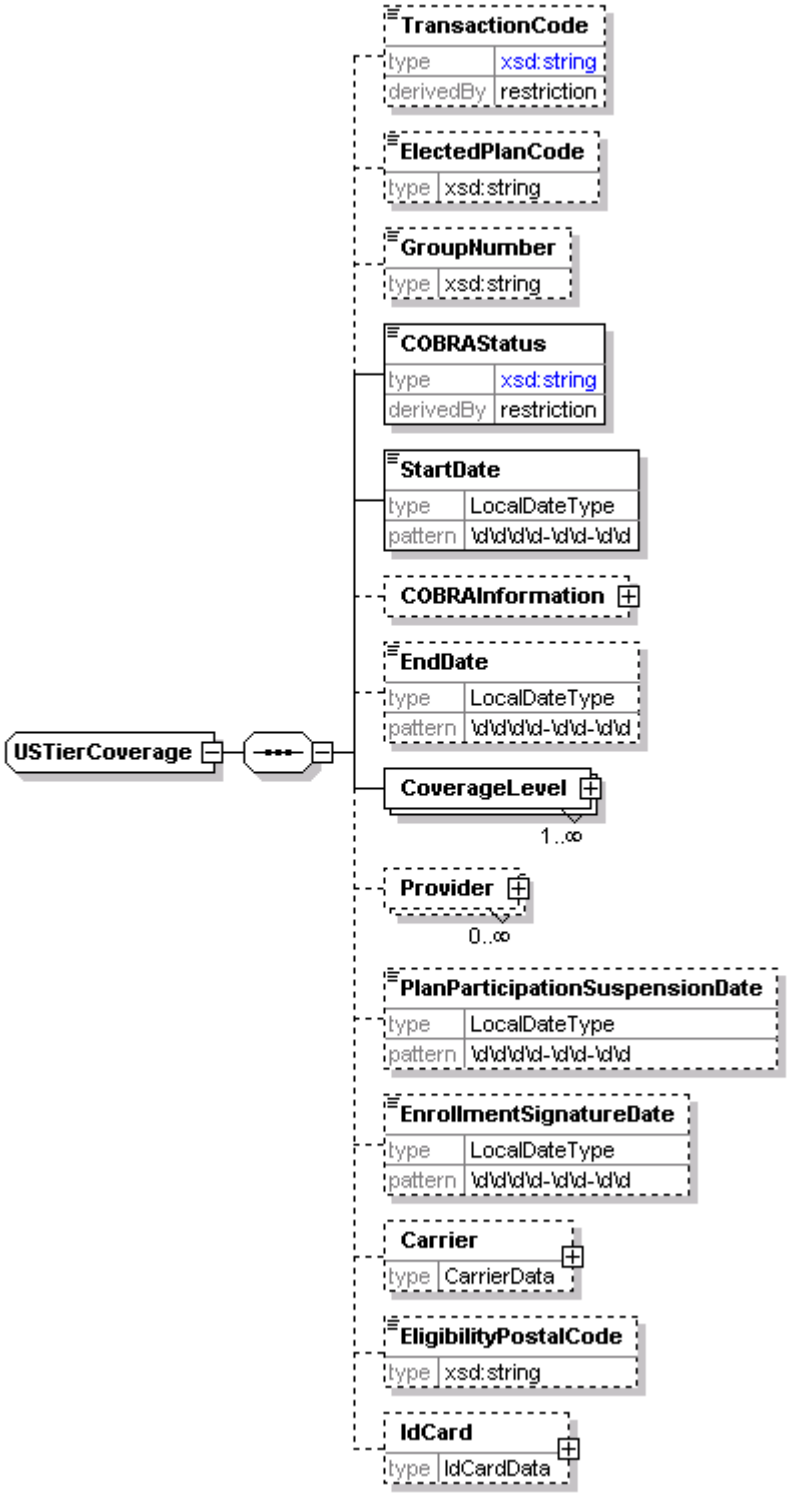
/ **[IdentificationCodeData]**	IdentificationCodeValue - xsd:string - S (1/1) idCodeType xsd:restriction **base:** xsd:string [Enumerations]: TaxpayerIdentificationNumber, SocialSecurityNumber, MutuallyDefined, EmployerGenerated - -	Global Complex Type to represent an identification code.
/ [IdentificationCodeData]/ **IdentificationCodeValue**	- xsd:string - S (1/1)	Actual value of identification code.
/ [IdentificationCodeData] / **idCodeType**	xsd:restriction **base:** xsd:string [Enumerations]: TaxpayerIdentificationNumber, SocialSecurityNumber, MutuallyDefined, EmployerGenerated	Indicates the type of identification code. Potential values are: TaxpayerIdentificationNumber; SocialSecurityNumber; MutuallyDefined; EmployerGenerated.

3.6.2 The Coverage Global Type



/ **[Coverage]**	TierCoverage - USTierCoverage - S (0/*) SpendingAccountCoverage - USSpendingAccountCoverage - S (0/*) RateBasedCoverage - USRateBasedCoverage - S (0/*) UserArea - [see include/import] - S (0/1)	Identifies the type of coverage. In this version of the schema, the Coverage Global Complex Type describes three types of coverage: US Tier-Based Coverage; US Rate-Based Coverage; and US Spending Account Coverage
/ [Coverage]/ **TierCoverage**	- USTierCoverage - S (0/*)	Container for information about TierCoverages in which the individual is enrolled.
/ [Coverage]/ **SpendingAccountCoverage**	- USSpendingAccountCoverage - S (0/*)	Container for information about US-based Spending Acounts in which the indivual is participating.
/ [Coverage]/ **RateBasedCoverage**	- USRateBasedCoverage - S (0/*)	Container for information about US Rated Based Coverage in which the individual is enrolled.

3.6.3 The USTierCoverage Global Type



/ **[USTierCoverage]**	TransactionCode - xsd:string - S (0/1) ElectedPlanCode - xsd:string - S (0/1) GroupNumber - xsd:string - S (0/1) COBRAStatus - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1) COBRAInformation - xsd:string - S (0/1) EndDate - LocalDateType - S (0/1) CoverageLevel - xsd:string - S (1/*) Provider - xsd:string - S (0/*) PlanParticipationSuspensionDate - LocalDateType - S (0/1) EnrollmentSignatureDate - LocalDateType - S (0/1) Carrier - CarrierData - S (0/1) EligibilityPostalCode - xsd:string - S (0/1) IdCard - IdCardData - S (0/1) type xsd:restriction **base:** xsd:string [Enumerations]: 24 Care, Dental, Dental Capitation, Exclusive Provider Organization, Health, Health Maintenance Organization, Hearing, Long Term Care, Long Term Disability, Mail Order Drug, Major Medical, Medicare Risk, Mental Health, Point of Service, Preferred Provider Organization, Prescription Drug, Preventative Care, Short Term Disability, Utilization Review, Vision - - required	Global type to represent information about US-based Tier Coverage
/ [USTierCoverage]/ **TransactionCode**	xsd:restriction **base:** xsd:string [Enumerations]: Add, Audit, Change, Correction, Delete, Employee Information Not Available, Reinstatement, Termination	A code to indicate, at a very gross level, why information about this enrollment is provided in this payload. Allowed values are: Add; Change; Delete; Termination; Reinstatement; Correction; Audit; Employee Information Not Available
/ [USTierCoverage]/ **ElectedPlanCode**	- xsd:string - S (0/1)	Identifies the actual plan or option in which the person is enrolling.
/ [USTierCoverage]/ **GroupNumber**	- xsd:string - S (0/1)	Group number of the plan in which the subscriber or dependent is enrolled.
/ [USTierCoverage]/ **COBRAStatus**	xsd:restriction **base:** xsd:string [Enumerations]: COBRA, non-COBRA	Indicates whether a person is COBRA or non-COBRA.
/ [USTierCoverage]/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [USTierCoverage]/ **COBRAInformation**	COBRAStartDate - LocalDateType - S (0/1) COBRAEndDate - LocalDateType - S (0/1) PaidThroughDate - LocalDateType - S (0/1)	Contains information on the period of COBRA coverage and on the type and date of the qualifying event triggering COBRA eligibility.

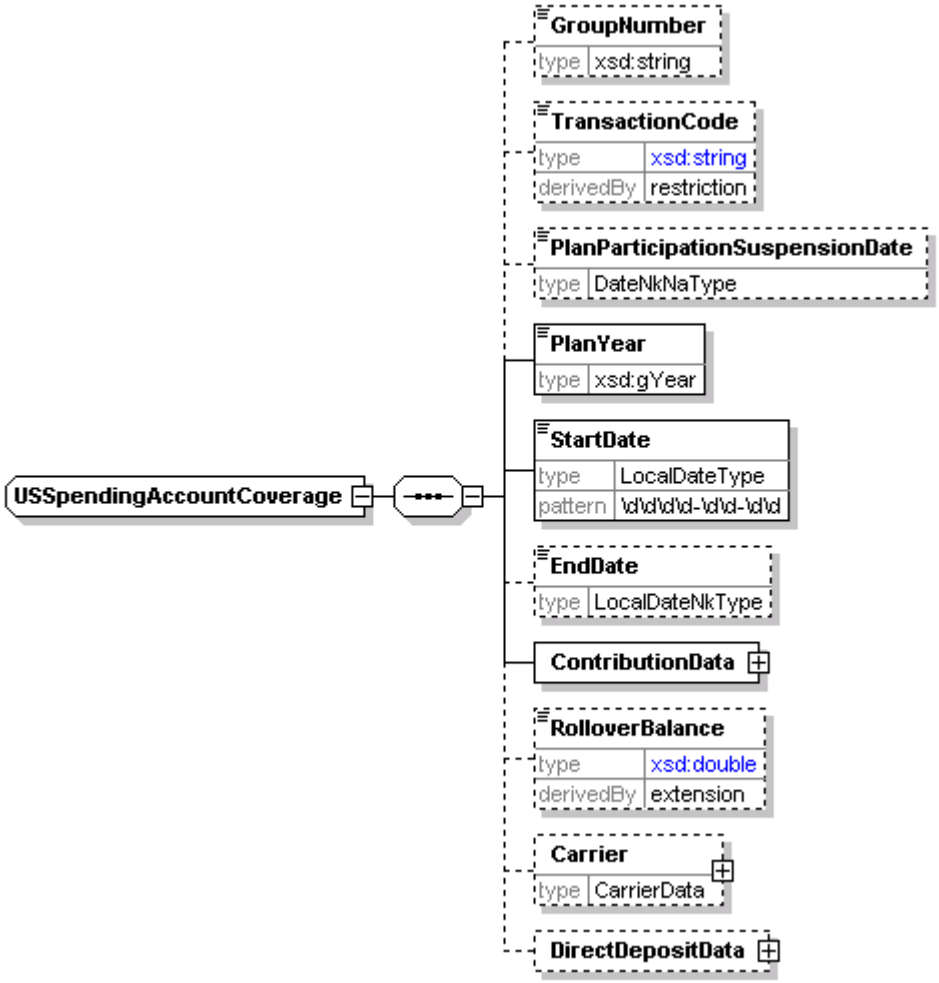
	QualifyingEventDate - LocalDateType - S (0/1) QualifyingEventCode - xsd:string - S (0/1)	
/ [USTierCoverage]/ COBRAInformation/ **COBRAStartDate**	- LocalDateType - S (0/1)	The date COBRA coverage begins.
/ [USTierCoverage]/ COBRAInformation/ **COBRAEndDate**	- LocalDateType - S (0/1)	The date COBRA coverage ends.
/ [USTierCoverage]/ COBRAInformation/ **PaidThroughDate**	- LocalDateType - S (0/1)	The date through which this individual's COBRA coverage is paid.
/ [USTierCoverage]/ COBRAInformation/ **QualifyingEventDate**	- LocalDateType - S (0/1)	The date associated with the qualifying event reported.
/ [USTierCoverage]/ COBRAInformation/ **QualifyingEventCode**	xsd:restriction **base:** xsd:string [Enumerations]: Bankruptcy of a Retired Employee, Death, Divorce, Ineligible Child, Medicare, Reduction of work hours, Separation, Termination of Employment	A string from a constrained list to indicate the event which occurred which qualifies this individual to be offerred COBRA continuation of this coverage.
/ [USTierCoverage]/ **EndDate**	- LocalDateType - S (0/1)	An inclusive end date.
/ [USTierCoverage]/ **CoverageLevel**	CoverageLevelCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	[1]. For USTierCoverage: Container for all coverage information. [2]. For USRateBasedCoverage: Container for all coverage information. [Contextual use has different content models.]
/ [USTierCoverage]/ CoverageLevel/ **CoverageLevelCode**	xsd:restriction **base:** xsd:string [Enumerations]: Children Only, Dependents Only, Employee and Children, Employee and Five or More Dependents, Employee and Four or More Dependents, Employee and One Dependent, Employee and One or More Dependents, Employee and Spouse, Employee and Three Dependents, Employee and Three or More Dependents, Employee and Two Dependents, Employee and Two or More Dependents, Employee Only, Family, Individual, Not Applicable, Spouse and Children, Spouse Only, Two Party	Indicates coverage level – Values are: Children Only, Dependents Only, Employee and One Dependent, Employee and Two Dependents, Employee and Three Dependents, Employee and One or More Dependents, Employee and Two or More Dependents, Employee and Three or More Dependents, Employee and Four or More Dependents, Employee and Five or More Dependents, Employee and Children, Employee Only, Employee and Spouse, Family, Individual, Spouse and Children, Spouse Only, Two Party, Not Applicable.
/ [USTierCoverage]/ CoverageLevel/ **StartDate**	- LocalDateType - S (1/1)	A start date.

/ [USTierCoverage]/ **Provider**	StartDate - LocalDateType - S (0/1) OrganizationName - xsd:string - C (0/1) PersonName - PersonNameType - C (0/1) ContactInformation - ContactMethodType - S (0/1) ProviderId - xsd:string - S (0/1) ProviderRelationshipCode - xsd:string - S (0/1) ProviderChangeReason - xsd:string - S (0/1) providerType xsd:restriction **base:** xsd:string [Enumerations]: Obstetrics and Gynecology Facility, Doctor of Optometry, Primary Care Provider, Pharmacy, Dentist, Managed Care Organization - - providerTypeQualifier xsd:restriction **base:** xsd:string [Enumerations]: Person, Non Person Entity - -	Information about the provider associated with this coverage. This could be a physician, clinic, or other entity reported during the election process as the primary care provider or other provider for this coverage.
/ [USTierCoverage]/ Provider/ **StartDate**	- LocalDateType - S (0/1)	A start date.
/ [USTierCoverage]/ Provider/ **OrganizationName**	- xsd:string - C (0/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ [USTierCoverage]/ Provider/ **PersonName**	- PersonNameType - C (0/1)	The name of a person.
/ [USTierCoverage]/ Provider/ **ContactInformation**	- ContactMethodType - S (0/1)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [USTierCoverage]/ Provider/ **ProviderId**	xsd:extension **base:** xsd:string providerIdQualifier xsd:restriction **base:** xsd:string [Enumerations]: Social Security Number, Federal Taxpayer Identification Number, HCFA National Provider Identifier - - required	An identifyer for this provider.
/ [USTierCoverage]/ Provider/ ProviderId/ **providerIdQualifier**	xsd:restriction **base:** xsd:string [Enumerations]: Social Security Number, Federal Taxpayer Identification Number, HCFA National Provider Identifier	Allowed values are: Social Security Number; Federal Taxpayer Identification Number; HCFA National Provider Identifier.
/ [USTierCoverage]/ Provider/ **ProviderRelationshipCode**	xsd:restriction **base:** xsd:string [Enumerations]: Established Patient, Not Established Patient, Not Known	Indicates the type of relationship the person has with the provider. Values are Established Patient, Not

		Established Patient, Not Known.
/ [USTierCoverage]/ Provider/ **ProviderChangeReason**	xsd:restriction **base:** xsd:string [Enumerations]: Appointment Times Not Met in a Timely Manner, Current Customer Information File in Error, Dissatisfaction with Medical Care/Services Rendered, Dissatisfaction with Office Staff, Dissatisfaction with Physician's Referral Policy, Dissatisfied with Office Hours, Inconvenient Office Location, Less Respect/Attention/Time Given Than to Other Patients, No Reason Given, Patient Moved to a New Location, Plan Change, Unable to Scheduled Appointments in a Timely Manner, Voluntary Withdrawal	A constrained list of reasons to indicate why this PCP.
/ [USTierCoverage]/ Provider/ **providerType**	xsd:restriction **base:** xsd:string [Enumerations]: Obstetrics and Gynecology Facility, Doctor of Optometry, Primary Care Provider, Pharmacy, Dentist, Managed Care Organization	Allowed values are: Obstetrics and Gynecology Facility; Doctor of Optometry; Primary Care Provider; Pharmacy; Dentist; Managed Care Organization.
/ [USTierCoverage]/ Provider/ **providerTypeQualifier**	xsd:restriction **base:** xsd:string [Enumerations]: Person, Non Person Entity	Indicates the type of provider Allowed values are: Person; Non Person Entity.
/ [USTierCoverage]/ **PlanParticipationSuspensionDate**	- LocalDateType - S (0/1)	[1]. A date indicating the last day in which paticipation in the plan is possible. The context of the date may be broader than the individual (organization or group level) but is provided here at the individual level. [2]. Defines a date for when the plan should, if ever, be suspended.
/ [USTierCoverage]/ **EnrollmentSignatureDate**	- LocalDateType - S (0/1)	Indicates the date on file for the enrollment signature.
/ [USTierCoverage]/ **Carrier**	- CarrierData - S (0/1)	[1]. A container representing information about an insurance carrier or other provider of benefits coverage. [2]. An insurance carrier or other provider of benefits coverage. [3]. Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ [USTierCoverage]/ Carrier/ **OrganizationName**	- xsd:string - S (0/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.

/ [USTierCoverage]/ Carrier/ **IdentificationCode**	- EntityIdType - S (0/*)	An identification code.
/ [USTierCoverage]/ Carrier/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [USTierCoverage]/ **EligibilityPostalCode**	- xsd:string - S (0/1)	Postal code used for eligibility determination.
/ [USTierCoverage]/ **IdCard**	- IdCardData - S (0/1)	Container for capturing identification card information.
/ [USTierCoverage]/ IdCard/ **PlanCoverageDescription**	- xsd:string - S (1/1)	A string describing the coverage for which an ID is requested.
/ [USTierCoverage]/ IdCard/ **Quantity**	- xsd:nonNegativeInteger - S (0/1)	The quantity of ID cards requested.
/ [USTierCoverage]/ IdCard/ **ActionCode**	xsd:restriction **base:** xsd:string [Enumerations]: Add, Change, Replace	A code indicating the reason an ID card is requested for this benefit. Legal values are Add, Change and Replace
/ [USTierCoverage] / **type**	xsd:restriction **base:** xsd:string [Enumerations]: 24 Care, Dental, Dental Capitation, Exclusive Provider Organization, Health, Health Maintenance Organization, Hearing, Long Term Care, Long Term Disability, Mail Order Drug, Major Medical, Medicare Risk, Mental Health, Point of Service, Preferred Provider Organization, Prescription Drug, Preventative Care, Short Term Disability, Utilization Review, Vision	[1]. For USTierCoverage: Allowed values are: Preventative Care; 24 Care; Medicare Risk; Mental Health; Dental Capitation; Dental; Exclusive Provider Organization; Hearing; Health; Health Maintenance Organization; Long Term Care; Long Term Disability; Major Medical; Mail Order Drug; Prescription Drug; Point of Service; Preferred Provider Organization; Short Term Disability; Utilization Review; Vision. [2]. For USSpendingAccountCoverage: Allowed values are: FSA Health Care; FSA Dependent Care.

