



Benefits Enrollment 1_0

Recommendation 2001-Oct-16

This version:

BenefitsEnrollment 1_0

Previous version:

none

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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

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	4
1.1	<i>Objective</i>	4
1.1.1	Domain Issues	4
1.1.2	Business Reasons	4
1.2	<i>Scope</i>	5
1.2.1	Major Components.....	6
2	Supported Business Processes.....	6
2.1	<i>Trading Partner Roles</i>	6
2.2	<i>Business Process Name.....</i>	6
2.2.1	Summary	6
2.2.2	Use Case Scenarios	7
2.2.3	Diagrams	7
3	Schema Design.....	9
4	Implementation Considerations.....	35
4.1	<i>Introduction.....</i>	35
4.2	<i>Update versus Replacement File Reporting.....</i>	35
4.3	<i>Complete Family Reporting versus Individual Changes Only.....</i>	36
4.4	<i>Correcting Person Identifier, Name and Demographic Data.....</i>	36
4.5	<i>Reporting Changes in Coverage Level for Dependents</i>	36
4.6	<i>COBRA Eligible; Not Enrolled.....</i>	37
4.7	<i>COBRA Enrolled; Premium Not Paid</i>	37
4.8	<i>COBRA Enrolled; Premium Paid</i>	37
4.9	<i>Receiving System Derives Group or Policy Numbers.....</i>	37
4.10	<i>Group or Policy Number Changes.....</i>	38
4.11	<i>Split Family Enrollment.....</i>	38
4.12	<i>Originating SSN for Surviving Dependents</i>	38
5	Appendix A - Document Version History	38
6	Appendix B – Related Documents	38
7	Appendix C – Reference Examples	39

7.1	<i>Example A</i>	39
7.1.1	Example A1— Simple Tier Enrollment.....	39
7.1.2	Example A2— Add Dependent to Existing Family.....	42
7.1.3	Example A3 – Simple Termination.....	45
7.1.4	Example A4 – Simple Enrollment with COBRA Elements.....	49
7.2	<i>Example B</i>	52
7.2.1	Example B1— Death of employee	52
7.2.2	Example B2— Surviving spouse enrollment.....	55
7.2.3	Example B3 – Spouse adds Medicare supplemental enrollment	56
7.3	<i>Example C</i>	57
7.3.1	Example C1— Dependent only enrolls in coverage.....	58
7.3.2	Example C2 – Change of address	62
7.3.3	Example C3 – Change of SSN and name.....	65
7.4	<i>Example D</i>	69
7.4.1	Example D1— Employee becomes Medicare eligible	69
7.5	<i>Example E</i>	71
7.5.1	Example E1 - Simple Termination.....	72
7.6	<i>Example F</i>	74
7.6.1	Example F1— Dependent is terminated because he moves out of area	74
7.7	<i>Example G</i>	77
7.7.1	Example G1— Simple Termination.....	78
7.7.2	Example G2 – Dependant remains covered under ‘Spouse Only’ coverage	81
8	Appendix D - Business Life Events.....	83
9	Appendix E – Benefit Enrollment Glossary	86
10	Appendix F -- Messaging Considerations	87

1 Overview

1.1 Objective

This document describes a W3C 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.

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, 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. Further, 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.) One of the aims of the HR-XML Consortium is the modeling of the HR domain space. The schema design must take into account the business context of the data transmission and should support indication of that business context by the combination of data payload and supporting documentation.

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. Further, 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 a connection.

1.1.2.2 Why should that standard be XML-based?

XML provides many benefits to adopters. The richness, flexibility and accessibility of the XML standard have made for early and enthusiastic adoption by many IT functions. As a result, there are a large number of tools available to help reduce the development effort associated with producing or processing data transmitted in XML. This reduces barriers to adoption of the standard for organizations of any size.

The neutral nature of an XML stream means it can be used to satisfy many different needs in a multi-modal way. Through mapping manipulation, programmatic interface, or stylesheet technology, a conforming XML payload can be displayed on screen with a browser, loaded to a database, or printed to match the format preferred by the user. Further, a tag-based on-line standard is easy to extend: subsequent revisions of the standard can take advantage of the inherent backwards compatibility XML offers, both by allowing adoption and implementation of different base versions of the standard and (with careful design) allowing XML payloads based on a prior standard to validate against the current revision. Again, moving from one version of the standard to another allows each trading partner to re-use implementation effort with all their trading relationship in a standard way.

1.1.2.3 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 1.0 of the Benefits Enrollment schema supports enrollment and maintenance of human resources in tier coverages, such as medical, dental and vision.

Other types of coverage (FSA, Life, 401(k), etc) will be supported in future releases of this standard.

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.

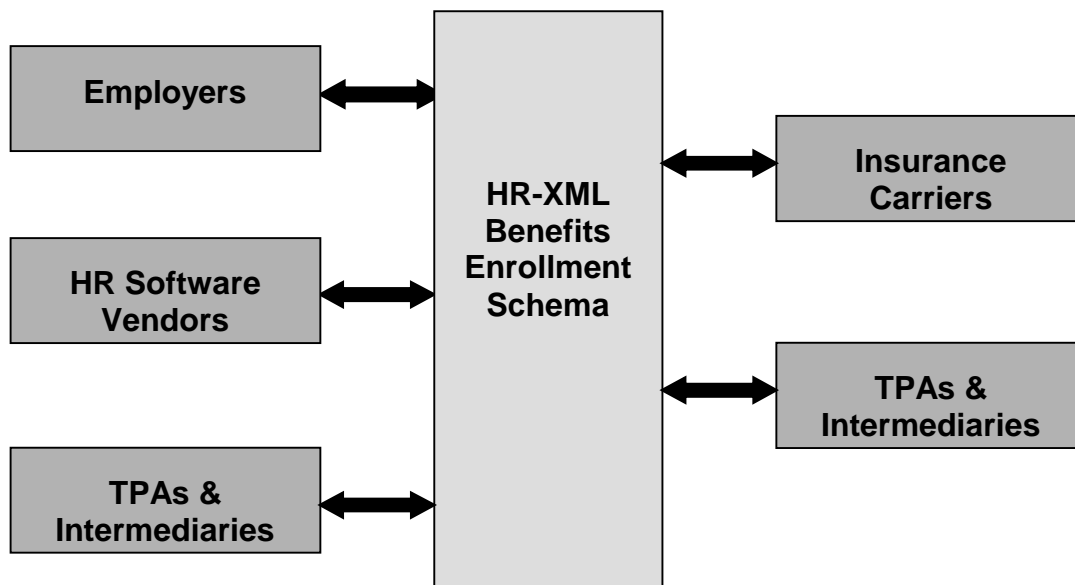
The role of the trading partner within the context of the Benefits Enrollment schema is to communicate and/or receive benefit enrollment information as it relates to a subscriber or dependent.

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 tier 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

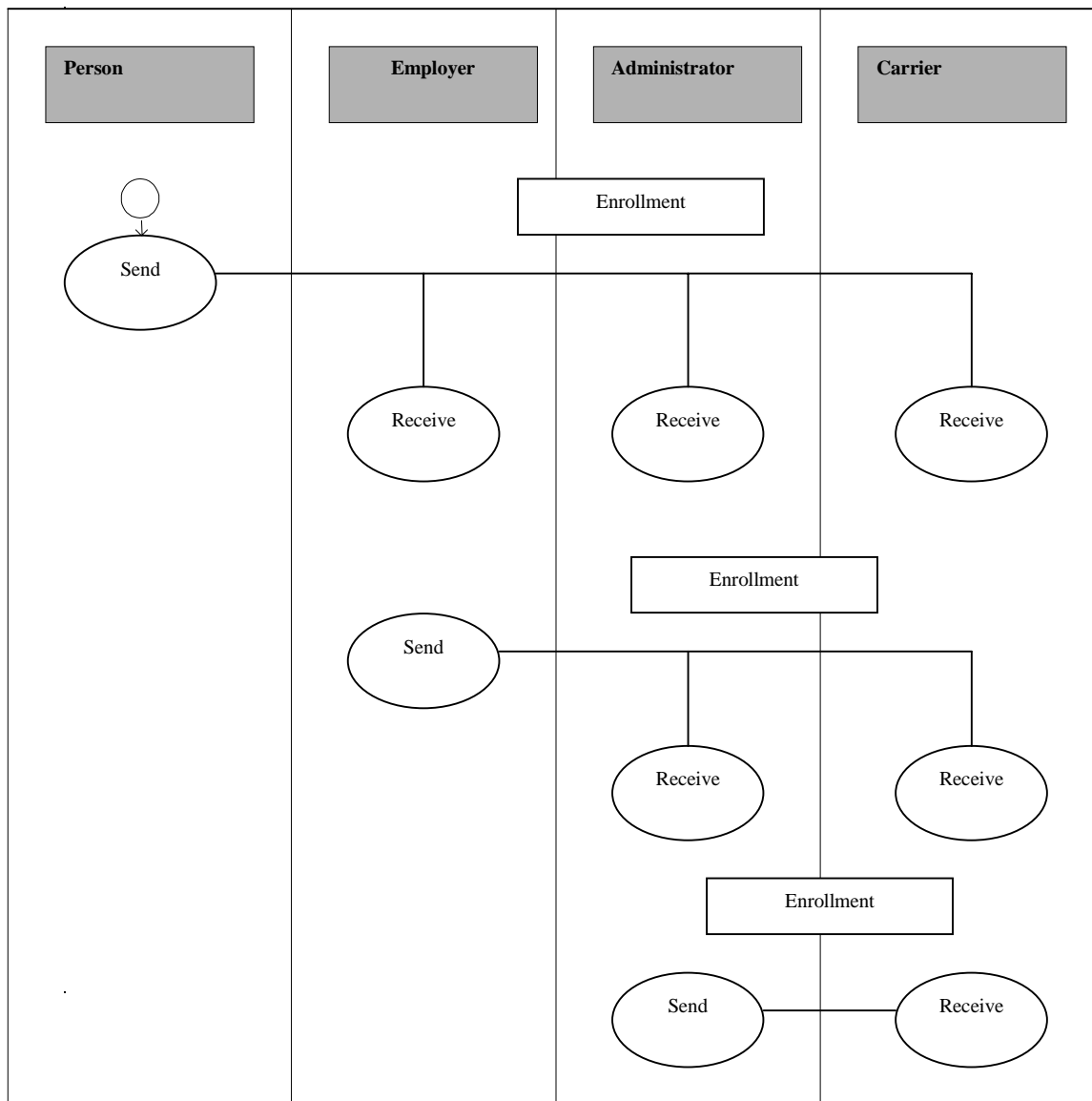
Many employee life events, employee business events, and employer events drive enrollment-related events. Version 1.0 of the Benefits Enrollment schema supports the exchange of tier-enrollment information initiated by these events. Section 9 (Appendix D) lists the specific events, categorized as enrollment changes, personal life events, work life events, data changes, or organizational events.

