



# Sage HRMS

Sage Employee Self Service

Benefits Planning Guide

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# Employee Benefit Enrollment

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**Note:** If you are planning a Sage HRMS or Sage Employee Self Service (Sage ESS) upgrade, make sure all enrollment periods are closed, and that all users have exited and logged off from Sage HRMS and Sage Employee Self Service before beginning the backup and upgrade.

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## Planning for Employee Benefit Enrollment

This document helps you plan and implement self service benefit enrollments in Sage Employee Self Service by guiding you through the preparation of your employee benefit enrollments for life events and open enrollment periods.

To ensure a realistic timeframe for implementing employee self service benefit enrollment, it is important to establish an implementation plan for both life events and open enrollment. Whether you implement life events or open enrollment first, there are specific steps you must follow to prepare your benefit plans to be used in Sage Employee Self Service (Sage ESS).

Please note that the steps presented here are guides to help you identify and define the tasks you must perform in order to use Sage Employee Self Service benefit enrollment. Read this guide before you start setting up your benefit plans for use in Sage Employee Self Service.

When planning and implementing benefit enrollment, we recommend that you collaborate with a certified Sage HRMS Business Partner.

### Review Sage HRMS changes

Prior to implementing benefit enrollment, you should be familiar with the modifications made to Sage HRMS to accommodate the addition of benefit enrollment.

### Open Enrollment Tables

To accommodate the need to update a benefit plan's cost for open enrollment while employees are currently enrolled in a benefit in the current year, we have a section in HR Rules, called Open Enrollment Plans.

For benefit plans that are to be implemented for open enrollment, you must copy a current benefit plan and associated rate tables to the Open Enrollment Plans. You can then edit the amount fields and rates to reflect amount changes for the new enrollment period. Benefit costs from these new plans are used during open enrollment.

Consequently, at the end of the open enrollment period, when the Open Enrollment Update process runs in Sage Employee Self Service, the current benefit plans in Sage HRMS are updated with the new costs along with all the employee benefit records where the benefit plan is still active.

It is important to note that you should not delete or change Sage HRMS benefit plans after employees in Sage Employee Self Service have started enrolling in the plans. This could cause a validation error when you attempt to approve the employees' enrollments for transfer to Sage HRMS.

## Beneficiaries Added

To accommodate the need to record beneficiaries required for benefits, Sage HRMS includes beneficiary capabilities. You use the Dependent and Beneficiaries page to designate whether the individual is a dependent only, a beneficiary only, or both. At each benefit plan level, you must indicate who the beneficiaries are, whether they are primary or contingent, and their distribution percentage. Note that Sage HRMS considers all current dependents a dependent (not a beneficiary).

Here is a reminder as to how Sage HRMS handles employee benefit plans:

**Employee changes** – Sage HRMS recalculates employees' current benefits when there is a salary change or any other employee change related to a benefit plan calculation.

**Benefit plan setup changes** – If you make a change to a benefit plan and that change affects either plan amounts, criteria for automatic updates, or effective dates, all employees enrolled in the benefit plan are affected by the change.

**Update Benefits Process** – When this process runs, either manually or due to a change in benefit plan setup, (as discussed in the previous bullet), Sage HRMS updates all plans for enrolled employees to reflect the change.

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**Note:** Before you implement Sage ESS benefits enrollment, you should be familiar with how the Update Benefits process works in Sage HRMS.

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## Inspect and Correct Sage HRMS Data

Prior to implementing benefit enrollment, you must inspect Sage HRMS data to ensure there are no duplicate or defective employee records. For example, if an employee has more than one Sage HRMS benefit record with the same benefit code, benefit type code, and change effective date; this can prohibit Sage Employee Self Service from accurately reading the Sage HRMS data. This can further result in the following Sage ESS error when attempting to display the employee's current benefits or update their life event: "No records could be displayed. Contact your Human Resources department for assistance."

Work with your Sage HRMS certified Business Partner or Sage Professional Services during this phase to analyze your data and perform the necessary actions to correct it.

## Analyze Your Current Benefit Plans

To automate benefit enrollment successfully, your current benefit plans must be configured so the employee can clearly understand them and the resultant when they make their enrollment selections. This might require you to revise your current benefit plans or add new ones.

Use the following examples to identify some common benefit plan setups that you should change in Sage HRMS for successful self-service benefit enrollment.

### Current Plan Setup #1:

A benefit that covers employees and dependents is broken up into several benefit plans where each coverage type is assigned to a separate benefit plan.

Example:

MedEmp	<b>Employee</b> Medical Plan
MedSpouse	<b>Spouse</b> Medical Plan
MedDependent	<b>Dependent</b> Child Medical Plan
MedFamily	<b>Family</b> Medical Plan

### Revise the plan for benefit enrollment

#### In Sage HRMS

1. Combine the benefit plans into one plan.
2. Use a rate table and the **CountDep** function (see page 67) to identify the rates for each combination of employee and dependents.

### Current Plan Setup #2:

A plan's eligibility and elections do not change from year to year, but the plan costs do change. To accommodate the new cost for the new enrollment year while retaining the current enrollment, a new plan is set up each year.

Example:

Dental 2014

Dental 2015

Dental 2016

### Revise the plan for benefit enrollment

#### In Sage HRMS

1. Use one benefit plan and assign it an **Effective To Date**, such as **12/31/2099**.

2. To prepare the benefit plan for the new plan year, copy the plan to the Open Enrollment Plan tables.
3. Adjust the rates in the open enrollment benefit plan (and related rate table) to reflect the cost for the new year.

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**Note:** When you use the plan during open enrollment, the new amounts identified in the open enrollment plan setup are used to calculate the benefit costs, while the current year benefit plan costs remain the same until the open enrollment period is updated.

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### **Current Plan Setup # 3:**

A benefit plan uses the function **AGESPOUSE()** to calculate the premium costs. This is not a supported function for Sage ESS calculations. (Refer to [Appendix B](#) on page 66 to see which functions are supported in Sage ESS.)

#### **Revise the plan for benefit enrollment**

##### **In Sage HRMS**

Replace **AGESPOUSE()** with **DEPENDAGE()** and specify the parameters the dependent relationship code uses to identify the spouse.

### **Current Plan Setup # 4:**

A benefit plan is defined at the enterprise level and is currently shared by multiple employers. One employer's open enrollment period occurs at a different time of year than the other employers' open enrollment periods.

#### **Revise the plan for benefit enrollment**

##### **In Sage HRMS**

Add the benefit plan at the level of the specific employer. Note that when you add a benefit plan at an employer level, all plans for that employer must be defined at the employer level.

### **Current Plan Setup # 5:**

A current benefit plan changes election requirements for the next open enrollment period.

#### **Example:**

Higher dollar coverage amounts for an AD&D plan are allowed in the next plan year.

#### **Revise the plan for benefit enrollment**

##### **In Sage HRMS**

A new benefit plan must be added for the new plan year:

1. Copy the current benefit plan to a new plan. If the plan has a rate table, you must also add a new rate table.
2. Change the old benefit plan **Effective To Date** to match the last day of the old plan year. This ensures that the employee's enrollment in the old plan expires when the employee is enrolled in the new plan during the open enrollment update process.
3. Assign the new benefit plan's **Effective From Date** as the first day of the new plan year.

#### **Current Plan Setup # 6:**

A current benefit plan changes eligibility requirements for the next open enrollment period.

##### **Example:**

All employees in the employer are now eligible for the benefit in this enrollment period, where previously, only employees in a specific division were eligible.

#### **Revise the plan for benefit enrollment**

##### **In Sage HRMS**

1. Copy the current benefit plan to a new plan. If the plan has a rate table, you must also add a new rate table.
2. Change the old benefit plan **Effective To Date** to match the last day of the old plan year. This ensures that the employee's enrollment in the old plan expires when the employee is enrolled in the new plan during the open enrollment update process.
3. Assign the new benefit plan's **Effective From Date** as the first day of the new plan year.

#### **Current Plan Setup # 7:**

Multiple employers use the same plan but they have different eligibility rules. For example, the employees for one employer are eligible for the plan immediately while the employees for other employers are eligible 30 days after their hire date. This situation requires a separate benefit plan for each employer because their eligibility requirements are not the same.



## **Revise the plan for benefit enrollment**

### **In Sage HRMS**

1. Separate the employers into groups so you can match eligibility criteria.
2. Copy the benefit plan to a new benefit plan (and, if applicable, add a new rate table) for each set of employers (or one for each employer) whose criteria do not match.

### **Current Plan Setup # 8:**

Multiple plans use the same rate table, but only one plan is used in the open enrollment period. This situation requires that you copy the rate table to a new unique rate table and associate the new table with the open enrollment plan.

## **Revise the plan for benefit enrollment**

### **In Sage HRMS**

1. Copy the rate table to a new table using a unique rate table name.
2. Associate the new rate table with the plan to be used for open enrollment.

### **Final step in Sage HRMS:**

The last step in Sage HRMS for each of the preceding example setups is to add the benefit plan to the Open Enrollment Plans (the associated rate table is automatically added when you add the plan). When it is time to provide open enrollment with Sage ESS, the plan is available to include in the open enrollment period.

# Configure Benefit Plans

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[Step 1 - Determine the plan's Effective From and To dates.](#)

[Step 2 - Determine how plans should be grouped together.](#)

[Step 3 - Determine plan elections and coverage options.](#)

[Step 4 - Determine eligibility criteria.](#)

[Step 5 - Verify Employee Eligibility.](#)

[Step 6 - Verify Benefit Plan Setup.](#)

[Step 7 - Use the Benefit Calculator to test contributions \(optional\).](#)

## Configuring Benefit Plans

### Step 1 - Determine the plan's effective from and to dates

In order for each benefit plan to be available for enrollment during a life event or open enrollment, you must add the effective from and to dates to each plan during benefit plan setup in Sage HRMS. If a benefit plan is effective indefinitely, use 12/31/2099.

When you are ready to configure your plans for open enrollment, you can use a copy of the current benefit plans to change the amounts for the new enrollment period. This process is used to keep the same plans for the current benefit plan year and update their amounts when you later update the open enrollment period.

