Configure Plan Contingencies Guide

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Plan Contingencies Overview

Plan contingencies enable you to control benefits eligibility in UltiPro.

You link benefits plans that are offered in Life Events or Open Enrollment, which in turn enables employees to only select plans in which they are eligible in their Life Event or Open Enrollment sessions. Employees will be required to enroll in one plan before being able to enroll in another.

**Important!**

Plans that are linked should be required for election during the Open Enrollment or Life Events sessions; however, the requirement won't be respected if the employee elects passive enrollment during Open Enrollment.

Linking plans can accommodate one parent plan with one or more child plans. The most common contingent plan scenarios occur for High Deductible Health Plans/Health Savings Account Plans and Employee Supplemental Life/Dependent Life Plans.

Establishing a link enables a "child" plan to be linked to a "parent" plan. All plan contingencies are configured with parent and child plans. A *parent plan* is a deduction/benefit plan an employee must elect to become eligible to elect a second, linked plan called the *child plan*.

For example, a High Deductible Medical Plan is the *parent plan* and a Health Savings Account Plan is the *child plan*. To enroll in the Health Savings Account, the employee must first enroll in the High Deductible Medical Plan. Links between plans are configured using contingency rules. Plan contingencies are configured within business rules and include validations for linked plans and options within open enrollment and life event sessions:

- Ability to define multiple parent plans for a single child plan
- Ability to establish a benefit *option* (or multiple options) as a parent to a child *plan*
- Ability to establish a benefit *option* (or multiple options) as a parent to a child *option*
- Ability to define a link from the parent plan or the child plan

**Important!**

To configure or edit business rules, you must be assigned to the System Administrator role.

<table>
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<th>Plan to Plan Example</th>
<th>Option to Plan Example</th>
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<td></td>
<td>Consumer Driven Health Plan Family – HSA Family</td>
<td>Consumer Driven Health Plan Family – PPO Dental Family</td>
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</table>
Add Plan Contingencies

All plan contingencies begin configuration at the Deduction/Benefit Plans business rule (System Configuration > Business Rules > Deduction/Benefit Plan).

When entering an effective date for the contingency, set the contingency equal to the later of the two (parent or child) plan effective dates.

Once a plan contingency is established, you can only add or remove benefit options that are in the Select Benefit Options section for a Plan to Option OR Option to Option contingency.

If you create a plan contingency and decide that you want to change the parent or child plan or the contingency rule, you must open a case via the Customer Success Portal. In this case, stop the contingency. Set the effective date equal to the desired stop date and then enter the stop date in the Contingency Stop Date field.

To add plan contingencies:

NAVIGATION: Menu > System Configuration > Business Rules > Deduction/Benefit Plans

1. From the Deduction/Benefit Plans business rule, select the Configure Plan Contingencies icon (chain link).
2. From the Configure Plan Contingencies page, select **Add Plan Contingency**.

3. From the Add Plan Contingency dialog, enter an effective date.

4. Select **Next** to configure the plan contingencies.

   **Important!**
   The contingency rule cannot be changed in existing links. As a result, we recommend you consider plan links carefully the first time you configure them.

5. For **Plan to Plan** contingency:
   - Select the plan that <Plan> is linked to.
   - Select if <Plan> is the Parent or Child plan.
- Select the Contingency Rule: Parent Plan to Child Plan.

**Important!**

Do not enter a stop date even if you have one in mind for the contingency. The contingency will be considered stopped regardless of the value entered in the date field. If you want to enter a future dated stop date:

- save the contingency
- edit the record as of the future effective date that you want the plan stopped
- re-enter the date in the Contingency Stop field

- Select Save. The contingency is visible from both Parent and Child plans in Deduction/Benefit Plan Setup work event even though it was configured from the parent.

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6. For **Plan to Option** contingency:

- Select the option that <Plan> is linked to.
- Select if <Plan> is the Parent or Child plan.
- Select the Contingency Rule: Parent Option to Child Plan.

![Configure Plan Contingencies](image)

**Note:**
Parent Option to Child Plan will not be available for selection if the parent plan does not use the calculation rule Option Rates (Calculation Rule 21).

