Benefits Administration Letter

Number: 06-601 (Originally Published as 06-203)	**Date: March 27, 2006**

Subject: **BENEFEDS Portal**

Background

There is a new enrollment and payroll/billing administration system for voluntary benefits programs, called the BENEFEDS Portal. Voluntary benefits are those in which there is no Government contribution, and include the Federal Long Term Care Insurance Program (FLTCIP), the Federal Flexible Spending Account Program (FSAFEDS), and beginning December 2006, the new Federal Employees Dental and Vision Insurance Program (FEDVIP).

We are implementing the BENEFEDS portal to simplify the voluntary benefits enrollment process and to ease the administrative burden on payroll providers. This Benefits Administration Letter (BAL) explains how the BENEFEDS Portal will work and the timetable for its full implementation. Because we have not yet chosen dental or vision carriers, it is possible a few details in this BAL may change. However, we wanted to get you as much information as we know at this point. We will communicate any changes to the information provided here as soon as they are known.

What the BENEFEDS Portal will do

The BENEFEDS Portal will be a one-stop shop for most employees and annuitants to enroll in FEDVIP and for employees to enroll in FSAFEDS, as applicable (employees of agencies that do not participate in FSAFEDS will still use the BENEFEDS Portal to enroll in FEDVIP). There are two major components: an enrollment website, and a payroll/billing administration system.

When fully functional, the BENEFEDS Portal will:

- Administer a web-based enrollment (which will be Section 508-compliant for the visually impaired), including any changes to those enrollments made as a result of a Qualifying Life Event (QLE);

- Notify carriers of enrollments, including demographic and dependent information;

- Request payroll or annuity deductions for enrollees from agency payroll providers/annuity systems.

- Calculate deduction amounts for the FEDVIP. FSAFEDS and FLTCIP deduction amounts will be calculated by the respective carriers and communicated to the BENEFEDS Portal.

- Remit deductions and enrollee identifying information to carriers and reconcile discrepancies;

- Take action with payroll providers and employees/annuitants to resolve instances in which requested deductions were not remitted;

- Staff a teleservice center to answer enrollment and billing questions and refer benefit questions to the appropriate carrier.

Advantages of the BENEFEDS Portal

The BENEFEDS Portal provides one convenient place for employees and annuitants to go to enroll in a dental plan, a vision plan, and FSAFEDS (employees only). Having one standard enrollment system for these programs simplifies enrollment for the employee/annuitant and eliminates the cost of duplicative enrollment systems by numerous carriers. The employee/annuitant will only have to provide their demographic information one time to enroll for any one or more of the programs. The employee/annuitant's personal information and plan selections are stored securely and can be accessed by the employee/annuitant at any time with a secure login and password. The employee/annuitant can access the BENEFEDS Portal online to:

- enroll in one or more of the programs

- update personal information, such as a change in address and/or employing agency

- make permissible changes in enrollment throughout the year, such as a Qualifying Life Event (QLE)

- make open season changes

- view and/or download informational material for the voluntary benefits programs

Another major advantage of the BENEFEDS Portal is it simplifies the process for agency payroll providers/retirement systems by offering a single point of contact. Instead of interfacing with several dental carriers, vision carriers, SHPS, and Long Term Care Partners to administer the payroll/annuity deduction process for each program, most agency payroll/annuity providers will interface only with the BENEFEDS Portal for all programs.

The BENEFEDS Portal administrator

Long Term Care Partners, the FLTCIP administrator, is administering the BENEFEDS Portal, with OPM oversight.

Payment for the BENEFEDS Portal

The cost of the BENEFEDS Portal will be spread among the benefits programs the Portal supports. For FSAFEDS, the cost will be incorporated into the FSAFEDS fees paid by the agencies. For FEDVIP and FLTCIP, the costs of the Portal will be treated the same as any other administrative costs of running the programs.