3.6.4 The USSpendingAccountCoverage Global Type



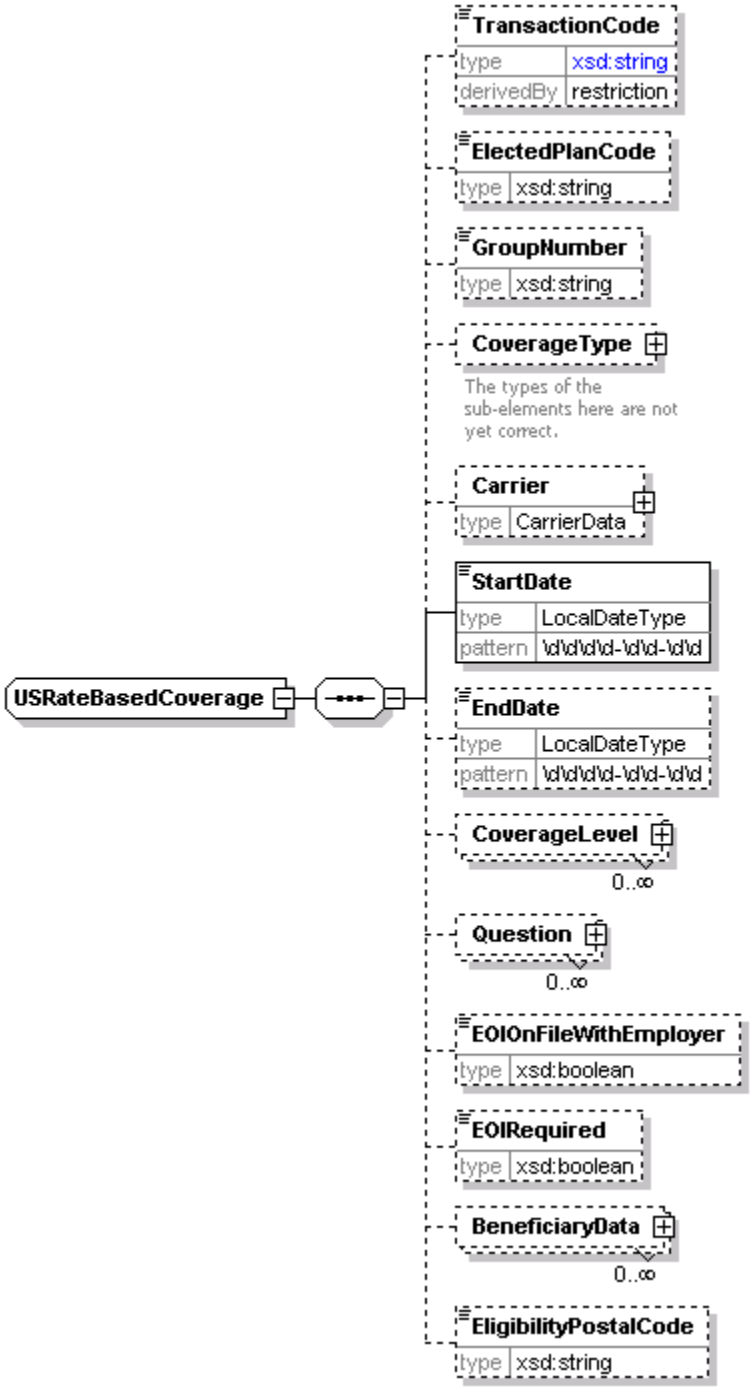
/ **[USSpendingAccountCoverage]**	GroupNumber - xsd:string - S (0/1) TransactionCode - xsd:string - S (0/1) PlanParticipationSuspensionDate - DateNkNaType - S (0/1) PlanYear - xsd:gYear - S (1/1) StartDate - LocalDateType - S (1/1) EndDate - LocalDateNkType - S (0/1) ContributionData - xsd:double - S (1/1) RolloverBalance - xsd:double - S (0/1) Carrier - CarrierData - S (0/1) DirectDepositData - xsd:string - S (0/1) type xsd:restriction **base:** xsd:string [Enumerations]: FSA Health Care, FSA Dependent Care - - required	Global Type for representing information about SpendingAccountCoverage in which an individual is enrolled.

/ [USSpendingAccountCoverage]/ **GroupNumber**	- xsd:string - S (0/1)	Group number of the plan in which the subscriber or dependent is enrolled.
/ [USSpendingAccountCoverage]/ **TransactionCode**	xsd:restriction **base:** xsd:string [Enumerations]: Add, Audit, Change, Correction, Delete, Employee Information Not Available, Reinstatement, Termination	A code to indicate, at a very gross level, why information about this enrollment is provided in this payload. Allowed values are: Add; Change; Delete; Termination; Reinstatement; Correction; Audit; Employee Information Not Available
/ [USSpendingAccountCoverage]/ **PlanParticipationSuspensionDate**	- DateNkNaType - S (0/1)	[1]. A date indicating the last day in which paticipation in the plan is possible. The context of the date may be broader than the individual (organization or group level) but is provided here at the individual level. [2]. Defines a date for when the plan should, if ever, be suspended.
/ [USSpendingAccountCoverage]/ **PlanYear**	- xsd:gYear - S (1/1)	Indicates the year for which this plan applies.
/ [USSpendingAccountCoverage]/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [USSpendingAccountCoverage]/ **EndDate**	- LocalDateNkType - S (0/1)	An inclusive end date.
/ [USSpendingAccountCoverage]/ **ContributionData**	GoalAmount - xsd:double - S (1/1) PerPayPeriodAmount - xsd:double - S (0/1) YTDContributionAmount - xsd:double - S (0/1) Frequency - xsd:string - S (0/1) contributor xsd:restriction **base:** xsd:string [Enumerations]: Employer, Employee - - required	Container for Spending Account contribution information.
/ [USSpendingAccountCoverage]/ ContributionData/ **GoalAmount**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the annual goal amount.
/ [USSpendingAccountCoverage]/ ContributionData/ GoalAmount/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds
/ [USSpendingAccountCoverage]/ ContributionData/ **PerPayPeriodAmount**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the per pay period amount.
/ [USSpendingAccountCoverage]/ ContributionData/ PerPayPeriodAmount/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds

/ [USSpendingAccountCoverage]/ ContributionData/ **YTDContributionAmount**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the year-to-date contribution amount.
/ [USSpendingAccountCoverage]/ ContributionData/ YTDContributionAmount/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds
/ [USSpendingAccountCoverage]/ ContributionData/ **Frequency**	xsd:restriction **base:** xsd:string [Enumerations]: Annually, Bi-Weekly, Daily, Monthly, One Time Only, Quarterly, Semi-Annually, Semi-Monthly, Weekly	Indicates the frequency of the contribution. Allowed values are Daily; Weekly; Bi-weekly; Monthly; Quarterly; Semi-Annually; Annually; One Time Only; Semi-Monthly.
/ [USSpendingAccountCoverage]/ ContributionData/ **contributor**	xsd:restriction **base:** xsd:string [Enumerations]: Employer, Employee	Indicates whether the contributor is the Employer or the Employee.
/ [USSpendingAccountCoverage]/ **RolloverBalance**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the rollover balance, if any, from the previous year.
/ [USSpendingAccountCoverage]/ RolloverBalance/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds
/ [USSpendingAccountCoverage]/ **Carrier**	- CarrierData - S (0/1)	[1]. A container representing information about an insurance carrier or other provider of benefits coverage. [2]. An insurance carrier or other provider of benefits coverage. [3]. Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ [USSpendingAccountCoverage]/ Carrier/ **OrganizationName**	- xsd:string - S (0/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ [USSpendingAccountCoverage]/ Carrier/ **IdentificationCode**	- EntityIdType - S (0/*)	An identification code.
/ [USSpendingAccountCoverage]/ Carrier/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [USSpendingAccountCoverage]/ **DirectDepositData**	AccountType - xsd:string - S (1/1) ABARoutingNumber - xsd:string - S (1/1) BankAccountNumber - xsd:string -	Container for all direct deposit information.

	S (1/1)	
/ [USSpendingAccountCoverage]/ DirectDepositData/ **AccountType**	xsd:restriction **base:** xsd:string [Enumerations]: Checking, Savings	Indicates type of account. Allowed values are: Checking; Savings.
/ [USSpendingAccountCoverage]/ DirectDepositData/ **ABARoutingNumber**	- xsd:string - S (1/1)	Indicates ABA routing number.
/ [USSpendingAccountCoverage]/ DirectDepositData/ **BankAccountNumber**	- xsd:string - S (1/1)	Indicates a bank account number.
/ [USSpendingAccountCoverage] / **type**	xsd:restriction **base:** xsd:string [Enumerations]: FSA Health Care, FSA Dependent Care	[1]. For USTierCoverage: Allowed values are: Preventative Care; 24 Care; Medicare Risk; Mental Health; Dental Capitation; Dental; Exclusive Provider Organization; Hearing; Health; Health Maintenance Organization; Long Term Care; Long Term Disability; Major Medical; Mail Order Drug; Prescription Drug; Point of Service; Preferred Provider Organization; Short Term Disability; Utilization Review; Vision. [2]. For USSpendingAccountCoverage: Allowed values are: FSA Health Care; FSA Dependent Care.

3.6.5 The USRateBasedCoverage Global Type



/ **[USRateBasedCoverage]**	TransactionCode - xsd:string - S (0/1) ElectedPlanCode - xsd:string - S (0/1)	Global Type for representing information about RateBasedCoverage in which an individual is enrolled.

	GroupNumber - xsd:string - S (0/1) CoverageType - xsd:string - S (0/1) Carrier - CarrierData - S (0/1) StartDate - LocalDateType - S (1/1) EndDate - LocalDateType - S (0/1) CoverageLevel - xsd:double - S (0/*) Question - [complexType] - S (0/*) EOIOnFileWithEmployer - xsd:boolean - S (0/1) EOIRequired - xsd:boolean - S (0/1) BeneficiaryData - xsd:string - S (0/*) EligibilityPostalCode - xsd:string - S (0/1)	
/ [USRateBasedCoverage]/ **TransactionCode**	xsd:restriction **base:** xsd:string [Enumerations]: Add, Audit, Change, Correction, Delete, Employee Information Not Available, Reinstatement, Termination	A code to indicate, at a very gross level, why information about this enrollment is provided in this payload. Allowed values are: Add; Change; Delete; Termination; Reinstatement; Correction; Audit; Employee Information Not Available
/ [USRateBasedCoverage]/ **ElectedPlanCode**	- xsd:string - S (0/1)	Identifies the actual plan or option in which the person is enrolling.
/ [USRateBasedCoverage]/ **GroupNumber**	- xsd:string - S (0/1)	Group number of the plan in which the subscriber or dependent is enrolled.
/ [USRateBasedCoverage]/ **CoverageType**	Product - xsd:string - S (1/1) ProductType - xsd:string - S (1/1) CoveredEntity - xsd:string - S (1/1)	Container indicating the type of coverage.
/ [USRateBasedCoverage]/ CoverageType/ **Product**	xsd:restriction **base:** xsd:string [Enumerations]: Life Insurance, Accidental Death and Dismemberment Insurance, Long-Term Disability Insurance, Short-Term Disability Insurance	Indicates the Product. Allowed values are: Life Insurance; Accidental Death and Dismemberment Insurance; Long Term Disability; Short Term Disability.
/ [USRateBasedCoverage]/ CoverageType/ **ProductType**	xsd:restriction **base:** xsd:string [Enumerations]: Not Applicable, Supplemental, Basic, Group	Indicates the Product Type. Allowed values are: Not Applicable; Supplemental; Basic; Group.
/ [USRateBasedCoverage]/ CoverageType/ **CoveredEntity**	xsd:restriction **base:** xsd:string [Enumerations]: Self, Spouse, Common Law Spouse, Dependent, Child	Indicates who is covered. Allowed values are: Self; Spouse; Common Law Spouse; Dependent; Child.
/ [USRateBasedCoverage]/ **Carrier**	- CarrierData - S (0/1)	[1]. A container representing information about an insurance carrier or other provider of benefits coverage. [2]. An insurance carrier or other provider of benefits coverage. [3]. Contains

		information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ [USRateBasedCoverage]/ Carrier/ **OrganizationName**	- xsd:string - S (0/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ [USRateBasedCoverage]/ Carrier/ **IdentificationCode**	- EntityIdType - S (0/*)	An identification code.
/ [USRateBasedCoverage]/ Carrier/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [USRateBasedCoverage]/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [USRateBasedCoverage]/ **EndDate**	- LocalDateType - S (0/1)	An inclusive end date.
/ [USRateBasedCoverage]/ **CoverageLevel**	ApprovedCoverage - xsd:double - S (0/1) RequestedCoverage - xsd:double - S (0/1) StartDate - DateNaType - S (1/1)	[1]. For USTierCoverage: Container for all coverage information. [2]. For USRateBasedCoverage: Container for all coverage information. [Contextual use has different content models.]
/ [USRateBasedCoverage]/ CoverageLevel/ **ApprovedCoverage**	Level - xsd:double - S (0/1) Volume - xsd:double - S (0/1)	Container for the approved coverage.
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ **Level**	CoverageLevelValue - xsd:double - S (1/1) CoverageLevelMultiplier - xsd:double - S (1/1) CoverageLevelType - xsd:string - S (1/1)	Container for the approved level of coverage.
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ Level/ **CoverageLevelValue**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the currency value of the coverage.
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ Level/ CoverageLevelValue/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ Level/ **CoverageLevelMultiplier**	- xsd:double - S (1/1)	Indicates the multiplier of the coverage. For example, a two may indicate '2xsalary'.

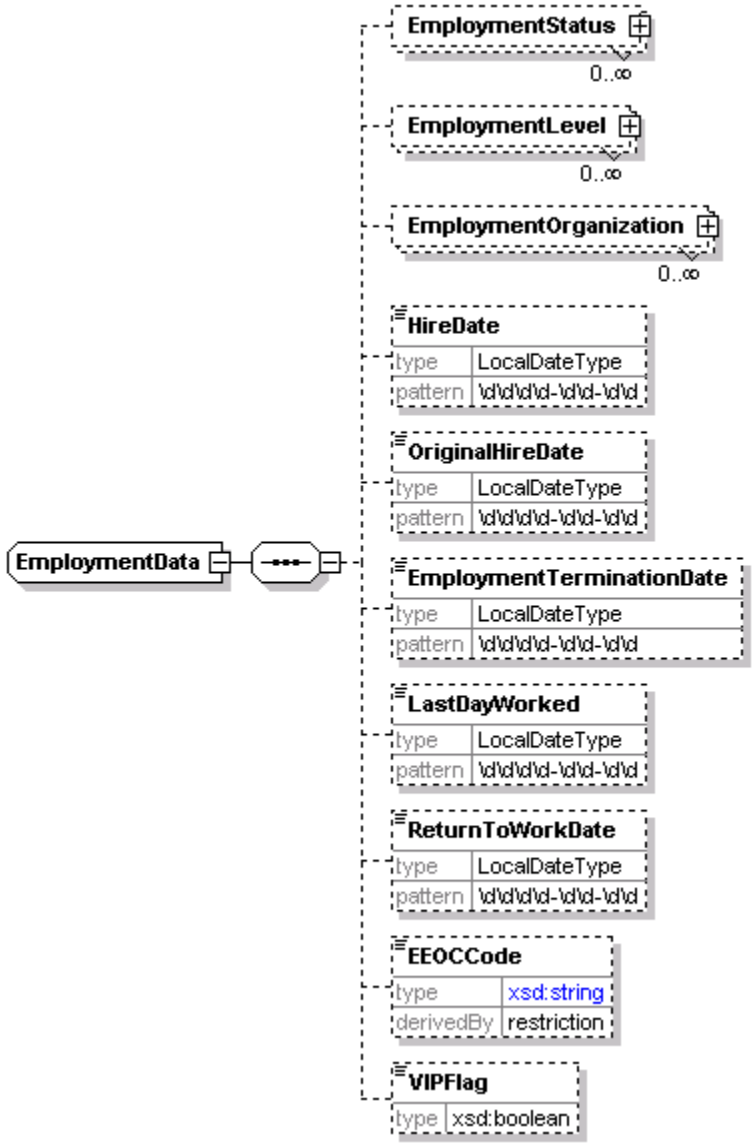
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ Level/ **CoverageLevelType**	xsd:restriction **base:** xsd:string [Enumerations]: Salary, YearsOfService, Fixed	Indicates the type of coverage level. Allowed values are: Salary; Years of Service; Fixed.
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ **Volume**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the total volume of the benefit. For example, volume is used to state the dollar amount of life insurance coverage ($100,000.00) or the monthly benefit amount for LTD ($2,500.00).
/ [USRateBasedCoverage]/ CoverageLevel/ ApprovedCoverage/ Volume/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds
/ [USRateBasedCoverage]/ CoverageLevel/ **RequestedCoverage**	Level - xsd:double - S (0/1) Volume - xsd:double - S (0/1)	Container for the approved coverage.
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ **Level**	CoverageLevelValue - xsd:double - S (1/1) CoverageLevelMultiplier - xsd:double - S (1/1) CoverageLevelType - xsd:string - S (1/1)	Container for the approved level of coverage.
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ Level/ **CoverageLevelValue**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the currency value of the coverage.
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ Level/ CoverageLevelValue/ **currency**	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ Level/ **CoverageLevelMultiplier**	- xsd:double - S (1/1)	Indicates the multiplier of the coverage. For example, a two may indicate '2xsalary'.
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ Level/ **CoverageLevelType**	xsd:restriction **base:** xsd:string [Enumerations]: Salary, YearsOfService, Fixed	Indicates the type of coverage level. Allowed values are: Salary; Years of Service; Fixed.
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ **Volume**	xsd:extension **base:** xsd:double currency - CurrencyCodeType - required	Indicates the total volume of the benefit. For example, volume is used to state the dollar amount of life insurance coverage ($100,000.00) or the monthly benefit amount for LTD ($2,500.00).
/ [USRateBasedCoverage]/ CoverageLevel/ RequestedCoverage/ Volume/	- CurrencyCodeType -	Indicates the type of currency. Must conform to ISO 4217 - Representation of Currency and Funds

currency		
/ [USRateBasedCoverage]/ CoverageLevel/ **StartDate**	- DateNaType - S (1/1)	A start date.
/ [USRateBasedCoverage]/ **Question**	QuestionText - xsd:string - S (0/1) QuestionAnswer - xsd:string - S (1/1) questionID - xsd:int - required	Container for any insurance related questions.
/ [USRateBasedCoverage]/ Question/ **QuestionText**	- xsd:string - S (0/1)	Text for the question. Could be anything such as "Is the insured a tobacco user?"
/ [USRateBasedCoverage]/ Question/ **QuestionAnswer**	- xsd:string - S (1/1)	Text for the answer. Could be anything such as "Yes".
/ [USRateBasedCoverage]/ Question/ **questionID**	- xsd:int -	Unique identifier for the question.
/ [USRateBasedCoverage]/ **EOIOnFileWithEmployer**	- xsd:boolean - S (0/1)	True/False field indicating whether the employer has Evidence of Insurability on File.
/ [USRateBasedCoverage]/ **EOIRequired**	- xsd:boolean - S (0/1)	True/False field indicating whether the EOI is required by the employer.
/ [USRateBasedCoverage]/ **BeneficiaryData**	PersonName - PersonNameType - C (1/1) OrganizationName - xsd:string - C (1/1) ContactInformation - ContactMethodType - S (0/*) DateOfBirth - DateNkNaType - S (0/1) Relationship - xsd:string - S (0/1) IdentificationCode - EntityIdType - S (0/1) InheritanceAmount - xsd:double - S (0/1) BeneficiarySequence - xsd:integer - S (0/1) StartDate - LocalDateNkNaType - S (1/1) EndDate - LocalDateNaType - S (0/1)	Container for all information related to the plan beneficiary.
/ [USRateBasedCoverage]/ BeneficiaryData/ **PersonName**	- PersonNameType - C (1/1)	The name of a person.
/ [USRateBasedCoverage]/ BeneficiaryData/ **OrganizationName**	- xsd:string - C (1/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional

		information. [2]. Name of beneficiary, if an organization.
/ [USRateBasedCoverage]/ BeneficiaryData/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [USRateBasedCoverage]/ BeneficiaryData/ **DateOfBirth**	- DateNkNaType - S (0/1)	Date of birth for subscriber or dependent.
/ [USRateBasedCoverage]/ BeneficiaryData/ **Relationship**	xsd:restriction **base:** xsd:string [Enumerations]: Adopted Child, Brother or Sister, Brother-in-Law or Sister-in-Law, Child, Collateral Dependent, Court Appointed Guardian, Cousin, Dependent of a Minor Dependent, Ex-Spouse, Father, Father or Mother, Father-in-Law or Mother-in-Law, Foster Child, Grandfather or Grandmother, Grandson or Granddaughter, Guardian, Life Partner, Mother, Nephew or Niece, Self, Son-in-Law or Daughter-in-Law, Sponsored Dependent, Spouse, Stepfather, Stepmother, Stepson or Stepdaugher, Uncle or Aunt, Ward	Indicates the beneficiary's relationship to insured. Allowed values are: Spouse;Father or Mother;Grandfather or Grandmother;Grandson or Granddaughter;Uncle or Aunt;Nephew or Niece;Cousin;Adopted Child;Foster Child;Son-in-Law or Daughter-in-Law;Brother-in-Law or Sister-in-Law;Father-in-Law or Mother-in-Law;Brother or Sister;Ward;Stepson or Stepdaugher;Self;Child;Sponsored Dependent;Dependent of a Minor Dependent;Ex-Spouse;Guardian;Court Appointed Guardian;Mother;Father;Collateral Dependent;Stepfather;Stepmother;Life Partner.
/ [USRateBasedCoverage]/ BeneficiaryData/ **IdentificationCode**	- EntityIdType - S (0/1)	An identification code.
/ [USRateBasedCoverage]/ BeneficiaryData/ **InheritanceAmount**	xsd:extension **base:** xsd:double inheritanceType xsd:restriction **base:** xsd:string [Enumerations]: Percentage, MonetaryAmount - - required	Amount of inheritance.
/ [USRateBasedCoverage]/ BeneficiaryData/ InheritanceAmount/ **inheritanceType**	xsd:restriction **base:** xsd:string [Enumerations]: Percentage, MonetaryAmount	Indicates the type of amount – either money or percentage. Allowed values are: Percentage; MonetaryAmount.
/ [USRateBasedCoverage]/ BeneficiaryData/ **BeneficiarySequence**	- xsd:integer - S (0/1)	Indicates the order in which the beneficiary receives the payments (1, 2, 3, etc., indicating primary, secondary, tertiary, etc.)
/ [USRateBasedCoverage]/ BeneficiaryData/ **StartDate**	- LocalDateNkNaType - S (1/1)	A start date.
/ [USRateBasedCoverage]/ BeneficiaryData/ **EndDate**	- LocalDateNaType - S (0/1)	An inclusive end date.

/ [USRateBasedCoverage]/ **EligibilityPostalCode**	- xsd:string - S (0/1)	Postal code used for eligibility determination.

3.6.6 The EmploymentData Global Type



/ **[EmploymentData]**	EmploymentStatus - xsd:string - S (0/*) EmploymentLevel - xsd:string - S (0/*) EmploymentOrganization - [complexType] - S (0/*) HireDate - LocalDateType - S (0/1) OriginalHireDate - LocalDateType - S (0/1) EmploymentTerminationDate - LocalDateType	Global Complex type used to represent employee information

	- S (0/1) LastDayWorked - LocalDateType - S (0/1) ReturnToWorkDate - LocalDateType - S (0/1) EEOCCode - xsd:string - S (0/1) VIPFlag - xsd:boolean - S (0/1) employeeId - xsd:string -	
/ [EmploymentData]/ **EmploymentStatus**	EmploymentStatusCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Contains employment status information.
/ [EmploymentData]/ EmploymentStatus/ **EmploymentStatusCode**	xsd:restriction **base:** xsd:string [Enumerations]: Active Foreign Military, Active Domestic Military, Active, Leave of Absence, Short Term Disability, Long Term Disability, Retired, Terminated	Indicates the status of the employee (Active Foreign Military, Active Domestic Military, Active, Leave of Absence, Short Term Disability, Long Term Disability, Retired, Terminated).
/ [EmploymentData]/ EmploymentStatus/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [EmploymentData]/ **EmploymentLevel**	EmploymentLevelCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Container for employment level information.
/ [EmploymentData]/ EmploymentLevel/ **EmploymentLevelCode**	xsd:restriction **base:** xsd:string [Enumerations]: Full Time, Part Time	Indicates whether an employee is full-time or part-time.
/ [EmploymentData]/ EmploymentLevel/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [EmploymentData]/ **EmploymentOrganization**	EmploymentOrganizationGroup - xsd:string - S (1/1) EmploymentOrganizationGroupType - xsd:string - S (1/1) StartDate - LocalDateType - S (0/1)	Contains the information regarding how the subscriber belongs to the employer.
/ [EmploymentData]/ EmploymentOrganization/ **EmploymentOrganizationGroup**	- xsd:string - S (1/1)	Indicates the particular organization group (e.g., Sales, Marketing, Atlanta, San Francisco).
/ [EmploymentData]/ EmploymentOrganization/ **EmploymentOrganizationGroupType**	- xsd:string - S (1/1)	Indicates the particular organization group type (e.g., division, location).
/ [EmploymentData]/ EmploymentOrganization/ **StartDate**	- LocalDateType - S (0/1)	A start date.
/ [EmploymentData]/ **HireDate**	- LocalDateType - S (0/1)	Date the subscriber was hired by the employer.
/ [EmploymentData]/	- LocalDateType - S (0/1)	The date this individual

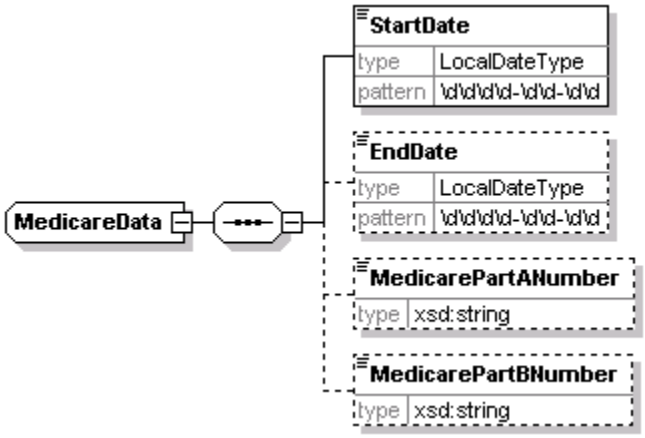
OriginalHireDate		was first hired by the organization.
/ [EmploymentData]/ **EmploymentTerminationDate**	- LocalDateType - S (0/1)	Contains the actual employment termination date, if applicable.
/ [EmploymentData]/ **LastDayWorked**	- LocalDateType - S (0/1)	Indicates the last day the subscriber worked for the employer.
/ [EmploymentData]/ **ReturnToWorkDate**	- LocalDateType - S (0/1)	The date on which a subscriber is expected to return to work, e.g. from a leave of absence.
/ [EmploymentData]/ **EEOCCode**	xsd:restriction **base:** xsd:string [Enumerations]: American Indian or Alaskan Native, Asian or Pacific Islander, Black, Black (Non-Hispanic), Caucasian, Hispanic, Not Provided, White (Non-Hispanic)	Indicates the race of the subscriber as defined by the Equal Employment Opportunity Commission (Not Provided, Asian or Pacific Islander, Black, Caucasian, Hispanic, American Indian or Alaskan Native, Black (non-Hispanic), White (non-Hispanic).
/ [EmploymentData]/ **VIPFlag**	- xsd:boolean - S (0/1)	
/ [EmploymentData] / **employeeId**	- xsd:string -	The identification code of the employee as defined by the employer.

3.6.7 The CurrencyCodeType Global Type

The CurrencyCodeType is a simple type; therefore no diagram will be provided.

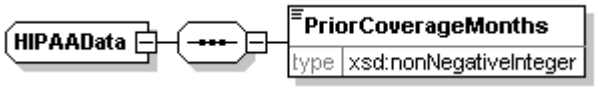
/ **[CurrencyCodeType]**	xsd:restriction **base:** xsd:string	Indicates a type of currency. Must be a three letter code using majuscule characters between A and Z and conforming to ISO 4217 - Representation of Currency and Funds

3.6.8 The MedicareData Global Type



/ **[MedicareData]**	StartDate - LocalDateType - S (1/1) EndDate - LocalDateType - S (0/1) MedicarePartANumber - xsd:string - S (0/1) MedicarePartBNumber - xsd:string - S (0/1)	Container for information regarding Medicare coverage
/ [MedicareData]/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [MedicareData]/ **EndDate**	- LocalDateType - S (0/1)	An inclusive end date.
/ [MedicareData]/ **MedicarePartANumber**	- xsd:string - S (0/1)	Subscriber's Medicare Part A number.
/ [MedicareData]/ **MedicarePartBNumber**	- xsd:string - S (0/1)	Subscriber's Medicare Part B number.

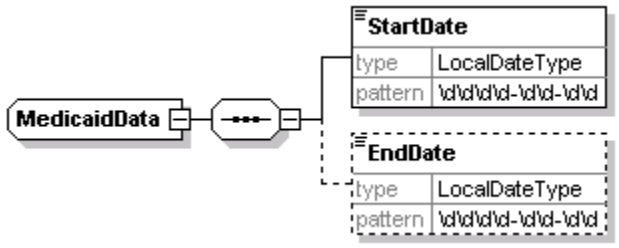
3.6.9 The HIPAAData Global Type



/ **[HIPAAData]**	PriorCoverageMonths - xsd:nonNegativeInteger - S (1/1)	Container for data relating to HIPAA legislation regarding the portability of health insurance.
/ [HIPAAData]/	- xsd:nonNegativeInteger - S	Reports the number of prior months during which this

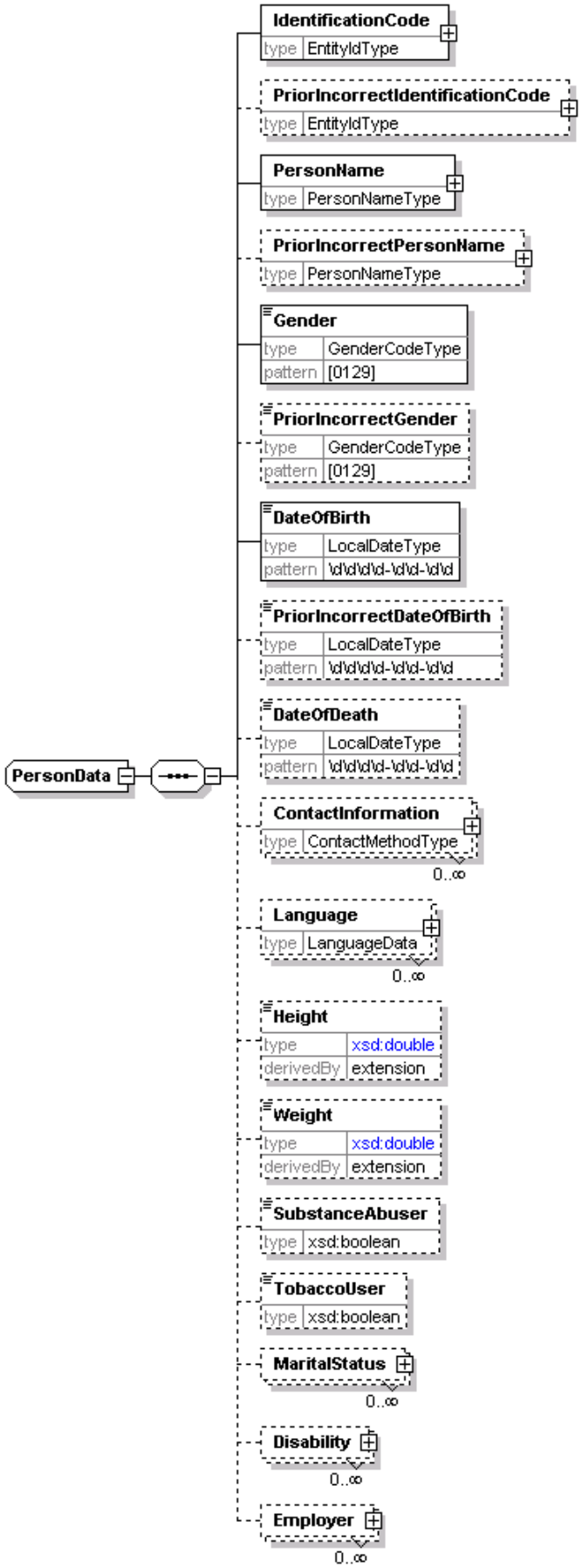
PriorCoverageMonths	(1/1)	individual had medical coverage. The derivation of this value is related to HIPAA legislation regarding the portability of health insurance.

3.6.10 The MedicaidData Global Type



/ **[MedicaidData]**	StartDate - LocalDateType - S (1/1) EndDate - LocalDateType - S (0/1)	A container for information regarding Medicaid coverage
/ [MedicaidData]/ **StartDate**	- LocalDateType - S (1/1)	A start date.
/ [MedicaidData]/ **EndDate**	- LocalDateType - S (0/1)	An inclusive end date.

3.6.11 The PersonData Global Type

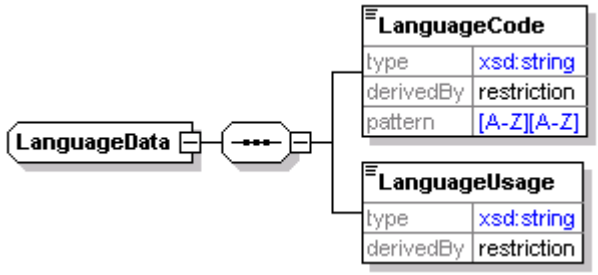

PersonData
IdentificationCode
type EntityIdType
PriorIncorrectIdentificationCode
type EntityIdType
PersonName
type PersonNameType
PriorIncorrectPersonName
type PersonNameType
Gender
type GenderCodeType
pattern [0129]
PriorIncorrectGender
type GenderCodeType
pattern [0129]
DateOfBirth
type LocalDateType
pattern \d\d\d\d-\d\d-\d\d
PriorIncorrectDateOfBirth
type LocalDateType
pattern \d\d\d\d-\d\d-\d\d
DateOfDeath
type LocalDateType
pattern \d\d\d\d-\d\d-\d\d
ContactInformation
type ContactMethodType
0..∞
Language
type LanguageData
0..∞
Height
type xsd:double
derivedBy extension
Weight
type xsd:double
derivedBy extension
SubstanceAbuser
type xsd:boolean
TobaccoUser
type xsd:boolean
MaritalStatus
0..∞
Disability
0..∞
Employer
0..∞

/ **[PersonData]**	IdentificationCode - EntityIdType - S (1/1) PriorIncorrectIdentificationCode - EntityIdType - S (0/1) PersonName - PersonNameType - S (1/1) PriorIncorrectPersonName - PersonNameType - S (0/1) Gender - GenderCodeType - S (1/1) PriorIncorrectGender - GenderCodeType - S (0/1) DateOfBirth - LocalDateType - S (1/1) PriorIncorrectDateOfBirth - LocalDateType - S (0/1) DateOfDeath - LocalDateType - S (0/1) ContactInformation - ContactMethodType - S (0/*) Language - LanguageData - S (0/*) Height - xsd:double - S (0/1) Weight - xsd:double - S (0/1) SubstanceAbuser - xsd:boolean - S (0/1) TobaccoUser - xsd:boolean - S (0/1) MaritalStatus - xsd:string - S (0/*) Disability - xsd:string - S (0/*) Employer - [complexType] - S (0/*)	Contains various data about an individual person.
/ [PersonData]/ **IdentificationCode**	- EntityIdType - S (1/1)	An identification code.
/ [PersonData]/ **PriorIncorrectIdentificationCode**	- EntityIdType - S (0/1)	An optional element used to report an identification code previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ [PersonData]/ **PersonName**	- PersonNameType - S (1/1)	The name of a person.
/ [PersonData]/ **PriorIncorrectPersonName**	- PersonNameType - S (0/1)	An optional element used to report a person name previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ [PersonData]/ **Gender**	- GenderCodeType - S (1/1)	Gender of the person: values are 0 - Not Known, 1 - Male, 2 - Female, 9 - Not specified.
/ [PersonData]/ **PriorIncorrectGender**	- GenderCodeType - S (0/1)	An optional element used to report a gender previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.

/ [PersonData]/ **DateOfBirth**	- LocalDateType - S (1/1)	Date of birth for subscriber or dependent.
/ [PersonData]/ **PriorIncorrectDateOfBirth**	- LocalDateType - S (0/1)	An optional element used to report a date of birth previously reported to the downstream partner later corrected by a subsequent transaction. This is to allow proper keying.
/ [PersonData]/ **DateOfDeath**	- LocalDateType - S (0/1)	Date of death for subscriber or dependent.
/ [PersonData]/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [PersonData]/ **Language**	- LanguageData - S (0/*)	Container for language.
/ [PersonData]/ Language/ **LanguageCode**	xsd:restriction **base:** xsd:string	Language code indicating language of the person.
/ [PersonData]/ Language/ **LanguageUsage**	xsd:restriction **base:** xsd:string [Enumerations]: Written, Spoken	Indicates how the person uses the language.
/ [PersonData]/ **Height**	xsd:extension **base:** xsd:double units xsd:restriction **base:** xsd:string [Enumerations]: inches, centimeters - - required	Height of the person.
/ [PersonData]/ Height/ **units**	xsd:restriction **base:** xsd:string [Enumerations]: inches, centimeters	Units of measurement of height. Allowed values are: inches; centimeters.
/ [PersonData]/ **Weight**	xsd:extension **base:** xsd:double units xsd:restriction **base:** xsd:string [Enumerations]: pounds, kilograms - - required	A number to indicate the weight of the individual.
/ [PersonData]/ Weight/ **units**	xsd:restriction **base:** xsd:string [Enumerations]: pounds, kilograms	Units of measurement of height. Allowed values are: inches; centimeters.
/ [PersonData]/ **SubstanceAbuser**	- xsd:boolean - S (0/1)	Code which indicates whether this individual is a substance abuser. Included for 834 compatibility.
/ [PersonData]/ **TobaccoUser**	- xsd:boolean - S (0/1)	A boolean indicating whether or not this individual is a tabacco user.
/ [PersonData]/ **MaritalStatus**	MaritalStatusCode - xsd:string - S (1/1) StartDate - LocalDateNkNaType - S (1/1)	Container for person's marital status.