2.2.3 Diagrams

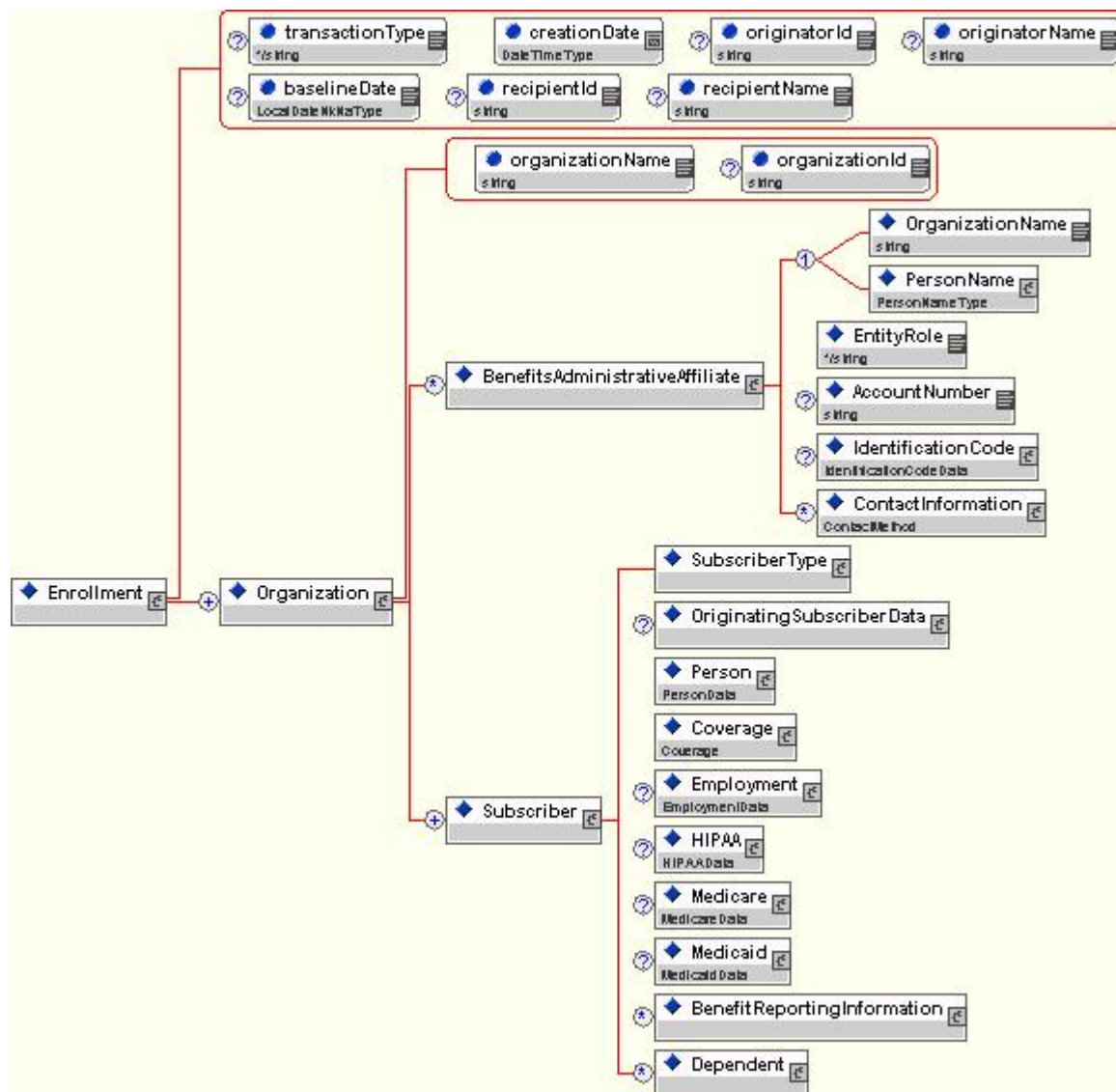
The marriage life event provides a specific example for communicating enrollment related information between entities. This section describes the specific processes. Section 8 (Appendix C) provides actual XML examples.

Upon a marriage event, a Person elects to add his 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



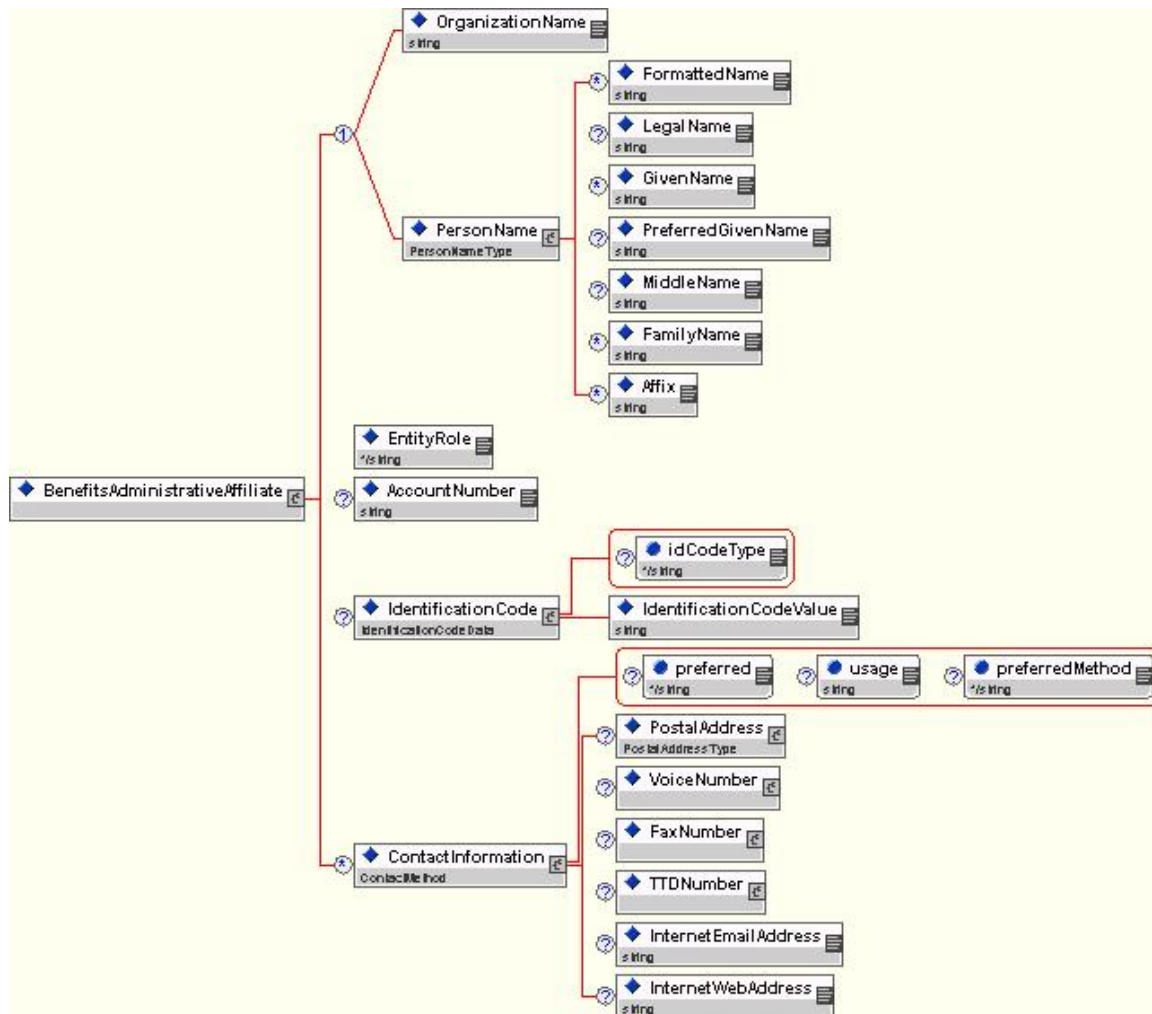
3 Schema Design



Component Name	ContentModel	Definition
/ Enrollment	Data type Occurrence: Sequence Choice All (minOccurs/maxOccurs) Attributes	
	Organization - xsd:string - S (1/*) transactionType creationDate DateTimeType - required	The root element of the benefits enrollment specification.

	originatorId xsd:string originatorName xsd:string baselineDate LocalDateNkNaType recipientId xsd:string recipientName xsd:string	
/ Enrollment/ transactionType	xsd:restriction base: xsd:string (enumeration)	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.
/ 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 -	Organization Name.
/ Enrollment/ Organization/ organizationId	- xsd:string -	Organization Identifier.
/ 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 - IdentificationCodeData - S (0/1) ContactInformation - ContactMethod - S (0/*)	Contains information identifying the plan administrator.
/ Enrollment/ Organization/ Subscriber	SubscriberType - xsd:string - S (1/1) OriginatingSubscriberData - - S (0/1)	Contains information pertaining to the individual whose ability to enroll in the communicated benefits is predicated on their relationship to the Organization.

	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 - S (0/*) Dependent - xsd:string - S (0/*)	their relationship to the Organization.
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Component Name	ContentModel Data type Occurrence: Sequence Choice All (minOccurs/maxOccurs) Attributes	Definition
/ Enrollment/ Organization/	OrganizationName -	Contains information identifying the plan

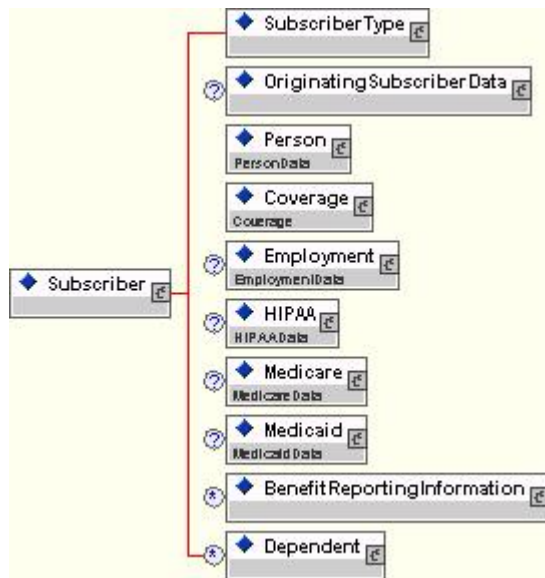
BenefitsAdministrativeAffiliate	xsd:string - C (1/1) PersonName - PersonNameType - C (1/1) EntityRole - xsd:string - S (1/1) AccountNumber - xsd:string - S (0/1) IdentificationCode - IdentificationCodeData - S (0/1) ContactInformation - ContactMethod - S (0/*)	administrator.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ OrganizationName	- xsd:string - C (1/1)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName	- PersonNameType - C (1/1)	The name of a person.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ FormattedName	xsd:restriction base: xsd:string	Contains, in one string, a fully formatted name with all of its pieces in their proper place. This includes all of the necessary punctuation. This de-normalized form of the name cannot be easily parsed. The use of multiple occurrences are officially deprecated in this release and will be removed in a future version.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ FormattedName/ type	xsd:restriction base: xsd:string (enumeration)	Do not use. This attribute will be deprecated in v1.1 and completely removed in a future version. Defines the purpose of the formatted name.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ LegalName	- xsd:string - S (0/1)	Legal name used for legal documentation or other legal purposes. Contains, in one string, a fully formatted name with all of its pieces in their proper place. This includes all of the necessary punctuation.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ GivenName	- xsd:string - S (0/*)	Contains the given or chosen name. Also known as a person's first name. If multiple givenNames are used, the order is implied.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ PreferredGivenName	- xsd:string - S (0/1)	Contains the chosen name by which the person prefers to be addressed. Note: This name may be a name other than a given name, such as a nickname.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ MiddleName	- xsd:string - S (0/1)	Contains a person's middle name or initial.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ FamilyName	xsd:restriction base: xsd:string	Contains the non-chosen or inherited name. Also known as a person's last name in the Western context. The order is implied by the order of appearance of the FamilyName elements in the XML

		document.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ FamilyName/ primary	xsd:restriction base: xsd:string (enumeration)	Defines the order when multiple family names are used.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ FamilyName/ prefix	- xsd:string -	Defines the context for the PersonName prefix, such as family name prefix or aristocratic prefix.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ Affix	xsd:restriction base: xsd:string	Contains the remaining parts of the PersonName as defined by the type attribute.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName/ Affix/ type	xsd:restriction base: xsd:string (enumeration)	Defines the context for the affix.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ EntityRole	xsd:restriction base: xsd:string (enumeration)	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	- IdentificationCodeData - S (0/1)	An identification code.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ IdentificationCode/ idCodeType	xsd:restriction base: xsd:string (enumeration)	Indicates the type of identification code (Taxpayer Identification Number, Social Security Number, Mutually Defined, Employer Generated).
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ IdentificationCode/ IdentificationCodeValue	- xsd:string - S (1/1)	Actual value of identification code.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation	- ContactMethod - S (0/*)	Contains contact information such as fax, email, telephone, mobile phone, pager, etc.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ preferred	xsd:boolean	true/false indicating preferred method of contact among all sibling Contacts.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/	- xsd:string -	The usage for the ContactMethods, such as "daytime", or "evening."

