**OVERVIEW**

New changes to Open Enrollment and Life Events simplify benefits administration for you and your employees. These changes include new options on the page and new messaging for employees. These enhancements apply to deduction/benefit plans with contribution limits, such as: Flexible Spending Accounts (FSA), Health Savings Accounts (HSA), and 401(k) plans.

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**GENERAL**

Q. Is there an option to prevent employees from entering a per paycheck amount during the Open Enrollment and/or Life Event sessions?
   A. No.

Q. Is there a way to hide the annual contribution selection?
   A. No.

**DEDUCTION START DATE AND GOAL LIMITS**

Q. There is a Deduction Start Date that is part of the required fields in the deduction benefit plan session set up, and there is also a "rule" on the plan set up called "Deduction Start Date". Which date will appear for the employee in Open Enrollment?
   A. UltiPro uses the Deduction Start Date configured in the session unless you have configured the session to use existing start dates.

Q. Does the deduction start date need to coincide with the first pay period that the deductions need to occur on?
   A. Yes. For more information on how the deduction start date is determined, contact your Account Manager or refer to the Pending Effective Date Worksheet that is available from the Customer Success Portal.

Q. Our benefits are effective the first of the month following or coinciding with the hire date. For example, a hire date of June 1, 2014 means benefits are effective June 1, 2014; a hire date of June 2, 2014 means benefits are effective July 1, 2014. Can this type of rule be configured?
   A. Yes. If the deduction start date is equal to the coverage start date, then you can accommodate this scenario.

Q. Is there a way to turn off the Deduction start date? It might get confusing for new rates, deduction start versus previous deduction start date?
   A. Yes, the deduction start date display can be configured by plan, by session.
Q. Are the enrollment limits the same as the goal limits (such as a goal amount of $2500 annually for FSA)?
A. Enrollment limits are per pay period limits that are established at the plan level.

**Use Enrollment Limits**

When a Deduction/Benefit Plan is configured with the **Use Enrollment Limits** option selected, an amount or percent that cannot be exceeded by an employee when enrolling in the deduction/benefit plan. Minimum and maximum enrollment limit amounts, or a percent amount, can be added in the Enrollment Limits section that appears when the Use Enrollment Limits box is checked. Minimum and maximum amounts, or a percent amount, ensures the employee cannot enter amounts outside these limits.

Q. How would we remove the limits on the pay period maximums if we have to set a maximum in the deduction setup for a flat amount employee rate? You are asking us to remove the limits, but the system requires a maximum in the setup screens for the deduction?
A. It only requires a maximum if you check the "Use enrollment limits" checkbox in deduction plan setup.

Q. Do you advise that we not use limits?
A. We recommend that if you set all 4 limits you could run into conflicts as the remaining pays change.

Q. For the limits, can we remove only the per paycheck limit and leave the annual limit?
A. Yes, you can.

Q. Will there be a plan in the future for the flexibility of Life Event (i.e. due to status change) of when an employee’s coverage and deduction start date is to be effective? Currently it is based on the date of the Life Event date.
A. It is also based on their eligibility for the plan based on how the plan is configured. We are always reviewing what enhancements can be made to simplify our customers’ lives.

Q. If our company is only using UltiPro for Human Resources and not for Payroll purposes, how will this update affect us?
A. It will change the way your employees enroll in plans that use goal amounts. If you are interfacing data with your payroll provider you may wish to review the data that is being sent and if any calculation changes are being done during the interface.

Q. If employees have 30 days to enroll into their benefits; but, their coverage is retro effective to their date of hire, will the remaining pay periods calculate based upon the actual date they enroll?
A. UltiPro counts the remaining pays from the date of election (current date) in cases where the deduction start date is in the past.
Q. Does the Deduction Stop Date on the deduction code level not roll down to all employee deduction codes? What if you re-use the same deduction code every year?
A. No, it does not. To stop deductions by entering a stop date on the code, the Payroll Utility Manager must be used. Contact your Account Manager for more information.

Q. Why would you ever have a plan year start date and a deduction start date that are different?
A. In some cases, you may have a plan year from January to December, or July to June. As an employee, my deduction start date may not be until March, for example, when I start or when I have a Life Event that results in me enrolling into a plan.

Q. Why would the Deduction Start Date be established by different rules other than the rule set on the deduction?
A. Typically, the start date would not use different rules; however, if the life event date is later than the date based on the rules, UltiPro uses the life event date as the deduction start date.

Q. If they decide to keep a $500 contribution, will the system automatically stop the deductions once the cap is reached?
A. When the elected goal is reached, the system will stop withholding contributions.