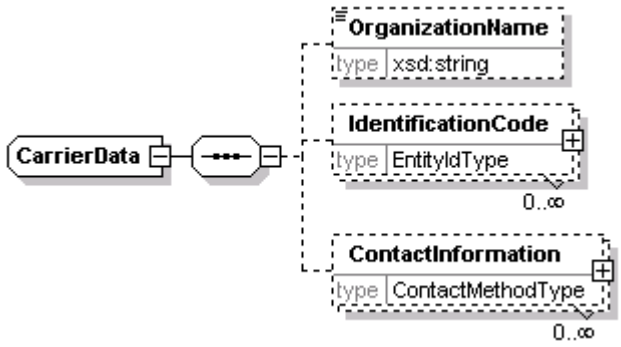
/ [PersonData]/ MaritalStatus/ **MaritalStatusCode**	xsd:restriction **base:** xsd:string [Enumerations]: Divorced, Legally Separated, Married, Registered Domestic Partner, Separated, Single, Unmarried, Unreported, Widowed	Code indicating person's marital status. Values are Single, Married, Divorced, Unreported, Separated, Unmarried, Widowed, Legally Separated, Registered Domestic Partner.
/ [PersonData]/ MaritalStatus/ **StartDate**	- LocalDateNkNaType - S (1/1)	A start date.
/ [PersonData]/ **Disability**	DisabilityType - xsd:string - S (1/1) StartDate - LocalDateNkNaType - S (1/1)	Contains the disability type and the effective date of the disability.
/ [PersonData]/ Disability/ **DisabilityType**	xsd:restriction **base:** xsd:string [Enumerations]: Short Term Disability, Long Term Disability, Permanent or Total Disability, No Disability	Contains the type of disability. Values includes 'Short Term Disability', 'Long Term Disability', 'Permanent or Total Disability', and 'No Disability'.
/ [PersonData]/ Disability/ **StartDate**	- LocalDateNkNaType - S (1/1)	A start date.
/ [PersonData]/ **Employer**	OrganizationName - xsd:string - C (1/1) PersonName - PersonNameType - C (1/1) ContactInformation - ContactMethodType - S (0/1) StartDate - LocalDateType - S (0/1)	Container for all employer-related information.
/ [PersonData]/ Employer/ **OrganizationName**	- xsd:string - C (1/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ [PersonData]/ Employer/ **PersonName**	- PersonNameType - C (1/1)	The name of a person.
/ [PersonData]/ Employer/ **ContactInformation**	- ContactMethodType - S (0/1)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ [PersonData]/ Employer/ **StartDate**	- LocalDateType - S (0/1)	A start date.

3.6.12 The LanguageData Global Type



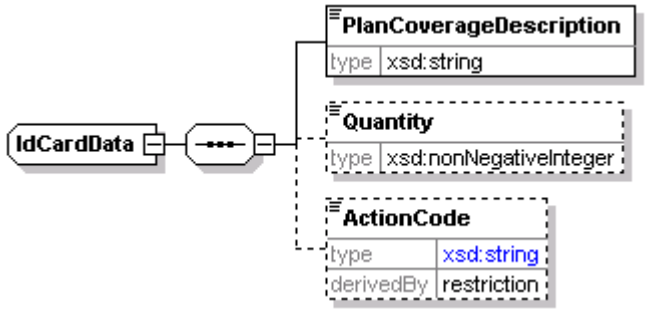
/ **[LanguageData]**	LanguageCode - xsd:string - S (1/1) LanguageUsage - xsd:string - S (1/1) langugageCodeQualifier - xsd:string - use xsd:restriction **base:** xsd:string [Enumerations]: Native Language, Reading Language, Speaking Language - -	A container for information about language
/ [LanguageData]/ **LanguageCode**	xsd:restriction **base:** xsd:string	Language code indicating language of the person.
/ [LanguageData]/ **LanguageUsage**	xsd:restriction **base:** xsd:string [Enumerations]: Written, Spoken	Indicates how the person uses the language.
/ [LanguageData] / **langugageCodeQualifier**	- xsd:string -	
/ [LanguageData] / **use**	xsd:restriction **base:** xsd:string [Enumerations]: Native Language, Reading Language, Speaking Language	Allowed values: Native Language; Speaking Language; Reading Language.

3.6.13 The CarrierData Global Type



/ **[CarrierData]**	OrganizationName - xsd:string - S (0/1) IdentificationCode - EntityIdType - S (0/*) ContactInformation - ContactMethodType - S (0/*)	A container for information representing an insurance carrier or other provider of benefits coverage.
/ [CarrierData]/ **OrganizationName**	- xsd:string - S (0/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ [CarrierData]/ **IdentificationCode**	- EntityIdType - S (0/*)	An identification code.
/ [CarrierData]/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.

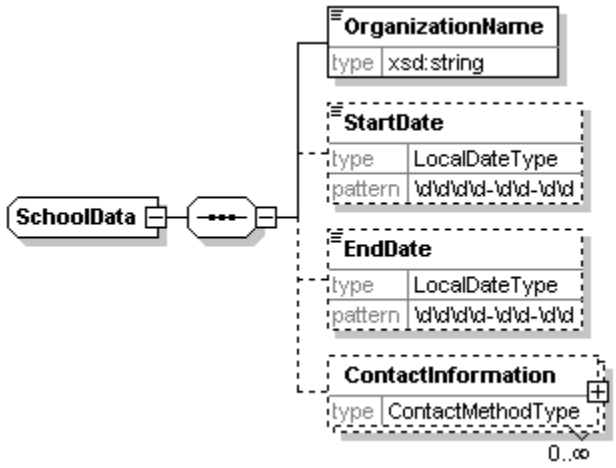
3.6.14 The IDCardData Global Type



/ **[IdCardData]**	PlanCoverageDescription - xsd:string - S (1/1) Quantity - xsd:nonNegativeInteger - S (0/1) ActionCode - xsd:string - S (0/1) idCardType xsd:restriction **base:** xsd:string [Enumerations]: Dental Insurance, Health Insurance, Prescription Drug Service Insurance - - required	Global type for representing identification card information.
/ [IdCardData]/ **PlanCoverageDescription**	- xsd:string - S (1/1)	A string describing the coverage for which an ID is requested.
/ [IdCardData]/ **Quantity**	- xsd:nonNegativeInteger - S (0/1)	The quantity of ID cards requested.
/ [IdCardData]/ **ActionCode**	xsd:restriction **base:** xsd:string [Enumerations]: Add, Change, Replace	A code indicating the reason an ID card is requested for this benefit. Legal values are Add, Change and

		Replace
/ [IdCardData] / **idCardType**	xsd:restriction **base:** xsd:string [Enumerations]: Dental Insurance, Health Insurance, Prescription Drug Service Insurance	Allowed values are: Dental Insurance; Health Insurance; Prescription Drug Service Insurance.

3.6.15 The SchoolData Global Type



/ **[SchoolData]**	OrganizationName - xsd:string - S (1/1) StartDate - LocalDateType - S (0/1) EndDate - LocalDateType - S (0/1) ContactInformation - ContactMethodType - S (0/*)	Global Type to contain information about a school provided to the carrier for the possible purpose of verifying student status.
/ [SchoolData]/ **OrganizationName**	- xsd:string - S (1/1)	[1]. Contains information about the recipient or other entity. This may include a person's name, an organization name, and/or additional information. [2]. Name of beneficiary, if an organization.
/ [SchoolData]/ **StartDate**	- LocalDateType - S (0/1)	A start date.
/ [SchoolData]/ **EndDate**	- LocalDateType - S (0/1)	An inclusive end date.
/ [SchoolData]/ **ContactInformation**	- ContactMethodType - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.

4 Implementation Considerations

4.1 Introduction

The successful adoption of any benefit enrollment standard requires consistent interpretation among trading partners of certain enrollment situations. This section provides practical guidelines for using the HR-XML Benefit Enrollment schema in these situations. While an attempt is made to recommend a preferred approach for interpreting these situations, it is recognized that the capabilities of current source and receiving systems may vary widely from the suggested approach. For many situations an alternative approach is provided.

4.2 Update versus Replacement File Reporting

In most cases, an XML document conforming to the Benefits Enrollment schema will be used to transmit new or updated enrollment data. The TransactionCode element (an optional child element of the Coverage complex type) indicates what the receiving system should do with the transmitted coverage. The possible values of TransactionCode are:

- Add
- Change
- Delete
- Termination
- Reinstatement
- Correction
- Audit

The Enrollment element has an optional TransactionType attribute (included in the schema primarily for compatibility with ANSI 834). This attribute has two possible values: “Change” or “Full.” TransactionType can be set to “Change” when the transmitted XML file includes only current period change activity and to “Full” when the data in the XML file is intended to replace the receiving system’s database with the current state of the sending system’s database. Because of the inefficiencies inherent in full-file processing, we do not recommend the use of Full files for regular maintenance. However, for Full files, it is recommended that a receiving system not assume terminations based on the absence of an enrolled member. If terminations due to absence are to be used, it must be stipulated in a trading partner agreement.

The Benefits Enrollment schema also supports periodic audits to compare data between sending and receiving systems. To accomplish this, a conforming XML document should include all available information about subscribers and dependents with coverage as of an agreed-upon effective date. The Enrollment element’s TransactionType can optionally be set to “Full” and a TransactionCode with a value of “Audit” should be used for every instance of the Coverage complex type.

4.3 Complete Family Reporting versus Individual Changes Only

For the purposes of Update File reporting, it is RECOMMENDED that complete family units be sent whenever there is a change to any member of the family. In other words, the unit of work for an update transaction is all members of the family regardless of who or what is actually changing.

4.4 Correcting Person Identifier, Name and Demographic Data

Changing or correcting person data requires special attention to assure these changes are treated as “updates” and not “adds” by the receiving system. The Benefit Enrollment schema will always assume Person Identifier (typically Social Security Number in the USA), Person Name, Gender and Date of Birth are populated with the most current data from the source system. Because these fields, either individually or in combination, may be used as key identifiers by the receiving system, previous values SHOULD be provided when any of these change in the current reporting period. The Benefit Enrollment schema provides this capability through the use of corresponding “prior incorrect” fields. Prior Incorrect Identification Code, Prior Incorrect Person Name, Prior Incorrect Gender and Prior Incorrect Date of Birth SHOULD be populated with previously sent values by the source system whenever any of these values change for either a subscriber or dependent record. The receiving system is RECOMMENDED to evaluate these elements to determine the appropriate actions to take. The sending system will typically only send the prior incorrect values one time, in the first reporting period in which the changed is detected.

4.5 Reporting Changes in Coverage Level for Dependents

Reporting the Coverage Level on terminated dependents could present interpretation issues: 1) What value should the Coverage Level Code take for terminated dependents, the current value or the previous value? 2) Is a Coverage Level Code relevant on a terminated dependent transaction at all? The use of the value “Not Applicable” for Coverage Level Code with a Start Date equal to the coverage termination date plus one day is RECOMMENDED when terminating dependent coverage

---

4.6 COBRA Eligible; Not Enrolled

Source systems have the legal obligation to inform the health carrier that a terminated person may be eligible for COBRA – even before the person has elected COBRA. This is needed for health plans to accurately inform people of their COBRA status in a timely manner.

The Benefit Enrollment schema supports this requirement by providing a COBRA Qualifying Event Code and a COBRA Qualifying Event Date on coverage termination transactions. Source systems are RECOMMENDED to provide the COBRA Qualifying Event Code and COBRA Qualifying Event Date. Receiving systems are RECOMMENDED to use this information to terminate current coverage, while still accurately recognizing the person as COBRA eligible.

4.7 COBRA Enrolled; Premium Not Paid

Once a COBRA Eligible person has made a COBRA election, the source system is legally obligated to send the election to the health carrier system, regardless of whether or not the person has made their initial COBRA premium payment. The source system MUST support this requirement by sending an “add” enrollment transaction and including the following COBRA elements: COBRA Status of “COBRA”, COBRA Start Date equal to the date COBRA benefits commence, COBRA Qualifying Event Date and COBRA Qualifying Event Code. If the COBRA Enrolled person has yet to make a COBRA payment, the COBRA Paid Through Date element will not be available and therefore will not be sent. Receiving systems MUST interpret this as a bona fide election.

4.8 COBRA Enrolled; Premium Paid

COBRA enrollees with continuing coverage will be reported using all available COBRA information and including a current COBRA Paid Through Date. The COBRA Paid Through Date is interpreted as the date through which COBRA premiums have been paid and thus the date through which claims may be paid. The COBRA Paid Through Date MUST be updated by normal periodic maintenance. The receiving systems SHALL not terminate COBRA enrollments based on the COBRA Paid Through Date alone; instead the source system will explicitly terminate COBRA enrollees with delinquent premiums once all grace periods are exceeded.

4.9 Receiving System Derives Group or Policy Numbers

The Benefit Enrollment schema supports the possibility that the receiving system may derive group or policy numbers in whole or in part based on information provided by the source system. The derivation by the receiving system of these group or policy numbers is typically based on a combination of Employment, Organization, Coverage and/or some other client specific reporting requirements.

The Employment Status, Employment Organization, Benefit Reporting Information and Elected Plan Code elements may be used individually or in combination to support this requirement. Specific agreements between trading partners will govern the source, use and interpretation of these elements to meet this requirement.

4.10 Group or Policy Number Changes

The source system is RECOMMENDED to send the previous data and the current data, each with a corresponding start date, when changes occur that impact the derivation of the group or policy number but coverage remains with the current health plan carrier. This is regardless of whether the source or receiving system performs the derivation. In this situation, the receiving system will interpret the new policy or group number to be in effect as of the corresponding start date (and the previous group number to end one day prior.)

4.11 Split Family Enrollment

Split family enrollments occur in any situation where the dependent of a subscriber is enrolled in a different benefit plan than the subscriber. This may be the result of a retiree election split between a pre-65 benefit (e.g., spouse election) and a post-65 benefit (e.g., retiree election), or when a covered dependent resides outside the normal service area of the subscriber (e.g., a covered dependent attending an out-of-state university). The Benefit Enrollment schema supports this situation by reporting the dependent as a subscriber, with a "Dependent Only Coverage" Subscriber Type Code and with the Originating Subscriber set to the subscriber's SSN. The receiving system will enroll the covered dependent as a subscriber and may use the Originating SSN of the subscriber to reconcile premiums.

4.12 Originating SSN for Surviving Dependents

Surviving dependent enrollments occur when the plan rules of the sponsor provide continued coverage for dependents in the event of the death of the originating subscriber. The Benefit Enrollment schema supports this situation by reporting the surviving dependent as a subscriber, with a "Survivorship" Subscriber Type Code and with the Originating Subscriber set to the deceased subscriber's SSN. The receiving system will enroll the surviving dependent as a subscriber and may use the Originating SSN of the subscriber to transfer previous coverage maximums to the new subscriber.

4.13 Spending Account Enrollments

Enrollment information for a flexible spending account (FSA) contains a variety of attributes. The schema accommodates up to four elements (GoalAmount, PerPayPeriodAmount, YTDContributionAmount, and Frequency) to capture FSA enrollment attributes. However, only the GoalAmount and two of the other three are required to calculate the enrollment. For example, if an employee elects a $1200 GoalAmount, a $100 PerPayPeriodAmount, and a Frequency equal to "Monthly", then one can assume that the YTDContributionAmount is zero. In another example, if the GoalAmount is $260, the Frequency is "Weekly", and the YTDContributionAmount is $130, then one can assume that the PerPayPeriodAmount is $5.

4.14 Dependent Life Enrollments

Some dependent life enrollments are only captured as they relate to the subscriber. For example, one may capture the fact that a subscriber has a dependent life plan for $10,000 but actual dependent information may not exist. On the other hand, a subscriber may enroll the dependent with explicit dependent information. The schema accommodates both scenarios and examples for each appear in section 7.9.

5 Appendix A - Document Version History

Version	Date	Description
1_0	2001-07-30	Draft Proposed Standard
1_0	2001-09-09	Edits, schema design table, some polishing, examples validated.
1_0	2001-Oct-16	Approved Recommendation by HR-XML Consortium
2_0	2002-Apr-22	Draft of 2_0
2_0	2002-May-30	Final draft submitted to TSC/CPO
2.0	2003-Jan-31	Changed target/default namespace.
2.0	2003-Feb-26	Approved recommendation by HR-XML Consortium. The default and targetNamespaces of all HR-XML schemas have been standardized to "http://ns.hr-xml.org". This recommendation is available as part of the HR-XML 2_0 architecture.

6 Appendix B – Related Documents

Reference	Link
PersonName	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/PersonName.xsd http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/PersonName.pdf
PostalAddress	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/PostalAddress.xsd http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/PostalAddress.pdf
ContactMethod	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/ContactMethod.xsd http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/ContactMethod.pdf
DateTimeDataTypes	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/DateTimeDataTypes.xsd http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/DateTimeDataTypes.pdf
TelComNumber	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/TelcomNumber.xsd (see ContactMethod for documentation)
OnlineAddress	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/OnlineAddress.xsd (see ContactMethod for documentation)
EntityIdType	http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/EntityIdType.xsd http://ns.hr-xml.org/2_0/HR-XML-2_0/CPO/EntityIdentifiers.pdf

7 Appendix C – Reference Examples

7.1 Example A

Joe Thompson is a new hire at Premier Company at their Chicago office, as head of their Midwest Region. Joe's Organization Group Type is 'Management', and his Employment Level is 'Full Time'. His Date of hire is 5/01/2001, and he is eligible for medical benefits as of his hire date. Joe elects coverage under the HMO option with 'Employee Only' coverage.

Example A1— Simple Tier Enrollment

On May 1, 2001, Joe enrolls in the HMO option with 'Employee Only' coverage.

Example A2 – Add Dependent to existing family

On July 1, 2002, Joe adds his spouse Rita Thompson to his medical coverage. He now has 'Employee and Spouse' coverage.

Example A3 – Simple Termination

On October 31, 2001, Joe is terminated from employment at Premier Company. He and his spouse are eligible for continuation of medical coverage under COBRA.

Example A4 – Simple Enrollment with COBRA Elements

Joe and his spouse are added back to the HMO as COBRA participants effective 11/01/2001.

Example A1— Simple Tier Enrollment

On May 1, 2001, Joe enrolls in the HMO option with Employee Only coverage.

<Enrollment creationDate="2001-04-01T01:00:00-09:00">	***Begin Enrollment***. The root element is the Enrollment element. This element encapsulates the entire enrollment transaction. The creationDate of this enrollment transaction is "2001-04-01T01:00:00-09:00".
<Organization organizationName="Premier Company">	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<BenefitsAdministrativeAffiliate> <OrganizationName>TPA Inc.</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode> <IdValue name="EmployerGenerated">437280100</IdValue> </IdentificationCode> </BenefitsAdministrativeAffiliate>	***Begin BenefitsAdministrativeAffiliate:*** The BenefitsAdministrativeAffiliate element encapsulates data about the outsourcing entity. It contains the organizationName "TPA Inc", and describes the entity as a "Third Party Administrator" with an employer generated ID code of "437280100".
<Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2001-05-01</StartDate> </SubscriberType>	***End BenefitsAdministrativeAffiliate*** ***Begin Subscriber:*** The Subscriber element encapsulates all person and enrollment data about the participant and any dependents. Each family is encapsulated within one Subscriber element.
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">536403123</IdValue> </IdentificationCode>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Joe's SSN is 536-40-3123
<PersonName> <GivenName>Joe</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>1</Gender>	
<DateOfBirth>1970-06-22</DateOfBirth>	Joe's Date of Birth is 1970-06-22
<ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress> <AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress>	Joe's address is 143 Main Street, Oakwood, IL 61043.