usage		
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ preferredMethod	xsd:restriction base: xsd:string (enumeration)	The overall preferred method of contact for the usage indicated.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress	- PostalAddressType - S (0/1)	Describes a postal address used for delivery of mail.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ type	xsd:restriction base: xsd:string (enumeration)	Defines if the postal address is a street address, military, or post office box.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ CountryCode	xsd:restriction base: xsd:string	Contains the ISO 3166-1 two-character country code.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ PostalCode	- xsd:string - S (0/1)	Codes established by postal authorities for purposes of sorting and delivering mail.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ Region	- xsd:string - S (0/*)	Represents the State, Province, and/or County. Military addresses should be stored in multiple regions (hierarchy region from highest to most specific): 1 st region = APO (Army/Airforce Post Office); FPO (Fleet Post Office). 2 nd region = 2 letter designator for part of world (AE Å' Europe, AA Å' Americas)
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ Municipality	- xsd:string - S (0/1)	Represents the city, town, village, or hamlet.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ DeliveryAddress	AddressLine - xsd:string - S (0/*) StreetName - xsd:string - S (0/1) BuildingNumber - xsd:string - S (0/1) Unit - xsd:string - S (0/1) PostOfficeBox - xsd:string - S (0/1)	Contains one formatted address line with all of its pieces in their proper place. This includes all of the necessary punctuation. This de-normalized form of the delivery address cannot be easily parsed. AddressLine is used for delivery by the postal service. May contain the name or number of the building, house, and/or street. If the address is decomposed into StreetName and BuildingNumber, do not use AddressLine to store the address. Examples may include: Hancock Building; 5223 Oak Street; 213; East 23rd Avenue; P.O. Box 241; Suite 200.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/	- xsd:string - S (0/*)	AddressLine is used for delivery by the postal service. May contain the name or number of the building.

ContactInformation/ PostalAddress/ DeliveryAddress/ AddressLine		house, and/or street. If the address is decomposed into StreetName and BuildingNumber, do not use AddressLine to store the address. Examples may include: Hancock Building; 5223 Oak Street; 213; East 23rd Avenue; P.O. Box 241; Suite 200.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ DeliveryAddress/ StreetName	- xsd:string - S (0/1)	Contains the street name or number. This may be used for verification, building the address, or storing in a database. If the address is decomposed into StreetName, BuildingNumber and Unit, do not use AddressLine to duplicate that part of the address information. Examples may include: Oak Street; East 23rd Avenue.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ DeliveryAddress/ BuildingNumber	- xsd:string - S (0/1)	This element is defined as a string to handle "numbers" such as 7A or 15/III. The term "BuildingNumber" was also used instead of HouseNumber so all types of buildings could apply (house, building, warehouse, tower, etc). This may be used for verification, building the address, or storing in a database. If the address is decomposed into StreetName, BuildingNumber and Unit, do not use AddressLine to duplicate that part of the address information. Examples may include: Hancock Building; 5223.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ DeliveryAddress/ Unit	- xsd:string - S (0/1)	Contains the Apartment, Suite, Unit, Room, Floor, Trailer, Level, Hanger, etc. This may be used for verification, building the address, or storing in a database. If the address is decomposed into StreetName, BuildingNumber and Unit, do not use AddressLine to duplicate that part of the address information. Examples may include: Apt. 124, Ste. 300, Upper, Hanger A.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ DeliveryAddress/ PostOfficeBox	- xsd:string - S (0/1)	Contains the Post Office Box. This may be used for verification, building the address, or storing in a database. Example: P.O. Box 241.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ Recipient	PersonName - PersonNameType - S (0/1) AdditionalText - xsd:string - S (0/*) Organization - xsd:string - S (0/1) OrganizationName - xsd:string - S (0/1)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ Recipient/ PersonName	- PersonNameType - S (0/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ PersonName
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/	- xsd:string - S (0/*)	May contain other recipient routing information in addition to organization and person name.

ContactInformation/ PostalAddress/ Recipient/ AdditionalText		AdditionalText is used for further routing after it has been delivered by the postal service.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ Recipient/ Organization	- xsd:string - S (0/1)	Information identifying the organization for which the enrollment data is being transmitted.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ PostalAddress/ Recipient/ OrganizationName	- xsd:string - S (0/1)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ VoiceNumber	xsd:extension base: TelcomNumber	Voice number.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ VoiceNumber/ preferred	xsd:boolean	The preferred method among all sibling methods of the same type or device.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ FaxNumber	xsd:extension base: TelcomNumber	Fax number.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ FaxNumber/ preferred	xsd:boolean	The preferred method among all sibling methods of the same type or device.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ TTDNumber	xsd:extension base: TelcomNumber	Telephone Device for the Deaf number.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ TTDNumber/ preferred	xsd:boolean	The preferred method among all sibling methods of the same type or device.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ InternetEmailAddress	- xsd:string - S (0/1)	Email address.
/ Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ ContactInformation/ InternetWebAddress	- xsd:string - S (0/1)	Web address.



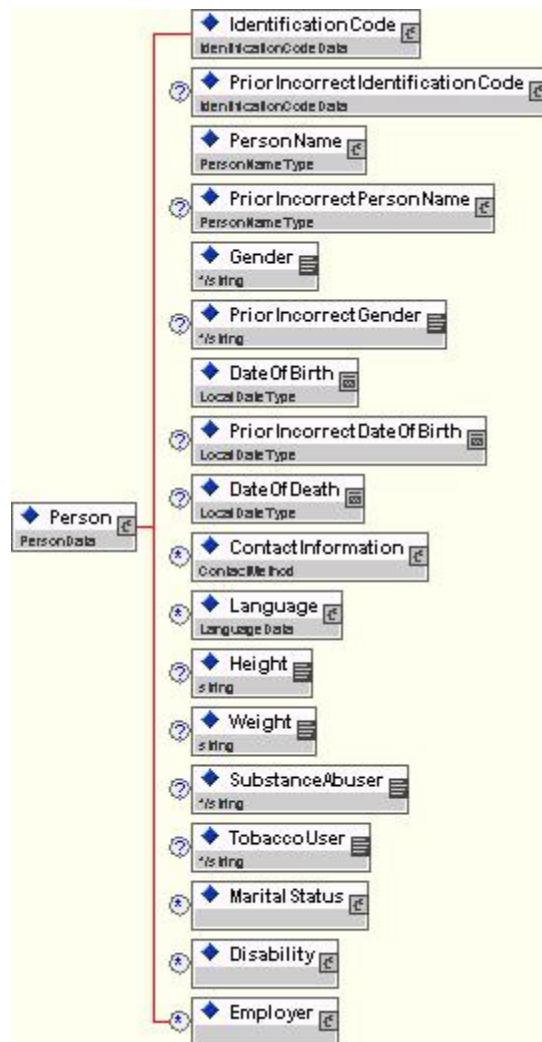
Component Name	ContentModel Data type Occurrence: Sequence Choice All (minOccurs/maxOccurs) Attributes	Definition
/ Enrollment/ Organization/ Subscriber	SubscriberType - xsd:string - S (1/1) OriginatingSubscriberData - - S (0/1) Person - PersonData - S (1/1) Coverage - Coverage - S (1/1) Employment - EmploymentData - S (0/1) HIPAA - HIPAAData - S (0/1) Medicare - MedicareData - S (0/1) Medicaid - MedicaidData - S (0/1) BenefitReportingInformation - - S (0/*) Dependent - xsd:string - S (0/*)	Contains 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	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 (enumeration)	This code indicates why this individual 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 - IdentificationCodeData - S (1/1)	Provides a link from this subscriber to another subscriber. For use in elevated

	PersonName - PersonNameType - S (0/1)	dependent situation such as survivorship.
/ Enrollment/ Organization/ Subscriber/ OriginatingSubscriberData/ IdentificationCode	- IdentificationCodeData - S (1/1)	An identification code.
/ Enrollment/ Organization/ Subscriber/ OriginatingSubscriberData/ IdentificationCode/ idCodeType	xsd:restriction base: xsd:string (enumeration)	Indicates the type of identification code (Taxpayer Identification Number, Social Security Number, Mutually Defined, Employer Generated).
/ Enrollment/ Organization/ Subscriber/ OriginatingSubscriberData/ IdentificationCode/ IdentificationCodeValue	- xsd:string - S (1/1)	Actual value of identification code.
/ Enrollment/ Organization/ Subscriber/ OriginatingSubscriberData/ PersonName	- PersonNameType - S (0/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/PersonName
/ Enrollment/ Organization/ Subscriber/ Person	- PersonData - S (1/1)	Contains various data about an individual person.
/ Enrollment/ Organization/ Subscriber/ Coverage	- Coverage - S (1/1)	Identifies the type of coverage. The current version of the schema only supports TierCoverage but other types of coverage will be supported in future versions.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage	- USTierCoverage - S (0/*)	Container for information about TierCoverages in which the individual is enrolled.
/ Enrollment/ Organization/ Subscriber/ Employment	- EmploymentData - S (0/1)	Container for all employment-related information as it pertains to the subscriber.
/ Enrollment/ Organization/ Subscriber/ Employment/ employeeId	- xsd:string -	The identification code of the employee as defined by the employer.
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentStatus	EmploymentStatusCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Contains employment status information.
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentStatus/ EmploymentStatusCode	xsd:restriction base: xsd:string (enumeration)	Indicates the status of the employee (Active Foreign Military, Active Domestic Military, Active, Leave of Absence, Short Term Disability, Long Term Disability, Retired, Terminated).
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentStatus/ StartDate	- LocalDateType - S (1/1)	A start date.