#### In Sage HRMS

1. Select **Rules > HR > Benefits > Benefit Insurance (or Savings) Plans**.
2. Select the benefit plan.
3. Enter the **Effective From and To Dates**.

### Step 2 - Determine how plans should be grouped together

Every benefit plan is assigned a plan group. Plan groups are used to group your benefit plans for open enrollment and life events into various categories (for example, medical, pharmacy, dental, vision). During open enrollment, the benefit plans are provided in these particular plan groups and the employee enrolls in the appropriate plan included in the plan group. Plans associated with a plan group are all displayed on one page so the employee can select the one they want.

The following questions help you identify the characteristics for each group and the name of the plan group:

- Which sets of benefit plans allows the employee a selection of one plan? For example, if your organization allows the employee to choose one medical plan from a selection of three medical plans, you would define a medical plan group for this set of plans.
- Is the employee required to indicate a waiver of coverage if he does not choose any plans from the group?
- Are there benefit plans that require the employee to enroll in a specific plan before enrolling in the selected plan? Note that the required plan and the dependent plans must be members of different plan groups.
- Can the employee enroll in more than one plan in the plan group?
- Are there some benefit plans where an employee can choose all or some that are so closely related so that they would be identified in one group? An example of this might be a Flexible Spending Account plan with Medical and Dependent Care. This is normally an exception to the rule.
- Are there any Web sites or documents, such as benefit provider or plan group specific documentation you want to provide to the employee during benefit enrollment?

#### **In Sage Employee Self Service**

1. To create links for Web sites or documents, go to **System Administrator > Custom Content > Web Links** or **File Links** and do the following:
  - **Web Link** – Add a name, description, and URL to identify the Web link. If this link is used as a separate menu option, indicate if the Sage Employee Self Service employee logon allows the employee access to the link.
  - **File Link** – Browse to upload the file, and then add a name and description for the link.
2. To add the plan group, select **System Administrator > Benefit Setup > Plan Group**.
3. Click **New** and define the rules for the plan group.
4. Repeat these steps to add all plan groups to accommodate the benefit plans you selected for open enrollment.

## Tips

- If an employee waives coverage for a benefit plan, the coverage waiver is recorded, but it only remains with Sage Employee Self Service' history records. This ensures that the employee benefit reports do not contain benefit plans with zero amounts.
- If there is only one plan in the plan group you are setting up and you want the employee to be able to opt out of the plan, you must require a waiver of coverage for the plan group.

## Step 3 - Determine plan elections and coverage options

Election codes define the choices an employee can make for a particular benefit plan. For example, election codes for a medical plan might be **Employee Only**, **Employee and Spouse**, and **Employee and Family**. Election codes for a life insurance plan might be **One Time**, **Two Times**, or **Three Times** annual salary.

The benefit elections you define are available to employees as they enroll in the open enrollment benefit plans. These election options vary depending on the type of benefit. For example, an employee might be able to choose supplemental life insurance coverage in amounts of \$100,000, \$150,000, and \$300,000, or coverage can be based on who the employee elects to cover (for example, **Employee Only**, **Employee + Spouse**, **Family**). Benefit election setup requires that you first set up your election codes.

The following questions can help you identify what coverage elections the employee can choose from, who can be covered by the plan, how the employee indicates his choice of elections, and how the benefit calculates the resulting costs.

1. Does the plan require the employee to choose a coverage amount?

For example, a life insurance plan offered to employees allows a choice of coverage of one, two, or three times the employee's annual salary. Election codes to identify these choices must be developed and assigned to the benefit plan elections record. A value representing the choice is indicated at the election code level (not displayed to the employee) and stored in Sage HRMS in the employee's benefit enrollment record. In this case, the cost calculations defined for the benefit plan must use an expression that reads the value that represents the employee's election in order to identify the related costs.

In another example, if the employee does not have a set list of election choices but is required to enter a coverage amount. In this case, no election codes are required, but the employee must choose whether he wants to be covered by the plan, and then enter a coverage amount.

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**Note:** When the employee views their current benefits as they proceed through open enrollment, a blank indicates that they did not make an election and an asterisk indicates that the benefit item does not apply.

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2. Who can be covered by the benefit plan?

- **Employees**
  - **Dependents** - identify the dependent relationships for which the employee is allowed to cover by the benefit plan. Determine whether the plan costs are calculated using a rate table that uses the CountDep function. If this applies, you must specify only those relationships that are identified in the rate table's CountDep function. This is necessary so that the employee can choose only those dependents whose relationship is included in the rate table calculations.
  - **Employee and dependents** – identify the dependent relationships that apply. Also, determine if there is a dependent coverage amount that must be selected separately for each dependent.
3. For plans that allow an employee a choice of coverage amount elections, do the new coverage election options change for the open enrollment plan year?

For example, the employee's life insurance plan allows the employee to choose an amount from 30,000 to 100,000 in 10,000 increments. For open enrollment, the new life insurance plan begins with 50,000 and end at 200,000. Note that when you define benefit plans for open enrollment, you add a new benefit plan and associated rate table to be used for the new plan year because the elections have changed.

For this example:

#### **In Sage HRMS**

1. Select **Rules > HR > Benefits > Benefit Insurance (or Savings) Plans**, add a new plan and set the **Effective From Date** to the start date of the new plan year.
2. Select **Rules > HR > Benefits > Open Enrollment > Enrollment Insurance (or Savings) Plans** and add the plan.

#### **In Sage Employee Self Service**

1. Select **System Administrator > Benefit Setup > Election Codes** and set up each election code (for example, 30000, 40000, 50000, ..., 200000) you need for the benefit plan.
2. Select **System Administrator > Benefit Setup > Benefit Elections**, choose the election codes for the plan, and enter an election description you want the employee to see on their elections page during enrollment.
3. Does the plan use a rate table with the CountDep function where the cost and election depend on the relationship of the covered dependents?

For example, a medical plan uses CountDep to specify the premium cost. In this case, election codes can be defined to describe the matching row in the rate table, which can be **EE Only**, **EE+Spouse**, **EE+Dep**, and **Family**. In this case, the employee must choose the type of coverage as well as the dependents who are covered.

4. Does the plan cover both the employee and dependents where the cost is based only on the number of covered individuals, regardless of the dependent relationship?

For example, an employee chooses a dental plan and indicates who is covered. When the employee elects the plan and chooses his dependents to be covered, the employee cost is calculated based on the dependents selected, not the elections selected.

5. Is the election stored as a separate field in Sage HRMS (for example, coverage amount field, other calculated amount, or user-defined field)? If so, make sure the value entered matches the field type and size where the value is being stored (see the Election Values table in [Appendix B](#) on page 66).

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**Note:** Elections for savings plans are not stored as separate fields in Sage HRMS because these fields do not apply to savings plans.

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6. Is the plan employer-provided and automatically added to the employee's benefits? In this case, the employee simply selects the plan and does not need to make any election choices.
7. Is there a fixed coverage amount for each individual covered or is it a plan where there is no coverage amount election required?

For example, the employee can choose to be covered by one of three AD&D benefit plans, each with its own fixed coverage amount from a minimum coverage plan to a premium type of plan. The employee would indicate which AD&D plan he wants to participate in and would not need to choose or enter a coverage amount.

8. Does the plan call for a coverage amount election for the employee in addition to a separate coverage amount for each covered dependent?
9. Does the plan require the employee to choose a beneficiary?

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**Tips:**

- If you have a life insurance plan for dependent spouses and the plan requires a beneficiary, consider the employee as the 'assumed' primary beneficiary. For employees who have no other dependents/beneficiaries available, you should instruct them to select the spouse who is covered as the beneficiary. This allows the employee to get past this requirement.
  - If the employee is required to choose beneficiaries or covered dependents, those selected beneficiaries and dependents apply to all plans the employee chooses from that group.
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## In Sage Employee Self Service

### Define election codes:

1. Select **System Administrator > Benefit Setup > Election Codes**.
2. Click **New**.
3. Enter the election code's description, type, and value and then click **Save**.
4. Repeat these steps to set up the election codes you need for all benefit plans you selected for open enrollment.

### Define benefit elections:

1. From the menu, select **System Administrator > Benefit Setup > Benefit Elections**. The first page that opens is a list of all the benefit plans (savings and insurance) you selected for open enrollment and the employer to whom the plan is associated. The \*\*\* indicates it is associated with the Enterprise or all employers. Initially, the status of all benefit plans is **Undefined**. After you have finished setting your benefit elections for the plan, the status changes to **Complete**.
2. Select the plan whose elections you want to set up and click **Edit**. The Requirements page (the first page of the elections setup) opens.
3. Enter the appropriate information for this page and the remaining pages.
4. Repeat these steps for each benefit plan.

## Step 4 - Determine Eligibility Criteria

Sage Employee Self Service requires eligibility criteria for each plan. The following questions help you determine the eligibility criteria for your plans.

- Are employees eligible only if they work in specific employers?
- Are employees eligible only if they work at a specific organization level?
- Are employees eligible only if they work at specific jobs?
- Are specific employee types eligible (for example, regular full time) while other employee types are not (for example, part time)?
- Are exempt or nonexempt employees eligible?
- Are salaried or hourly employees eligible?
- Is there a minimum age for employees to be eligible?
- Is there a minimum number of hours the employees must work to be eligible?

- Is there a waiting period before an employee is eligible? If so, how is it defined?