Timetable for implementation

The BENEFEDS Portal is rolling out in three phases. The first phase became operational during the FSAFEDS 2005 open season for the 2006 plan year. The second phase of the BENEFEDS Portal will be operational in time for the FEDVIP 2006 open season for the 2007 plan year. The third phase of the BENEFEDS Portal will be operational in time for the FSAFEDS 2007 open season for the 2008 plan year.

Beginning in the second phase, the BENEFEDS Portal will provide a link to the Federal Long Term Care Insurance Program (FLTCIP) website for employees and/or annuitants that wish to apply for coverage under the FLTCIP. The FLTCIP will not be a part of the BENEFEDS Portal enrollment system, because its application process is much different than the FEDVIP and FSAFEDS enrollment processes.

Phase I

The BENEFEDS Portal is requesting FSAFEDS participant allotments and receiving allotment payment detail from agency payroll providers, and transmitting reconciliation files to SHPS, the FSAFEDS administrator. Long Term Care Partners worked closely with agency payroll providers over the last several months to ensure this cutover to the BENEFEDS Portal went smoothly. The only difference for agency payroll providers is they now receive billing files from the BENEFEDS Portal instead of from SHPS. In turn, payroll providers send payment files to the BENEFEDS Portal and remittances directly to SHPS. BENEFEDS Portal staff work directly with agency payroll providers to resolve allotment questions and errors.

BENEFEDS Portal staff also communicates with FSAFEDS enrollees via email and phone when necessary to clear up questions or problems with their enrollments. **To ensure employees receive these important emails on a timely basis, please make sure your IT/Email/Internet departments have set up the following domain as "safe" and accepted, and never blocked: BENEFEDS.com.**

Please note the enrollment process for FSAFEDS has not changed for 2006 and will not change for the 2007 plan year. Eligible employees still enroll via the FSAFEDS website at www.fsafeds.com.

Phase II

During the 2006 open season for the 2007 plan year, all FEDVIP enrollments will originate at the BENEFEDS Portal.

New and Newly Eligible Employees

Once Phase II becomes operational, new and newly eligible employees who wish to enroll in the FEDVIP must do so by accessing the BENEFEDS Portal within the first 60 days of their eligibility.

FEDVIP Enrollment

Enrollment in a FEDVIP plan will take place through the secure BENEFEDS Portal website. Employees and annuitants will be able to enroll online at the BENEFEDS Portal website. Those who do not have access to the Internet will be able to enroll by calling the BENEFEDS Portal toll-free and speaking with a customer service representative.

Enrollment will take place exclusively on the BENEFEDS Portal website, **not** through any of the employee self-service personnel/payroll systems, such as Employee Express, EBIS, Employee Personal Page, or MyPay. However, we strongly recommend placing a link from these sites and agency intranet sites to the BENEFEDS Portal, as it would help to facilitate enrollment.

During the FEDVIP enrollment process, employees/annuitants must provide several key pieces of information, including:

- His/her demographic information, including name, residence address, correspondence address, phone numbers, email address, social security number (SSN), date of birth, and gender

- His/her agency (for employees) or annuity office and annuity claim number if applicable (for annuitants). They will be required to self-certify their eligibility for coverage under the programs. This eligibility is confirmed by the successful completion of a payroll or annuity deduction

- The dental and/or vision plan they wish to enroll in (including the type of enrollment – self only, self plus one or self plus family)

- If applicable, dependent information

- If applicable, FEHB plan (for coordination of benefits)

- If applicable, whether or not they want to accelerate their premium deductions (for seasonal employees, teachers, etc.).

Once the employee/annuitant selects coverage and provides all of the requested information, he/she submits that information to the BENEFEDS Portal and receives a confirmation of the submission from the BENEFEDS Portal. This is not a confirmation of enrollment in any plan, but confirms the BENEFEDS Portal received the enrollment request. The BENEFEDS Portal then sends this information to the dental/vision carriers. It is the dental/vision carriers' responsibility to send final confirmation of enrollment, ID cards, etc. to enrollees.