/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentLevel	EmploymentLevelCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Container for employment level information.
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentLevel/ EmploymentLevelCode	xsd:restriction base: xsd:string (enumeration)	Indicates whether an employee is full-time or part-time.
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentLevel/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Employment/ 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.
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentOrganization/ EmploymentOrganizationGroup	- xsd:string - S (1/1)	Indicates the particular organization group (e.g., Sales, Marketing, Atlanta, San Francisco).
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentOrganization/ EmploymentOrganizationGroupType	- xsd:string - S (1/1)	Indicates the particular organization group type (e.g., division, location).
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentOrganization/ StartDate	- LocalDateType - S (0/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Employment/ HireDate	- LocalDateType - S (0/1)	Date the subscriber was hired by the employer.
/ Enrollment/ Organization/ Subscriber/ Employment/ OriginalHireDate	- LocalDateType - S (0/1)	The date this individual was first hired by the organization.
/ Enrollment/ Organization/ Subscriber/ Employment/ EmploymentTerminationDate	- LocalDateType - S (0/1)	Contains the actual employment termination date, if applicable.
/ Enrollment/ Organization/ Subscriber/ Employment/ LastDayWorked	- LocalDateType - S (0/1)	Indicates the last day the subscriber worked for the employer.
/ Enrollment/ Organization/ Subscriber/ Employment/ ReturnToWorkDate	- LocalDateType - S (0/1)	The date on which a subscriber is expected to return to work, e.g. from a leave of absence.
/ Enrollment/ Organization/ Subscriber/ Employment/ EEOCCode	xsd:restriction base: xsd:string (enumeration)	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).
/ Enrollment/ Organization/ Subscriber/ HIPAA	- HIPAAData - S (0/1)	Health Information Portability and Accountability Act. Container for HIPAA related elements.
/ Enrollment/ Organization/ Subscriber/ 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/ Medicare	- MedicareData - S (0/1)	Container for subscriber's Medicare information.
/ Enrollment/ Organization/ Subscriber/ Medicare/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Medicare/ EndDate	- LocalDateType - S (0/1)	An end date.
/ Enrollment/ Organization/ Subscriber/ Medicare/ MedicarePartANumber	- xsd:string - S (0/1)	Subscriber's Medicare Part A number.
/ Enrollment/ Organization/ Subscriber/ Medicare/ MedicarePartBNumber	- xsd:string - S (0/1)	Subscriber's Medicare Part B number.
/ Enrollment/ Organization/ Subscriber/ Medicaid	- MedicaidData - S (0/1)	Container for subscriber's Medicaid information.
/ Enrollment/ Organization/ Subscriber/ Medicaid/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Medicaid/ EndDate	- LocalDateType - S (0/1)	An end date.
/ 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.

BenefitReportingValue		BenefitReportingType.
/ Enrollment/ Organization/ Subscriber/ BenefitReportingInformation/ StartDate	- LocalDateType - S (0/1)	A start date.
/ 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 - - S (0/1) CustodialParent - - S (0/1) relationshipCode - required	An element of Subscriber that captures all information related to the Dependent.



Component Name	ContentModel Data type Occurrence: Sequence Choice All	Definition
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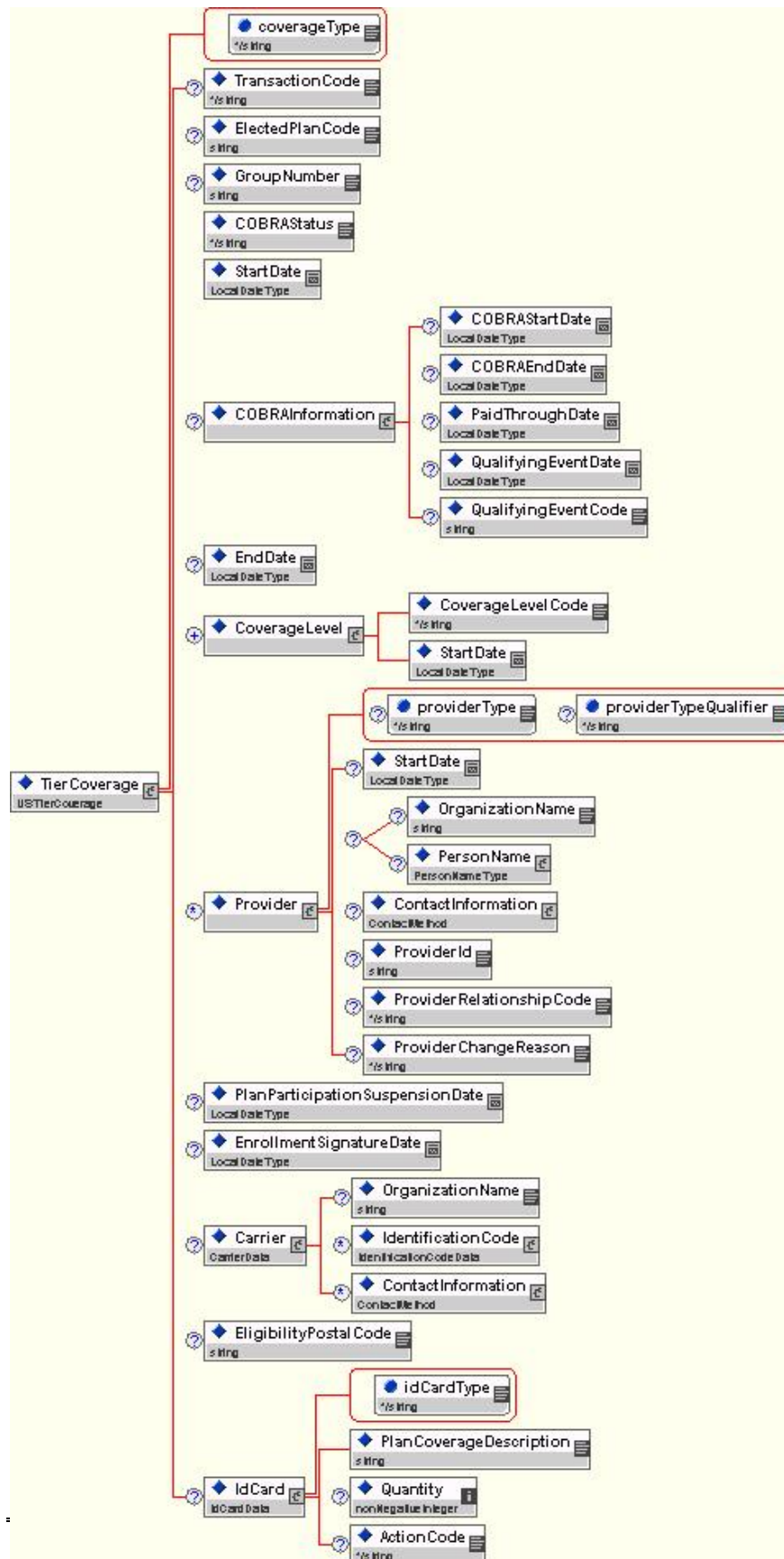
	(minOccurs/maxOccurs) Attributes	
/ Enrollment/ Organization/ Subscriber/ Person	- PersonData - S (1/1)	Contains various data about an individual person.
/ Enrollment/ Organization/ Subscriber/ Person/ IdentificationCode	- IdentificationCodeData - S (1/1)	An identification code.
/ Enrollment/ Organization/ Subscriber/ Person/ IdentificationCode/ idCodeType	xsd:restriction base: xsd:string (enumeration)	Indicates the type of identification code (Taxpayer Identification Number, Social Security Number, Mutually Defined, Employer Generated).
/ Enrollment/ Organization/ Subscriber/ Person/ IdentificationCode/ IdentificationCodeValue	- xsd:string - S (1/1)	Actual value of identification code.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectIdentificationCode	- IdentificationCodeData - 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/ Person/ PriorIncorrectIdentificationCode/ idCodeType	xsd:restriction base: xsd:string (enumeration)	Indicates the type of identification code (Taxpayer Identification Number, Social Security Number, Mutually Defined, Employer Generated).
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectIdentificationCode/ IdentificationCodeValue	- xsd:string - S (1/1)	Actual value of identification code.
/ Enrollment/ Organization/ Subscriber/ Person/ PersonName	- PersonNameType - S (1/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/PersonName
/ Enrollment/ Organization/ Subscriber/ 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/ Person/ PriorIncorrectPersonName/ FormattedName	xsd:restriction base: xsd:string	Contains, in one string, a fully formatted name with all of its pieces in their proper place. This includes all of the necessary punctuation. This de-normalized form of the name cannot be easily parsed. The use of multiple occurrences are officially deprecated in this release and will be removed in a future version.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ FormattedName/ type	xsd:restriction base: xsd:string (enumeration)	Do not use. This attribute will be deprecated in v1.1 and completely removed in a future version. Defines the purpose of the formatted name.

/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ LegalName	- xsd:string - S (0/1)	Legal name used for legal documentation or other legal purposes. Contains, in one string, a fully formatted name with all of its pieces in their proper place. This includes all of the necessary punctuation.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ GivenName	- xsd:string - S (0/*)	Contains the given or chosen name. Also known as a person's first name. If multiple givenNames are used, the order is implied.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ PreferredGivenName	- xsd:string - S (0/1)	Contains the chosen name by which the person prefers to be addressed. Note: This name may be a name other than a given name, such as a nickname.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ MiddleName	- xsd:string - S (0/1)	Contains a person's middle name or initial.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ FamilyName	xsd:restriction base: xsd:string	Contains the non-chosen or inherited name. Also known as a person's last name in the Western context. The order is implied by the order of appearance of the FamilyName elements in the XML document.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ FamilyName/ primary	xsd:restriction base: xsd:string (enumeration)	Defines the order when multiple family names are used.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ FamilyName/ prefix	- xsd:string -	Defines the context for the PersonName prefix, such as family name prefix or aristocratic prefix.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ Affix	xsd:restriction base: xsd:string	Contains the remaining parts of the PersonName as defined by the type attribute.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectPersonName/ Affix/ type	xsd:restriction base: xsd:string (enumeration)	Defines the context for the affix.
/ Enrollment/ Organization/ Subscriber/ Person/ Gender	xsd:restriction base: xsd:string (enumeration)	Gender of the person: values are 0 - Not Known, 1 - Male, 2 - Female, 9 - Not specified.
/ Enrollment/ Organization/ Subscriber/ Person/ PriorIncorrectGender	xsd:restriction base: xsd:string (enumeration)	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/ Person/ DateOfBirth	- LocalDateType - S (1/1)	Date of birth for subscriber or dependent.
/ Enrollment/ Organization/ Subscriber/ 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/ Subscriber/ Person/ DateOfDeath	- LocalDateType - S (0/1)	Date of death for subscriber or dependent.
/ Enrollment/ Organization/ Subscriber/ Person/ ContactInformation	- ContactMethod - S (0/*)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation
/ Enrollment/ Organization/ Subscriber/ Person/ Language	- LanguageData - S (0/*)	Container for language.
/ Enrollment/ Organization/ Subscriber/ Person/ Language/ languageCodeQualifier	- xsd:string -	
/ Enrollment/ Organization/ Subscriber/ Person/ Language/ use	xsd:restriction base: xsd:string (enumeration)	(Native Language, Speaking Language, Reading Language)
/ Enrollment/ Organization/ Subscriber/ Person/ Language/ LanguageCode	xsd:restriction base: xsd:string	Language code indicating language of the person.
/ Enrollment/ Organization/ Subscriber/ Person/ Language/ LanguageUsage	xsd:restriction base: xsd:string (enumeration)	Indicates how the person uses the language.
/ Enrollment/ Organization/ Subscriber/ Person/ Height	xsd:double	Height of the person.
/ Enrollment/ Organization/ Subscriber/ Person/ Height/ units	xsd:restriction base: xsd:string (enumeration)	Units of inches or centimeters.
/ Enrollment/ Organization/ Subscriber/ Person/ Weight	xsd:double	A number to indicate the weight of the individual.
/ Enrollment/ Organization/ Subscriber/ Person/ Weight/ units	xsd:restriction base: xsd:string (enumeration)	Units for weight is pounds or kilograms.
/ Enrollment/ Organization/ Subscriber/ Person/ SubstanceAbuser	xsd:boolean	Code which indicates whether this individual is a substance abuser. Included for 834 compatibility.