### In Sage Employee Self Service


1. Select **System Administrator > Benefit Setup > Benefit Eligibility**. The first page that opens is a list of all the benefit plans (savings and insurance) you selected for open enrollment and the employer to whom the plan is associated. The \*\*\* indicates it is associated with the Enterprise (all employers). Initially, the status of all benefit plans is **Undefined**. When you have finished setting up your benefit eligibility for the plan, the status changes to **Complete**.
2. Select the plan whose elections you want to set up and click **Edit**. The Employer page (the first page of the elections setup) opens.
3. Enter the appropriate information for this page and the remaining pages.
4. Repeat these steps for each benefit plan.
5. Add the appropriate eligibility rules for each benefit plan. Follow these tips:
  - If you have a plan, for which the eligibility is for salaried employees only, but the plan is now changing for open enrollment so both salaried and hourly employees are eligible, you must add a new benefit plan. In Sage HRMS, copy the original benefit plan to a new plan and use the new plan year for the **Effective From Date** for the new plan. Then add it to your Open Enrollment Plans. In Sage Employee Self Service, complete the setup by defining the standard elections and the new eligibility.
  - If you have a plan that is defined in Sage HRMS to be automatically added to eligible employees (Automatically add to eligible employees is selected on the **Standard Eligibility** tab), you still need to add an eligibility record in Sage Employee Self Service. This is required so it is displayed for the employees during a life event and open enrollment. However, the employee does not need to select it because it's employer-provided. We recommend you enter a description (using the Benefit Elections Links page) to let the employee know that the plan is automatically provided by the employer.

### Step 5 - Verify employees' eligibility

The Benefit Eligibility report can be used to see all employees who are eligible to enroll in a benefit plan. Note that a plan must be completely defined (including an eligibility and elections record) before you run the Eligibility report for the plan.



### In Sage Employee Self Service

1. Select **System Administrator > Benefit Reports > Benefit Eligibility** and select the appropriate employer.
2. Select the filter by which you want to search for employees: **Plan Group, Employee Last Name, or Benefit Plan**. Alternatively, select **All** to find all the employees who are eligible for all benefit plans in the selected employer.
3. Click **Go** to see the list of employees who are eligible as of today's date (that is, the system date).
4. Click the **Preview** button  to preview the report.
5. To print the report, select **Print** from the File menu and then select the appropriate printer.
6. To close the preview window, select **Close** from the File menu.


### Step 6 - Verify benefit plan setup

The Benefit Plan Setup report can be used to make sure benefit plans are completely configured for Sage Employee Self Service. The report includes all benefit plans that have been set up in Sage HRMS (regardless of plan expiration dates).

If the plan does not have an election or eligibility record defined, the report indicates **Undefined** for each of those sections.

When an elections section does not apply to the plan election setup, the section is not displayed or printed. For example, if the benefit election applies to an employee only, then the sections for Dependent Only or Combined are not displayed or printed.

### In Sage Employee Self Service

1. Select **Administration > Benefit Reports > Benefit Setup**.
2. Select the filter by which you want to search for benefit plans: **Plan Description, Plan Group, Employer**. Alternatively, select **All** to see all benefit plans.
3. Click **Go** to find the benefit plans.
4. Review the plans in the list and click the **Preview** button  to preview the report.
5. To print the report, select **Print** from the File menu and then select the appropriate printer.
6. To close the preview window, select **Close** from the File menu.

## Step 7 - Use the benefit calculator (optional)

As you set up benefit plans, open enrollment, and life events, you can use the Benefit Calculator to test a benefit plan's current calculations for an eligible employee. If you have set the plan up in Sage HRMS for open enrollment, you can also test the employee's open enrollment calculations. The benefit calculator uses the actual calculations performed when an employee chooses to enroll in a benefit plan either during a life event or in an open enrollment period.

The results of the calculation show you the plan amounts for a specific employee in a specific plan, including coverage amount, dependent coverage amount, employee premium, dependent premium, employee contribution, and employer contribution.

Before you use the calculator, make sure you have done the following for the plan you want to test:

- In Sage HRMS, set up the benefit plan and define the values or formulas for the required amount fields as required by the plan.
- In Sage HRMS, define the enrollment plan setup.
- In Sage Employee Self Service, define a benefit elections record.
- In Sage Employee Self Service, define a benefit eligibility record.

### In Sage Employee Self Service

1. Select **System Administrator > Benefit Setup > Benefit Calculator**.
2. Select a benefit plan and employee.
3. Select the test criteria.
4. Click **Calculate Cost** to see the costs of the employee and employer contributions.

# Life Events and Open Enrollment

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## Configuring Life Events and Open Enrollment

During the employee enrollment process, conflicts may occur when an enrollment is in process, or when an enrollment has been closed but not yet transferred to Sage HRMS. To avoid potential problems, follow these guidelines for changing and deleting data.

### Before you Begin

- In Sage HRMS, do not change or delete an open enrollment insurance plan, open enrollment savings plan, or an open enrollment rate table that is currently in use in open enrollment, or for an enrollment that has not yet been transferred to Sage HRMS.
- In Sage HRMS, do not change or delete a benefit insurance plan, benefit savings plan, or benefit rate table that is currently in use in a life event, or attached to a life event that has not yet been transferred to Sage HRMS.
- In Sage HRMS, do not perform a cross employer transfer for an employee who is currently in an open enrollment or life event process, or attached to an open enrollment or life event that has not yet been transferred to Sage HRMS.
- In Sage HRMS, do not delete an employee who is currently in an open enrollment or life event process, or attached to an open enrollment or life event that has not yet been transferred to Sage HRMS.
- In Sage HRMS, do not change the employee ID for an employee who is currently in an open enrollment or life event process, or attached to an open enrollment or life event that has not yet been transferred to Sage HRMS.
- In Sage HRMS in HR Setup, do not change the numeric employee ID setting.
- In Sage HRMS, do not change or delete employee type codes if employees of that type are currently in an open enrollment or life event, or attached to an open enrollment or life event that has not yet been transferred to Sage HRMS.
- In Sage HRMS, do not change or delete the dependent or beneficiary type if the dependents or beneficiaries are in use for an open enrollment or life event.
- In Sage HRMS, do not change or delete dependent relationship codes if dependents or beneficiaries are in use for an open enrollment or life event.

- In Sage Employee Self Service, in Benefit Setup, do not change the following items if they are in use by a current open enrollment or life event, or if they have been used but not yet transferred to Sage HRMS.
  - Election Codes
  - Plan Groups
  - Benefit Elections
  - Benefit Eligibility
  - Life Events
  - Open Enrollments

All benefit plans that are to be used for open enrollment or life events must first be set up in Sage HRMS. Then follow the standard steps as indicated, configured for Sage Employee Self Service.

When employees step through a life event or open enrollment, they can add, edit, or delete benefit plans, beneficiaries, and dependents until they are finished, after which they submit their enrollment elections for approval.

When approved, the benefit information contained in a life event is saved in Sage Employee Self Service and sent to Sage HRMS. The employee's benefit changes are updated when the Sage HRMS Update Benefits process runs.

The Sage Employee Self Service Update Open Enrollment function processes all the approved employee enrollments at one time and the information is saved and sent to Sage HRMS to be updated. The open enrollment benefit plan cost changes (if any) that were entered in the Open Enrollment Plans in Sage HRMS updates the current benefit plans and the associated employee enrollments as of the plan year effective date assigned to the open enrollment period.

## Implementing Life Events before Open Enrollment

When you implement Life Events, you and your employees should become familiar with the benefit enrollment steps prior to implementing open enrollment. Implementing life events before open enrollment allows you to:

- Immediately start using the benefit enrollment feature of Sage Employee Self Service.
- Work through the steps you must take in Sage HRMS and in Sage Employee Self Service to implement benefit enrollment.
- Train your employees on using Sage Employee Self Service for benefit enrollment change requests prior to open enrollment.

## Implementing Life Events

Each life event setup definition indicates the plan groups from which benefit plans can be selected and the enrollment options the employee can choose because of the specified life event. When an open enrollment period is set up, the employers and benefits associated with the period are identified, along with the date range in which the period is open for employee enrollment and the plan year effective date for the enrollment changes.

Working with your benefit provider, determine the qualifying life events that enable employees to make benefit plan changes. The most common qualifying life events include (but are not limited to):

- Marriage
- Divorce
- Separation
- Birth or Adoption of a child
- Dependent child reaches age where they no longer qualify for benefit coverage
- Spouse loses their benefit coverage due to employment changes
- Address change which impacts benefit plan qualifications
- Spouse gains benefit coverage due to employment status change

### Before you Begin

- Identify how much time is allowed from the date of the event to when the employee can apply benefit changes.
- Determine if the benefit plan changes are effective retroactively to the date of the event, or on the first day of the month following the life event.

- Determine how the event affects the following employee options for each benefit plan:
  - Choose a different benefit plan from the plan group
  - Add dependents and beneficiaries during the life event
  - Add dependents to the plan
  - Drop dependents from a plan
  - Add a new benefit plan
  - Change beneficiaries for a benefit plan
  - Change coverage options (for example, single to family, family to single or drop coverage)
- Create a text message to appear on the life event Welcome page
- Determine which Web site links to assign to the event and add them
- Determine if there are forms or documents you want to load for the employee to use during the life event and then add them

### **In Sage Employee Self Service**

1. Select **System Administrator > Benefit Setup > Life Events**.
2. Click **New** and proceed through the pages, entering the required information on each page. If the life event includes the ability to add or change dependents or beneficiaries, make sure the page access for Dependents or Beneficiaries is set to **Update** or **Notify** (log on as Master User, then go to **System Settings > Employer Setup**). This ensures that the dependent or beneficiary is immediately available to be enrolled in the associated benefit plans.

### **Selecting, Approving and Processing a Life Event**

The individual assigned to the Benefits Administrator role performs all of the benefit setup and reporting actions in Sage Employee Self Service.

When the employee selects a life event, they can make changes, finish the event immediately, or submit it later. Employees' enrollments during a life event are validated by the system to make sure they are correct and complete. If there are errors or omissions, the Benefit Enrollment Checklist page provides the information they need to complete their enrollment. Refer to [Appendix D](#) (on page 71) for a complete list of validation messages.

The benefits administrator assigned to the employee's employer receives notification that the employee has submitted his request for approval.

The benefits administrator uses the Approve Life Event page in Sage Employee Self Service (**System Administrator > Benefit Updates > Approve Life Event**) to approve or reject the enrollments, after which the approved enrollment changes are sent to Sage HRMS.