Employees/annuitants with no Internet access who cannot enroll by phone can apply using a paper application they send to the BENEFEDS Portal. However, anyone with Internet access

and/or ability to enroll on the phone should not enroll via paper. The distribution and use of paper applications should be rare. Therefore, paper applications should not be made generally available to employees and should not be posted on an agency intranet or self-service personnel/payroll system.

We will provide more information at a later date, including the website address, the toll-free phone number, and distribution of the paper application.

FEDVIP Dependents

The BENEFEDS Portal will collect information on eligible dependents and forward it to dental and vision carriers under the FEDVIP. Employees/annuitants will self-certify that the dependents they have enrolled are eligible. This includes a spouse, children, stepchildren, foster children, and children age 22 or over who are incapable of self-support because of a physical or mental condition which existed before age 22. The dental or vision carrier has the right to request documentation of a dependent's eligibility from the enrollee, and the enrollee has 60 days in which to provide that documentation. If no documentation is received within that timeframe, the carrier will instruct the BENEFEDS Portal to disenroll the dependent.

In most cases, the documentation the carriers will be looking for is the documentation required for a dependent's FEHB coverage, as outlined in the FEHB Handbook at http://www.opm.gov/insure/handbook/fehb28.asp. For example, to confirm eligibility, the carrier will expect to see the Certification for Foster Children that has been approved by the employing office. For a determination of incapacity for self-support for a child over age 22, do not send the carrier all medical documentation used. Approval for continued coverage, including the length of approval, is all that is necessary.

If an employee asks you for a copy of a certification or approval from his/her Official Personnel Folder, please provide it as quickly as possible to avoid cancellation of coverage.

FEDVIP Qualified Life Events

Because FEDVIP premiums will be pre-tax, employees can only make changes to a FEDVIP enrollment outside of an open season when there is a qualified life event (QLE). Employees must access the BENEFEDS Portal to make permitted changes. Validations are in place to ensure the QLE is consistent with OPM regulations. Alternatively, an enrollee can call a BENEFEDS Portal customer service representative who will make the QLE change for the enrollee over the telephone.

The BENEFEDS Portal calculates a new premium (if applicable) and displays it to the enrollee. Upon acceptance by the enrollee, these changes, including the new enrollment code, are sent to the carrier. If the change affects payroll deductions, the new amount will be communicated to the payroll location on the next bill file.

Phase III

During the summer of 2007, enrollment in the FSAFEDS program will be made available on the BENEFEDS Portal.

New and Newly Eligible Employees

Once Phase III becomes operational, new and newly eligible employees who wish to enroll in the FSAFEDS program must do so by accessing the BENEFEDS Portal within the first 60 days of their eligibility.

FSAFEDS Enrollment

During the 2007 open season for the 2008 plan year, all FSAFEDS enrollments will originate at the BENEFEDS Portal.

Employees will enroll in the FSAFEDS program by going directly to the BENEFEDS Portal. They will enter their demographic information at the Portal and will be transferred seamlessly to the FSAFEDS website to complete the enrollment process.

Employees wishing to change their enrollment due to a qualified life event will do so by calling the FSAFEDS toll free number.

Premium administration process

The BENEFEDS Portal will be responsible for all functions related to payroll/annuity billing and payment processing for FEDVIP* and FLTCIP**, as they have already been doing for FSAFEDS**. This includes generating and sending the billing files to agencies and retirement systems, resolving billing errors, sending direct bills when necessary, processing and reconciling payments, and managing employment status changes. Please see Attachment 1 for sample file layouts and related business rules.

* FEDVIP deduction amounts will be calculated by the BENEFEDS Portal.

** FSAFEDS and FLTCIP allotment/deduction amounts will be calculated by the respective carriers and communicated to the BENEFEDS Portal.