SubstanceAbuser		
/ Enrollment/ Organization/ Subscriber/ Person/ TobaccoUser	xsd:boolean	A boolean indicating whether or not this individual is a tobacco user.
/ Enrollment/ Organization/ Subscriber/ Person/ MaritalStatus	MaritalStatusCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Container for person's marital status.
/ Enrollment/ Organization/ Subscriber/ Person/ MaritalStatus/ MaritalStatusCode	xsd:restriction base: xsd:string (enumeration)	Code indicating person's marital status. Values are Single, Married, Divorced, Unreported, Separated, Unmarried, Widowed, Legally Separated, Registered Domestic Partner.
/ Enrollment/ Organization/ Subscriber/ Person/ MaritalStatus/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Person/ Disability	DisabilityType - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Contains the disability type and the effective date of the disability.
/ Enrollment/ Organization/ Subscriber/ Person/ Disability/ DisabilityType	xsd:restriction base: xsd:string (enumeration)	Contains the type of disability. Values includes 'Short Term Disability', 'Long Term Disability', 'Permanent or Total Disability', and 'No Disability'.
/ Enrollment/ Organization/ Subscriber/ Person/ Disability/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Person/ Employer	OrganizationName - xsd:string - C (1/1) PersonName - PersonNameType - C (1/1) ContactInformation - ContactMethod - S (0/1) StartDate - LocalDateType - S (0/1)	Container for all employer-related information.
/ Enrollment/ Organization/ Subscriber/ Person/ Employer/ OrganizationName	- xsd:string - C (1/1)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ Subscriber/ Person/ Employer/ PersonName	- PersonNameType - C (1/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/PersonName
/ Enrollment/ Organization/ Subscriber/ Person/ Employer/ ContactInformation	- ContactMethod - S (0/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation

/ Enrollment/ Organization/ Subscriber/ Person/ Employer/ StartDate	- LocalDateType - S (0/1)	A start date.
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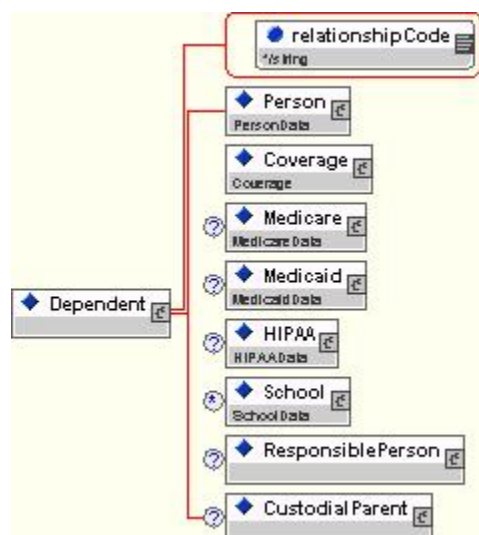
Component Name	ContentModel Data type Occurrence: Sequence Choice All (minOccurs/maxOccurs) Attributes	Definition
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage	- USTierCoverage - S (0/*)	Container for information about TierCoverages in which the individual is enrolled.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ coverageType	xsd:restriction base: xsd:string (enumeration)	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.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ TransactionCode	xsd:restriction base: xsd:string (enumeration)	A code to indicate, at a very gross level, why information about this tier coverage enrollment is provided in this payload.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ ElectedPlanCode	- xsd:string - S (0/1)	Identifies the actual health plan product, or option, in which the person is enrolling. For example, ElectedPlanCode 101 might be the code for the High Deductible Indemnity plan.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ GroupNumber	- xsd:string - S (0/1)	Group number of the plan in which the subscriber or dependent is enrolled.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAStatus	xsd:restriction base: xsd:string (enumeration)	Indicates whether a person is COBRA or non-COBRA.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAInformation	COBRAStartDate - LocalDateType - S (0/1) COBRAEndDate - LocalDateType - S (0/1) PaidThroughDate - LocalDateType - S (0/1) QualifyingEventDate - LocalDateType - S (0/1) QualifyingEventCode - xsd:string - S (0/1)	Contains information on the period of COBRA coverage and on the type and date of the qualifying event triggering COBRA eligibility.

/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAInformation/ COBRAStartDate	- LocalDateType - S (0/1)	The date COBRA coverage begins.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAInformation/ COBRAEndDate	- LocalDateType - S (0/1)	The date COBRA coverage ends.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAInformation/ PaidThroughDate	- LocalDateType - S (0/1)	The date through which this individual's COBRA coverage is paid.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAInformation/ QualifyingEventDate	- LocalDateType - S (0/1)	The date associated with the qualifying event reported.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ COBRAInformation/ QualifyingEventCode	- xsd:string - S (0/1)	A string from a constrained list to indicate the event which occurred which qualifies this individual to be offered COBRA continuation of this coverage.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ EndDate	- LocalDateType - S (0/1)	An end date.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ CoverageLevel	CoverageLevelCode - xsd:string - S (1/1) StartDate - LocalDateType - S (1/1)	Container for person's coverage level.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ CoverageLevel/ CoverageLevelCode	xsd:restriction base: xsd:string (enumeration)	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.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ CoverageLevel/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider	StartDate - LocalDateType - S (0/1) OrganizationName - xsd:string - C (0/1) PersonName -	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.

	PersonNameType - C (0/1) ContactInformation - ContactMethod - S (0/1) ProviderId - xsd:string - S (0/1) ProviderRelationshipCode - xsd:string - S (0/1) ProviderChangeReason - xsd:string - S (0/1) providerType providerTypeQualifier	coverage.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ providerType	xsd:restriction base: xsd:string (enumeration)	Values are Obstetrics and Gynecology Facility, Doctor of Optometry, Primary Care Provider, Pharmacy, Dentist, Managed Care Organization.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ providerTypeQualifier	xsd:restriction base: xsd:string (enumeration)	Indicates the type of provider, values are Person or Non Person Entity
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ StartDate	- LocalDateType - S (0/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ OrganizationName	- xsd:string - C (0/1)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ PersonName	- PersonNameType - C (0/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/PersonName
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ ContactInformation	- ContactMethod - S (0/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ ProviderId	xsd:extension base: xsd:string	An identifier for this provider.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ ProviderId/ providerIdQualifier	xsd:restriction base: xsd:string (enumeration)	Social Security Number, Federal Taxpayer Identification Number, or HCFA National Provider Identifier.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ ProviderRelationshipCode	xsd:restriction base: xsd:string (enumeration)	Indicates the type of relationship the person has with the provider. Values are Established Patient, Not Established Patient, Not Known.

/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Provider/ ProviderChangeReason	xsd:restriction base: xsd:string (enumeration)	A constrained list of reasons to indicate why this PCP.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ PlanParticipationSuspensionDate	- LocalDateType - S (0/1)	A date indicating the last day in which participation 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.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ EnrollmentSignatureDate	- LocalDateType - S (0/1)	Indicates the date on file for the enrollment signature.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Carrier	- CarrierData - S (0/1)	An insurance carrier or other provider of tiered benefits coverage.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Carrier/ OrganizationName	- xsd:string - S (0/1)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Carrier/ IdentificationCode	- IdentificationCodeData - S (0/*)	An identification code.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Carrier/ IdentificationCode/ idCodeType	xsd:restriction base: xsd:string (enumeration)	Indicates the type of identification code (Taxpayer Identification Number, Social Security Number, Mutually Defined, Employer Generated).
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Carrier/ IdentificationCode/ IdentificationCodeValue	- xsd:string - S (1/1)	Actual value of identification code.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ Carrier/ ContactInformation	- ContactMethod - S (0/*)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ EligibilityPostalCode	- xsd:string - S (0/1)	Postal code used for eligibility determination.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ IdCard	- IdCardData - S (0/1)	Container for capturing identification card information.

/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ IdCard/ idCardType	xsd:restriction base: xsd:string (enumeration)	Dental Insurance, Health Insurance, Prescription Drug Service Insurance.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ IdCard/ PlanCoverageDescription	- xsd:string - S (1/1)	A string describing the coverage for which an ID is requested.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ IdCard/ Quantity	- xsd:nonNegativeInteger - S (0/1)	The quantity of ID cards requested.
/ Enrollment/ Organization/ Subscriber/ Coverage/ TierCoverage/ IdCard/ ActionCode	xsd:restriction base: xsd:string (enumeration)	A code indicating the reason an ID card is requested for this benefit. Legal values are Add, Change and Replace



Component Name	ContentModel Data type Occurrence: Sequence Choice All (minOccurs/maxOccurs) Attributes	Definition
/ 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	An element of Subscriber that captures all information related to the Dependent.

	(0/1) School - SchoolData - S (0/*) ResponsiblePerson - - S (0/1) CustodialParent - - S (0/1) relationshipCode - required	
/ Enrollment/ Organization/ Subscriber/ Dependent/ relationshipCode	xsd:restriction base: xsd:string (enumeration)	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 Stepdaughter, 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/ Person	- PersonData - S (1/1)	SEE: / Enrollment/ Organization/ Subscriber/ Person
/ Enrollment/ Organization/ Subscriber/ Dependent/ Coverage	- Coverage - S (1/1)	Identifies the type of coverage. The current version of the schema only supports TierCoverage but other types of coverage will be supported in future versions.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Coverage/ TierCoverage	- USTierCoverage - S (0/*)	Container for information about TierCoverages in which the individual is enrolled.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicare	- MedicareData - S (0/1)	Container for subscriber's Medicare information.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicare/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicare/ EndDate	- LocalDateType - S (0/1)	An end date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicare/ MedicarePartANumber	- xsd:string - S (0/1)	Subscriber's Medicare Part A number.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicare/ MedicarePartBNumber	- xsd:string - S (0/1)	Subscriber's Medicare Part B number.
/ Enrollment/ Organization/ Subscriber/ Dependent/	- MedicaidData - S (0/1)	Container for subscriber's Medicaid information.

Medicaid		
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicaid/ StartDate	- LocalDateType - S (1/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ Medicaid/ EndDate	- LocalDateType - S (0/1)	An end date.
/ 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)	Contains information about the recipient. This may include a person's name, an organization name, and/or additional information.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ StartDate	- LocalDateType - S (0/1)	A start date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ EndDate	- LocalDateType - S (0/1)	An end date.
/ Enrollment/ Organization/ Subscriber/ Dependent/ School/ ContactInformation	- ContactMethod - S (0/*)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation
/ Enrollment/ Organization/ Subscriber/ Dependent/ ResponsiblePerson	PersonName - PersonNameType - S (1/1) ContactInformation - ContactMethod - 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)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/PersonName
/ Enrollment/ Organization/ Subscriber/ Dependent/ ResponsiblePerson/ ContactInformation	- ContactMethod - S (1/*)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation
/ Enrollment/ Organization/	PersonName -	Custodial parent of a minor dependent. usually

Subscriber/ Dependent/ CustodialParent	PersonNameType - S (1/1) ContactInformation - ContactMethod - S (1/*)	required when someone other than subscriber.
/ Enrollment/ Organization/ Subscriber/ Dependent/ CustodialParent/ PersonName	- PersonNameType - S (1/1)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/PersonName
/ Enrollment/ Organization/ Subscriber/ Dependent/ CustodialParent/ ContactInformation	- ContactMethod - S (1/*)	SEE: / Enrollment/ Organization/ BenefitsAdministrativeAffiliate/ContactInformation

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

The Benefit Enrollment schema may be used to transmit an Update File or a Full File. An Update File is defined to include only current period change activity. A change may be an “add” enrollment transaction, a “terminate” enrollment transaction, or a “change” transaction. A “change” transaction may be a request to update coverage information, to update personal information or to update status information. An Update File is specified by setting the element Transaction Type equal to “Change”. Update files SHOULD be used for performing regular enrollment maintenance.

A Full File is intended to replace the receiving system database with the current state of the sending system. It is highly recommended that a Full File include explicit terminations – the receiving system should never assume a termination based on the absence of a transaction for a previously enrolled member. A Full File is specified by setting the element Transaction Type equal to “Full”. Because of the inherent inefficiencies related to full file processing, the use of Full Files is NOT RECOMMENDED for regular maintenance is not recommended.