---

**Note:** The Enrollment Exceptions report in Sage Employee Self Service (**System Administrator > Benefit Reports > Enrollment Exceptions**) can be used to make sure employees have made the proper selections and correctly completed and submitted the life event.

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An authorized Sage HRMS operator processes the change by logging on to Sage HRMS and running the Update Benefits process to update the employee's benefit enrollments.

## Implementing Open Enrollment

Open enrollment is usually offered for a specified period to all, or a segment of, eligible employees within an organization. Implementing open enrollment requires preplanning for new benefit offerings, as well as changes that need to be made to existing benefits (such as rates or eligibility). It is important that you identify and configure these items well in advance of implementing open enrollment. It is also advisable that you perform a test run of open enrollment with a few employees prior to rolling it out to the entire organization.

### Before you Begin

- Become familiar with the separate steps (identified in this guide) you must take (both in Sage HRMS and in Sage Employee Self Service) to implement open enrollment.
- Contact your benefit providers well in advance to determine changes that must be made to your benefit plans offered for the Enrollment period.
- Determine documentation you and your providers offer online during open enrollment (for example, forms, instructions, benefit handbook).
- Determine which Web site links you and your providers offer during open enrollment.
- Determine the following factors:
  - The target date to implement open enrollment
  - Which entities in your organization implement the enrollment events:
    - The entire organization
    - A specific employer within the organization
    - Employers within a sequential set of implementation steps
  - Assign a team that includes your HR, HRIS, Payroll, and Benefits Administrators to plan and execute the self service benefit enrollment project
  - Well in advance, update all hardware, software, Web, and network connections required for your testing and implementation

- Determine how much time you need to develop, test, assess, and adjust your benefit configurations and other related settings (in both Sage HRMS and Sage Employee Self Service) prior to live implementation of life events and open enrollment
- Perform a robust test of open enrollment in a separate test environment with a select few employees prior to rolling out to the organization. The content and timeline for this test should include:
  - All benefit plans that are offered during open enrollment
  - All documentation (customized text, document, and Web links)
  - Employees who are eligible or ineligible for specified plans to fully experience the enrollment procedure
  - One or more individuals who act as benefits administrators for each employer to test the approval and update processes and associated reports
  - Evaluation of the test outcome on employee benefit enrollment updates performed complete to Sage HRMS
  - Evaluation of the test on benefit links complete to payroll deductions and processing
- Determine who will handle Benefits Administration, including:
  - Role of the Benefits Administrator. The Benefits Administrator is the individual who performs all benefit setup and reporting actions in Sage Employee Self Service.
  - Enterprise Administration vs. Employer Administration.
  - Approvals and Notifications.
- After an open enrollment period has begun, if you need to delete a plan or make changes to a plan that affects employees' enrollments (for example, eligibility requirements), you should be aware of the following:
  - When you make changes to an open enrollment plan that is in progress, Sage Employee Self Service displays a reminder message that changing a plan while the open enrollment period is in progress can affect the enrollments.
  - When you run the Approve Open Enrollment process, the employees who have already enrolled in the plan display as exceptions. Notify the exception employees (for example, by e-mail) that changes have been made to the plan and that they need to go through open enrollment again to review and update their enrollments according to the changes in the plan.



### Step 1 - Select Benefit Plans To Be Used In Open Enrollment

This step is used to select which insurance and savings plans you want to be available during open enrollment. You can also edit plan rates (if they are not already defined by a rate table) for the new plan year. Before you do this, complete the normal setup for the benefit plans.

#### In Sage HRMS

1. From the menu, select **Rules > HR > Open Enrollment > Enrollment Insurance Plans**. The Enrollment Insurance Plans page opens for the enterprise.
2. Click **Add** and from the **Available** list, select the benefit plans to be used in open enrollment.
3. Repeat steps 1 and 2 for Enrollment Savings Plans.

### Step 2 - Set Rate Table Plan Amounts for the New Plan Year

Before the open enrollment period begins, change plan amounts for the new plan year. This step is used to update open enrollment plan rates for a new benefit plan year. You can update plan amounts for any rate table associated with an open enrollment insurance or savings plan. The plan amount changes you make only apply during open enrollment because you are making the changes only for the plans you select for open enrollment.

#### In Sage HRMS

1. From the menu, select **Rules > HR > Open Enrollment > Enrollment Rate Table Setup**. The Enrollment Rate Table Setup page opens and lists all rate tables associated with the insurance and savings plans you selected for open enrollment.
2. Select the appropriate rate table and click **More** to open the Rate Table Detail page.
3. Set the appropriate rate table amounts.

### Step 3 - Set Up Open Enrollment

When you are ready to begin open enrollment, set up an open enrollment period for your employer. As you set up an open enrollment period, you define the following:

- Clear description of the open enrollment period
- Period of time during which the employees can enroll in the plans
- Date on which the new plan year becomes effective
- Types of employees who are able to enroll
- Employers to which the open enrollment period is available
- Benefit plans in which the eligible employees can enroll

- Welcome and informational text messages to let employees know that open enrollment has begun
- Who the employee can contact for assistance
- Links to external information, such as BenefitsHandbook.pdf or a URL for a Benefit Provider Network

---

**Note:** You must set up a benefit eligibility record and a benefit elections record for each benefit plan you want to use for open enrollment.

---

### **In Sage Employee Self Service**

1. From the menu, select **System Administrator > Benefit Setup > Open Enrollment**.
2. Click **New**. The Setup page (the first page of the open enrollment setup) opens.
3. Enter the appropriate information on this page and the remaining pages.
4. Repeat these steps for each open enrollment period you want to set up.

---

**Note:** When there is an open enrollment period in progress, employers included in the period cannot be included in other enrollment periods. Enrollment periods have to be closed and updated before the employer can be included in another enrollment period. An employee is not allowed to participate in more than one enrollment period at a time. Consider your reasons for adding an employer to more than one enrollment period. Maybe a life event would be a better option in this case.

---

The initial status of the open enrollment period is set to **Not Started** which remains until the system date (date of the server on which Sage Employee Self Service is installed) matches the Begin Date of the open enrollment period. While the enrollment period status is **Not Started**, the following conditions are established:

### **Employee View**

- When employees choose **Open Enrollment** from the Sage Employee Self Service menu, they receive a message that no enrollment periods are available at this time and to contact Human Resources if they have questions.
- No open enrollment notifications display in the employee's message center.

## Benefits Administrator View

- The benefits administrator is able to edit all fields in the enrollment period, including all dates, benefit plans, and other information.
- The benefits administrator is able to process the open enrollment period, but the processed employees do not receive a message and are unable to access open enrollment until the system date matches the begin date defined for the open enrollment period.

When the system date matches the begin date, the status of the open enrollment period changes to **In Progress** and remains at this status until the end date of the open enrollment period has passed. When the system date is greater than the end date, the open enrollment period status changes to **Closed**, prohibiting employees from changing their enrollment options.

---

**Note:** If during open enrollment you need to extend the period, you can change the end date of the period to extend beyond the current date. This returns the status of the open enrollment period to **In Progress**. If the system date is greater than the new end date, then the status changes to **Closed**.

---

## Step 4 - Process Open Enrollment

This process is used to review which employees are eligible to participate in open enrollment and then send a notification to each one to let them know when they can begin enrolling. In order to allow employees to participate in open enrollment, you as the Benefits Administrator must initiate this process. As long as the period is not **Closed**, you can run this process multiple times to add new employees or process employees who were not previously processed.

Eligible employees are those who:

- Are employed by the employers identified in the open enrollment setup
- Meet the employment status criteria defined in the open enrollment setup
- Have not been previously selected and processed for this enrollment period
- Are eligible for at least one benefit plan assigned to the enrollment period

## In Sage Employee Self Service

1. Select **System Administrator > Benefit Updates > Process Open Enrollment**.
2. Select an enrollment period whose status is either **Not Started** or **In Progress**.
3. Search for **All** or specific employees who are eligible for the open enrollment period and click **Go**.
4. From the list of eligible employees, select or clear the **Add** check boxes to indicate which employees should be processed for open enrollment.

5. Click **Save** to add an enrollment record for each selected employee. When you save the records, a system count compares the total number of employee enrollment records saved to the license seats available for Sage Employee Self Service. If the number exceeds the licensed seats, you receive a message indicating this condition and what you must do so all employees can participate in open enrollment.

## Results

When the open enrollment period becomes active (that is, when the status changes to **In Progress**), each employee selected for processing receives a notification in their message center to begin open enrollment. They also receive an e-mail if the e-mail function is set up for your Sage Employee Self Service system.

The employee logs on to Sage Employee Self Service, chooses **Open Enrollment** from their Employee menu and starts enrolling. Employees' enrollments during open enrollment are validated by the system to make sure they are correct and complete. If there are errors or omissions, the Benefit Enrollment Checklist page provides the information they need to do to complete their enrollment. Refer to [Appendix D](#) on page 71 for a complete list of validation messages.

You can run the Enrollment Report at any time to view the status of your employees' enrollments.

For enrollment elections submitted as **Finished**, you can approve or reject the election, which sends a notification to the employee indicating the status of the enrollment and any comments as needed.

---

**Tip:** If you want to roll out open enrollment to a few employees at a time, select the first set of employees and run the process. The first set of employees is notified that they can start enrolling. When you are ready to roll out to the next set, select the appropriate employees and run the process. The next set of employees is notified that they can start enrolling. Note that the only employees available for processing are those who have not yet started enrolling (that is, no enrollment record has been created for them).

---

## Step 5 - Approve Open Enrollment

As the Benefits Administrator, you must approve employee enrollments to update the employee's enrollment elections for the new plan year. Approving open enrollment consists of the following steps:

1. Select **System Administrator > Benefit Updates > Approve Open Enrollment**.
2. Select the appropriate enrollment period and employer.
3. Search for **All** or specific employees who are ready to be approved. Search by **Employee Last Name** to search for a specific employee or search by **Enrollment Status = Pending** to find finished enrollments.