Security measures in place

Our contract with the BENEFEDS Portal contains a "Disclosure of Information" clause. This clause requires Long Term Care Partners, as the BENEFEDS Portal administrator, may only use and divulge the information it receives for the purposes of administering the contract. Disclosure of such information for any other purpose subjects the offender to criminal sanctions. The BENEFEDS Portal makes extensive use of Information Technology (computers, applications, communication mechanism, etc.). Please see Attachment 2 for detailed information on the security procedures and systems in place to protect the data gathered and stored on the BENEFEDS Portal.

The BENEFEDS Portal is working with intelligence agencies to meet any special security needs they may have.

Questions

Please direct questions on agency payroll provider interfaces with the BENEFEDS Portal to Keith Leader, Director of Administration, Long Term Care Partners, at 603-433-4550 or kleader@ltcpartners.com.

If you have any other questions about the BENEFEDS Portal, please contact Laura Lawrence and her staff on (202) 606-1413 or Benefedsportal@opm.gov.

Robert F. Danbeck
Associate Director
  for Human Resources Products and Services

Attachment 1: FEDVIP File Layouts and Associated Business Rules
Attachment 2: BENEFEDS Portal Security

ATTACHMENT 1

FEDVIP FILE LAYOUTS AND ASSOCIATED BUSINESS RULES

DENTAL AND VISION REQUIREMENTS

BILLING FILE LAYOUT

❖ The BENEFEDS Portal will:

➢ perform all the necessary edits including the FEHB eligibility edit

➢ capture and store the enrollment code and enrollment type

➢ capture and store the carrier information

➢ store the premium table

❖ Required fields to be loaded to the APO's system are listed in the Billing File Layout.

❖ Any pre-tax premium deducted by the APO that needs to be refunded to an enrollee will be refunded by the current APO. This refund will be communicated via the billing file and/or an agreed upon format such as an Excel spreadsheet.

❖ The BENEFEDS Portal will automatically renew the enrollment for all active enrollees. Payroll/Annuity locations that elected update file format will only receive updates upon renewal. Payroll/Annuity locations that elected full file format will continue to receive a full file.

The Layout below represents an update file.

RECFM = FB
LRECL = 120
Estimated Number of Records = This file will contain one header record and one trailer record. It may contain multiple detail records per employee (1 = Vision and/or 1 = Dental).

Header Record

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-09	Payroll Office Number	X(8)	
10-17	Creation Date	X(8)	CCYYMMDD
18-89	Description	X(72)	VBP Dental and Vision Bill file to <APO Name>
90-120	Filler	X(31)	

Detail Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'2'
02-09	Employee Location	X(8)	
10-17	Pay Period Start Date	X(8)	CCYYMMDD
18-26	Employee SSN	X(9)	
27-27	Filler	X(1)	
28-57	Employee Last Name	X(30)	
58-87	Employee First Name	X(30)	
88-88	Employee Middle Initial	X(1)	
89-89	Action Code	X(1)	
90-91	Option Code	X(2)	
92-98	Pay Period Premium	X(7)	9(5)V99
99-105	Refund Amount	X(7)	9(5)V99
106-106	Taxable Indicator	X(1)	
107-120	Filler	X(14)	

Trailer Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'3'
02-08	Total Records	X(7)	9(7)
09-17	Total Amount	X(9)	
18-120	Filler	X(103)	