</ContactInformation> <MaritalStatus> <MaritalStatusCode>Single</MaritalStatusCode> <StartDate>2001-05-01</StartDate> </MaritalStatus> </Person>	Joe is Single. ***End Person***
<Coverage> <TierCoverage type="Preventative Care"> <TransactionCode>Add</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-05-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee Only</CoverageLevelCode> <StartDate>2001-05-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Person"> <PersonName> <GivenName>Gary</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <ProviderId providerIdQualifier="Social Security Number">598764331</ProviderId> </Provider> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage>	***Begin Coverage:*** The Coverage element encapsulates all coverage data for the person. The coverage detail is contained in the TierCoverage element. This transaction is adding Joe to Preventative Care coverage. He is enrolled in GroupNumber RC10036. Joe is Non-COBRA. He has Employee Only coverage. Joe has chosen a Primary Care Provider. The provider's name is Gary Jones, and his social security number is 598-76-4331. Joe is covered ABC HMO. This carrier's employer generated id is 13246. ***End Coverage***
<Employment employeeId="32866"> <EmploymentStatus> <EmploymentStatusCode>Active</EmploymentStatusCode> <StartDate>2001-05-01</StartDate> </EmploymentStatus> <EmploymentLevel> <EmploymentLevelCode>Full Time</EmploymentLevelCode> <StartDate>2001-05-01</StartDate> </EmploymentLevel> <EmploymentOrganization> <EmploymentOrganizationGroup>Midwest</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>Region</EmploymentOrganizationGroupType> </EmploymentOrganization> <EmploymentOrganization> <EmploymentOrganizationGroup>Management</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>JobCode</EmploymentOrganizationGroupType>	***Begin Employment:*** The Employment element encapsulates indicative data describing Joe's employment statuses. Joe is an Active employee. He was hired on 5/01/2001 as a Full Time Employee. Joe is in the Midwest Region of Premier Company.. Joe has a Job Code of Management.

</EmploymentOrganization> <HireDate>2001-05-01</HireDate> </Employment> </Subscriber> </Organization> </Enrollment>	***End Employment*** ***End Subscriber*** ***End Organization*** ***End Enrollment***: The transaction is complete.

7.1.1 Example A2— Add Dependent to Existing Family

On July 1, 2002, Joe adds his spouse Rita Thompson to his medical coverage. He now has 'Employee and One Dependent' coverage.

<Enrollment creationDate="2001-07-15T01:00:00-09:00"> <Organization organizationName="Premier Company"> <BenefitsAdministrativeAffiliate> <OrganizationName>TPA Inc.</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode> <IdValue name="EmployerGenerated">437280100</IdValue> </IdentificationCode> </BenefitsAdministrativeAffiliate> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2001-05-01</StartDate> </SubscriberType> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">536403123</IdValue> </IdentificationCode> <PersonName> <GivenName>Joe</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1970-06-22</DateOfBirth> <ContactInformation>	***Begin Enrollment***. The root element is the Enrollment element. This element encapsulates the entire enrollment transaction. The creationDate of this enrollment transaction is "2001-07-15T01:00:00-09:00". ***Begin Organization:*** The Organization element contains the organizationName "Premier Company". ***Begin BenefitsAdministrativeAffiliate:*** The BenefitsAdministrativeAffiliate element encapsulates data about the outsourcing entity. It contains the organizationName "TPA Inc", and describes the entity as a "Third Party Administrator" with an employer generated ID code of "437280100". ***End BenefitsAdministrativeAffiliate*** ***Begin Subscriber:*** The Subscriber element encapsulates all person and enrollment data about the participant and any dependents. Each family is encapsulated within one Subscriber element. ***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Joe's SSN is 536-40-3123 Joe's Date of Birth is 1970-06-22

<PostalAddress> <CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress> <AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>2001-07-01</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage type="Preventative Care"> <TransactionCode>Change</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-05-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-07-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Person"> <PersonName> <GivenName>Gary</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <ProviderId providerIdQualifier="Social Security Number">598764331</ProviderId> </Provider> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> <Employment employeeId="32866"> <EmploymentStatus> <EmploymentStatusCode>Active</EmploymentStatusCode> <StartDate>2001-05-01</StartDate> </EmploymentStatus> <EmploymentLevel> <EmploymentLevelCode>Full Time</EmploymentLevelCode>	Joe's address is 143 Main Street, Oakwood, IL 61043. Joe's MaritalStatus is now 'Married' effective 7/01/2001. ***End Person*** ***Begin Coverage:*** The Coverage element encapsulates all coverage data for the person. The coverage detail is contained in the TierCoverage element. This is a 'Change' transaction. Joe has already been sent previously on an 'Add' transaction. Joe now has 'Employee and Spouse' coverage as of 7/01/2001. Joe has chosen a Primary Care Provider. The provider's name is Gary Jones, and his social security number is 598-76-4331. Joe is covered by ABC HMO. This carrier's employer generated id is 13246. ***End Coverage*** ***Begin Employment:*** The Employment element encapsulates indicative data describing Joe's employment statuses. Joe is an Active employee. He was hired on 5/01/2001.

<StartDate>2001-05-01</StartDate> </EmploymentLevel> <EmploymentOrganization> <EmploymentOrganizationGroup>Midwest</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>Region</EmploymentOrganizationGroupType> </EmploymentOrganization> <EmploymentOrganization> <EmploymentOrganizationGroup>Management</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>Job Code</EmploymentOrganizationGroupType> </EmploymentOrganization> <HireDate>2001-05-01</HireDate>	Joe is in the Midwest Region of Premier Company.. Joe has a Job Code of Management.
</Employment> <Dependent relationshipCode="Spouse">	***End Employment*** ***Begin Dependent:*** Dependent data is encapsulated within the Subscriber element. The relationshipCode for this dependent is 'Spouse'.
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">256493126</IdValue> </IdentificationCode> <PersonName> <GivenName>Rita</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1975-06-25</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress> <AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	***Begin Person:*** Dependents also have a Person element that can contain the same elements as the Subscriber's Person Element. The dependent's name is Rita Thompson. Her social security number is 256-49-3126. Rita's Date of Birth is 1975-06-25. Rita's address is 143 Main Street, Oakwood, IL 61043.
</Person> <Coverage> <TierCoverage type="Preventative Care"> <TransactionCode>Add</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-07-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-07-01</StartDate> </CoverageLevel>	***End Person*** ***Begin Coverage***: The Coverage Element encapsulates coverage data. Here this element is encapsulated within the Dependent element, so it contains coverage data specific to the dependent. Rita is adding to Preventative Care coverage. She is in GroupNumber RC10036. Rita is non-COBRA. Rita's CoverageLevelCode is Employee and Spouse. Rita's coverage Start Date is 2001-07-01.

<Provider providerType="Obstetrics and Gynecology Facility" providerTypeQualifier="Non Person Entity"> <OrganizationName>Chicago Area Medical Group</OrganizationName> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">146879532</ProviderId> </Provider>	Rita has chosen coverage within an Obstetrics and Gynecology Facility named Chicago Area Medical Group. This is a non-person entity with a tax payer idenification code of 146-87-9532.
<Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier>	Rita's medical carrier is ABC HMO. This carrier's EmployerGenerated ID code is 13246.
</TierCoverage> </Coverage>	***End Coverage***
</Dependent>	***End Dependent***
</Subscriber>	***End Subscriber***
</Organization>	***End Organization***
</Enrollment>	***End Enrollment***: The Enrollment transaction is complete.

7.1.2 Example A3 – Simple Termination

On October 31, 2001, Joe is terminated from employment at Premier Company. He and his spouse are eligible for continuation of medical coverage under COBRA.

<Enrollment creationDate="2001-10-25T01:00:00-09:00">	***Begin Enrollment***. The root element is the Enrollment element. This element encapsulates the entire enrollment transaction. The creationDate of this enrollment transaction is "2001-10-25T01:00:00-09:00".
<Organization organizationName="Premier Company">	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<BenefitsAdministrativeAffiliate> <OrganizationName>TPA Inc.</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode> <IdValue name="EmployerGenerated">437280100</IdValue> </IdentificationCode> </BenefitsAdministrativeAffiliate>	***Begin BenefitsAdministrativeAffiliate:*** The BenefitsAdministrativeAffiliate element encapsulates data about the outsourcing entity. It contains the organizationName "TPA Inc", and describes the entity as a "Third Party Administrator" with an employer generated ID code of "437280100". ***End BenefitsAdministrativeAffiliate***
<Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2001-05-01</StartDate> </SubscriberType>	***Begin Subscriber:*** The Subscriber element encapsulates all person and enrollment data about the participant and any dependents. Each family is encapsulated within one Subscriber element.
<Person>	***Begin Person:*** The Person element contains

<IdentificationCode> <IdValue name=“SocialSecurityNumber”>536403123</IdValue> </IdentificationCode> <PersonName> <GivenName>Joe</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>1</Gender>	indicative data about each member, as well as contact information. Joe’s SSN is 536-40-3123
<DateOfBirth>1970-06-22</DateOfBirth> <ContactInformation> <PostalAddress>	Joe’s Date of Birth is 1970-06-22
<CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress> <AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>2001-07-01</StartDate> </MaritalStatus>	Joe’s address is 143 Main Street, Oakwood, IL 61043.
</Person>	***End Person***
<Coverage> <TierCoverage type="Preventative Care"> <TransactionCode>Termination</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-05-01</StartDate> <COBRAInformation>	***Begin Coverage:*** The Coverage element encapsulates all coverage data for the person. The coverage detail is contained in the TierCoverage element. This transaction is terminating Joe’s current Preventative Care coverage.
<QualifyingEventDate>2001-10-31</QualifyingEventDate> <QualifyingEventCode>Termination</QualifyingEventCode> </COBRAInformation>	Joe is qualified for COBRA coverage on 2001-10-31.
<EndDate>2001-10-31</EndDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-07-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Person"> <PersonName> <GivenName>Gary</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <ProviderId providerIdQualifier="Social Security Number">598764331</ProviderId> </Provider>	Joe’s non-COBRA status ended on 2001-10-31.

<Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage>	
<Employment employeeId="32866"> <EmploymentStatus> <EmploymentStatusCode>Terminated</EmploymentStatusCode> <StartDate>2001-10-31</StartDate> </EmploymentStatus> <EmploymentLevel> <EmploymentLevelCode>Full Time</EmploymentLevelCode> <StartDate>2001-05-01</StartDate> </EmploymentLevel> <EmploymentOrganization> <EmploymentOrganizationGroup>Midwest</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>Region</EmploymentOrganizationGroupType> </EmploymentOrganization> <EmploymentOrganization> <EmploymentOrganizationGroup>Management</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>JobCode</EmploymentOrganizationGroupType> </EmploymentOrganization> <HireDate>2001-05-01</HireDate> <EmploymentTerminationDate>2001-10-31</EmploymentTerminationDate> <LastDayWorked>2001-10-30</LastDayWorked> </Employment>	***End Coverage*** ***Begin Employment:*** The Employment element encapsulates indicative data describing Joe's employment statuses. Joe's employment status is now terminated. Joe is terminated on 2001-10-31. Joe's last day worked was 2001-10-30. ***End Employment***
<Dependent relationshipCode="Spouse"> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">256493126</IdValue> </IdentificationCode> <PersonName> <GivenName>Rita</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1975-06-25</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress>	***Begin Dependent:*** The Dependent element encapsulates all coverage and indicative data about the dependents. Her relationship is 'Spouse'. ***Begin Person:*** Dependent also has a Person element that can contain the same elements as the Subscriber's Person Element. Rita's SSN is 256-49-3126.

<AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> </Person> <Coverage> <TierCoverage type="Preventative Care"> <TransactionCode>Termination</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-07-01</StartDate> <COBRAInformation> <QualifyingEventDate>2001-10-31</QualifyingEventDate> <QualifyingEventCode>Termination</QualifyingEventCode> </COBRAInformation> <EndDate>2001-10-31</EndDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-07-01</StartDate> </CoverageLevel> <Provider providerType="Obstetrics and Gynecology Facility" providerTypeQualifier="Non Person Entity"> <OrganizationName>Chicago Area Medical Group</OrganizationName> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">146879532</ProviderId> </Provider> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment>	Rita Preventative Care coverage is also terminated on 2001-10-31. Rita is also qualified for COBRA coverage on 2001-10-31. ***End Coverage*** ***End Dependent*** ***End Subscriber*** ***End Organization*** ***End Enrollment***: The Enrollment transaction is complete.

7.1.3 Example A4 – Simple Enrollment with COBRA Elements

Joe and his spouse are added back to the HMO as COBRA participants effective 11/01/2001.

<Enrollment creationDate="2001-11-15T01:00:00-09:00">	***Begin Enrollment***. The root element is the Enrollment element. This element encapsulates the entire enrollment transaction. The creationDate of this enrollment transaction is "2001-11-15T01:00:00-09:00".
<Organization organizationName="Premier Company">	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<BenefitsAdministrativeAffiliate> <OrganizationName>TPA Inc.</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode> <IdValue name="EmployerGenerated">437280100</IdValue> </IdentificationCode> </BenefitsAdministrativeAffiliate>	***Begin BenefitsAdministrativeAffiliate:*** The BenefitsAdministrativeAffiliate element encapsulates data about the outsourcing entity. It contains the organizationName "TPA Inc", and describes the entity as a "Third Party Administrator" with an employer generated ID code of "437280100". ***End BenefitsAdministrativeAffiliate***
<Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2001-05-01</StartDate> </SubscriberType>	***Begin Subscriber:*** The Subscriber element encapsulates all person and enrollment data about the participant and any dependents. Each family is encapsulated within one Subscriber element.
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">536403123</IdValue> </IdentificationCode>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Joe's SSN is 536-40-3123
<PersonName> <GivenName>Joe</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1970-06-22</DateOfBirth>	
<ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress> <AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	Joe's address is 143 Main Street, Oakwood, IL 61043.
<MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>2001-07-01</StartDate>	

```
        </MaritalStatus>
    </Person>
    <Coverage>
        <TierCoverage type="Preventative Care">
            <TransactionCode>Add</TransactionCode>
            <GroupNumber>CB50005</GroupNumber>
            <COBRAStatus>COBRA</COBRAStatus>
            <StartDate>2001-11-01</StartDate>
            <COBRAInformation>
                <COBRAStartDate>2001-11-01</COBRAStartDate>
                <QualifyingEventDate>2001-10-31</QualifyingEventDate>
                <QualifyingEventCode>Termination</QualifyingEventCode>
            </COBRAInformation>
            <CoverageLevel>
                <CoverageLevelCode>Employee and Spouse</CoverageLevelCode>
                <StartDate>2001-11-01</StartDate>
            </CoverageLevel>
            <Provider providerType="Primary Care Provider" providerTypeQualifier="Person">
                <PersonName>
                    <GivenName>Gary</GivenName>
                    <FamilyName>Jones</FamilyName>
                </PersonName>
                <ProviderId providerIdQualifier="Social Security Number">598764331</ProviderId>
            </Provider>
            <Carrier>
                <OrganizationName>ABC HMO</OrganizationName>
                <IdentificationCode>
                    <IdValue name="EmployerGenerated">13246</IdValue>
                </IdentificationCode>
            </Carrier>
        </TierCoverage>
    </Coverage>
    <Employment employeeId="32866">
        <EmploymentStatus>
            <EmploymentStatusCode>Terminated</EmploymentStatusCode>
            <StartDate>2001-10-31</StartDate>
        </EmploymentStatus>
        <EmploymentLevel>
            <EmploymentLevelCode>Full Time</EmploymentLevelCode>
            <StartDate>2001-05-01</StartDate>
        </EmploymentLevel>
        <EmploymentOrganization>
            <EmploymentOrganizationGroup>Midwest</EmploymentOrganizationGroup>
            <EmploymentOrganizationGroupType>Region</EmploymentOrganizationGroupType>
        </EmploymentOrganization>
        <EmploymentOrganization>
            <EmploymentOrganizationGroup>Management</EmploymentOrganizationGroup>
```

End Person

Begin Coverage: The Coverage element encapsulates all coverage data for the person. The coverage detail is contained in the TierCoverage element.

Joe enrolls in the COBRA with Employee and Spouse coverage effective 2001-11-01. He is enrolled in a new GroupNumber CB50005.

Joe's COBRA coverage starts on 2001-11-01.

He is qualified for COBRA coverage on 2001-10-31.

Joe has chosen the same Primary Care Provider, Gary Jones.

Joe is still covered under ABC HMO. This carrier's employer generated id is 13246.

End Coverage

Begin Employment: The Employment element encapsulates indicative data describing Joe's employment statuses.

Joe is terminated on 2001-10-31.

<EmploymentOrganizationGroupType>JobCode</EmploymentOrganizationGroupType> </EmploymentOrganization> <HireDate>2001-05-01</HireDate> <EmploymentTerminationDate>2001-10-31</EmploymentTerminationDate> <LastDayWorked>2001-10-31</LastDayWorked> </Employment> <Dependent relationshipCode="Spouse"> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">256493126</IdValue> </IdentificationCode> <PersonName> <GivenName>Rita</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1975-06-25</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>61043</PostalCode> <Region>IL</Region> <Municipality>Oakwood</Municipality> <DeliveryAddress> <AddressLine>143 Main Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> </Person> <Coverage> <TierCoverage type="Preventative Care"> <TransactionCode>Add</TransactionCode> <GroupNumber>CB50005</GroupNumber> <COBRAStatus>COBRA</COBRAStatus> <StartDate>2001-11-01</StartDate> <COBRAInformation> <COBRAStartDate>2001-11-01</COBRAStartDate> <QualifyingEventDate>2001-10-31</QualifyingEventDate> <QualifyingEventCode>Termination</QualifyingEventCode> </COBRAInformation> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-11-01</StartDate> </CoverageLevel> <Provider providerType="Obstetrics and Gynecology Facility" providerTypeQualifier="Non Person Entity"> <OrganizationName>Chicago Area Medical Group</OrganizationName>	Joe is terminated from employment on 2001-10-31. Joe's last day worked was 2001-10-30. ***End Employment*** ***Begin Dependent:*** The Dependent element encapsulates all coverage and indicative data about the dependent. The relationshipCode for this dependent is 'Spouse'. ***Begin Person:*** Dependent also has a Person element that can contain the same elements as the Subscriber's Person Element. The dependent, Rita Thompson's SSN is 256-49-3126. ***End Person*** ***Begin Coverage***: The Coverage Element encapsulates coverage data. Here this element is encapsulated within the Dependent element, so it contains coverage data specific to the dependent. Rita enrolls in COBRA coverage effective 2001-11-01. Her new GroupNumber CB50005. Rita's COBRA coverage starts on 2001-11-01. She was qualified for COBRA coverage on 2001-10-31. Rita remains in the same Provider Organization, the General Medical Group.

<ProviderId providerIdQualifier="Federal Taxpayer Identification Number">146879532</ProviderId> </Provider> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment>	Rita is covered under ABC HMO. ***End Coverage*** End Dependent ***End Subscriber*** ***End Organization*** ***End Enrollment***: The Enrollment transaction is complete.

7.2 Example B

Jerry Carmack is employed with Perry & Sons construction. He and his wife, Reba Carmack, are enrolled in a self-insured medical plan from his company. Jerry and Reba are very close to retirement age. Perry & Sons' medical plan offers coverage to a surviving spouse for the remainder of his or her life.

Example B1— Death of employee

On August 16, 2001, Jerry dies and all benefits are terminated

Example B2 – Surviving spouse enrollment

Reba selects the surviving spouse option of the medical plan after Jerry's death.

Example B3 – Spouse adds Medicare supplemental enrollment

Reba becomes eligible for Medicare and chooses a supplemental Medicare plan to replace her existing medical coverage.