The Benefit Enrollment schema does support periodic audits between the sending and receiving systems. For comparison purposes a full file can be transmitted from the sending system. This would include all available information about subscribers and dependents with coverage as of an agreed upon effective date. An Audit File is specified by setting the element Transaction Type equal to "Full".

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 whom or what is actually changing.

Note: a family unit is defined to include a single member.

4.4 Correcting Person Identifier, Name and Demographic Data

Changing or correcting person indicative 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 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.

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 is **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 himself. 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.

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

6 Appendix B - Related Documents

Reference	Link
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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.

7.1.1 **Example A1— Simple Tier Enrollment**

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

<pre> <Enrollment creationDate="2001-04-01T01:00:00-09:00"> <Organization organizationName="Premier Company"> <BenefitsAdministrativeAffiliate> <OrganizationName>TPA Inc.</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode idCodeType="EmployerGenerated"> <IdentificationCodeValue>437280100</IdentificationCodeValue> </IdentificationCode> </BenefitsAdministrativeAffiliate> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2001-05-01</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>536403123</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Joe</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>Male</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> <MaritalStatus> <MaritalStatusCode>Single</MaritalStatusCode> <StartDate>2001-05-01</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage coverageType="Preventative Care"> </pre>	<p>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".</p> <p>Begin Organization: The Organization element contains the organizationName "Premier Company".</p> <p>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".</p> <p>End BenefitsAdministrativeAffiliate</p> <p>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.</p> <p>Begin Person: The Person element contains indicative data about each member, as well as contact information. Joe's SSN is 536-40-3123</p> <p>Joe's Date of Birth is 1970-06-22</p> <p>Joe's address is 143 Main Street, Oakwood, IL 61043.</p> <p>Joe is Single.</p> <p>End Person</p> <p>Begin Coverage: The Coverage element encapsulates all coverage data for the person. The</p>
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<pre> <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 idCodeType="EmployerGenerated"> <IdentificationCodeValue>13246</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </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> </EmploymentOrganization> <HireDate>2001-05-01</HireDate> </Employment> </Subscriber> </Organization> </Enrollment> </pre>	<p>coverage detail is contained in the TierCoverage element.</p> <p>This transaction is adding Joe to Preventative Care coverage. He is enrolled in GroupNumber RC10036. Joe is Non-COBRA. He has Employee Only coverage.</p> <p>Joe has chosen a Primary Care Provider. The provider's name is Gary Jones, and his social security number is 598-76-4331.</p> <p>Joe is covered ABC HMO. This carrier's employer generated id is 13246.</p> <p>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 as a Full Time Employee.</p> <p>Joe is in the Midwest Region of Premier Company..</p> <p>Joe has a Job Code of Management.</p> <p>End Employment End Subscriber End Organization End Enrollment: The transaction is complete.</p>
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7.1.2 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 idCodeType="EmployerGenerated">
      <IdentificationCodeValue>437280100</IdentificationCodeValue>
    </IdentificationCode>
  </BenefitsAdministrativeAffiliate>

  <Subscriber>
    <SubscriberType>
      <SubscriberTypeCode>Employment</SubscriberTypeCode>
      <StartDate>2001-05-01</StartDate>
    </SubscriberType>
    <Person>
      <IdentificationCode idCodeType="SocialSecurityNumber">
        <IdentificationCodeValue>536403123</IdentificationCodeValue>
      </IdentificationCode>
      <PersonName>
        <GivenName>Joe</GivenName>
        <FamilyName>Thompson</FamilyName>
      </PersonName>
      <Gender>Male</Gender>
      <DateOfBirth>1970-06-22</DateOfBirth>
      <ContactInformation>
        <PostalAddress>
          <CountryCode>US</CountryCode>
          <PostalCode>61043</PostalCode>
          <Region>IL</Region>
```

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

Joe's address is 143 Main Street, Oakwood, IL 61043.

```

    <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 coverageType="Preventative Care">
    <TransactionCode>Change</TransactionCode>
    <GroupNumber>RC10036</GroupNumber>
    <COBRASStatus>non-COBRA</COBRASStatus>
    <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 idCodeType="EmployerGenerated">
        <IdentificationCodeValue>13246</IdentificationCodeValue>
      </IdentificationCode>
    </Carrier>
  </TierCoverage>
</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>
  </EmploymentOrganization>
</Employment>

```

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.

Joe is in the Midwest Region of Premier Company..

<pre> <EmploymentOrganizationGroupType>Region</EmploymentOrganizationGroupType> </EmploymentOrganization> </EmploymentOrganization> <EmploymentOrganizationGroup>Management</EmploymentOrganizationGroup> <EmploymentOrganizationGroupType>Job Code</EmploymentOrganizationGroupType> </EmploymentOrganization> <HireDate>2001-05-01</HireDate> </Employment> <Dependent relationshipCode="Spouse"> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>256493126</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Rita</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>Female</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 coverageType="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> <Provider providerType="Obstetrics and Gynecology Facility" providerTypeQualifier="Non Person Entity"> <OrganizationName>Chicago Area Medical Group</OrganizationName> <ProviderId providerIdQualifier="Federal Taxpayer Identification </pre>	<p>Joe has a Job Code of Management.</p> <p>End Employment Begin Dependent: Dependent data is encapsulated within the Subscriber element. The relationshipCode for this dependent is 'Spouse'. Begin Person: Dependents also have a Person element that can contain the same elements as the Subscriber's Person Element.</p> <p>The dependent's name is Rita Thompson. Her social security number is 256-49-3126.</p> <p>Rita's Date of Birth is 1975-06-25.</p> <p>Rita's address is 143 Main Street, Oakwood, IL 61043.</p> <p>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.</p> <p>Rita is adding to Preventative Care coverage. She is in GroupNumber RC10036. Rita is non-COBRA. Rita's CoverageLevelCode is Employee and Spouse.</p> <p>Rita's coverage Start Date is 2001-07-01.</p> <p>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</p>
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<pre> Number">146879532</ProviderId> </Provider> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode idCodeType="EmployerGenerated"> <IdentificationCodeValue>13246</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment> </pre>	<p>identification code of 146-87-9532.</p> <p>Rita's medical carrier is ABC HMO. This carrier's EmployerGenerated ID code is 13246.</p> <p>End Coverage End Dependent End Subscriber End Organization End Enrollment: The Enrollment transaction is complete.</p>
--	--

7.1.3 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.

<pre> <Enrollment creationDate="2001-10-25T01:00:00-09:00"> <Organization organizationName="Premier Company"> <BenefitsAdministrativeAffiliate> <OrganizationName>TPA Inc.</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode idCodeType="EmployerGenerated"> <IdentificationCodeValue>437280100</IdentificationCodeValue> </IdentificationCode> </BenefitsAdministrativeAffiliate> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>2001-05-01</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>536403123</IdentificationCodeValue> </IdentificationCode> <PersonName> </pre>	<p>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".</p> <p>Begin Organization: The Organization element contains the organizationName "Premier Company".</p> <p>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".</p> <p>End BenefitsAdministrativeAffiliate</p> <p>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.</p> <p>Begin Person: The Person element contains indicative data about each member, as well as contact information. Joe's SSN is 536-40-3123</p>
---	---

<pre> <GivenName>Joe</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>Male</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> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>2001-07-01</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage coverageType="Preventative Care"> <TransactionCode>Termination</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-05-01</StartDate> <COBRAInformation> <QualifyingEventDate>2001-10-31</QualifyingEventDate> <QualifyingEventCode>1620</QualifyingEventCode> </COBRAInformation> <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> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode idCodeType="EmployerGenerated"> <IdentificationCodeValue>13246</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </pre>	<p>Joe's Date of Birth is 1970-06-22</p> <p>Joe's address is 143 Main Street, Oakwood, IL 61043.</p> <p>End Person 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.</p> <p>Joe is qualified for COBRA coverage on 2001-10-31.</p> <p>Joe's non-COBRA status ended on 2001-10-31.</p>
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```

        </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>
<Dependent relationshipCode="Spouse">
    <Person>
        <IdentificationCode idCodeType="SocialSecurityNumber">
            <IdentificationCodeValue>256493126</IdentificationCodeValue>
        </IdentificationCode>
        <PersonName>
            <GivenName>Rita</GivenName>
            <FamilyName>Thompson</FamilyName>
        </PersonName>
        <Gender>Female</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>
</Dependent>

```

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

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.

<pre> </Person> <Coverage> <TierCoverage coverageType="Preventative Care"> <TransactionCode>Termination</TransactionCode> <GroupNumber>RC10036</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-07-01</StartDate> <COBRAInformation> <QualifyingEventDate>2001-10-31</QualifyingEventDate> <QualifyingEventCode>1620</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 idCodeType="EmployerGenerated"> <IdentificationCodeValue>13246</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment> </pre>	<p>Rita Preventative Care coverage is also terminated on 2001-10-31.</p> <p>Rita is also qualified for COBRA coverage on 2001-10-31.</p> <p>End Coverage End Dependent End Subscriber End Organization End Enrollment: The Enrollment transaction is complete.</p>
--	---

7.1.4 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">

  <Organization organizationName="Premier Company">

    <BenefitsAdministrativeAffiliate>
      <OrganizationName>TPA Inc.</OrganizationName>
      <EntityRole>Third Party Administrator</EntityRole>
      <IdentificationCode idCodeType="EmployerGenerated">
        <IdentificationCodeValue>437280100</IdentificationCodeValue>
      </IdentificationCode>
    </BenefitsAdministrativeAffiliate>
    <Subscriber>
      <SubscriberType>
        <SubscriberTypeCode>Employment</SubscriberTypeCode>
        <StartDate>2001-05-01</StartDate>
      </SubscriberType>
      <Person>
        <IdentificationCode idCodeType="SocialSecurityNumber">
          <IdentificationCodeValue>536403123</IdentificationCodeValue>
        </IdentificationCode>
        <PersonName>
          <GivenName>Joe</GivenName>
          <FamilyName>Thompson</FamilyName>
        </PersonName>
        <Gender>Male</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>
        <MaritalStatus>
          <MaritalStatusCode>Married</MaritalStatusCode>
          <StartDate>2001-07-01</StartDate>
        </MaritalStatus>
      </Person>
    </Subscriber>
  </Organization>
</Enrollment>
```

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".

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 address is 143 Main Street, Oakwood, IL 61043.