Billing File Data Element Definition

Data Element	Definition
Record Type	Identifies the record format. Values: '1' – Indicates Header Record Format '2' – Indicates Detail Record Format '3' – Indicates Trailer Record Format
Payroll Office Number	This field identifies the Payroll Office that services the employees pay records.
Employee Location	This field identifies the current employee location within the payroll office. DFAS = Payroll Office Number NFC = Department code + Agency code + 4 zeros DOI = Employee location + 4 blank spaces GSA = 2/3 digit Agency code + 5/6 blank spaces All others = 8 digit Payroll Office Number
Creation Date	This is the date that the file was created.
Description	Contains a description of Entity that created the files and location to be transmitted.
Pay Period Start Date	First day of the Pay period.
Employee SSN	Field will contain Social Security Number (SSN) of the Employee.
Employee Name	Field containing the name of the employee. DFAS = A
Action Code	A code to identify type of change to be processed. Values: 'A' – Add action 'C' – Change action 'D' – Delete action 'N' – No Change (for full file layouts and if refund is being passed) 'R' – Refund only
DENTAL or VISION Option Code	A code to identify the Vision or Dental program. Values: 'JF' = DENTAL 'JG' = VISION 'JH' = COMBO
DENTAL OR VISION Pay Period Premium	The amount to be deducted for the Dental or Vision Premium for the selected option.

Refund Amount	Amount to be refunded to the employee. (Absolute value).
Taxable Indicator	The indicator sent determines if the employee has selected non-taxable or taxable for the Dental or Vision option.
Total Records	Total number of records submitted on the file, not including the header and trailer records.
Total Amount	Total amount of the all the records included in the total record field.

PAYMENT FILE LAYOUT

❖ All fields listed in the Payment File Layout are required unless specified in the Data Element definition.

Record Length: 120
Estimated Number of Records = This file will contain one header record and one trailer record. It may contain multiple detail records per employee (1 = Vision and/or 1 = Dental).

Header Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-09	Payroll Office Number	X(8)	
10-17	Creation Date	X(8)	CCYYMMDD
18-89	Description	X(72)	
90-97	Pay Period Start Date	X(8)	CCYYMMDD
98-120	Filler	X(23)	

Detail Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'2'
02-10	Employee SSN	X(9)	
11-11	Filler	X(1)	CCYYMMDD
12-41	Employee Last Name	X(30)	
42-71	Employee First Name	X(30)	
72-72	Employee Middle Initial	X(1)	
73-74	Option Code	X(2)	
75-81	Deduction Amount	X(7)	S9(5)V99
82-89	Employee Location	X(8)	
90-97	Gaining Pro Number	X(8)	
98-105	Status Date	X(8)	
106-106	Status Code	X(1)	
107-115	Old SSN	X(9)	
116-117	Filler	X(2)	
118-119	Lose/Gain Department	X(2)	
120-120	Filler	X(1)	

Trailer Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'3'
02-08	Total Records	X(7)	9(7)
09-17	Total Amount	X(9)	
18-120	Filler	X(103)	

Payment File Data Element Definition

Data Element	Definition

Record Type	Identifies the record format.
	    Values:
	        '1' – Indicates Header Record Format
	        '2' – Indicates Detail Record Format
	        '3' – Indicates Trailer Record Format

Payroll Office Number	This field identifies the Payroll Office that services the employees pay records.
Creation Date	This is the date the file was created (8-position System Date). Format CCYYMMDD
Description	Contains a description of Entity that created the files and location to be transmitted.
Pay Period Start Date	First day of the pay period.
Employee SSN	Field will contain Social Security Number (SSN) of the Employee.
Employee Name	Field containing the name of the employee. MI is optional. DFAS = A
Option Code	A code to identify the Vision or Dental program. Values: 'JF' = DENTAL 'JG' = VISION 'JH' = COMBO
Deduction Amount	Amount deducted for the employee.
Gaining Pro Number	DFAS = (New) Payroll Office Number NFC = (New) Department code + Agency code + payroll office identifier DOI = (New) Employee location + 4 blank spaces GSA = (New)2/3 digit Agency code + 5/6 blank spaces All others = (New)8 digit Payroll Office Number Recommended with Status Code = 'X'