7.2.1 **Example B1— Death of employee**

<Enrollment creationDate="2001-08-17T12:00:00-05:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-08-17T12:00:00-05:00".
<Organization organizationName="Perry and Sons" organizationId="456123789">	***Begin Organization***. The Organization element includes the organizationName "Perry and Sons" and its id "456123789"
<Subscriber>	***Begin Subscriber.*** The Subscriber element encapsulates person and enrollment data for a subscriber and any dependents.
<SubscriberType>	
<SubscriberTypeCode>Employment</SubscriberTypeCode>	
<StartDate>1977-10-28</StartDate>	
</SubscriberType>	
<Person>	***Begin Person.*** The Person element encapsulates person indicative and demographic data
<IdentificationCode>	
<IdValue name="SocialSecurityNumber">158882947</IdValue>	Jerry's SSN is 158882947
</IdentificationCode>	
<PersonName>	
<GivenName>Gerald</GivenName>	
<PreferredGivenName>Jerry</PreferredGivenName>	
<MiddleName>Dale</MiddleName>	
<FamilyName>Carmack</FamilyName>	
</PersonName>	
<Gender>1</Gender>	
<DateOfBirth>1938-03-22</DateOfBirth>	Jerry's Date of Birth is 1938-03-22
<DateOfDeath>2001-08-16</DateOfDeath>	Jerry's Date of Death is 2001-08-16
<ContactInformation>	
<PostalAddress>	
<CountryCode>US</CountryCode>	
<PostalCode>37022</PostalCode>	
<Region>TN</Region>	
<Municipality>Bethpage</Municipality>	
<DeliveryAddress>	
<AddressLine>629 Old Hickory Avenue</AddressLine>	
</DeliveryAddress>	
</PostalAddress>	
</ContactInformation>	
<TobaccoUser>true</TobaccoUser>	
<MaritalStatus>	
<MaritalStatusCode>Married</MaritalStatusCode>	
<StartDate>1963-09-06</StartDate>	
</MaritalStatus>	

</Person> <Coverage>	End Person
<TierCoverage type="Preferred Provider Organization"> <TransactionCode>Termination</TransactionCode> <GroupNumber>4521670</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <EndDate>2001-08-31</EndDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage>	***Begin Tier Coverage.*** This Tier Coverage element indicates Jerry's termination in the PPO plan with a termination date of 2001-08-31.
</Coverage> <Employment> <EmploymentStatus> <EmploymentStatusCode>Terminated</EmploymentStatusCode> <StartDate>2001-08-16</StartDate> </EmploymentStatus> <EmploymentStatus> <EmploymentStatusCode>Active</EmploymentStatusCode> <StartDate>1977-10-28</StartDate> </EmploymentStatus> <HireDate>1977-10-28</HireDate> <EmploymentTerminationDate>2001-08-16</EmploymentTerminationDate> </Employment>	***End Tier Coverage***
<Dependent relationshipCode="Spouse"> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">152185222</IdValue> </IdentificationCode> <PersonName> <GivenName>Reba</GivenName> <FamilyName>Carmack</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1936-11-14</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person>	***Begin Dependent.*** The Dependent element encapsulates enrollment data for a subscriber's dependent. It has an attribute: Relationship is "Spouse"
<Coverage> <TierCoverage type="Preferred Provider Organization"> <TransactionCode>Termination</TransactionCode> <GroupNumber>4521670</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <EndDate>2001-08-31</EndDate>	***Begin Tier Coverage.*** This Tier Coverage element indicates Reba's termination in the PPO plan with a termination date of 2001-08-31.

<CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment>	***End Tier Coverage*** ***End Dependent*** ***End Subscriber*** ***End Organization*** ***End Enrollment***

7.2.2 Example B2— Surviving spouse enrollment

<Enrollment creationDate="2001-09-01T12:00:00-05:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-09-01T12:00:00-05:00".
<Organization organizationName="Perry and Sons" organizationId="456123789">	***Begin Organization***. The Organization element includes the organizationName "Perry and Sons" and its id "456123789"
<Subscriber> <SubscriberType> <SubscriberTypeCode>Survivorship</SubscriberTypeCode> <StartDate>2001-09-01</StartDate> </SubscriberType> <OriginatingSubscriberData> <IdentificationCode> <IdValue name="SocialSecurityNumber">158882947</IdValue> </IdentificationCode> </OriginatingSubscriberData> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">152185222</IdValue> </IdentificationCode> <PersonName> <GivenName>Reba</GivenName> <FamilyName>Carmack</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1936-11-14</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person>	***Begin Subscriber.*** Reba is now the subscriber and it identified by the SubscriberTypeCode = Survivorship. Jerry, the original subscriber, had an SSN = 158882947 Reba's SSN = 152185222

<Coverage> <TierCoverage type="Preferred Provider Organization"> <TransactionCode>Add</TransactionCode> <GroupNumber>4521672</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-09-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-09-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	***Begin Coverage*** ***Begin Tier Coverage*** Reba enrolls in the PPO plan with individual coverage effective 9/1/2001 End Tier Coverage End Coverage End Subscriber ***End Organization*** ***End Enrollment***

7.2.3 Example B3 – Spouse adds Medicare supplemental enrollment

<Enrollment creationDate="2001-11-14T12:00:00-05:00"> <Organization organizationName="Perry and Sons" organizationId="456123789"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Survivorship</SubscriberTypeCode> <StartDate>2001-09-01</StartDate> </SubscriberType> <OriginatingSubscriberData> <IdentificationCode> <IdValue name="SocialSecurityNumber">158882947</IdValue> </IdentificationCode> </OriginatingSubscriberData> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">152185222</IdValue> </IdentificationCode> <PersonName> <GivenName>Reba</GivenName> <FamilyName>Carmack</FamilyName>	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-11-14T00:00-05:00". ***Begin Organization***. The Organization element includes the organizationName "Perry and Sons" and its id "456123789" ***Begin Subscriber.*** Reba is now the subscriber and it identified by the SubscriberTypeCode = Survivorship. Jerry, the original subscriber, had an SSN = 158882947 Reba's SSN = 152185222

</PersonName> <Gender>2</Gender> <DateOfBirth>1936-11-14</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person>	 Reba's 65th birthday is November 14
<Coverage> <TierCoverage type="Medicare Risk"> <TransactionCode>Add</TransactionCode> <GroupNumber>4521679</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-11-14</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-11-14</StartDate> </CoverageLevel> </TierCoverage>	***Begin Coverage*** ***Begin Tier Coverage*** - Reba enrolls in a Medicare Risk plan effective 11/14/2001 End Tier Coverage
<TierCoverage type="Preferred Provider Organization"> <TransactionCode>Termination</TransactionCode> <GroupNumber>4521672</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-09-01</StartDate> <EndDate>2001-11-13</EndDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-09-01</StartDate> </CoverageLevel> </TierCoverage>	Begin Tier Coverage ***– Reba terminates her original PPO coverage with a termination date of 11/13/2001*** End Tier Coverage
</Coverage>	End Coverage
<Medicare> <StartDate>2001-11-14</StartDate> <MedicarePartANumber>152185222A</MedicarePartANumber> </Medicare>	Begin Medicare ***Reba has a Medicare effective date of 11/14/2001.*** ***Her Medicare number is 152185222A*** End Medicare
</Subscriber>	End Subscriber
</Organization>	***End Organization***
</Enrollment>	***End Enrollment***

7.3 Example C

Siva Gupta (044-56-6070) is a student who has dependent only medical coverage. He is a dependent of Prasoon Gupta (705-78-8624), who lives in Atlanta, GA, but he goes to school at the University of Texas in Austin, TX. Since he lives out of Prasoon's HMO area, Siva is enrolled in a Point of Service medical plan. However, Siva is also enrolled in a Dental Indemnity plan as a dependent under Prasoon.

Example C1— Dependent only enrolls in coverage

Siva enrolls in coverage for the medical plan and is enrolled in Prasoon's dental plan

Example C2 – Change of address

Siva changes dormitories causing a change of address.

Example C3 – Change of SSN and name

Siva changes his name to Raja and obtains a new Social Security Number.

7.3.1 Example C1— Dependent only enrolls in coverage

<Enrollment creationDate="2001-08-16T12:00:00-05:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-08-16T12:00:00-05:00".
<Organization organizationName="Marietta City Schools" organizationId="987654321">	***Begin Organization***. The Organization element includes the organizationName "Marietta City Schools" and its id "987654321"
<Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1981-04-17</StartDate> </SubscriberType>	***Begin Subscriber.*** This element shows all information relating to Prasoon and Siva.
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">705788624</IdValue> </IdentificationCode> <PersonName> <GivenName>Prasoon</GivenName> <FamilyName>Gupta</FamilyName>	***Begin Person.*** The Person element encapsulates person indicative and demographic data Prasoon's SSN is 705788624

</PersonName> <Gender>1</Gender> <DateOfBirth>1948-08-01</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>30067</PostalCode> <Region>GA</Region> <Municipality>Marietta</Municipality> <DeliveryAddress> <AddressLine>400 Powers Ferry Road</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Divorced</MaritalStatusCode> <StartDate>1998-08-08</StartDate> </MaritalStatus>	
</Person>	End Person
<Coverage> <TierCoverage type="Health Maintenance Organization"> <TransactionCode>Change</TransactionCode> <GroupNumber>4521648</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-08-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">024681357</ProviderId> </Provider> <EligibilityPostalCode>30067</EligibilityPostalCode>	***Begin Tier Coverage.*** This Tier Coverage element indicates Prasoon's enrollment only in the HMO plan effective 2001-08-01. His original enrollment was effective 2001-01-01.
</TierCoverage>	***End Tier Coverage***
<TierCoverage type="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and One Dependent</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel>	***Begin Tier Coverage*** – Prasoon and his son, Siva, are enrolled in a Dental plan with EE + 1 coverage effective 2001-01-01.
</TierCoverage>	***End Tier Coverage***
</Coverage>	

<Employment> <HireDate>1981-04-17</HireDate> </Employment> <Dependent relationshipCode="Child" fullTimeStudent=”true”> <Person> <IdentificationCode> <IdValue name=“SocialSecurityNumber“>044566070</IdValue> </IdentificationCode> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1982-09-02</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>78705</PostalCode> <Region>TX</Region> <Municipality>Austin</Municipality> <DeliveryAddress> <AddressLine>2321 Longhorn Drive</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage type="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and One Dependent</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> <School> <OrganizationName>University of Texas at Austin</OrganizationName> </School> </Dependent> </Subscriber> <Subscriber> <SubscriberType> <SubscriberTypeCode>Dependent-only Coverage</SubscriberTypeCode>	***Begin Dependent.*** The Dependent element encapsulates Siva’s enrollment data. His relationship is “Child” and he is a student. ***Begin Postal Address*** – Siva has a different address than his father, Prasoon. ***End Postal Address*** ***Begin Tier Coverage.*** This Tier Coverage element indicates Siva’s enrollment in his father’s Dental plan. ***End Tier Coverage*** ***End Dependent*** ***End Subscriber*** ***Begin Subscriber*** – This element indicates that Siva is considered a subscriber defined by ‘Dependent-only Coverage’

<StartDate>2001-08-01</StartDate> </SubscriberType> <OriginatingSubscriberData> <IdentificationCode> <IdValue name="SocialSecurityNumber">705788624</IdValue> </IdentificationCode> </OriginatingSubscriberData> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">044566070</IdValue> </IdentificationCode> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1982-09-02</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>78705</PostalCode> <Region>TX</Region> <Municipality>Austin</Municipality> <DeliveryAddress> <AddressLine>2321 Longhorn Drive</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Single</MaritalStatusCode> <StartDate>1982-09-02</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage type="Point of Service"> <TransactionCode>Change</TransactionCode> <GroupNumber>4521648</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-08-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-08-01</StartDate> </CoverageLevel> <EligibilityPostalCode>78705</EligibilityPostalCode> </TierCoverage> </Coverage>	Prasoon's SSN = 705588624 Siva's SSN = 044566070 ***Begin Tier Coverage*** – This element shows Siva's enrollment in the POS plan for his area effective 8/1/2001. ***End Tier Coverage***

</Subscriber> </Organization> </Enrollment>	***End Subscriber*** ***End Organization*** ***End Enrollment***

7.3.2 Example C2 – Change of address

<Enrollment creationDate="2001-08-17T12:00:00-05:00"> <Organization organizationName="Marietta City Schools" organizationId="987654321"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1981-04-17</StartDate> </SubscriberType> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">705788624</IdValue> </IdentificationCode> <PersonName> <GivenName>Prasoon</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1948-08-01</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>30067</PostalCode> <Region>GA</Region> <Municipality>Marietta</Municipality> <DeliveryAddress> <AddressLine>400 Powers Ferry Road</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Divorced</MaritalStatusCode> <StartDate>1998-08-08</StartDate> </MaritalStatus>	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-08-17T12:00:00-05:00". ***Begin Organization***. The Organization element includes the organizationName "Marietta City Schools" .

</Person> <Coverage> <TierCoverage type="Health Maintenance Organization"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521648</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-08-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">024681357</ProviderId> </Provider> <EligibilityPostalCode>30067</EligibilityPostalCode> </TierCoverage> <TierCoverage type="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and One Dependent</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> <Employment> <HireDate>1981-04-17</HireDate> </Employment> <Dependent relationshipCode="Child" fullTimeStudent=”true”> <Person> <IdentificationCode> <IdValue name=“SocialSecurityNumber“>044566070</IdValue> </IdentificationCode> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1982-09-02</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>78705</PostalCode> <Region>TX</Region>	***Begin Postal Address***

<Municipality>Austin</Municipality> <DeliveryAddress> <AddressLine>5567 Applewhite Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage type="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and One Dependent</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> <School> <OrganizationName>University of Texas at Austin</OrganizationName> </School> </Dependent> </Subscriber> <Subscriber> <SubscriberType> <SubscriberTypeCode>Dependent-only Coverage</SubscriberTypeCode> <StartDate>2001-08-01</StartDate> </SubscriberType> <OriginatingSubscriberData> <IdentificationCode> <IdValue name="SocialSecurityNumber">705788624</IdValue> </IdentificationCode> </OriginatingSubscriberData> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">044566070</IdValue> </IdentificationCode> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1982-09-02</DateOfBirth> <ContactInformation> <PostalAddress>	Siva has a new postal address End Postal Address ***Begin Postal Address***

<CountryCode>US</CountryCode>	
<PostalCode>78705</PostalCode>	
<Region>TX</Region>	
<Municipality>Austin</Municipality>	
<DeliveryAddress>	
<AddressLine>5567 Applewhite Street</AddressLine>	Siva has a new postal address
</DeliveryAddress>	
</PostalAddress>	End Postal Address
</ContactInformation>	
<TobaccoUser>false</TobaccoUser>	
<MaritalStatus>	
<MaritalStatusCode>Single</MaritalStatusCode>	
<StartDate>1982-09-02</StartDate>	
</MaritalStatus>	
</Person>	
<Coverage>	
<TierCoverage type="Point of Service">	
<TransactionCode>Audit</TransactionCode>	
<GroupNumber>4521648</GroupNumber>	
<COBRAStatus>non-COBRA</COBRAStatus>	
<StartDate>2001-08-01</StartDate>	
<CoverageLevel>	
<CoverageLevelCode>Individual</CoverageLevelCode>	
<StartDate>2001-08-01</StartDate>	
</CoverageLevel>	
<EligibilityPostalCode>78705</EligibilityPostalCode>	
</TierCoverage>	
</Coverage>	
</Subscriber>	
</Organization>	***End Organization***
</Enrollment>	***End Enrollment***

7.3.3 Example C3 – Change of SSN and name

<Enrollment creationDate="2001-08-18T12:00:00-05:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of “2001-08-18T12:00:00-05:00”.
<Organization organizationName="Marietta City Schools" organizationId="987654321">	***Begin Organization***. The Organization element includes the organizationName “Marietta City Schools” .
<Subscriber>	
<SubscriberType>	
<SubscriberTypeCode>Employment</SubscriberTypeCode>	
<StartDate>1981-04-17</StartDate>	
</SubscriberType>	

```
            <Person>
                <IdentificationCode>
                    <IdValue name="SocialSecurityNumber">705788624</IdValue>
                </IdentificationCode>
                <PersonName>
                    <GivenName>Prasoon</GivenName>
                    <FamilyName>Gupta</FamilyName>
                </PersonName>
                <Gender>1</Gender>
                <DateOfBirth>1948-08-01</DateOfBirth>
                <ContactInformation>
                    <PostalAddress>
                        <CountryCode>US</CountryCode>
                        <PostalCode>30067</PostalCode>
                        <Region>GA</Region>
                        <Municipality>Marietta</Municipality>
                        <DeliveryAddress>
                            <AddressLine>400 Powers Ferry Road</AddressLine>
                        </DeliveryAddress>
                    </PostalAddress>
                </ContactInformation>
                <TobaccoUser>false</TobaccoUser>
                <MaritalStatus>
                    <MaritalStatusCode>Divorced</MaritalStatusCode>
                    <StartDate>1998-08-08</StartDate>
                </MaritalStatus>
            </Person>
            <Coverage>
                <TierCoverage type="Health Maintenance Organization">
                    <TransactionCode>Audit</TransactionCode>
                    <GroupNumber>4521648</GroupNumber>
                    <COBRAStatus>non-COBRA</COBRAStatus>
                    <StartDate>2001-01-01</StartDate>
                    <CoverageLevel>
                        <CoverageLevelCode>Individual</CoverageLevelCode>
                        <StartDate>2001-08-01</StartDate>
                    </CoverageLevel>
                    <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity">
                        <ProviderId providerIdQualifier="Federal Taxpayer Identification
Number">024681357</ProviderId>
                    </Provider>
                    <EligibilityPostalCode>30067</EligibilityPostalCode>
                </TierCoverage>
                <TierCoverage type="Dental">
                    <TransactionCode>Audit</TransactionCode>
                    <GroupNumber>4521649</GroupNumber>
                    <COBRAStatus>non-COBRA</COBRAStatus>
```

<StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Employee and One Dependent</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> <Employment> <HireDate>1981-04-17</HireDate> </Employment> <Dependent relationshipCode="Child"> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">046674429</IdValue> </IdentificationCode> <PriorIncorrectIdentificationCode> <IdValue>044566070</IdValue> </PriorIncorrectIdentificationCode> <PersonName> <GivenName>Raja</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <PriorIncorrectPersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PriorIncorrectPersonName> <Gender>1</Gender> <DateOfBirth>1982-09-02</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>78705</PostalCode> <Region>TX</Region> <Municipality>Austin</Municipality> <DeliveryAddress> <AddressLine>5567 Applewhite Street</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage type="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate>	***Begin Person*** ***Begin Identification Code*** – Siva's new SSN is 046674429. ***End Identification Code*** ***Begin PriorIncorrectIdentification Code*** – Siva's old SSN is 044566070. ***End PriorIncorrectIdentification Code*** ***Begin Person Name*** – Siva's new first name is Raja. ***End Person Name*** ***Begin PriorIncorrectPersonName*** – Siva's original first name is Siva. ***End PriorIncorrectPersonName***

```
                    <CoverageLevel>
                        <CoverageLevelCode>Employee and One Dependent</CoverageLevelCode>
                        <StartDate>2001-01-01</StartDate>
                    </CoverageLevel>
                </TierCoverage>
            </Coverage>
            <School>
                <OrganizationName>University of Texas at Austin</OrganizationName>
            </School>
        </Dependent>
    </Subscriber>
    <Subscriber>
        <SubscriberType>
            <SubscriberTypeCode>Dependent-only Coverage</SubscriberTypeCode>
            <StartDate>2001-08-01</StartDate>
        </SubscriberType>
        <OriginatingSubscriberData>
            <IdentificationCode>
                <IdValue name="SocialSecurityNumber">705788624</IdValue>
            </IdentificationCode>
        </OriginatingSubscriberData>
        <Person>
            <IdentificationCode>
                <IdValue name="SocialSecurityNumber">046674429</IdValue>
            </IdentificationCode>
            <PriorIncorrectIdentificationCode>
                <IdValue>044566070</IdValue>
            </PriorIncorrectIdentificationCode>
            <PersonName>
                <GivenName>Raja</GivenName>
                <FamilyName>Gupta</FamilyName>
            </PersonName>
            <PriorIncorrectPersonName>
                <GivenName>Siva</GivenName>
                <FamilyName>Gupta</FamilyName>
            </PriorIncorrectPersonName>
            <Gender>1</Gender>
            <DateOfBirth>1982-09-02</DateOfBirth>
            <ContactInformation>
                <PostalAddress>
                    <CountryCode>US</CountryCode>
                    <PostalCode>78705</PostalCode>
                    <Region>TX</Region>
                    <Municipality>Austin</Municipality>
                    <DeliveryAddress>
                        <AddressLine>5567 Applewhite Street</AddressLine>
                    </DeliveryAddress>
```

</PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Single</MaritalStatusCode> <StartDate>1982-09-02</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage type="Point of Service"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521648</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-08-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-08-01</StartDate> </CoverageLevel> <EligibilityPostalCode>78705</EligibilityPostalCode> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	***End Organization*** ***End Enrollment***

7.4 Example D

Lars Schein (233-36-3754), a retired engineer, has just become eligible for Medicare. All enrollments remain the same.