```

</MaritalStatus>
</Person>
<Coverage>
  <TierCoverage coverageType="Preventative Care">
    <TransactionCode>Add</TransactionCode>
    <GroupNumber>CB50005</GroupNumber>
    <COBRASStatus>COBRA</COBRASStatus>
    <StartDate>2001-11-01</StartDate>
    <COBRAInformation>
      <COBRASStartDate>2001-11-01</COBRASStartDate>
      <QualifyingEventDate>2001-10-31</QualifyingEventDate>
      <QualifyingEventCode>1620</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 idCodeType="EmployerGenerated">
        <IdentificationCodeValue>13246</IdentificationCodeValue>
      </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>
  </EmploymentOrganization>

```

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.

<pre> <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 idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>256493126</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Rita</GivenName> <FamilyName>Thompson</FamilyName> </PersonName> <Gender>Female</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 coverageType="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>1620</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> </pre>	<p>Joe is terminated from employment on 2001-10-31. Joe's last day worked was 2001-10-30.</p> <p>End Employment</p> <p>Begin Dependent: The Dependent element encapsulates all coverage and indicative data about the dependent. The relationshipCode for this dependent is 'Spouse'.</p> <p>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.</p> <p>End Person</p> <p>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.</p> <p>She was qualified for COBRA coverage on 2001-10-31.</p> <p>Rita remains in the same Provider Organization, the General Medical Group.</p>
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<pre> <ProviderId providerIdQualifier="Federal Taxpayer Identification Number">146879532</ProviderId> </Provider> <Carrier> <OrganizationName>ABC HMO</OrganizationName> <IdentificationCode idCodeType="EmployerGenerated"> <IdentificationCodeValue>13246</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment> </pre>	<p>Rita is covered under ABC HMO.</p> <p>End Coverage End Dependent End Subscriber End Organization End Enrollment: The Enrollment transaction is complete.</p>
--	---

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
---	---

<pre> <Organization organizationName="Perry and Sons" organizationId="456123789"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1977-10-28</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>158882947</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Gerald</GivenName> <PreferredGivenName>Jerry</PreferredGivenName> <MiddleName>Dale</MiddleName> <FamilyName>Carmack</FamilyName> </PersonName> <Gender>Male</Gender> <DateOfBirth>1938-03-22</DateOfBirth> <DateOfDeath>2001-08-16</DateOfDeath> <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> <TierCoverage coverageType="Preferred Provider Organization"> <TransactionCode>Terminated</TransactionCode> <GroupNumber>4521670</GroupNumber> <COBRAStatus>non-COBRA</COBRAStatus> </TierCoverage> </Coverage> </Subscriber> </Organization> </pre>	<p>"2001-08-17T12:00:00-05:00".</p> <p>Begin Organization. The Organization element includes the organizationName "Perry and Sons" and its id "456123789"</p> <p>Begin Subscriber. The Subscriber element encapsulates person and enrollment data for a subscriber and any dependents.</p> <p>Begin Person. The Person element encapsulates person indicative and demographic data</p> <p>Jerry's SSN is 158882947</p> <p>Jerry's Date of Birth is 1938-03-22 Jerry's Date of Death is 2001-08-16</p> <p>End Person</p> <p>Begin Tier Coverage. This Tier Coverage element indicates Jerry's termination in the PPO plan with a termination date of 2001-08-31.</p>
---	---

<pre> <StartDate>2001-01-01</StartDate> <EndDate>2001-08-31</EndDate> <CoverageLevel> <CoverageLevelCode>Employee and Spouse</CoverageLevelCode> <StartDate>2001-01-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> <Employment> <EmploymentStatus> <EmploymentStatusCode>Termination</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> <Dependent relationshipCode="Spouse"> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>152185222</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Reba</GivenName> <FamilyName>Carmack</FamilyName> </PersonName> <Gender>Female</Gender> <DateOfBirth>1936-11-14</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage coverageType="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> </Coverage> </Dependent> </pre>	<p>End Tier Coverage</p> <p>Begin Dependent. The Dependent element encapsulates enrollment data for a subscriber's dependent. It has an attribute: Relationship is "Spouse"</p> <p>Begin Tier Coverage. This Tier Coverage element indicates Reba's termination in the PPO plan with a termination date of 2001-08-31.</p> <p>End Tier Coverage</p> <p>End Dependent</p>
---	---

</Subscriber> </Organization> </Enrollment>	<i>End Subscriber</i> <i>End Organization</i> <i>End Enrollment</i>
---	--

7.2.2 Example B2— Surviving spouse enrollment

<pre> <Enrollment creationDate="2001-09-01T12:00:00-05:00"> <Organization organizationName="Perry and Sons" organizationId="456123789"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Survivorship</SubscriberTypeCode> <StartDate>2001-09-01</StartDate> </SubscriberType> <OriginatingSubscriberData> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>158882947</IdentificationCodeValue> </IdentificationCode> </OriginatingSubscriberData> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>152185222</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Reba</GivenName> <FamilyName>Carmack</FamilyName> </PersonName> <Gender>Female</Gender> <DateOfBirth>1936-11-14</DateOfBirth> <TobaccoUser>>false</TobaccoUser> </Person> <Coverage> <TierCoverage coverageType="Preferred Provider Organization"> <TransactionCode>Add</TransactionCode> <GroupNumber>4521672</GroupNumber> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment> </pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "Perry and Sons" and its id "456123789"</p> <p>Begin Subscriber. Reba is now the subscriber and it identified by the SubscriberTypeCode = Survivorship.</p> <p>Jerry, the original subscriber, had an SSN = 158882947</p> <p>Reba's SSN = 152185222</p> <p>Begin Coverage Begin Tier Coverage</p>
--	---

<pre> <COBRAStatus>non-COBRA</COBRAStatus> <StartDate>2001-09-01</StartDate> <CoverageLevel> <CoverageLevelCode>Individual</CoverageLevelCode> <StartDate>2001-09-01</StartDate> </CoverageLevel> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment> </pre>	<p>Reba enrolls in the PPO plan with individual coverage effective 9/1/2001</p> <p>End Tier Coverage</p> <p>End Coverage</p> <p>End Subscriber</p> <p>End Organization</p> <p>End Enrollment</p>
--	--

7.2.3 Example B3 – Spouse adds Medicare supplemental enrollment

<pre> <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 idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>158882947</IdentificationCodeValue> </IdentificationCode> </OriginatingSubscriberData> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>152185222</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Reba</GivenName> <FamilyName>Carmack</FamilyName> </PersonName> <Gender>Female</Gender> </Person> </Subscriber> </Organization> </Enrollment> </pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "Perry and Sons" and its id "456123789"</p> <p>Begin Subscriber. Reba is now the subscriber and it identified by the SubscriberTypeCode = Survivorship.</p> <p>Jerry, the original subscriber, had an SSN = 158882947</p> <p>Reba's SSN = 152185222</p>
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<pre> <DateOfBirth>1936-11-14</DateOfBirth> <TobaccoUser>>false</TobaccoUser> </Person> <Coverage> <TierCoverage coverageType="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> <TierCoverage coverageType="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> </Coverage> <Medicare> <StartDate>2001-11-14</StartDate> <MedicarePartANumber>152185222A</MedicarePartANumber> </Medicare> </Subscriber> </Organization> </Enrollment> </pre>	<p>Reba's 65th birthday is November 14</p> <p>Begin Coverage Begin Tier Coverage - Reba enrolls in a Medicare Risk plan effective 11/14/2001</p> <p>End Tier Coverage Begin Tier Coverage – Reba terminates her original PPO coverage with a termination date of 11/13/2001</p> <p>End Tier Coverage End Coverage Begin Medicare Reba has a Medicare effective date of 11/14/2001. Her Medicare number is 152185222A End Medicare End Subscriber End Organization End Enrollment</p>
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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

<pre><Enrollment creationDate="2001-08-16T12:00:00-05:00"> <Organization organizationName="Marietta City Schools" organizationId="987654321"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1981-04-17</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>705788624</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Prasoon</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>Male</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></pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "Marietta City Schools" and its id "987654321"</p> <p>Begin Subscriber. This element shows all information relating to Prasoon and Siva.</p> <p>Begin Person. The Person element encapsulates person indicative and demographic data</p> <p>Prasoon's SSN is 705788624</p>
--	---

<pre> </DeliveryAddress> </PostalAddress> </ContactInformation> <TobaccoUser>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Divorced</MaritalStatusCode> <StartDate>1998-08-08</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage coverageType="Health Maintenance Organization"> <TransactionCode>Change</TransactionCode> <GroupNumber>4521648</GroupNumber> <COBRASStatus>non-COBRA</COBRASStatus> <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 coverageType="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRASStatus>non-COBRA</COBRASStatus> <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 idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>044566070</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </pre>	<p>End Person</p> <p>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.</p> <p>End Tier Coverage Begin Tier Coverage – Prasoon and his son, Siva, are enrolled in a Dental plan with EE + 1 coverage effective 2001-01-01.</p> <p>End Tier Coverage</p> <p>Begin Dependent. The Dependent element encapsulates Siva's enrollment data. His relationship is "Child".</p>
---	--

<pre> </PersonName> <Gender>Male</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 coverageType="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRASStatus>non-COBRA</COBRASStatus> <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 idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>705788624</IdentificationCodeValue> </IdentificationCode> </OriginatingSubscriberData> </Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>044566070</IdentificationCodeValue> </IdentificationCode> </pre>	<p>Begin Postal Address – Siva has a different address than his father, Prasoon.</p> <p>End Postal Address</p> <p>Begin Tier Coverage. This Tier Coverage element indicates Siva's enrollment in his father's Dental plan.</p> <p>End Tier Coverage</p> <p>End Dependent End Subscriber Begin Subscriber – This element indicates that Siva is considered a subscriber defined by 'Dependent-only Coverage'</p> <p>Prasoon's SSN = 705588624</p> <p>Siva's SSN = 044566070</p>
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<pre> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>Male</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 coverageType="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> </Subscriber> </Organization> </Enrollment> </pre>	<p><i>Begin Tier Coverage</i> – This element shows Siva's enrollment in the POS plan for his area effective 8/1/2001.</p> <p><i>End Tier Coverage</i></p> <p><i>End Subscriber</i> <i>End Organization</i> <i>End Enrollment</i></p>
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7.3.2 Example C2 – Change of address

<pre><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 idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>705788624</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Prasoon</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>Male</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 coverageType="Health Maintenance Organization"> <TransactionCode>Audit</TransactionCode> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment></pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "Marietta City Schools".</p>
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<pre> <GroupNumber>4521648</GroupNumber> <COBRASStatus>non-COBRA</COBRASStatus> <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 coverageType="Dental"> <TransactionCode>Audit</TransactionCode> <GroupNumber>4521649</GroupNumber> <COBRASStatus>non-COBRA</COBRASStatus> <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 idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>044566070</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Siva</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>Male</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> </Person> </Dependent> </pre>	<p><i>Begin Postal Address</i></p> <p>Siva has a new postal address</p>
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<pre> <PersonName> <GivenName>Prasoon</GivenName> <FamilyName>Gupta</FamilyName> </PersonName> <Gender>Male</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 coverageType="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 coverageType="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> </pre>	
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  </Employment>
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        <IdentificationCodeValue>046674429</IdentificationCodeValue>
      </IdentificationCode>
      <PriorIncorrectIdentificationCode>
        <IdentificationCodeValue>044566070</IdentificationCodeValue>
      </PriorIncorrectIdentificationCode>
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        <FamilyName>Gupta</FamilyName>
      </PersonName>
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        <StartDate>2001-01-01</StartDate>
      </CoverageLevel>
    </TierCoverage>
  </Coverage>

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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

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        </TierCoverage>
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        </IdentificationCode>
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    <Person>
        <IdentificationCode idCodeType="SocialSecurityNumber">
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        </IdentificationCode>
        <PriorIncorrectIdentificationCode>
            <IdentificationCodeValue>044566070</IdentificationCodeValue>
        </PriorIncorrectIdentificationCode>
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            <FamilyName>Gupta</FamilyName>
        </PersonName>
        <PriorIncorrectPersonName>
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            <FamilyName>Gupta</FamilyName>
        </PriorIncorrectPersonName>
        <Gender>Male</Gender>
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<pre><MaritalStatusCode>Single</MaritalStatusCode> <StartDate>1982-09-02</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage coverageType="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></pre>	<p>End Organization End Enrollment</p>
--	--

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

<pre><Enrollment creationDate="2001-08-16T12:00:00-05:00"> <Organization organizationName="Hanover Optics" organizationId="456321987"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode></pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "Hanover Optics".</p> <p>Begin Subscriber. This element shows all information relating to Lars Schein.</p>
--	--

```

<StartDate>1986-05-06</StartDate>
</SubscriberType>
<Person>
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    <IdentificationCodeValue>233363754</IdentificationCodeValue>
  </IdentificationCode>
  <PersonName>
    <GivenName>Lars</GivenName>
    <FamilyName>Schein</FamilyName>
  </PersonName>
  <Gender>Male</Gender>
  <DateOfBirth>1936-08-16</DateOfBirth>
  <ContactInformation>
    <PostalAddress>
      <CountryCode>US</CountryCode>
      <PostalCode>90038</PostalCode>
      <Region>CA</Region>
      <Municipality>Hollywood</Municipality>
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        <AddressLine>238 Vine Street</AddressLine>
      </DeliveryAddress>
    </PostalAddress>
  </ContactInformation>
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  </MaritalStatus>
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      <StartDate>2001-01-01</StartDate>
    </CoverageLevel>
  </TierCoverage>
  <TierCoverage coverageType="Dental">
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    <GroupNumber>846DN25</GroupNumber>
    <COBRASStatus>non-COBRA</COBRASStatus>
    <StartDate>2001-01-01</StartDate>
    <CoverageLevel>
      <CoverageLevelCode>Individual</CoverageLevelCode>
      <StartDate>2001-01-01</StartDate>
    </CoverageLevel>
  </TierCoverage>
</Coverage>

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Begin Person. The Person element encapsulates person indicative and demographic data

Lars becomes 65 on 8/16/2001.