Q. What if the life event is a promotion, what date does the system reference?
A. This depends on how you configure the life events and the deduction plan.

Q. Does the Deduction/Benefit plan rule configured in Payroll apply to our organization even though we do not use UltiPro for Payroll?
A. Yes. UltiPro still uses the Deduction/Benefit plan rule configuration for non-payroll related rules (e.g. eligibility, employee premiums, tiers, etc.).

Q. If we remove the maximums on the per pay for the annual goal, would that allow an employee to surpass the annual contribution limit for the year? Or, does that maximum only impact the deduction side, not the actual Year-to-date on the pay check?
A. No. The deduction will stop at the annual limit.

**PAY / DEDUCTION FREQUENCY**

Q. Are the annual contributions based on a Calendar year deduction, or will it work if we have an off-calendar cycle?
A. In addition to calendar year plans, these enhancements also support non-calendar year plans.

Q. Our company has two deduction free pay periods. Does the goal amount feature take this into account?
A. Yes, the goal amount feature accounts for this when the deduction plan is configured to reflect that scenario.
Q. We have 26 pays and FSA is setup to come out of 24 pays for deductions, is this supported?
A. Yes, it is supported. As long as you configure the deduction plan setup so deductions come out of 24 pays (in the Deduction/Benefit Plan Business Rule this is the “Scheduled pay periods by default”. The functionality will be based upon the Deduction/Benefit Plan Business Rule, specific to the Scheduled Pay Periods by Default.

Q. What happens when there may be 53 weekly pay periods in a given year? Does UltiPro calculate that for the purposes of these deductions?
A. Not at this time. The system does not support 53 (or 27) pays. We will continue to assume 52 or 26, unless configured differently at the deduction business rule.

Q. What if we have 26 pay periods and FSA coming out of the 26 pay periods, would it show the 26 pay periods?
A. The system uses the configuration based upon the Deduction/Benefit Plan Business Rule, specific to the Scheduled Pay Periods by Default.

Q. We have different pay frequencies with one deduction code. Is this supported?
A. We do support different pay frequencies with one deduction code unless you have variation from the expected number of pays per pay frequency i.e. bi-weekly gets paid 24, semi-monthly gets paid 12. UltiPro references the Scheduled Pay Periods by Default in the Deduction/Benefit Plan Business Rule, and not the deduction schedule. If you have a variance between your deduction/benefit plan business rule AND the deduction schedule for your pay groups, then you will need to create new deduction/benefit plans to accommodate for that variance.

Q. With Open enrollment and FSA - does this feature apply for FSA's that are monthly goals?
A. No. This feature applies to yearly and continuing goals.

Q. The "remaining pay checks" is this based on a full calendar year deduction or could we edit based on fiscal?
A. Both the calendar year and fiscal (non-calendar) year are supported.

Q. How do you change the deduction start date for the life event?
A. The coverage start date would depend on the coverage start rule and the life event date as well.

Q. If an employee is hired on 9/15/2014 and they are eligible for FSA the 1st of the month after 30 days, would the pay checks not be available?
A. It would depend on the frequency of the deductions, and all of the other data elements defined by the calculation.

Q. The messages seem very long and our employees may not read it, and instantly call Benefits thinking they did something wrong?
A. Yes, some messages are longer. It is important to convey a complete message so that employees can make informed decisions when making elections. We recommend you notify employees that these types of messages may appear so that they are aware in advance of the upgrade.
### Rounding and Recalculating

**Q.** How would the system round the per pay check amount given the following scenario. The employee deduction starts on November 1st and the Benefit terms on December 31. Based on the calculation, the number of pay checks left in the year is 3.95. Does the system calculate the deduction on 3 or 4 pay checks?
**A.** UltiPro will round down the number of pay checks, so in this case it would be 3 pay checks.

**Q.** When an employee chooses the per pay check option and enters an amount and then chooses the goal amount and enters a value in that field, will the other per pay check amount recalculate? In the past it did not recalculate correctly unless they completely reset the page?
**A.** Yes, the system recalculates and dynamically displays the updates after the employee makes the change. It will recalculate when one or the other option is selected - there is no need to reset the page.

### Configuration and Hiding Fields

**Q.** Can the "Contribution per pay check" option be hidden so employees cannot select it, and force them to choose annual contribution?
**A.** No, not at this time.

**Q.** Will the change in this work event appear for non-New Hire events?
**A.** Yes. It will appear for all Life Events.

**Q.** We allow employees to determine their goal and then what deduction they want and it does not have to be equal in all checks. Is this still supported?
**A.** Yes, that is still supported.