Example D1— Employee becomes Medicare eligible

Lars becomes Medicare eligible.

7.4.1 Example D1— Employee becomes Medicare eligible

<Enrollment creationDate="2001-08-16T12:00:00-05:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-08-16T12:00:00-05:00".
<Organization organizationName="Hanover Optics" organizationId="456321987">	***Begin Organization***. The Organization element includes the organizationName "Hanover Optics".
<Subscriber>	***Begin Subscriber.*** This element shows all information relating to Lars Schein.
<SubscriberType>	
<SubscriberTypeCode>Employment</SubscriberTypeCode>	
<StartDate>1986-05-06</StartDate>	
</SubscriberType>	
<Person>	***Begin Person.*** The Person element encapsulates person indicative and demographic data
<IdentificationCode>	
<IdValue name="SocialSecurityNumber">233363754</IdValue>	
</IdentificationCode>	
<PersonName>	
<GivenName>Lars</GivenName>	
<FamilyName>Schein</FamilyName>	
</PersonName>	
<Gender>1</Gender>	
<DateOfBirth>1936-08-16</DateOfBirth>	Lars becomes 65 on 8/16/2001.
<ContactInformation>	
<PostalAddress>	
<CountryCode>US</CountryCode>	
<PostalCode>90038</PostalCode>	
<Region>CA</Region>	
<Municipality>Hollywood</Municipality>	
<DeliveryAddress>	
<AddressLine>238 Vine Street</AddressLine>	
</DeliveryAddress>	
</PostalAddress>	
</ContactInformation>	
<MaritalStatus>	
<MaritalStatusCode>Single</MaritalStatusCode>	
<StartDate>1936-08-16</StartDate>	
</MaritalStatus>	
</Person>	***End Person***
<Coverage>	
<TierCoverage type="Preferred Provider Organization">	
<TransactionCode>Audit</TransactionCode>	
<GroupNumber>846MD25</GroupNumber>	
<COBRAStatus>non-COBRA</COBRAStatus>	

<StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> <TierCoverage type="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>846DN25</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> <TierCoverage type="Vision"> <TransactionCode>Audit</TransactionCode> <GroupNumber>846VI25</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> <Employment> <EmploymentStatus> <EmploymentStatusCode>Retired</EmploymentStatusCode> <StartDate>1998-03-31</StartDate> </EmploymentStatus> </Employment> <Medicare> <StartDate>2001-08-16</StartDate> <MedicarePartANumber>541267457A</MedicarePartANumber> <MedicarePartBNumber>541267457B</MedicarePartBNumber> </Medicare> </Subscriber> </Organization> </Enrollment>	***Begin Medicare*** – Lars is eligible for Medicare effective 8/16/2001. His part A number is 541267457A. His part B number is 541267457B. ***End Medicare*** ***End Organization*** ***End Enrollment***

7.5 Example E

Fred Conner (785-82-1133) is an employee at Premier Company currently enrolled in National PPO. He retires June 18,2001. His coverage does not end until the end of the month, June 30, 2001.

Example E1— Simple Termination

Fred terminates coverage June 30, 2001

7.5.1 Example E1 - Simple Termination

<Enrollment creationDate="2001-01-01T01:00:00-09:00">	***Begin Enrollment***. The root element is the Enrollment element. This event encapsulates the entire enrollment transaction. The creationDate of this enrollment transaction is "2001-01-01T01:00:00-09:00".
<Organization organizationName="Premier Company"> <BenefitsAdministrativeAffiliate>	***Begin Organization.*** The Organization element includes the orgnizationName "Premier Company"
<OrganizationName>JCL Inc</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode> <IdValue>558328976</IdValue> </IdentificationCode> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>53783</PostalCode> <Region>WI</Region> <Municipality>Madison</Municipality> <DeliveryAddress> <AddressLine>1452 Columbus Drive</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	***Begin BenefitsAdministrativ Affiliate.*** The BenefitsAdministrativeAffiliate element encapsulates data about the outsourcing entity. It contains the organizationName "JCL Inc", and describes the entity as a "Third Party Administrator" with an employer generated ID code of "558328976". JCL Inc is located at 1452 Columbus Drive, Madison, WI 53783.
</BenefitsAdministrativeAffiliate> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1970-02-01</StartDate> </SubscriberType>	***End BenefitsAdministrativeAffiliater.*** ***Begin Subscriber.*** This element shows all information relating to Fred.

<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">785821133</IdValue> </IdentificationCode> <PersonName> <GivenName>Fred</GivenName> <FamilyName>Conner</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1949-08-28</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>08807</PostalCode> <Region>NJ</Region> <Municipality>Bridgewater</Municipality> <DeliveryAddress> <AddressLine>1844 Horseshoe Lane</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Widowed</MaritalStatusCode> <StartDate>2000-07-25</StartDate> </MaritalStatus> </Person>	***Begin Person.*** The Person element encapsulates person indicative data. Fred's ssn is 785-82-1133. Fred's DateOfBirth is 1949-08-28 Fred's address is 1844 Horseshoe Lane, Bridgewater, NJ 08807. Fred is Widowed. ***End Person***
<Coverage> <TierCoverage type="Preferred Provider Organization"> <TransactionCode>Termination</TransactionCode> <GroupNumber>BB8292</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <EndDate>2001-06-30</EndDate> <CoverageLevel> <CoverageLevelCode>Employee Only</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> <Carrier> <IdentificationCode> <IdValue>02781562</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage>	***Begin Coverage:*** The Coverage element encapsulates all coverage data for the person. The coverage detail is contained in the TierCoverage element. Fred's coverage extends through the end of the day on 2001-06-30. ***End Coverage.***
<Employment> <EmploymentStatus>	

<EmploymentStatusCode>Active</EmploymentStatusCode> <StartDate>1970-02-01</StartDate> </EmploymentStatus> <EmploymentStatus> <EmploymentStatusCode>Retired</EmploymentStatusCode> <StartDate>2001-06-18</StartDate> </EmploymentStatus> </Employment> </Subscriber> </Organization> </Enrollment>	Fred was active beginning 1970-02-01 and retired beginning 2001-06-18. ***End Employment*** ***End Subscriber*** ***End Organization*** ***End Enrollment***

7.6 Example F

Rebecca Morrow (045-38-0642) is the mother of Scott Morrow (542-86-9428) and the wife of Ronald Morrow (215-64-9512) and is enrolled in family coverage.

Example F1— Dependent is terminated because he moves out of area

Scott goes away to college and moves out of area. He picks up coverage from his school so he is no longer covered under his mother's medical plan.

7.6.1 Example F1— Dependent is terminated because he moves out of area

<Enrollment creationDate="2001-08-16T12:00:00-05:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the creationDate element with a value of "2001-08-16T12:00:00-05:00".
<Organization organizationName="First Charleston Bank" organizationId="987654321">	***Begin Organization***. The Organization element includes the organizationName "First Charleston Bank" and its id "987654321"
<Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1991-05-16</StartDate> </SubscriberType> <Person> <IdentificationCode>	***Begin Subscriber.*** The Subscriber element encapsulates person and enrollment data for a subscriber and any dependents. ***Begin Person.*** The Person element encapsulates person indicative and demographic data

<IdValue name="SocialSecurityNumber">045380642</IdValue> </IdentificationCode> <PersonName> <GivenName>Rebecca</GivenName> <FamilyName>Morrow</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1954-07-06</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>37310</PostalCode> <Region>TN</Region> <Municipality>Charleston</Municipality> <DeliveryAddress> <AddressLine>3718 Tasso Road</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1978-06-19</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage type="Health Maintenance Organization"> <TransactionCode>Change</TransactionCode> <GroupNumber>42136954</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Family</CoverageLevelCode> <StartDate>2001-01-01</StartDate> <EndDate>2001-07-31</EndDate> </CoverageLevel> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-08-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">024681357</ProviderId> </Provider> <EligibilityPostalCode>37310</EligibilityPostalCode> </TierCoverage> </Coverage> <Employment>	Rebecca's SSN is 045380642. ***End Person*** ***Begin Tier Coverage.*** This Tier Coverage element indicates Rebecca's change in enrollment from family coverage to employee and spouse coverage. ***Begin CoverageLevel*** – Shows termination of family coverage 7/31/01. ***End CoverageLevel*** ***Begin CoverageLevel*** – Shows enrollment in employee and spouse coverage effective 8/1/01. ***End CoverageLevel*** ***End Tier Coverage***

<HireDate>1991-05-16</HireDate> </Employment> <Dependent relationshipCode="Spouse"> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">215649512</IdValue> </IdentificationCode> <PersonName> <GivenName>Ronald</GivenName> <FamilyName>Morrow</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1962-06-30</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage type="Health Maintenance Organization"> <TransactionCode>Change</TransactionCode> <GroupNumber>42136954</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <CoverageLevel> <CoverageLevelCode>Family</CoverageLevelCode> <StartDate>2001-01-01</StartDate> <EndDate>2001-07-31</EndDate> </CoverageLevel> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-08-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">024681357</ProviderId> </Provider> <EligibilityPostalCode>37310</EligibilityPostalCode> </TierCoverage> </Coverage> </Dependent> <Dependent relationshipCode="Child" fullTimeStudent=”true”> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">542869428</IdValue> </IdentificationCode> <PersonName> <GivenName>Scott</GivenName> <FamilyName>Morrow</FamilyName> </PersonName>	***Begin Dependent –*** Ronald’s information. ***Begin Tier Coverage.*** Indicates Ronald’s continued enrollment in the plan. ***Begin CoverageLevel*** – Shows termination of family coverage 7/31/01. ***End CoverageLevel*** ***Begin CoverageLevel*** – Shows enrollment in employee and spouse coverage effective 8/1/01. ***End CoverageLevel*** ***End Tier Coverage*** ***End Dependent*** ***Begin Dependent*** – Scott’s information.

<Gender>1</Gender> <DateOfBirth>1983-02-27</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage type="Health Maintenance Organization"> <TransactionCode>Termination</TransactionCode> <GroupNumber>42136954</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-01-01</StartDate> <EndDate>2001-07-31</EndDate> <CoverageLevel> <CoverageLevelCode>Not Applicable</CoverageLevelCode> <StartDate>2001-01-01</StartDate> <EndDate>2001-07-31</EndDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">024681357</ProviderId> </Provider> <EligibilityPostalCode>37310</EligibilityPostalCode> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment>	***Begin Tier Coverage.*** Indicates Scott's termination in the plan. ***Begin CoverageLevel*** – Shows termination of 7/31/01. ***End CoverageLevel*** ***End Tier Coverage*** ***End Dependent*** ***End Subscriber*** ***End Organization*** ***End Enrollment***

7.7 Example G

Edward Jones is a retiree of Premier Company located in Chicago, IL. He is currently enrolled in the ABC Health Plan with 'Employee + Spouse' coverage. His wife Deborah, age 60, is listed as a dependent under his coverage. Edward turns 65 years old on April 19 and becomes Medicare Eligible. His coverage will terminate with ABC Health Plan; however, Deborah remains covered.

Example G1— Simple Termination

Upon turning 65, Edward is termed from the ABC Health Plan.

Example G2 – Dependant remains covered under ‘Spouse Only’ coverage

Since Deborah is not Medicare Eligible she stays enrolled in the ABC Health Plan under ‘Spouse Only’ coverage.

7.7.1 Example G1— Simple Termination

Upon turning 65, Edward is termed from the ABC Health Plan.

<Enrollment creationDate="2001-01-01T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of “2001-09-12T12:00:00-05:00”.
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1979-12-20</StartDate> </SubscriberType>	***Begin Organization:*** The Organization element contains the organizationName “Premier Company”.
<Person> <IdentificationCode> <IdValue name=“SocialSecurityNumber“>333-22-4444</IdValue> </IdentificationCode>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Edward’s SSN is 333-22-4444
<PersonName> <GivenName>Edward</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1936-04-19</DateOfBirth>	Edward’s Date of Birth is 1937-04-19
<ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	Edward’s address is 125 Lincoln Park West, Chicago, IL 60614.
<MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate>	Edward is Married.

```
        </MaritalStatus>
    </Person>
    <Coverage>
        <TierCoverage type="Health Maintenance Organization">
            <TransactionCode>Termination</TransactionCode>
            <ElectedPlanCode>25285</ElectedPlanCode>
            <COBRAStatus>non-COBRA</COBRAStatus>
            <StartDate>1979-12-20</StartDate>
            <EndDate>2001-04-19</EndDate>
            <CoverageLevel>
                <CoverageLevelCode>Employee and Spouse</CoverageLevelCode>
                <StartDate>1980-01-01</StartDate>
            </CoverageLevel>
            <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity">
                <OrganizationName>Acme Medical Group</OrganizationName>
                <ProviderId providerIdQualifier="Federal Taxpayer Identification Number"/>
            </Provider>
            <Carrier>
                <OrganizationName>Acme Senior HMO</OrganizationName>
                <IdentificationCode>
                    <IdValue name="EmployerGenerated">13579</IdValue>
                </IdentificationCode>
            </Carrier>
        </TierCoverage>
    </Coverage>
    <Employment employeeId="28273">
        <EmploymentStatus>
            <EmploymentStatusCode>Retired</EmploymentStatusCode>
            <StartDate>2001-04-19</StartDate>
        </EmploymentStatus>
        <EmploymentLevel>
            <EmploymentLevelCode>Full Time</EmploymentLevelCode>
            <StartDate>1979-12-20</StartDate>
        </EmploymentLevel>
        <EmploymentOrganization>
            <EmploymentOrganizationGroup>Midwest Region</EmploymentOrganizationGroup>
            <EmploymentOrganizationGroupType>Management</EmploymentOrganizationGroupType>
        </EmploymentOrganization>
        <HireDate>1978-12-20</HireDate>
    </Employment>
    <Dependent relationshipCode="Spouse">
        <Person>
            <IdentificationCode>
                <IdValue name="SocialSecurityNumber">111-22-3333</IdValue>
            </IdentificationCode>
```

End Person

Begin Coverage: The Coverage element encapsulates all coverage date for the person. The coverage details is contained in the TierCoverage element.

This transaction is terming Edward from Point of Service coverage as of 2001-04-19.

Edward is Non-COBRA. He had Employee and Spouse coverage.

Edward has elected a PrimaryCareProvider in Acme Medical Group.

Edward and his spouse are covered under Acme Senior HMO.
This carrier's employer generated ID is 13579.

End Coverage

Begin Employment: The Employment element encapsulates indicative data describing Edward's employment statuses.

Edward was a Full Time employee who retired on 2002-04-19.

Edward is in the Management group in the Midwest Region of the Premier Company.

He was hired on 1978-12-20.
End Employment

Begin Dependent: The Dependent element encapsulates indicative data describing Edward's dependent's data.

Edward's dependent's SSN is 111-22-3333

<PersonName> <GivenName>Deborah</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1941-06-15</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> </Person> <Coverage> <TierCoverage type="Health Maintenance Organization"> <ElectedPlanCode>25285</ElectedPlanCode> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>1980-01-01</StartDate> <EndDate>2001-04-19</EndDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>1980-01-01</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <OrganizationName>Acme Medical Group</OrganizationName> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number"/> </Provider> <Carrier> <OrganizationName>Acme Senior HMO</OrganizationName> <IdentificationCode> <IdValue name=“EmployerGenerated“>13579</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment>	Edward’s dependent is his spouse Deborah. Deborah’s date of birth is 1941-06-15. ***Begin Dependent Coverage:*** The Coverage element encapsulates all coverage date for the person. The coverage details is contained in the TierCoverage element. Deborah is Non-COBRA. She’s covered under Edward’s Employee and Spouse coverage. ***End Dependent Coverage*** ***End Dependent*** ***End Enrollment***

7.7.2 Example G2 – Dependant remains covered under 'Spouse Only' coverage

Since Deborah is not Medicare Eligible she stays enrolled in the ABC Health Plan under 'Spouse Only' coverage.

<Enrollment creationDate="2001-01-01T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of "2001-09-12T12:00:00-05:00".
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Dependent-only Coverage</SubscriberTypeCode> <StartDate>2001-04-19</StartDate> </SubscriberType> <Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">111-22-3333</IdValue> </IdentificationCode> <PersonName> <GivenName>Deborah</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1941-06-15</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate> </MaritalStatus>	***Begin Organization:*** The Organization element contains the organizationName "Premier Company". ***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Deborah's SSN is 111-22-3333 Deborah's date of birth is 06-15-1941 Deborah's address is 125 Lincoln Park West, Chicago, IL 60614. Deborah is Married.

</Person> <Coverage> <TierCoverage type="Health Maintenance Organization"> <TransactionCode>Add</TransactionCode> <ElectedPlanCode>25285</ElectedPlanCode> <GroupNumber>AB0123</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-04-19</StartDate> <EndDate>2299-12-31</EndDate> <CoverageLevel> <CoverageLevelCode>Spouse Only</CoverageLevelCode> <StartDate>2001-04-19</StartDate> </CoverageLevel> <Provider providerType="Primary Care Provider" providerTypeQualifier="Non Person Entity"> <OrganizationName>Acme Medical Group</OrganizationName> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number"/> </Provider> <Carrier> <OrganizationName>Acme Senior HMO</OrganizationName> <IdentificationCode> <IdValue name="TaxpayerIdentificationNumber">111-22-3333</IdValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	***End Person*** ***Begin Coverage:*** The Coverage element encapsulates all coverage date for the person. The coverage details is contained in the TierCoverage element. This transaction is adding Deborah to Health Maintenance Organization coverage as of 2001-04-19. She is Non-COBRA . Deborah has Spouse Only coverage. She is covered under Acme Senior HMO. ***End Coverage*** ***End Enrollment***

7.8 Example H

Janice Haynes enrolls in her employer's flexible spending account plan for health care.

7.8.1 Example H1 – Simple flexible spending account enrollment

<Enrollment creationDate="2002-01-01T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of "2002-01-01T12:00:00-09:00".
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2002-01-01</StartDate> </SubscriberType>	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">111-22-3333</IdValue> </IdentificationCode>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Janice's SSN is 111-22-3333
<PersonName> <GivenName>Janice</GivenName> <FamilyName>Haynes</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1941-06-15</DateOfBirth>	Janice's date of birth is 06-15-1941
<ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	Janice's address is 125 Lincoln Park West, Chicago, IL 60614.
<MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate> </MaritalStatus>	Janice is Married.