4. Search results are limited to the first set of 100 employees who have not yet been approved. After you review and approve the first set of 100, start the search again to review the next set of unapproved employees. Continue searching until you have reviewed all employees for approval.
5. Review the **Pending** records.
6. Change the status of incomplete records to **Rejected**.
7. If you need additional information from the employee, add a note to the employee. When the approval process is complete, the employee receives the notification in their message center.
8. Click **Approve All** to approve the remaining records.
9. Click **Save** to confirm the approval.

---

**Note:** Alternately, you can use the Auto Approve Enrollment function to quickly approve all employees in a specified open enrollment period, or the Automatically Approve Pending Only option to auto approve only those open enrollments in a pending status.

---

## Results

A notification is sent to each employee's message center indicating the approval or rejection, along with applicable notes.

The approved records are verified to ensure there have been no changes to the enrollment plans or employees' eligibility.

If there were errors, you receive a message indicating there were exceptions. Run the Enrollment Exceptions report (**System Administrator > Benefit Reports > Enrollment Exceptions**) to print the affected employee records and the specific errors. The system assigns the **In Progress** status to enrollment records that contain exceptions.

---

**Note:** If a benefit plan was changed or deleted between the time the employee enrolled and the time you approve the enrollment, it is possible that the system will print an exception message as well as remove the employee's elections in the plan. As a result, if you run the approval process a second time, additional exception messages may occur.

---

Employees are able to change approved enrollment records as long as the enrollment period is not **Closed**. After an employee changes his or her enrollment, the status changes to **In Progress** until the employee submits the changed enrollment for approval.

No unapproved employee enrollment records are updated when the Update Open Enrollment process runs (next step). The following results apply to each status during the update process:

- **Not Started.** Employee enrollments are ignored.
- **Pending.** Enrollment records must be either approved or rejected before the update process can start.
- **In Progress.** Enrollment records are ignored.
- **Rejected.** Enrollment records are ignored.

### Step 6 - Send Enrollment Notifications (Optional)

The system can send notifications to employees when their enrollment information is invalid, incomplete, or not started. This process not only informs employees that their enrollments are not valid, but also gives you the opportunity to tell them how to correct their enrollments. The process automatically sends a notification to the employee's Message Center and an optional e-mail.

1. Select **System Administrator > Benefit Updates > Send Enrollment Notification**.
2. Select the appropriate **Enrollment Period**.
3. Select the **Enrollment Status (All, In Progress, or Not Started)**.
4. Click **Send**. The process checks for enrollment exceptions and depending on the condition of the employee's enrollment, a notification is sent to the employee's message center with one of the following messages:
  - If the employee has invalid enrollments:  
**You have invalid enrollments which must be corrected by the end of the enrollment period, mm/dd/yyyy. Select Open Enrollment from the Employee menu to make these corrections and then submit your enrollment for approval.**
  - If the employee has valid enrollments, but has not yet completed or submitted them:  
**Your enrollment is incomplete and must be submitted for approval by the end of the enrollment period, mm/dd/yyyy. Select Open Enrollment from the Employee menu and then submit your enrollment for approval.**
  - If the employee has not yet started their enrollment:  
**Your enrollment has not been started and must be submitted for approval by the end of the enrollment period, mm/dd/yyyy. Select Open Enrollment from the Employee menu, complete the enrollment process, and then submit your enrollment for approval.**
5. If an e-mail is also sent, the message in the e-mail is similar to the notifications listed above.

## Step 7 - Update Open Enrollment

After all enrollments have been approved, the open enrollment period has ended, and the status is **Closed**, you are ready to update enrollments to Sage HRMS. This process updates the employees' current benefit enrollments in Sage HRMS. You can only run this process once for an open enrollment period. After the period has been updated, its status automatically changes to Updated.

You must perform the update before the benefit changes become effective. Consider the following before you update:

- The update process immediately updates the associated Sage HRMS current benefit plan rates and amount fields with the changes that were made to the same open enrollment plan and rates for the open enrollment period. The benefit plan's **Current Amounts Went into Effect On** date is updated when any of the amount fields change.
- To complete the employee enrollment and create the associated history records, you must run the Sage HRMS Update Benefits process. Every employee benefit plan record, for which there is a change at the benefit plan level, is updated with the new rates and amounts regardless of whether or not the employee participated in open enrollment. If the benefit history option is set in Sage HRMS, an associated history record is added.

### Before you begin

- Determine the best time to update open enrollment. Because you need to lock Sage Employee Self Service when you run the process, it should be run at a time when employees are least likely to be logged onto the system.
- Let the employees know that Sage Employee Self Service is unavailable during the update process. This is important because if you have hundreds of employee enrollments, you must allow for the time to update the benefit plans and each employee benefit plan record.
- The individual responsible for Sage Employee Self Service system maintenance should lock out employees and perform a backup of Sage Employee Self Service. This individual should also log off all Sage HRMS operators at the same time, because no maintenance should be done during the update process. This ensures that if you need to restore the backup of either system, no data entered after the backup is lost.
- The Sage HRMS administrator should perform a backup of Sage HRMS immediately after the Sage Employee Self Service backup.
- After the backup, the system administrator must unlock the system so you can log back on.

## Run the Update Enrollment Process

1. Log on as the **Benefits Administrator** and select **System Administrator > Benefit Updates > Update Open Enrollment**.
2. Select the appropriate enrollment period and click **Update** to start processing and validating employees. If there are exceptions or errors, the process stops and displays a message to help you resolve the errors. Refer to [Appendix E](#) on page 73 for error descriptions.
3. Verify that the process was successful.
4. Log on to Sage HRMS and run the Update Benefits process (select **Processes > HR > Update Benefits**).
5. In Sage HRMS, print the Benefit Enrollment by Plan report and verify that employee records updated as expected. Compare this report to the Enrollment report in Sage Employee Self Service.
6. Unlock Sage Employee Self Service to permit logons.

## Results

### In Sage Employee Self Service

The open enrollment period changes to Updated status.

The employee open enrollment records in Sage ESS that were successfully updated change to Updated status.

**Rejected, Not Started, or In Progress** records are retained for review in Sage ESS. You can run the Enrollment report to see these records.

---

**Tip:** If you delete an employee logon from Sage ESS, the associated benefit enrollment history is also deleted. Be sure to confirm the appropriate logon maintenance procedures with your System Administrator to ensure that records you need to retain are not deleted.

---

### In Sage HRMS

If an employee is currently enrolled in a plan, but chooses not to enroll in the plan for the new plan year, his enrollment record is set with an expiration date that is one day before the **Plan Year Effective Date**.

If an employee is enrolling in a benefit plan for the first time, his enrollment record is set with its **Effective Date** equal to the **Plan Year Effective Date** and the benefit plan's **Effective To Date**.

If an employee is currently enrolled in a plan for which the amounts (rates) have changed, his enrollment record is updated with the new amounts using the **Plan Year Effective Date** as the **Latest Change to Amounts Date**.



There are no changes to how payroll deductions are updated. Payroll deductions linked to the benefit plans are updated with the new amounts when the Sage HRMS Update Benefits process is run on the date (system date), matching or greater than the **Latest Change to Amounts Date** at the employee's plan level.

If an employee added dependents to a plan, they are added in Sage HRMS.

If an employee had previously selected dependents for a plan, but did not select them for the plan during enrollment, the dependents are no longer enrolled in that plan and are set with an **Effective To Date** equal to the **Plan Year Effective Date**.

If an employee added or changed beneficiaries for a plan, they are updated in Sage HRMS.

If an employee is currently enrolled in a plan that was not included in open enrollment, no changes are made to the employee's plan.

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**Tip:** Make sure that old benefit plans for which the employees are no longer eligible contain the appropriate **Effective To Date** to expire the plan as needed.

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# Appendix A

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## Sample Setups for Benefit Plans

For a benefit plan to be used in Sage ESS for life events or open enrollment, it must be set up in Sage HRMS and in Sage ESS. For a benefit plan to be available for open enrollment in Sage ESS, a separate step must be performed in Sage HRMS that copies the benefit plan to the open enrollment plan (and its associated rate tables, if they exist).

The open enrollment copy of the benefit plan is used to calculate the costs during the open enrollment period. If only the benefit plan amounts have changed, they are updated from within the enrollment insurance benefits, savings benefits, and rate tables. The current benefit plan is updated with the new costs when the Update Open Enrollment process runs from Sage ESS.

Note that in Sage HRMS, once you define a benefit plan for an employer at the employer level, you must define all benefit plans that apply to that employer at the employer level. This is a requirement of Sage HRMS.

When a plan is defined at the employer's level in Sage HRMS, and is configured in the Benefit Eligibility wizard in Sage ESS, the benefit plan shows the employer code. This means that only the assigned employer can be assigned to the benefit plan's eligibility record.

Conversely, when a plan is defined at the enterprise level in Sage HRMS, and is configured in the Benefit Eligibility wizard in Sage ESS, the benefit plan shows \*\*\* as the employer code to indicate the enterprise level. Only employers who do not have benefit plans assigned at the employer level are available on the list of employers to which to assign the benefit eligibility record.

### Sample Medical Plan Setup

This example shows you how to set up a Medical benefit plan for Sage ESS. The sample employer offers an HMO to regular full time employees, salaried or hourly, who work a minimum of 40 hours a week, and their dependents. There is no waiting period to be eligible for the plan. The benefit plan uses a rate table with the CountDep function to calculate the dependent premiums for the dependents (dependent relationship codes) who can be covered by the benefit plan. The monthly premium for the employee is \$75.00. The premium costs for the dependents vary and they are illustrated in this example. This benefit plan is shared by all employers in the enterprise so it is set up at the \*\*\* enterprise level.

## Changes for Open Enrollment

The rates for the employee and dependent premiums increase by \$10 a month for the new plan year. The eligibility and elections do not change in the open enrollment period.

### In Sage HRMS

#### Step 1 - Set up benefit rate tables

For open enrollment, when you add a benefit plan to the open enrollment plans, the accompanying rate tables are copied automatically. If you were sharing a rate table with another plan the second plan is not available to use during open enrollment. Its rate table name must be unique.

