



## Chapter 9

# Frequently asked questions (FAQs)

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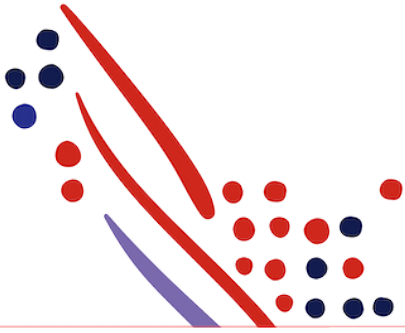
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# Frequently asked questions (FAQs)

## General

Can we send Guaranteelssue without RequiresEOI flag?

- Yes.

What happens when GuaranteelssueDollarAmount is set to 0?

- Plan API or UI does not error out, but GI amount is shown as 0 on the UI.

What benefit percentage format does ADP accept?

- Rates should be in a decimal format, and we round up to 4 decimal points.

Does ADP notify the carrier if the plan as been approved?

- No.

Do we allow certain levels of Guaranteelssue (GI) without requesting EOI?

- Yes, allow up to 3 increases without requesting EOI.

Our company does not define student vs non-student status for age-out rules, how can we send DependentChildAgeLimit without StudentAgeLimit?

- If student age limit is not sent, our API will create the plan and not error out. Our system will use the non-student age for the student age for internal processing.

## Health and Welfare Plans

How is Dental/Vision buyup handled?

- We don't have a buyup for Dental/Vision.

## Insurance Plans

Do Life and AD&D Plans support both Base and Buyup options?

- No. These plans must either be Base or Buyup, not both.

How are Life and AD&D tied coverages handled?

- Not supported in WFN.

What does the Self Indicator flag do when is true for STD Plans?

- STD SelfFunded plan is not supported on the UI. The flag is set on the UI, but the rate section doesn't include Specific stop loss, Aggregate stop loss, Claims funding.

Does STD/LTD support issue age?

- Currently issue age is supported in Critical Illness (CI) plans only.

Who is the Age Reduction based on in a Spouse Life Plan?

- Age reduction is based off the employee's age. Age Basis is used for Age Band calculation only.

For Buyup plans, does the "nearest" RoundingRule provision round up or down when the amount is in the middle?

- Standard rounding rules apply. Less than 1/2 way between increment = round DOWN, greater than OREQUAL to 1/2 way between increment = round UP therefore, value of \$1500 with rounding rule the nearest \$1000 would round up to \$2000.