End Person

<pre> </CoverageLevel> </TierCoverage> <TierCoverage coverageType="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> </pre>	<p><i>Begin Medicare</i> – Lars is eligible for Medicare effective 8/16/2001. His part A number is 541267457A. His part B number is 541267457B.</p> <p><i>End Medicare</i></p> <p><i>End Organization</i></p> <p><i>End Enrollment</i></p>
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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

<pre> <Enrollment creationDate="2001-01-01T01:00:00-09:00"> <Organization organizationName="Premier Company"> <BenefitsAdministrativeAffiliate> <OrganizationName>JCL Inc</OrganizationName> <EntityRole>Third Party Administrator</EntityRole> <IdentificationCode> <IdentificationCodeValue>558328976</IdentificationCodeValue> </IdentificationCode> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>53783</PostalCode> <Region>WI</Region> <Municipality>Madison</Municipality> <DeliveryAddress> <AddressLine>1452 Columbus Drive</AddressLine> </DeliveryAddress> </PostalAddress> </ContactInformation> </BenefitsAdministrativeAffiliate> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1970-02-01</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>785821133</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Fred</GivenName> <FamilyName>Conner</FamilyName> </PersonName> <Gender>Male</Gender> <DateOfBirth>1949-08-28</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>08807</PostalCode> <Region>NJ</Region> </pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "Premier Company"</p> <p>Begin BenefitsAdministrativeAffiliate. 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".</p> <p>JCL Inc is located at 1452 Columbus Drive, Madison, WI 53783.</p> <p>End BenefitsAdministrativeAffiliate.</p> <p>Begin Subscriber. This element shows all information relating to Fred.</p> <p>Begin Person. The Person element encapsulates person indicative data. Fred's ssn is 785-82-1133.</p> <p>Fred's DateOfBirth is 1949-08-28</p> <p>Fred's address is 1844 Horseshoe Lane, Bridgewater,</p>
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<pre> <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> <Coverage> <TierCoverage coverageType="Preferred Provider Organization"> <TransactionCode>Termination</TransactionCode> </TierCoverage> <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> </Coverage> <Carrier> <IdentificationCode> <IdentificationCodeValue>02781562</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </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> </pre>	<p>NJ 08807.</p> <p>Fred is Widowed.</p> <p>End Person Begin Coverage: The Coverage element encapsulates all coverage data for the person. The coverage detail is contained in the TierCoverage element.</p> <p>Fred's coverage extends through the end of the day on 2001-06-30.</p> <p>End Coverage.</p> <p>Fred was active beginning 1970-02-01 and retired beginning 2001-06-18.</p> <p>End Employment End Subscriber End Organization End Enrollment</p>
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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

<pre><Enrollment creationDate="2001-08-16T12:00:00-05:00"> <Organization organizationName="First Charleston Bank" organizationId="987654321"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1991-05-16</StartDate> </SubscriberType> <Person> <IdentificationCode> <IdentificationCodeValue idCodeType="SocialSecurityNumber">045380642</IdentificationCodeValue> </IdentificationCode> </pre>	<p>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".</p> <p>Begin Organization. The Organization element includes the organizationName "First Charleston Bank" and its id "987654321"</p> <p>Begin Subscriber. The Subscriber element encapsulates person and enrollment data for a subscriber and any dependents.</p> <p>Begin Person. The Person element encapsulates person indicative and demographic data</p> <p>Rebecca's SSN is 045380642.</p>
---	---

<pre> <PersonName> <GivenName>Rebecca</GivenName> <FamilyName>Morrow</FamilyName> </PersonName> <Gender>Female</Gender> <DateOfBirth>1954-07-06</DateOfBirth> <ContactInformation> <PostalAddress> <CountryCode>US</CountryCode> <PostalCode>37310</PostalCode> <Region>TN</Region> <Municipality>Charleston</Municipality> <AddressLine>3718 Tasso Road</AddressLine> </PostalAddress> </ContactInformation> <TobaccoUser>>false</TobaccoUser> <MaritalStatus> <MaritalStatusCode>Married</MaritalStatusCode> <StartDate>1978-06-19</StartDate> </MaritalStatus> </Person> <Coverage> <TierCoverage coverageType="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> <HireDate>1991-05-16</HireDate> </Employment> </pre>	<p>End Person</p> <p>Begin Tier Coverage. This Tier Coverage element indicates Rebecca's change in enrollment from family coverage to employee and spouse coverage.</p> <p>Begin CoverageLevel – Shows termination of family coverage 7/31/01.</p> <p>End CoverageLevel Begin CoverageLevel – Shows enrollment in employee and spouse coverage effective 8/1/01.</p> <p>End CoverageLevel</p> <p>End Tier Coverage</p>
--	--

<pre> <Dependent relationshipCode="Spouse"> <Person> <IdentificationCode> <IdentificationCodeValue idCodeType="SocialSecurityNumber">215649512</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Ronald</GivenName> <FamilyName>Morrow</FamilyName> </PersonName> <Gender>Male</Gender> <DateOfBirth>1962-06-30</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage coverageType="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"> <Person> <IdentificationCode> <IdentificationCodeValue idCodeType="SocialSecurityNumber">542869428</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Scott</GivenName> <FamilyName>Morrow</FamilyName> </PersonName> </pre>	<p>Begin Dependent – Ronald's information.</p> <p>Begin Tier Coverage. Indicates Ronald's continued enrollment in the plan.</p> <p>Begin CoverageLevel – Shows termination of family coverage 7/31/01.</p> <p>End CoverageLevel Begin CoverageLevel – Shows enrollment in employee and spouse coverage effective 8/1/01.</p> <p>End CoverageLevel</p> <p>End Tier Coverage</p> <p>End Dependent Begin Dependent – Scott's information.</p>
--	---

<pre> <Gender>Male</Gender> <DateOfBirth>1983-02-27</DateOfBirth> <TobaccoUser>false</TobaccoUser> </Person> <Coverage> <TierCoverage coverageType="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> </pre>	<p>Begin Tier Coverage. Indicates Scott's termination in the plan.</p> <p>Begin CoverageLevel – Shows termination of 7/31/01.</p> <p>End CoverageLevel</p> <p>End Tier Coverage</p> <p>End Dependent End Subscriber End Organization End Enrollment</p>
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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 'You + Spouse' coverage. His wife Deborah, age 60, is listed as a dependant 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.

<pre><Enrollment creationDate="2001-01-01T01:00:00-09:00"> <Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Employment</SubscriberTypeCode> <StartDate>1979-12-20</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>333-22-4444</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Edward</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <Gender>Male</Gender> <DateOfBirth>1936-04-19</DateOfBirth> <ContactInformation> <PostalAddress></pre>	<p>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".</p> <p>Begin Organization: The Organization element contains the organizationName "Premier Company".</p> <p>Begin Person: The Person element contains indicative data about each member, as well as contact information. Edward's SSN is 333-22-4444</p> <p>Edward's Date of Birth is 1937-04-19</p>
---	--

```

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    </Provider>
    <Carrier>
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    <StartDate>1979-12-20</StartDate>
  </EmploymentLevel>
</Employment>

```

Edward's address is 125 Lincoln Park West, Chicago, IL 60614.

Edward is Married.

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.

```

</EmploymentLevel>
<EmploymentOrganization>
  <EmploymentOrganizationGroup>Midwest Region</EmploymentOrganizationGroup>
  <EmploymentOrganizationGroupType>Management</EmploymentOrganizationGroupType>
</EmploymentOrganization>
<HireDate>1978-12-20</HireDate>
</Employment>
<Dependent relationshipCode="Spouse">
  <Person>
    <IdentificationCode idCodeType="SocialSecurityNumber">
      <IdentificationCodeValue>111-22-3333</IdentificationCodeValue>
    </IdentificationCode>
    <PersonName>
      <GivenName>Deborah</GivenName>
      <FamilyName>Jones</FamilyName>
    </PersonName>
    <Gender>Female</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 coverageType="Health Maintenance Organization">
  <ElectedPlanCode>25285</ElectedPlanCode>
  <COBRASStatus>non-COBRA</COBRASStatus>
  <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>

```

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

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 data 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.

<pre> <OrganizationName>Acme Senior HMO</OrganizationName> <IdentificationCode idCodeType="EmployerGenerated"> <IdentificationCodeValue>13579</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Dependent> </Subscriber> </Organization> </Enrollment> </pre>	<p>End Dependent Coverage End Dependent</p> <p>End Enrollment</p>
--	--

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.

<pre> <Enrollment creationDate="2001-01-01T01:00:00-09:00"> <Organization organizationName="Premier Company"> <Subscriber> <SubscriberType> <SubscriberTypeCode>Dependent-only Coverage</SubscriberTypeCode> <StartDate>2001-04-19</StartDate> </SubscriberType> <Person> <IdentificationCode idCodeType="SocialSecurityNumber"> <IdentificationCodeValue>111-22-3333</IdentificationCodeValue> </IdentificationCode> <PersonName> <GivenName>Deborah</GivenName> <FamilyName>Jones</FamilyName> </PersonName> <Gender>Female</Gender> <DateOfBirth>1941-06-15</DateOfBirth> <ContactInformation> <PostalAddress> </pre>	<p>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”.</p> <p>Begin Organization: The Organization element contains the organizationName “Premier Company”.</p> <p>Begin Person: The Person element contains indicative data about each member, as well as contact information. Deborah’s SSN is 111-22-3333</p> <p>Deborah’s date of birth is 06-15-1941</p>
---	--

<pre> <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> </Person> <Coverage> <TierCoverage coverageType="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 idCodeType="TaxpayerIdentificationNumber"> <IdentificationCodeValue>111-22-3333</IdentificationCodeValue> </IdentificationCode> </Carrier> </TierCoverage> </Coverage> </Subscriber> </Organization> </Enrollment> </pre>	<p>Deborah's address is 125 Lincoln Park West, Chicago, IL 60614.</p> <p>Deborah is Married.</p> <p>End Person Begin Coverage: The Coverage element encapsulates all coverage date for the person. The coverage details is contained in the TierCoverage element.</p> <p>This transaction is adding Deborah to Health Maintenance Organization coverage as of 2001-04-19.</p> <p>She is Non-COBRA .</p> <p>Deborah has Spouse Only coverage.</p> <p>She is covered under Acme Senior HMO.</p> <p>End Coverage</p> <p>End Enrollment</p>
--	--

8 Appendix D - Business 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 nonnetwork 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.