- If the Parent Option to Child Plan contingency rule is selected, additional fields will appear on the page requiring you to specify the linked benefit option or options.

**Hint:**
You must select **Add** in order to record the selection options as the parent options.

- Select **Save**.

7. For **Option to Option** contingency:

- Select the option that <Option> is linked to.
- Select if <Option> is the Parent or Child plan.
- Select the Contingency Rule: Parent Option to Child Option.

**Note:**
Parent Option to Child Option will not be available for selection if the both parent and child plans do not use the calculation rule Option Rates (Calculation Rule 21).

- If the Parent Option to Child Option contingency rule is selected, additional fields will appear on the page requiring you to specify the linked benefit option or options.
Hint:
You must select **Add** in order to record the selection options as the parent and child options.

- Select **Save**. The contingency is visible from both Parent and Child plans in Deduction/Benefit Plan Setup work event even though it was configured from the parent.

**Remove Plan Contingencies**

You can remove a plan contingency from a deduction/benefit plan on the Configure Plan Contingencies page. Only one plan contingency can be removed at a time.

The **Remove** button becomes enabled when the check box for a plan contingency is selected.

All effective dated records related to the plan contingency are removed when the main record for the contingency is removed. Child plans and options previously associated with the deleted contingency can be added to a session as a stand-alone plan once the link is deleted.

**To remove a plan contingency:**

**NAVIGATION:** Menu > System Configuration > Business Rules > Deduction/Benefit Plan > Configure Plan Contingencies

1. From the Deduction/Benefit Plans page, select the **Configure Plan Contingencies** link for the applicable deduction/benefit plan. The **Configure Plan Contingencies** page appears.
2. From the Configure Plan Contingencies page, select the applicable plan contingency. The Remove button becomes enabled.

3. Select the Remove button. The Remove Plan Contingency dialog window appears, indicating that all effective dated records related to the selected plan contingency will be permanently removed from the system.

4. Select OK.
Stop Plan Contingencies

Plan contingencies can be stopped using the Configure Plan Contingencies page.

The date the plan contingency is stopped is based on the effective date applied and unchecking the box, **This Plan Contingency is Active**. Child plans will no longer require the election of the corresponding parent plan as of the effective date.

If the effective date is prior to or on the current date, the plan contingency is stopped immediately upon saving the unchecked box. Only one plan contingency can be stopped at a time.

**To stop plan contingencies:**

**NAVIGATION: Menu > System Configuration > Business Rules > Deduction/Benefit Plans > Configure Plan Contingencies**

1. From the **Deduction/Benefit Plans** business rule, select the **Configure Plan Contingencies** icon for the plan you wish to modify.

   ![Configure Plan Contingencies](image)

2. Select the check box for the plan to be modified. The **Edit** button is enabled.

3. Select the **Edit** button.
4. From the **Edit Plan Contingency** dialog box, enter the effective date for when you want the contingency to be stopped.

5. Select **Next**. The **Configure Plan Contingencies** page appears.

6. Uncheck the **This Plan Contingency Is Active** box. Unchecking the box stops the plan contingency according to the effective date you entered.

7. Select **Save**.
Configuring Open Enrollment or Life Events Sessions

Placing plans in a certain order helps to guide the enrollment process so that the parent plan or type comes before the child plan or type.

If you are including plan contingencies in your Open Enrollment or Life Event session, use the Display Order feature to display the deduction/benefit type containing the plan that must be elected first before displaying the deduction/benefit type that contains the subsequent plan contingencies. Contingent deduction/benefit types must include both parent and child types in the same Open Enrollment or Life Event session.

Note:
The steps needed to configure a plan contingency are the same in both Open Enrollment and Life Event session configurations. For the purpose of this example, we will configure a plan contingency in a Life Event session. Configuration for an Open Enrollment session begins with the Open Enrollment Setup feature (Benefits Admin > Open Enrollment Setup > Current Sessions), and continues on the Deduction/Benefit Type and Deduction/Benefit Plan pages, Display Order section.