</Person> <Coverage> <SpendingAccountCoverage type="FSA Health Care"> <GroupNumber>AB0123</GroupNumber> <TransactionCode>Add</TransactionCode> <PlanYear>2002</PlanYear> <StartDate>2002-01-01</StartDate> <ContributionData contributor=”Employee”> <GoalAmount currency=“USD”>1200</GoalAmount> <PerPayPeriodAmount currency=“USD”>50</PerPayPeriodAmount> </ContributionData> </SpendingAccountCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	***End Person*** ***Begin Coverage:*** The Coverage element encapsulates all coverage date for the person. The coverage details are contained in the SpendingAccount element. This transaction is adding Janice to the FSA HealthCare plan effective 1/1/2002. She elects a $1200 annual contribution amount contributing $50 per pay period. ***End Coverage*** ***End Enrollment***

7.8.2 Example H2 – Change to flexible spending account enrollment

Janice Haynes was recently married and decides to increase her per pay period contributions.

<Enrollment creationDate="2002-07-01T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of “2002-07-01T12:00:00-09:00”.
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2002-01-01</StartDate> </SubscriberType> <Person> <IdentificationCode> <IdValue name=“SocialSecurityNumber“>111-22-3333</IdValue> </IdentificationCode> <PersonName> <GivenName>Janice</GivenName> <FamilyName>Haynes</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1941-06-15</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode>	***Begin Organization:*** The Organization element contains the organizationName “Premier Company”. ***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Janice’s SSN is 111-22-3333 Janice’s date of birth is 06-15-1941

<PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate> </MaritalStatus> </Person> <Coverage> <SpendingAccountCoverage type="FSA Health Care"> <GroupNumber>AB0123</GroupNumber> <TransactionCode>Termination</TransactionCode> <PlanYear>2002</PlanYear> <StartDate>2002-01-01</StartDate> <EndDate>2002-06-30</EndDate> <ContributionData contributor=”Employee”> <GoalAmount currency=“USD”>1200</GoalAmount> <PerPayPeriodAmount currency=“USD”>50</PerPayPeriodAmount> </ContributionData> </SpendingAccountCoverage> <SpendingAccountCoverage type="FSA Health Care"> <GroupNumber>AB0123</GroupNumber> <TransactionCode>Change</TransactionCode> <PlanYear>2002</PlanYear> <StartDate>2002-07-01</StartDate> <ContributionData contributor=”Employee”> <GoalAmount currency=“USD”>2400</GoalAmount> <PerPayPeriodAmount currency=“USD”>150</PerPayPeriodAmount> <YTDContributionAmount currency=“USD”>600</YTDContributionAmount> </ContributionData> </SpendingAccountCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	Janice’s address is 125 Lincoln Park West, Chicago, IL 60614. Janice is Married. ***End Person*** ***Begin Coverage*** This transaction terminates Janice’s initial enrollment. This transaction changes Janice’s initial enrollment from a $50 per pay period amount to a $150 per pay period amount. ***End Coverage*** ***End Enrollment***

7.9 Example I

Edmund Brady enrolls in the employer's basic life, dependent life (for his wife), and long term disability plans.

7.9.1 Example I1 – Simple Life, Dependent Life, and LTD enrollment

<Enrollment creationDate="2002-01-01T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of "2002-01-01T01:00:00-09:00".
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2002-01-01</StartDate> </SubscriberType>	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">111-22-3333</IdValue> </IdentificationCode> <PersonName> <GivenName>Edmund</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <Gender>1</Gender>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Edmund's SSN is 111-22-3333
<DateOfBirth>1941-06-15</DateOfBirth>	Edmund's date of birth is 06-15-1941
<ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	Edmund''s address is 125 Lincoln Park West, Chicago, IL 60614.
<MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate> </MaritalStatus>	Edmund is Married.
</Person>	***End Person***

<Coverage> <RateBasedCoverage> <TransactionCode>Add</TransactionCode> <ElectedPlanCode>25285</ElectedPlanCode> <GroupNumber>AB0123</GroupNumber> <CoverageType> <Product>Life Insurance</Product> <ProductType>Basic</ProductType> <CoveredEntity>Self</CoveredEntity> </CoverageType> <Carrier> <OrganizationName>Life Offerings</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> <StartDate>2002-01-01</StartDate> <CoverageLevel> <RequestedCoverage> <Level> <CoverageLevelValue currency="USD">50000</CoverageLevelValue> <CoverageLevelMultiplier>2</CoverageLevelMultiplier> <CoverageLevelType>Salary</CoverageLevelType> </Level> <Volume currency="USD">100000</Volume> </RequestedCoverage> <StartDate>2002-01-01</StartDate> </CoverageLevel> <BeneficiaryData> <PersonName> <GivenName>Sarah</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <Relationship>Spouse</Relationship> <BeneficiarySequence>1</BeneficiarySequence>	***Begin Coverage:*** The Coverage element encapsulates all coverage date for the person. The coverage details are contained in the RateBasedCoverage element. This transaction is adding Edmund to a Basic Life plan. He is requesting 2 times salary. His wife, Sarah, is the beneficiary. Sarah is the primary beneficiary.

<StartDate>2002-01-01</StartDate> </BeneficiaryData> </RateBasedCoverage> <RateBasedCoverage> <TransactionCode>Add</TransactionCode> <ElectedPlanCode>25286</ElectedPlanCode> <GroupNumber>AB0124</GroupNumber> <CoverageType> <Product>Life Insurance</Product> <ProductType>Basic</ProductType> <CoveredEntity>Spouse</CoveredEntity> </CoverageType> <Carrier> <OrganizationName>Life Offerings</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> <StartDate>2002-01-01</StartDate> <CoverageLevel> <RequestedCoverage> <Level> <CoverageLevelValue currency="USD">25000</CoverageLevelValue> <CoverageLevelMultiplier>1</CoverageLevelMultiplier> <CoverageLevelType>Fixed</CoverageLevelType> </Level> <Volume currency="USD">25000</Volume> </RequestedCoverage> <StartDate>2002-01-01</StartDate> </CoverageLevel> <BeneficiaryData> <PersonName> <GivenName>Edmund</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	This transaction is adding Ed's spouse to the spouse life plan. Ed's wife coverage is $25,000.

<Relationship>Spouse</Relationship> <BeneficiarySequence>1</BeneficiarySequence> <StartDate>2002-01-01</StartDate> </BeneficiaryData> </RateBasedCoverage> <RateBasedCoverage> <TransactionCode>Add</TransactionCode> <ElectedPlanCode>25287</ElectedPlanCode> <GroupNumber>AB0125</GroupNumber> <CoverageType> <Product>Long-Term Disability Insurance</Product> <ProductType>Basic</ProductType> <CoveredEntity>Self</CoveredEntity> </CoverageType> <Carrier> <OrganizationName>Disability Offerings</OrganizationName> <IdentificationCode> <IdValue name="EmployerGenerated">13246</IdValue> </IdentificationCode> </Carrier> <StartDate>2002-01-01</StartDate> <CoverageLevel> <RequestedCoverage> <Level> <CoverageLevelValue currency="USD">4166.67</CoverageLevelValue> <CoverageLevelMultiplier>.6</CoverageLevelMultiplier> <CoverageLevelType>Salary</CoverageLevelType> </Level> <Volume currency="USD">2500</Volume> </RequestedCoverage> <StartDate>2002-01-01</StartDate> </CoverageLevel> </RateBasedCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	This transaction indicates Edmund's enrollment in the LTD plan. ***End Coverage*** ***End Enrollment***

7.9.2 Example I2 – Simple Life Change

Edmund's volume enrollment has been approved now that his employer has received Evidence of Insurability (EOI).

<Enrollment creationDate="2002-01-05T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of "2002-01-05T01:00:00-09:00".
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2002-01-01</StartDate> </SubscriberType>	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">111-22-3333</IdValue> </IdentificationCode> <PersonName> <GivenName>Edmund</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1941-06-15</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate> </MaritalStatus>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Edmund's SSN is 111-22-3333 Edmund's date of birth is 06-15-1941 Edmund''s address is 125 Lincoln Park West, Chicago, IL 60614. Edmund is Married.
</Person> <Coverage> <RateBasedCoverage> <TransactionCode>Add</TransactionCode>	***End Person*** ***Begin Coverage:*** The Coverage element encapsulates all coverage date for the person. The coverage details are contained in the

<ElectedPlanCode>25285</ElectedPlanCode>	RateBasedCoverage element.
	This transaction is changing attributes of Edmund’s Basic Life plan.
<GroupNumber>AB0123</GroupNumber>	
<CoverageType>	
<Product>Life Insurance</Product>	
<ProductType>Basic</ProductType>	
<CoveredEntity>Self</CoveredEntity>	
</CoverageType>	
<Carrier>	
<OrganizationName>Life Offerings</OrganizationName>	
<IdentificationCode>	
<IdValue name=“EmployerGenerated“>13246</IdValue>	
</IdentificationCode>	
</Carrier>	
<StartDate>2002-01-05</StartDate>	
<CoverageLevel>	
<ApprovedCoverage>	
<Level>	
<CoverageLevelValue currency=”USD”>50000</CoverageLevelValue>	He is approved for 2 times salary.
<CoverageLevelMultiplier>2</CoverageLevelMultiplier>	
<CoverageLevelType>Salary</CoverageLevelType>	
</Level>	
<Volume currency=”USD”>100000</Volume>	
</ApprovedCoverage>	
<RequestedCoverage>	
<Level>	
<CoverageLevelValue currency=”USD”>50000</CoverageLevelValue>	
<CoverageLevelMultiplier>2</CoverageLevelMultiplier>	
<CoverageLevelType>Salary</CoverageLevelType>	
</Level>	
<Volume currency=”USD”>100000</Volume>	
</RequestedCoverage>	
<StartDate>2002-01-01</StartDate>	
</CoverageLevel>	His wife, Sarah, is the beneficiary.
<BeneficiaryData>	
<PersonName>	
<GivenName>Sarah</GivenName>	
<FamilyName>Brady</FamilyName>	
</PersonName>	
<ContactInformation>	
<PostalAddress>	
<CountryCode>US</CountryCode>	
<PostalCode>60614</PostalCode>	
<Region>IL</Region>	
<Municipality>Chicago</Municipality>	
<DeliveryAddress>	

<AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <Relationship>Spouse</Relationship> <BeneficiarySequence>1</BeneficiarySequence> <StartDate>2002-01-01</StartDate> </BeneficiaryData> </RateBasedCoverage> </Coverage> </Subscriber> </Organization> </Enrollment>	Sarah is the primary beneficiary. ***End Coverage*** ***End Enrollment***

7.9.3 Example I3 – New Dependent Life Enrollment

Edmund now has a daughter, Emily, and he has enrolled her in a life plan as well.

<Enrollment creationDate="2002-01-06T01:00:00-09:00">	***Begin Enrollment***. The Enrollment element is the root element and encapsulates the enrollment transaction. It includes the CreationDate element with a value of "2002-01-06T01:00:00-09:00".
<Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2002-01-01</StartDate> </SubscriberType>	***Begin Organization:*** The Organization element contains the organizationName "Premier Company".
<Person> <IdentificationCode> <IdValue name="SocialSecurityNumber">111-22-3333</IdValue> </IdentificationCode> <PersonName> <GivenName>Edmund</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <Gender>1</Gender> <DateOfBirth>1941-06-15</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode>	***Begin Person:*** The Person element contains indicative data about each member, as well as contact information. Edmund's SSN is 111-22-3333 Edmund's date of birth is 06-15-1941

<Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation>	Edmund''s address is 125 Lincoln Park West, Chicago, IL 60614.
<MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1967-05-08</StartDate> </MaritalStatus>	Edmund is Married.
</Person> <Coverage/>	***End Person***
<Dependent relationshipCode="Child" fullTimeStudent=”false"> <Person> <IdentificationCode> <IdValue name=“SocialSecurityNumber“>044226070</IdValue> </IdentificationCode> <PersonName> <GivenName>Emily</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <Gender>2</Gender> <DateOfBirth>1999-09-02</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person>	***Begin Coverage:*** The Coverage element encapsulates all coverage date for the person. The coverage details are contained in the RateBasedCoverage element. This transaction indicates a child life enrollment for Edmund’s daughter, Emily.
<Coverage> <RateBasedCoverage> <TransactionCode>Add</TransactionCode> <ElectedPlanCode>25287</ElectedPlanCode> <GroupNumber>AB0125</GroupNumber> <CoverageType> <Product>Life Insurance</Product> <ProductType>Basic</ProductType> <CoveredEntity>Child</CoveredEntity> </CoverageType> <Carrier> <OrganizationName>Disability Offerings</OrganizationName> <IdentificationCode> <IdValue name=“EmployerGenerated“>13246</IdValue> </IdentificationCode> </Carrier> <StartDate>2002-06-01</StartDate> <CoverageLevel> <ApprovedCoverage> <Level> <CoverageLevelValue currency=”USD”>10000</CoverageLevelValue>	The coverage requested and approved is 10,000.

<CoverageLevelMultiplier>1</CoverageLevelMultiplier> <CoverageLevelType>Fixed</CoverageLevelType> </Level> <Volume currency="USD">10000</Volume> </ApprovedCoverage> <RequestedCoverage> <Level> <CoverageLevelValue currency="USD">10000</CoverageLevelValue> <CoverageLevelMultiplier>1</CoverageLevelMultiplier> <CoverageLevelType>Fixed</CoverageLevelType> </Level> <Volume currency="USD">10000</Volume> </RequestedCoverage><StartDate>2002-06-01</StartDate> </CoverageLevel> <BeneficiaryData> <PersonName> <GivenName>Edmund</GivenName> <FamilyName>Brady</FamilyName> </PersonName> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>60614</PostalCode> <Region>IL</Region> <Municipality>Chicago</Municipality> <DeliveryAddress> <AddressLine>125 Lincoln Park West</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> <Relationship>Father</Relationship> <BeneficiarySequence>1</BeneficiarySequence> <StartDate>2002-06-01</StartDate> </BeneficiaryData> </RateBasedCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment>	Edmund is the beneficiary. ***End Coverage*** ***End Enrollment***

8 Appendix D - Business and Life Events

This section contains the complete list of events affecting the enrollment of a Human Resource.

Type	**Event**
Data Change	Change government identifier
Data Change	Change gender
Data Change	Change name
Enrollment Change	Change affecting self-directed health plan (medical service plan)
Enrollment Change	Change beneficiary
Enrollment Change	Change provider (such as PCP in health plan)
Enrollment Change	Change retirement plan contribution/allocation
Organizational Event	Acquisition
Organizational Event	Bankruptcy
Organizational Event	Change in pay frequency
Organizational Event	Compensation structure change (such as special bonus)
Organizational Event	Corporate relocation
Organizational Event	Divestiture
Organizational Event	Introduction of new plan or program with a special enrollment
Organizational Event	Job reclassification
Organizational Event	Layoff
Organizational Event	Location closure
Organizational Event	Merger

Organizational Event	Open enrollment
Organizational Event	Plan transfer / Carrier change
Organizational Event	Provider drops out of network (triggers mandatory change to PCP)
Organizational Event	Reorganization
Organizational Event	Special retirement offer
Organizational Event	Strike
Organizational Event	Union is (de)certified
Personal Life Event	(Non-dependent) family member requires care
Personal Life Event	Adoption
Personal Life Event	Annulment
Personal Life Event	Birth
Personal Life Event	Change of address
Personal Life Event	Death of dependent
Personal Life Event	Death of employee
Personal Life Event	Dependent becomes permanently disabled
Personal Life Event	Dependent loses coverage
Personal Life Event	Dependent moves out of area eligible for network benefits
Personal Life Event	Dependent moves out of coverage area
Personal Life Event	Divorce/Dissolution of domestic partnership
Personal Life Event	Emancipation of minor
Personal Life Event	Employee becomes Medicare-eligible
Personal Life Event	EOI approved
Personal Life Event	Gain/loss of guardianship
Personal Life Event	Leave of absence – initiation

Personal Life Event	Leave of absence – return
Personal Life Event	Legal separation
Personal Life Event	Long term disability – initiation
Personal Life Event	Long term disability – return
Personal Life Event	Marriage/Entry into recognized domestic partnership
Personal Life Event	QMCSO
Personal Life Event	Return with modified duties
Personal Life Event	Significant change to plan cost (allows increase FSA contributions/change plan selection)
Personal Life Event	Spouse gains/loses coverage
Personal Life Event	Survivor becomes Medicare-eligible
TBD	Dependent only coverage
TBD	Reinstatement
TBD	Split contract
TBD	Surviving spouse
Work Event	Change in employee-elected pay frequency
Work Event	Change in scheduled hours
Work Event	Change in union
Work Event	COLA adjustment
Work Event	Executive on loan
Work Event	New hire
Work Event	Promotion / demotion (salary does not change)
Work Event	Rehire (includes re-employment of retired employee -- pension consequences)
Work Event	Salary adjustment

Work Event	Salary reduction
Work Event	Termination
Work Event	Transfer

9 Appendix E – Benefit Enrollment Glossary

Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA): A federal law that mandates an employer who covers over 20 employees in a health and group benefit plan to offer employees/dependents continued health care coverage upon termination/death/other events.

Coordination of Benefits (COB): The process of paying for health care claims of an employee or dependent who is covered under two different employer plans.

Dependent: A dependent is a person with rights to health care coverage through their association with *subscriber.*

Health Insurance Portability and Accountability Act of 1996 (HIPAA): A Federal law that allows a person to immediately qualify for comparable health insurance coverage when they change their employment relationships. Title II, Subtitle F, of HIPAA gives Health and Human Services the authority to mandate the use of standards for the electronic exchange of health care data; to specify what medical and administrative code sets should be used within those standards; and to require the use of national identification systems for health care patients, providers, payers and employers.

HMO (Health Maintenance Organization): A managed care network of providers who perform medical services for a certain fee. Involves co-pays, primary care physician, and network benefits only.

Medicare: A government program that provides limited medical and disability benefits for retired (over age 65) and disabled individuals

Medicaid: A government program that provides health insurance for individuals with low incomes.

Payer: In health care, an entity that assumes the risk of paying for medical treatments. This can be a self-insured employer, a health plan or an HMO.

Plan Sponsor: An entity that sponsors a health plan. This can be an employer, a union or some other entity that provides health insurance to a group.

Point of Service (POS); A form of managed care in which employees can get in-network as well as out-of-network benefits. A PCP manages in-network care only.

Preferred Provider Organization (PPO): A form of managed care in which employees choose to use network or non-network providers when care is needed. There is no primary care physician.

Primary Care Physician (PCP): A doctor who manages all of an employee's care, including treatments of routine illnesses and referral to specialists/hospital. Also called a gatekeeper.

Qualified Medical Child Support Order (QMCSO): A court order, judgment, or decree that directs the group health plan to provide health benefit coverage for a child of an employee.

Self-Insured: An individual or organization that assumes the financial risk of paying for health care.

Subscriber: A subscriber is a person with rights to health care coverage through their association with a *plan sponsor.*

Third Party Administrator (TPA): An entity that processes health care claims and performs related business functions for a health plan.

10 Appendix F -- Messaging Considerations

At this time, the workgroup has not turned its attention to the considerable problem presented by the semantic requirements for a robust messaging structure in the benefits enrollment space.

While a basic functional acknowledgement (like the one offered by the consortium's envelope structure) clearly fills the need for such semantic content as "The receiver successfully received and parsed your message" and "The receiver received a partial or poorly formed payload" and the like, it is far from straightforward to provide a concrete, non-ambiguous set of values to be used as application level acknowledgements in this domain space.

The workgroup recognizes the importance of this area, but in the interest of garnering public comment and criticism sooner rather than later, defers this effort to a future version of this schema. When it does address this issue, the Technical Steering Committee has assigned a numerical range of 5000 to 5999 for codes to be used in the Benefits Enrollment space.