**Q.** Will there be a new "goal" option for FSA plans, instead of continuing goal, will there be a "plan year" goal? The continuing goal for FSA is difficult to use?
**A.** Not at this time; the continuing goal still needs to be used with non-calendar year plans.

**Q.** For Life Events, is it possible to configure the system so that the elections are automatically approved? For example, if someone makes an election for a 401(k) plan, must we approve it or is there an auto-approve option?
**A.** Life Events has an administrator option to indicate whether an approval is required or not. If you do not select that option, then when the employees enters and submits their enrollments, the changes would be in place.

**Q.** Is the estimated amount only used for customers who do not have a pay schedule coded on the PGPayper table?
**A.** It is not dependent on whether the Company has the payroll calendar extended into the future.

**Q.** Does the plan end date need to be December 31, 2014? Our benefits plan year runs June 1 through May 31?
**A.** It references your plan year and dates. In this case, the feature would reference the May 31 date.
Q. Is it true to say that this feature is not helpful if a company uses one deduction code for multiple pay frequencies?

A. Not at all. The total number of deductions, or pay periods, in a year is determined by both the pay frequency assigned to the employee and the maximum number of pays per month for the selected deduction. For example, bi-weekly employees who would normally have 26 pay periods in a year would have the deduction taken out of 24 pay periods if the plan has been configured to have the deduction taken from a maximum of two pay periods for the month. The schedule below will provide a reference point for the various combinations (pay frequency/max pay periods per month) and illustrates that one deduction code can be used for multiple pay frequencies. However, if you have a variance between your deduction/benefit plan business rule AND the deduction schedule for your pay groups, then you will need to create new deduction/benefit plans to accommodate for that variance.

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**DEDUCTION / BENEFIT PLAN BUSINESS RULE**

Q. For Life Events calculations, does this apply to all Life Events or just New Hires? Currently we chose same as Coverage Start Date, but it does not calculate. It uses the Life Event Date?
A. The enhanced features will apply to all Life Events, and will be dependent on which plans you have included in those respective Life Events.

Q. If the rule is same as last hire date, and an employee who was hired 10 years ago and is now just eligible for benefits, will the deduction start date still be the last hire date?
A. The deduction start date will be based on how you configure the plan. If the rule is the same as last hire date then that will be the date. In this case, it is assumed that you would want the deduction to coincide with the coverage start date.

Q. Will the system do the adjustment to the YTD contribution, or is it something that the benefits administrator has to enter?
A. Open Enrollment or Life Events do not make changes to the Year-to-Date contribution. That amount is updated in Payroll as deductions are taken from the check.

Q. Since contributions do not accumulate across plans, will a standard report be provided to help monitor goal totals?
A. No, there is no standard report available; however, a Business Intelligence report can be created to monitor goal totals, if needed.

Q. What is meant by “frequency” of deductions, does this refer to payroll frequency or by number of checks affected by the deduction (for example, 1st and 2nd of the month for bi-weekly pays)?
A. The Deduction/Benefit Plan Business Rule, specifically the Schedule Pay Periods by Default will be followed to determine frequency of deductions from payroll.

Q. Does the system prevent employees from reducing the FSA annual goal below the Year-to-Date (YTD) contribution?
A. If the employee enters through a Life Event an amount that they have already contributed or if the amount is less than their YTD contribution, the payroll contribution would be $0.00.

Q. Will UltiPro be able to set different HSA goal amounts based on age 55 and over (they are allowed extra 1,000 per year)?
A. Yes. This would require different HSA deduction/benefit plans codes.

Q. Does the change to deduction/benefit plan business rule versus the deduction schedule in Open Enrollment/Life Event apply only to goal oriented benefits?
A. This feature only applies to plans setup as a goal amount.
FRONT-LOADING

Q. Our company has employees that meet their calendar year maximum by December so they do not have a deduction in December. What if an employee doesn’t want equal amounts out of every check?
A. Employees have the option of choosing to front load which mean they can contribute more over the first months of the year.

Q. In cases of a rehire, does the system consider previous contributions in one of the other component companies?
A. Yes, provided the contributions were made using the same deduction code.

Q. Our plan doesn’t allow front loading (we were told it wasn’t allowed in an FSA). Can we block it?
A. Yes, you may configure your plan to require equal values per pay.

Q. Is the front-loading contributions feature configurable?
A. Yes. You can configure the plan within the Deduction/Benefit Plan Business Rule to enforce equal values per pay by selecting the Limit employee contribution to equal values per pay, as shown below.

![Front-loading contributions feature](image)

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