Employee Location	This field identifies the employee location within the payroll office that corresponds with the deduction amount. DFAS = Agency Code + Major Claimant Code + Payroll Office Number NFC = Department Code + Agency code + payroll office identifier DOI = Employee location + 4 blank spaces GSA = 2/3 digit Agency code + 5/6 blank spaces All others = 8 digit Payroll Office Number
Status Date	This will be the date that the following status code was effective.
Status Code	This is a code that will indicate the status of the employee being reported on the file. 'D' = Deceased 'X' = Transferred 'T' = Terminated 'R' = Retired 'C' = Terminated/Retired 'F' = D2D (DFAS Mass Transfer) 'I' = Insuff. Funds (not DFAS) ⎤ Enrollees with these 'L' = Leave w/o Pay ⎬ 3 statuses will remain 'S' = Seasonal Teacher ⎦ active in payroll system. The field will be set to a space if none of these codes apply.
Old SSN	If the employee's SSN has changed, this will be the previous SSN, Future use for Pseudo SSN)
Lose/Gain Department	This is the 2 character code that indicates what payroll provider the employee transferred to. DFAS and GSA do not store this field in their database.
Total Records	Total number of Detail records submitted. The header record and the trailer record will not be included in the total record count.
Total Amount	This is the total amount of the JF, JG and JH premium deductions for all the detail records on the file.

ERROR FILE LAYOUT

RECFM = FB
LRECL = 120
Estimated Number of Records = This file will contain one header record and one trailer record. It may contain multiple detail records per employee (1 = Vision and/or 1 = Dental).

Header Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-09	Payroll Office Number	X(8)	
10-17	Creation Date	X(8)	CCYYMMDD
18-89	Description	X(72)	
90-120	Filler	X(31)	

Detail Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'2'
02-10	Employee SSN	X(9)	
11-11	Filler	X(1)	
12-72	Employee Name	X(61)	Last X(30), First X(30), MI X(1)
73-74	Option Code	X(2)	
75-82	Pay Period Start Date	X(8)	CCYYMMDD
83-83	Error/Reason Code	X(1)	
84-91	Status Date	X(8)	
92-99	Gaining PRO Number	X(8)	
100-100	Taxable indicator	X(1)	
101-120	Filler	X(20)	

Trailer Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'3'
02-08	Total Records	9(7)	
09-120	Filler	X(112)	

Error File Data Element Definition

Data Element	Definition

Record Type	Identifies the record format.
	  Values:
	    '1' – Indicates Header Record Format
	    '2' – Indicates Detail Record Format
	    '3' – Indicates Trailer Record Format

Payroll Office Number	This field identifies the Payroll Office that services the employees pay records.
Creation Date	This is the date that the file was created (8-position System Date). Format CCYYMMDD
Description	Contains a description of Entity that created the files and location to be transmitted.
Employee SSN	Field will contain Social Security Number (SSN) of the Employee.
Employee Name	Field containing the name of the employee. DFAS – Employee name will equal 'A'.
Option Code	A code to identify the Vision or Dental program. Values: 'JF' = DENTAL 'JG' = VISION 'JH' = COMBO
Pay Period Start Date	First day of the pay period.
Error/Reason Code	This is a code that identifies the reason that the employee's transaction was rejected. 'D' = Deceased 'E' = Effective Date Invalid 'G' = Deduction Already Exists 'I" = Invalid employee location 'T' = Terminated 'J' = Deduction Exists under other Option 'R' = Retired 'A' = Invalid SSN 'H' = No Deduction on File 'X' = Transferred 'P' = SSN and Agency Mismatch 'Z' = Unspecified 'C' = Terminated/Retired 'M' = Invalid Amount 'N' = No refund Amount

Status Date	This is the date the employee separated, retired, or was deceased. This field is only valid when the Error/Reason Code is 'C', 'D', or 'X'.
Gaining PRO Number	DFAS = Payroll Office Number NFC = Department Code + Agency code + payroll office identifier DOI = Employee location + 4 blank spaces GSA = 2/3 digit Agency code + 5/6 blank spaces All others = 8 digit Payroll Office Number Will only be present when the Error/Reason Code is equal 'X'.
Taxable Indicator	The indicator sent that determines if the employee has selected non-taxable or taxable for the Dental or Vision option.