1. Select **Rules > HR > Benefits > Benefit Rate Table Setup**. The Benefit Rate Table Setup page opens for the enterprise.
2. Click **Add**. The Benefit Rate Table Setup Detail page opens.
3. For our example, enter **MEDICAL** in the **Code** field and **Medical Rates** in the **Description** field.
4. On the **Column 1** tab, enter **Insured Spouse** as the Column Heading.
5. Select **Up To and Including** for the **Column Match Type** because we are defining rates for employee contributions.
6. In the **Column Expression** field, enter: `COUNTDEP("HMOMED","SPOUSE")`

In the **CountDep** expression, the first value in the first parenthesis in quotation marks, **HMOMED**, is the benefit plan where the function and rate table are being used. This means that whenever you add a rate table with the **CountDep** function, you can only use the rate table with the benefit plan specified in the first set of quotation marks. Also, remember that you should always match only one benefit plan for a rate table, even if you are not using the **CountDep** function in the rate table.

7. On the **Column 2** tab, enter **Insured Child** as the Column Heading.
8. Select **Up To and Including** for the **Column Match Type**.
9. In the **Column Expression** field, enter: `COUNTDEP("HMOMED","CHILD")`.
10. On the **Column 3** tab, enter **Insured Partner** as the Column Heading.
11. Select **Up To and Including** for the **Column Match Type**.
12. In the **Column Expression** field, enter: `COUNTDEP("HMOMED","PARTNR")`.
13. Click the **Rate Table** tab. Notice that Sage HRMS has defined the three columns Insured Spouse, Insured Child, and Insured Partner. Set the order and rates for these three conditions.

14. The company charges employees the following rates for their dependents:
  - \$130 for a spouse or a partner and no children
  - \$130 for no spouse or no partner and one child
  - \$180 for a spouse or a partner and one child
  - \$215 for a spouse or a partner and two or more children
15. On the **Rate Table** tab, click **Add**. Sage HRMS automatically inserts the number 1 in the Order column of the first row. Press **Tab** to move to the Insured Spouse column.
16. To set up the first rate, enter **0** for Insured Spouse, press **Tab** to move to the Insured Child column and enter **0**. Press **Tab** to move to the Rate column and enter **0**, because there is no charge for no spouse or no partner and no children. Press **Enter** to save your rate and move back to the Order column.
17. Click **Add** to set the next rate. Sage HRMS inserts the number 2 in the **Order** column. Press **Tab** and enter **1** in the **Insured Spouse** column. Press **Tab** and enter **0** in the **Insured Child** column. Press **Tab** and enter **130.00** in the **Rate** column. Press **Enter** to save your rate and move back to the **Order** column.

The order and conditions for the rate table follow a simple progression illustrated by the following table.

**Dependent Rate Table**

Order	Insured Spouse	Insured Partner	Insured Child	Rate
1	0	0	0	0.00
2	1	0	0	130.00
3	0	1	0	130.00
4	0	0	99	130.00
5	1	0	99	180.00
6	0	1	99	180.00
8	1	1	99	215.00

18. Repeat the process; click **Add** for each new rate, until you have completed the rates for the sample plan.
19. Click **OK** to save your rate table. Sage HRMS returns you to the Benefit Rate Table Setup page. Medical has been added to your list of rate tables.

Now that you have set up your rate table, you are ready to add the HMO benefit plan.

## Step 2 - Set up the insurance benefit plan

1. Select **Rules > HR > Benefits > Benefit Insurance Plans**. The Benefit Insurance Plans page opens for the enterprise.
2. Select the enterprise from the **Employer** list. Click **Add**. The setup interview dialog box displays.
3. Click **No** to bypass the setup interview. The Benefits Insurance Plans Detail page opens.
4. Enter **HMOMED** as the **Code** and **HMO Medical** as the **Description**.

---

**Note:** Never use special characters to define the benefit plan code, specifically single quote ( ' ), percentage sign ( % ), and underscore ( \_ ).

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- a. On the **General** tab, select **Medical** from the **Benefit Type** list.
- b. Select **Monthly** as the **Employee Contribution Frequency**.
- c. In the **Plan Is In Effect From** fields, enter an **Effective From** date of 01/01/2015 and an **Effective To** date of 12/31/2099.
- d. Click the **Employee Premium** tab. Because the HMO charges \$75 for each enrolled employee, enter **75.00** in the **Monthly Employee Premium** field.
- e. Click the **Dependent Premium** tab. Because the **MEDICAL** rate table you just created is for dependent premiums, locate it in the list of **Available Rate Tables** and select it. Sage HRMS displays it in the **Monthly Employee Premium** field.
- f. Click the **Employee Contribution** tab. The employee pays 20% of the employee premium cost and 40% of the dependent premium cost. The following expression represents this calculation:

$(Be.b\_dpremium*.40)+( Be.b\_epremium*.20)$


### In Sage Employee Self Service

When you have completed your setup in Sage HRMS, there are more changes you need to make in Sage ESS before the benefit plan can be included in a life event or during open enrollment.

### Step 3 - Set up plan groups


Plans are categorized in specific plan groups (such as medical, pharmacy, dental, vision) from which employees choose a particular benefit plan. For example, you might offer an employee two different medical plans, such as HMO and PPO. Including these two plans in one plan group allows you to define one plan group from which the employee can choose one of the plans.

In this example, the plan group, Medical, must be defined:

1. Select **System Administrator > Benefit Setup > Plan Group**.
2. Click  **New**. The Plan Group detail page opens.
3. In the **Plan Group** field, enter **Medical**.
4. In the **Required Group** field, select **None**.
5. Select the **Waiver Required** check box.
6. Select Web sites or documents pertaining to this plan group. These are available to the employee during enrollment.
7. Click **Save**.


### Step 4 - Set up election codes

The employer wants to provide a list of plan election descriptions the employee can choose from that matches the rate table rows. The elections are **Employee, Employee+Partner, Employee+Spouse, Employee+Child, Employee+Partner+Child, Employee+Spouse+Child, Family**. The election codes are defined first, and then they are selected and matched to the rate table rows in the Benefit Elections record.

1. Select **System Administrator > Benefit Setup > Election Codes**.
2. Click  **New**. The Election Codes detail page opens.
3. In the **Election** field, enter **Employee**.
4. In the **Type** field, select **Health**.
5. Click **Save**.
6. Repeat steps 1 through 5, to set up election codes for **Employee + Spouse, Employee + Partner, Employee + Child, Employee + Spouse + Child, Employee + Partner + Child, and Family**.

## Step 5 - Set up benefit elections

Now that the plan group and the election codes are defined, they are used to complete the plan's benefit election record. When the employee chooses the plan, he chooses one election to represent coverage for both the employee and dependents. When defining the plan's benefit elections record, the option for **One Choice Employee with Dependents** is selected and the election codes are selected to match to the plan's rate table.

1. Select **System Administrator > Benefit Setup > Benefit Elections**.
2. Click  to set up the HMOMED benefit plan's elections. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Requirements** page - select **Medical** as the **Plan Group** and select **Health** as the **Election Type**.
  - **General** page - select **One Choice Employee with Dependents** because both employee and dependent coverage is the same for this plan. Also, select which dependent relationships are covered by the plan.
  - **Combined** page - select **Match to Rate Table**, select the rate table **MEDICAL**, and then select the election code you had defined earlier for this plan.
  - **Rate Table** page - choose an election code that represents each row of the rate table as illustrated in the following table.

### Dependent Rate table


Order	Insured Spouse	Insured Partner	Insured Child	Rate	Election Code
1	0	0	0	0.00	Employee
2	1	0	0	130.00	Employee + Spouse
3	0	1	0	130.00	Employee + Partner
4	0	0	1	130.00	Employee + Child
5	1	0	1	180.00	Employee + Spouse + Child
6	0	1	1	180.00	Employee+ Partner+Child
7	1	1	99	215.00	Family

- **Links** page - click the **Life Events** hyperlink, and enter a benefit plan description that displays to the employee on the Life Events page (up to 250 characters).
  - **Links** page - click the **Open Enrollment** hyperlink, and enter a benefit plan description that displays to the employee on the Open Enrollment page (up to 250 characters).
3. Choose any Web site links or file links from the **Reference list**.

4. Click **Done** to save your changes. The screen returns to the benefit elections list and the benefit elections record status is set to **Complete**.

### Step 6 - Set up benefit eligibility

This step defines the criteria used to determine who is eligible for the benefit plan. In this case, all regular full time employees who work a minimum of 40 hours a week are eligible with no waiting period.

1. Select **System Administrator > Benefit Setup > Benefit Eligibility**.
2. Click  to set up the HMOMED plan's benefit eligibility. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - On the Employer page, select **Dunedin Enterprises** (from Sample Data) as the eligible employer.
  - On the Employment page, select **Regular Full Time** for employee type, select **Active** as the **Employee Status**, select **Both** for **Salaried/Hourly**, select **Both** for **Exempt Status**, and enter **40** in the **Minimum Hours Per Week** field.
  - On the Dates page, select **Immediately Eligible**.

Your benefit plan is now configured for a Life Event.

### Prepare the Plan for Open Enrollment

When it is time to perform open enrollment, because the eligibility and elections do not change for the current benefit plan, it can be copied to the open enrollment plans as it is. The HMOMED enrollment insurance plan rate for the employee premium must be updated. Then the rates for the MEDICAL rate table, which is automatically copied to the Enrollment Rate Table Setup, are changed to match the increase in the new enrollment year.

### In Sage HRMS

#### Step 7 - Set up the open enrollment plan for HMOMED

1. Select **Rules > HR > Open Enrollment > Enrollment Insurance Plans**. The Enrollment Insurance Plans page opens for the enterprise.
2. Click **Add** to open the **Select Current Benefit Plans** two-list chooser. The **Available** column lists active benefit insurance plans that have not yet been made available for open enrollment.
3. Double-click **HMOMED**.
4. Click **OK**.
5. Click the **Premium and Other Calculated Amount** tab and increase the employee premium to **85.00**.