To configure display order for deduction/benefit types and plans:

NAVIGATION: Menu > Administration > Benefits Admin > Open Enrollment Setup or Life Events Setup

1. From Benefits Admin, select Open Enrollment Setup or Life Events Setup.
2. Select either an existing Open Enrollment session or Life Event, or add a new one. The Open Enrollment Setup or Life Events Setup work event appears.

   Note:
   To modify an existing Open Enrollment or Life Event, you must change the status to Inactive.

3. From the Deduction/Benefit Group List page, select an existing deduction/benefit group, or add a new one.
4. From the Select Deduction/Benefit Type page, enter a display order of 1 the parent deduction/benefit type first (for example, a High Deductible Health Plan), and 2 for the child deduction/benefit types (for example, a Health Savings Account).
5. Check the Employee Election is Required for both types since employees must either elect or decline each related plan in the plan type.
6. Check the Decline by Benefit Type for both types. This allows child plans to be declinable.

7. Select Next.

8. From the Select Deduction/Benefit Plan page, select the deduction/benefit plans to be included in the session.

9. Select the Benefit Options for each plan.
Note:
If you do not select benefit options in the Configure Benefit Options column, all of a plan’s available benefit options will be included in the session.

If your organization is not offering all benefit options for a plan, ensure that the applicable benefit options included in the plan contingencies are selected.

10. Check the Employee Can Decline Plan box for one of the available plan types that were set to decline by benefit type. This enables the Decline check box on the employee’s Open Enrollment or Life Event Election page.

![Image of UltiPro interface]

Note:
The Employee Can Decline Plan box should be checked for one of the plans if the Decline option is previously set to Decline by Benefit Type.

11. Select Next to continue and complete the Open Enrollment or Life Event configuration.
Plan Contingency Messaging Overview

Validations and messaging provides more efficient, consistent, and accurate configuration of contingencies between deduction/benefit plans.

Deduction/Benefit Group Example

- When adding or changing a deduction/benefit group, if a contingency exists between two plans as of the effective date of the group change, the parent plan cannot be removed from the group if child plan remains in the group. Conversely, a child plan cannot be added to the group until the parent plan has been added to the group.
Life Event Configuration - Select Deduction/Benefit Type

- A plan in one type (for example, Medical) is linked to a plan in a different type that is also included in the session however the Medical type is not included in the session. This causes a conflict: the plan is not available if the type is not included in the session.

Life Event Configuration - Select Deduction/Benefit Plan

- Child plans are included in the session but the parent plans have not been included. Child plans cannot be included without a parent plan. For example, MDLK1 (the parent) is linked to HSLK2 (the child) but only HSLK2 has been included in the session.
Life Event Employee Enrollment - Confirm Your Changes

- When an employee completes a Life Event or Open Enrollment election, validation and messaging exist when selecting deduction/benefit plans.
- Child plans can only be elected when the parent plan is also elected.
- A message provides details about which plan or option the employee or dependents must be enrolled in before any other plans can be selected.

Best Practices with Configurable Contingent Plans

Review your deduction/benefit plans and options. Based on your plan design, identify which plans require contingencies and map out how they will work.

Map out your plan and option links first to make it easier to identify conflicting contingencies. Then, identify the best effective date to use. Review your Open Enrollment and Life Event sessions to ensure all plans with links are included.

Create and Review Contingencies

- Establish your contingency effective dates prior to the pending effective date of any Open Enrollment session ensuring plans are captured in the session
  - Ensure Open Enrollment sessions are not “Live”
  - Ensure the contingency stop date is blank unless you’re creating a contingency with the effective date as the stop date
  - If you configure new contingency plans after the Open Enrollment session has been configured (before “Live”):
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- Revise your Session for the new contingencies
- Revise the order of Deduction/Benefit Types
- Make changes to the Deduction/Benefit Groups
- Test

Review your Open Enrollment and Life Event sessions

- Ensure all plans with links are included

**Important!**

We do not recommend creating contingencies after an Open Enrollment session has been configured.

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