PRE-NOTE BUSINESS RULES

❖ The Portal will send Pre-Note file that payroll provider will use to compare and retrieve statuses from all databases.

❖ Payroll provider will search each record using SSN, Agency Code/PON and DOB.

❖ Payroll provider will prepare and send to the Portal a Pre-Note Return file that will contain records for every enrollee passed on the Pre-Note file. If the enrollee is actively employed, a return code of 'V', for Validated, will be returned. If the enrollee is inactive or invalid, the appropriate return code will be passed providing the reason and, if available, a date of inactivation will be provided. In addition, if the Portal passed an incorrect Agency Code/PON, the correct Agency Code/PON will be provided by the APO.

Pre-Note File Layout

Header Record

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-09	Payroll Office Number	X(8)	
10-17	Creation Date	X(8)	CCYYMMDD
18-89	Description	X(72)	
90-120	Filler	X(31)	

Detail Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-10	Employee SSN	X(9)	
11-18	Employee DOB	X(8)	CCYYMMDD
19-26	Employee Location	X(8)	
27-120	Filler	X(94)	

Trailer Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-08	Total Records	X(7)	9(7)
09-120	Filler	X(112)	

Data Element Definition.

Data Element	Definition

Record Type	Identifies the record format.
	  Values:
	    '1' – Indicates Header Record Format
	    '2' – Indicates Detail Record Format
	    '3' – Indicates Trailer Record Format

Payroll Office Number	This field identifies the Payroll Office that services the employees pay records.
Creation Date	This is the date that the file was created.
Description	Contains a description of Entity that created the files and location to be transmitted.
Employee SSN	Field will contain Social Security Number (SSN) of the Employee.
Employee DOB	Field will contain the Date of Birth of the Employee. (Mandatory for NFC)
Employee Location	DFAS = Last 4 of Payroll Office Number (Right justified) NFC = Department Code + Agency code + payroll office identifier DOI = Employee location + 4 blank spaces GSA = 2/3 digit Agency code + 5/6 blank spaces

Pre-Note Return File Layout

Header Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'1'
02-09	Creation Date	X(8)	CCYYMMDD
10-81	Description	X(72)	
82-120	Filler	X(39)	

Detail Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'2'
02-10	Employee SSN	X(9)	
11-26	Employee Last Name	X(16)	
27-45	Employee First Name	X(19)	
46-46	Return Code	X(1)	
47-54	Correct Employee Location	X(8)	
55-62	Inactivation Date	X(8)	CCYYMMDD
63-120	Filler	X(66)	

Trailer Record.

Posn	Description	Picture	Value/Format
01-01	Record Type	X(1)	'3'
02-08	Total Records	X(7)	9(7)
09-120	Filler	X(112)	

Data Element Definition.

Data Element	Definition

Record Type	Identifies the record format.
	    Values:
	        '1' – Indicates Header Record Format
	        '2' – Indicates Detail Record Format
	        '3' – Indicates Trailer Record Format

Creation Date	This is the date that the file was created.
Description	Contains a description of Entity that created the files and location to be transmitted.
Employee SSN	Field will contain Social Security Number (SSN) of the Employee.
Last Name	Employee Last Name
First Name	Employee First Name
Return Code	Field will contain the following Reason Codes for the return Pre-Note, V – Validated (Active) D – Deceased X – Transferred T – Terminated R – Retired E – Invalid Agency Code A – Invalid SSN C – Terminated/Retired S – Seasonal Teacher
Correct Employee Location	DFAS = Agency Code + Major Claimant Code + Payroll Office Number NFC = Department Code + Agency code + payroll office identifier DOI = Employee location + 4 blank spaces GSA = 2/3 digit Agency code + 5/6 blank spaces All others = Payroll Office Number
Inactivation Date	Date the employee terminated, retired, or transferred OR the Date of death.