---

**Note:** After you add the plan to the open enrollment plans, it is important that you do not change the **Employee Contribution Frequency**. This can affect the resulting contribution amount, which causes a difference that is likely to be incorrect when compared to the original benefit plan.

---

### Step 8 – Change the open enrollment rate table to the new rates

1. Select **Rules > HR > Open Enrollment > Enrollment Rate Table Setup**. The Open Enrollment Rate Table Setup page opens for the enterprise and lists all rate tables that are associated with the insurance and savings plans you selected for open enrollment.
2. Select the **MEDICAL** rate table and click **More** to open the Rate Table Detail page.
3. Change rate amounts by increasing each rate by **10.00** for the new plan year.
4. Click **OK** when you are finished.

#### Next Steps for Life Events and Open Enrollment

Follow the steps in the [Implementing Open Enrollment and Life Events](#) section of this guide (page **Error! Bookmark not defined.**) to permit employee access to the benefit plan during a life event or open enrollment. Note that when you select your employers for the Life Events, you can choose one or all employers.

#### Employee Elections and Update Results

**Life Event.** When the employee accesses this plan because of a life event during the current plan year, he chooses from the list of election codes when he chooses this plan. Then, he chooses from the allowable dependents (Spouse, Partner, and Child) who have a match in the CountDep function of the MEDICAL rate table. The resulting costs are calculated based on the current benefit plan rates.

**Open Enrollment.** The employee has the same choice options, as indicated above, however the open enrollment plan contains the new rates for the new enrollment period.

When the Open Enrollment Update process runs to update the benefit for the new plan year, the current benefit plan rate table (MEDICAL) amounts are updated with the new rates from the enrollment rate table. A history record is added to each employee who was previously enrolled in the plan and is re-enrolling to indicate the current rate changes. The effective date of the amount changes is the new plan year date used during the open enrollment.

### Sample Group Term Life Insurance Plan Setup

This example shows you how to set up an employer-provided Group Term Life benefit plan for Dunedin Enterprises (from Sample Data) to use in Sage ESS. Because Dunedin Enterprises uses plans from the enterprise level, this plan is defined at that level in our sample company. The

employer offers Group Term Life Insurance to regular full time employees who work a minimum of 40 hours a week after a period of 30 days from their most recent hire date. The enrollment is effective on the first day following the 30 day period. The insurance coverage is equal to two times the employee's annual salary. The employer's cost is fixed at \$0.17 for each one thousand dollars of coverage each month.

Because the insurance is a benefit paid entirely by the employer, there are tax effects that must be accounted for. Based upon the current regulations, the value up to \$50,000 of group term life coverage paid for by the employer is excluded from an employee's income (federal tax rules) for taxation purposes. The value of the coverage in excess of \$50,000, excluding any amount paid for the coverage by the employee after taxes, must be included in the employee's income. This amount is subject to Medicare and Social Security taxes only (at the federal level). Each state has its own guidelines for the taxation. This amount is determined by the rate table using IRS Section 79 Table I rather than the excess amount paid by the employer.

For this example, we use a rate table named **GTL** to calculate the excess coverage over \$50,000 for the federal taxation guidelines. This amount is saved in the **Other Calculated Amount** field of the employee's benefit plan. (If Abra Payroll is being used, this benefit is linked to an earnings code where the excess coverage is taxed based upon the earnings code definition.)

## In Sage HRMS

### Step 1 - Set up benefit rate tables

1. Select **Rules > HR > Benefits > Benefit Rate Table Setup**. The Benefit Rate Table Setup page opens for the enterprise.
2. Click **Add**. The Benefit Rate table setup Detail page opens.
3. For our example, enter **GTL** as the **Code** and **Employer Provided Life** as the **Description**.
4. On the **Column 1** tab, enter **Employees Age** as the Column Heading.
5. Select **Up to and Including** for the **Column Match Type** because we are defining rates for the premium cost.
6. In the **Column Expression** field, enter: **Yearsold()** This expression compares the current date to the employee's age to calculate the current age of the employee.
7. Click the **Rate Table** tab. Notice that Sage HRMS has defined the column **Employees Age**. Set the order and use the following expression to calculate the rate for each age range:

**(Be.b\_coverage-50000/1000)\* nn\*12/ pp**

In this expression, **Be.** represents the Employee Benefits Table (see the Sage HRMS Data Dictionary for details of the fields in this table) and **b\_coverage-50000/1000** is the amount of coverage based upon the annual salary \*2 less the 50000 that is exempt from taxation divided by 1000 times **nn** which represents the cost for each thousand dollars of coverage matched to the age range of the row (as defined by the IRS). This amount is multiplied by

12 and then divided by the default employee contribution frequency (12 = monthly) that is assigned to the benefit plan (in the next section).

If the benefit plan is linked to Abra Payroll, if the deduction contribution frequency is not the same frequency as assigned to the benefit plan, Sage HRMS adjusts the amount so the correct amount is deducted based upon the actual deduction frequency.

The rates are entered as follows:

Row	Employees Age	Rate
1	24	(Be.b_coverage-50000/1000)*.05*12/12
2	29	(Be.b_coverage-50000/1000)*.06*12/12
3	34	(Be.b_coverage-50000/1000)*.08*12/12
4	39	(Be.b_coverage-50000/1000)*.09*12/12
5	44	(Be.b_coverage-50000/1000)*.10*12/12
6	49	(Be.b_coverage-50000/1000)*.15*12/12
7	54	(Be.b_coverage-50000/1000)*.23*12/12
8	59	(Be.b_coverage-50000/1000)*.43*12/12
9	64	(Be.b_coverage-50000/1000)*.66*12/12
10	69	(Be.b_coverage-50000/1000)*1.27*12/12
11	99	(Be.b_coverage-50000/1000)*2.06*12/12

## Step 2 - Set up the insurance benefit plan

1. Select **Rules > HR > Benefits > Benefit Insurance Plans**. The Benefit Insurance Plans page opens for the enterprise.
2. Click **Add**.
3. Enter **GTL** as the **Code** and **Employer Provided Life** as the **Description**.

---

**Note:** Never use special characters to define the benefit plan code, specifically single quote ( ' ), percentage sign ( % ), and underscore ( \_ ).

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4. On the **General** tab, select **Group Term Life** from the **Benefit Type** list.
5. Select **Monthly** as the **Employee Contribution Frequency**.
6. In the **Plan Is In Effect From** fields, enter an **Effective From** date of 01/01/2015 and **Effective To** date of 12/31/2099.
7. Click the **Employee Coverage** tab. Because the coverage amount is twice the employee's annual salary, use the expression **Pe.p\_annual\*2** where Pe is an abbreviation for the Employee Personnel table and p\_annual is the field where employee's annual salary is stored.

8. Click the **Employee Premium** tab. The cost to the employer is a fixed cost of the coverage amount/1000 times .17 a month. To represent this cost, enter the expression **Be.b\_coverage/1000 \*.17** where **Be.** is an abbreviation for the Employee Benefit Plan table and **b\_coverage** represents the coverage cost calculated by the expression in the **Employer Coverage** field. This amount is divided by 1000 then multiplied by .17 to result in the monthly premium cost to the employer.
9. Click the **Other Calculated Amount** tab. Insert the value **GTL** to indicate the **Other Calculated Amount** is calculated from this rate table.
10. Click the **Standard Eligibility** tab (this information is only used when a benefit plan is automatically added to employees). Select **Salaried and Hourly** and **none specified** for the employee type. Enter **30** in the **Minimum Days employed** field. Select the indicator to **Automatically Add to Eligible Employees**.

---

**Note:** If you have Abra Payroll, your next step is to define an earnings code and link the benefit plan to the earnings code. Abra Payroll gets the calculated value from the **Other Amount** field of the employee's benefit plan as the associated earning.

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## In Sage Employee Self Service

### Set up election codes

For this sample plan, no election codes are required, so you do not need to set up election codes.


### Step 3 - Set up plan groups

Set up the Employer-Provided Life plan group for the Group Term Life benefit plan.

1. Select **System Administrator > Benefit Setup > Plan Group**.
2. Click  **New**. The Plan Group detail page opens.
3. In the **Plan Group** field, enter **Employer – Provided Life**.
4. In the **Required Group** field, select **None**.
5. Do not select the **Waiver Required** check box. Because this plan is employer-provided, the waiver of coverage does not apply.
6. Select Web sites or documents pertaining to this plan group. These are available to the employee during enrollment.
7. Click **Save**.

### Step 4 - Set up benefit elections

1. Select **System Administrator > Benefit Setup > Benefit Elections**.

2. Click  to set up the GTL benefit plan's elections. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Requirements** page - select **Employer-Provided Life** as the **Plan Group**, and select **Life** as the **Election Type**. Choose **Beneficiaries Required** because the life insurance plan requires the employee to choose beneficiaries for this benefit plan.
  - **General** page - select **Employee Only** because only the employee can be covered by this plan.
  - **Employee** page - select **No Election Options** to indicate the employee must select the plan. Enter the election description: **Company Provided**.
  - **Rate Table** page - select an election code for each row of the rate table.
  - **Links** page - select the **Life Events** hyperlink and enter a benefit plan description (up to 250 characters) that displays to the employee on the Life Events page.
  - **Links** page - select the **Open Enrollment** hyperlink and enter a benefit plan description (up to 250 characters) that displays to the employee on the Open Enrollment page.
3. Choose any Web site links or file links from the **Reference** list.
4. Click **Done** to save your changes. The benefit elections list and the benefit elections record status is set to **Complete**.


### Step 5 - Set up benefit eligibility

This step defines the criteria to determine who is eligible for the benefit plan. In this case, all regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date are eligible for this benefit plan.

---

**Note:** The employee eligibility requirements for benefit plans in a required plan group must always include at least all of the eligibility requirements for employee enrollments in a dependent plan group.