EDITS FOR DENTAL / VISION

Bill File Edits: (Edits performed during the loading of the bill file)

Edit	Return Code
➢ Invalid SSN	'A'
➢ Deceased	'D'
➢ Invalid Effective Date	'E'
➢ Deduction Already Exists	'G'
➢ No Deduction on File	'H'
➢ Invalid Employee Location (code doesn't exist)	'I'

➢ Deduction Exists under Other Option Code
    - Add for JF if JH deduction exists
    - Add for JG if JH deduction exists
    - Add for JH if JF and/or JG
      deduction exists
	'J'

➢ Invalid Amount	'M'
➢ SSN / Employee Location Mismatch	'P'
➢ Retired	'R'
➢ Terminated or Separated	'T'
➢ Transferred	'X'
➢ Invalid Payroll Office Number (Use Unspecified)	'Z'
➢ Invalid Action Code (Not 'A', 'C', or 'D') (Use Unspecified)	'Z'
➢ Invalid Option Code (Not 'JF', 'JG', or 'JH')(Use Unspecified)	'Z'
➢ Terminated/Retired	'C'
➢ Action Code of 'A', Add, with 0.00 Deduction Amount	'B'
➢ Action Code of 'D', Delete, with a Deduction Amount	'K'
➢ Action Code of 'R', with no refund amount	'N'

Common Bill File Edits that should not be included.
    ➢ FEHB Eligibility Edit

Payment File Edits: (Edits performed for ongoing deductions)

Edit	Return Code
➢ Deceased	'D'
➢ Retired	'R'
➢ Terminated	'T'
➢ Transferred	'X'
➢ Insufficient Funds - Deduction is all or none per option (Not passed by DFAS)	'I'
➢ Leave w/out Pay	'L'
➢ Seasonal Teacher	'S'
➢ D2D (DFAS Mass Transfer)	'F'

Common Payment File Edits that should not be included.
➢ Close at the end of the year* (Deductions should roll into following year)

BENEFEDS PORTAL SECURITY

Online enrollment process security

The key security features that are built into the online enrollment process are:

- Authentication - Users are allowed to access the application after successful login.

- Encryption - Sensitive information like password, SSN, etc. is stored and transmitted in an encrypted form. The application will be accessible only via HTTPS protocol.

- Access Control – The application is arranged based on business function groups and can only be accessed by people who belong to those groups. On a successful login, the users will be allowed to perform limited functions based on the group they belong to.

- Session Handling – the application implements session management. Idle sessions (inactive for 30 minutes) will time-out. The application recognizes and processes only those requests that are invoked during an active session.

In addition, the application is housed in a robust network environment that consists of two levels of firewalls, load balancers, switches, etc. equipped with intrusion prevention mechanism. All BENEFEDS Portal applications reside in AS/400 environment and the data is stored in DB2/400, an integral part of OS400 operating system.

Database Security

- Confidentiality is assured with the kind of authorization levels and user categorizations that access the DB2/400 environment. The database server is secured behind the network and firewall layers.

- Integrity is assured by the completeness and accuracy of information and its processing methods.

- Availability is ensured by the fail over mechanism that's part of the network model and also by frequent data back-ups.

Transmission Security

All FTP transmissions are routed through a secured FTP Server on a private local network. This server only allows connections from pre-defined IP hosts. All file transfers are made through encrypted VPN, FTP, SSL or SSH connections that are filtered by network and application layer firewalls, as well as intrusion detection/prevention appliances. A non-disclosure agreement with all providers adds to the confidentiality of data that is handled.

Questions?

Please direct questions regarding BENEFEDS Portal security to Doug Ridge, Director of Information Technology, Long Term Care Partners, at 603-433-4504 or dridge@ltcpartners.com