---

1. Select **System Administrator > Benefit Setup > Plan Eligibility**.
2. Click  to set up the GTL plan's eligibility. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Employer** page - select **Dunedin Enterprises** for the eligible employer.
  - **Employment** page - select **Regular Full Time** for **Employee Type**, select **Active** as the **Employee Status**, select **Both** for **Salaried/Hourly**, select **Both** for **Exempt Status**, and enter **40** in the **Minimum Hours Per Week** field.
  - **Dates** page - select **Last Hire Date** as the **Source Date**, **Months** as the **Eligibility Units**, **30** as the **Number of Units** and **First Day of the Month Following** as the **Eligible Date On**. You should always test the eligibility record date by entering a test date and viewing the results to make sure your eligibility date criteria matches the results you expect.

Your benefit plan is now configured for a life event.

### **Prepare the Plan for Open Enrollment**

When it is time to perform open enrollment for the new period, because neither the plan calculations nor eligibility requirements have changed, you do not have to add a new plan for open enrollment.

#### **In Sage HRMS**

Add the benefit plan and rate table to the Open Enrollment Plans (The rate table is automatically added to the Enrollment Rate tables when you add the new benefit plan.).

#### **Step 6 - Copy the benefit plan to the open enrollment plans**

1. Select **Rules > HR > Open Enrollment > Enrollment Insurance Plans**. The Enrollment Insurance Plans page opens for the enterprise.
2. Click **Add** to open the **Select Current Benefit Plans** two-list chooser. The **Available** column lists active benefit insurance plans that have not yet been made available for open enrollment.
3. Double-click **GTL**.
4. Click **OK**.

#### **In Sage Employee Self Service**

The only item you want to review and edit is the **Links** tab of the Benefit Elections record to verify the text and links you want to use during open enrollment.

## Next Steps for Life Events and Open Enrollment

Follow the steps outlined in the Implementing Open Enrollment and Life Events section of this guide (page **Error! Bookmark not defined.**) to permit employee access to the benefit plan during a life event or open enrollment.

## Employee Elections and Update Results

**Life Events:** When the employee accesses this plan because of a life event during the current plan year, he chooses from the list of election codes when he chooses this plan. The resulting costs are calculated based upon the current benefit plan rates.

**Open Enrollment:** The employee chooses new election options from the new benefit plan added for the open enrollment period. His old benefit plan automatically expires.

When the Open Enrollment Update process runs to update the benefit for the new plan year, the current benefit plan rate table (GTL) amounts are updated with the new rates from the enrollment rate table. A history record is added for each employee who was previously enrolled in the plan and is re-enrolling to indicate the current rate changes. The effective date of the amount changes is the new plan year date used during the open enrollment.

## Sample Supplemental Employee Life Insurance Plan Setup

This example shows you how to set up an employee supplemental life insurance plan for company Dunedin Enterprises (from Sample Data) to use in Sage ESS. The sample employer offers Supplemental Life Insurance to regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date. The enrollment is effective on the first day following the three month period. The insurance is available in increments of \$100,000, from \$100,000 to \$800,000. There is no waiting period for eligibility.

Before the employee can enroll in this supplemental plan, he must be covered by the employer-provided Group Term Life plan (Code = GTL). This plan is in a plan group by itself called Employer – Provided Life. When the plan group for the employee supplemental life plan is added, the plan group Employer Group Term Life must be selected as a required group in order to enforce this rule during employee enrollment.

## Changes for Open Enrollment

The available life insurance coverage amounts maximum increases to \$1,000,000 in the new plan year. This changes the original plan specifications. A new plan needs to be added in Sage HRMS for the new plan year to correspond to the additional coverage amount elections offered (900,000 and 1,000,000 coverage amounts). This allows the original plan (100,000 to 800,000 coverage amounts) to be available during a life event in the current plan year.

## In Sage HRMS

### Step 1 - Set up benefit rate tables

1. Select **Rules > HR > Benefits > Benefit Rate Table Setup**. The Benefit Rate Table Setup page opens for the enterprise.
2. From the **Employer** drop down list, select **Dunedin Enterprises**.
3. Click **Add**. The Benefit Rate table setup Detail page opens.
4. For our example, enter **SUPLIFE** in the **Code** field and **Supplemental Life-Emp** in the **Description** field.
5. On the **Column 1** tab, enter **Employees Age** as the Column Heading.
6. Select **Up to and Including** for the **Column Match Type** because we are defining rates for the premium cost.
7. In the **Column Expression** field, enter: **Yearsold()** This expression compares the current date to the employee's age to calculate the current age of the employee.
8. Click the **Rate Table** tab. Notice that Sage HRMS has defined the column **Employees Age**. Set the order and use the following expression to calculate the rate for each age range:

**Be.b\_coverage/10000\*nn**

In this expression, Be. represents the Employee Benefits Table, b\_coverage/10000 is the amount of coverage the employee elects divided by 10000 times nn which represents the cost for each ten thousand dollars of coverage matched to each age in the table rows.

The rates are entered as follows:

Row	Employees Age	Rate
1	24	Be.b_coverage/10000*.78
2	29	Be.b_coverage/10000*.89
3	34	Be.b_coverage/10000*1.19
4	39	Be.b_coverage/10000*1.66
5	44	Be.b_coverage/10000*2.73
6	49	Be.b_coverage/10000*4.59
7	54	Be.b_coverage/10000*7.02
8	59	Be.b_coverage/10000*9.49
9	64	Be.b_coverage/10000*18.66
10	69	Be.b_coverage/10000*34.85
11	99	Be.b_coverage/10000*69.00



## Step 2 - Set up the insurance benefit plan

1. Select **Rules > HR > Benefits > Benefit Insurance Plans**. The Benefit Insurance Plans page opens for the enterprise.
2. Select **Dunedin Enterprises** from the **Employer** list.
3. Click **Add** and enter **SUPPLIFE** as the **Code** and **Supplemental Life-Emp** as the **Description**.

---

**Note:** Never use special characters to define the benefit plan code, specifically single quote ( ' ), percentage sign ( % ), and underscore ( \_ ).

---

4. On the **General** tab, select **Supplemental Life** from the **Benefit Type** list.
5. Select **Monthly** as the **Employee Contribution Frequency**.
6. In the **Plan Is In Effect From** fields, enter an **Effective From** date of 01/01/2015 and **Effective To** date of 12/31/2099.
7. Click the **Employee Premium** tab. Because the **SUPPLIFE** rate table you just added is for employee premiums, locate it in the list of **Available Rate Tables** and select it. It is displayed in the **Monthly Employee Premium** field.
8. Click the **Employee Contribution** tab. For this amount, enter the following expression to indicate the employee is paying the total cost of the insurance coverage premium:

### **Be.b\_epremium**

The expression represents the table and field in Sage HRMS. **Be.** is an abbreviation for the Employee Benefit Plan table and **b\_epremium** is the field where the employee premium is stored. Using this expression for the employee contribution field, the employee's contribution is calculated as the amount of the employee's premium.


### **In Sage Employee Self Service**

## Step 3 - Set up election codes

When enrolling in this plan, the employee must select one election amount. This selection is then transferred and saved to Sage HRMS as the coverage amount referenced in the premium calculation in the rate table. In order to store this amount, the election code must be assigned a value. The value entered must match the field type and size where the value is being stored (see the Election Values table in [Appendix B](#) on page 66).


In this example, the value is being stored in the **be.b\_coverage** (coverage amount) field. Because this field accepts up to a seven digit integer, the election codes can be set up according to the following table. The employee sees the **Election Code** when they enroll, and the associated **Value** is stored in the **Coverage Amount** field in Sage HRMS.

Election Code	Value
\$100,000	100000
\$200,000	200000
\$300,000	300000
\$400,000	400000
\$500,000	500000
\$600,000	600000
\$700,000	700000
\$800,000	800000

1. Select **System Administrator > Benefit Setup > Election Codes**.
2. Click  **New**. The Election Codes detail page opens.
3. In the **Election** field, enter **\$100,000**.
4. In the **Type** field, select **Life**.
5. Enter the value **100000** as in the preceding table.
6. Click **Save**.
7. Repeat these steps to set up election codes for \$200,000 through \$800,000 in increments of \$100,000.

#### Step 4 - Set up plan groups


Because this benefit plan must be selected from a separate group of Supplemental Life Insurance Plans offered for employee coverage, a new plan group must be added. If the employee does not want to be covered, he must select a waiver of coverage during enrollment.

1. Select **System Administrator > Benefit Setup > Plan Group**.
2. Click  **New**. The Plan Group detail page opens.
3. In the **Plan Group** field, enter **Employee Supplemental Life**.
4. Select the **Waiver Required** check box.
5. Select Web sites or documents pertaining to this plan group. These are available to the employee during enrollment.
6. In the **Required Group** field select **Employer – Provided Life**.

7. Click **Save**.

### Step 5 - Set up benefit elections

Now that you have identified the Plan Group and election codes to be used with the benefit plan, you can configure the Benefit Elections.

1. Select **System Administrator > Benefit Setup > Benefit Elections**.
2. Click  to set up the SUPPLIFE benefit plan's elections. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Requirements** page - select **Employee Supplemental Life** as the **Plan Group**, and select **Life** as the **Election Type**. This filters the list of election codes to match only those with the Life election type.

The indicator to require the employee to waive coverage is displayed.

Choose **Beneficiaries Required** if the life insurance plan requires the employee to choose beneficiaries for this benefit plan.

- **General** page - select **Employee Only** because only the employee can be covered by this plan.
- **Employee** page - select **Choose Election Codes** to indicate the employee must choose from a list of election codes.

Enter the election description: **I elect the amount**

In the **Store Election Value In** field, select the **Coverage Amount** field where the employee's selection is stored.

Select the election codes from **\$100,000 to \$800,000**.

- **Links** page - click the **Life Events** hyperlink, and enter a benefit plan description (up to 250 characters) that displays to the employee on the Life Events page.
  - **Links** page - click the **Open Enrollment** hyperlink, and enter a benefit plan description (up to 250 characters) that displays to the employee during open enrollment.
3. Choose any Web site links or file links from the **Reference** list.
  4. Click **Done** to save your changes. The benefit elections list appears and the benefit elections record status is set to **Complete**.


### Step 6 - Set up benefit eligibility

This step defines the criteria used to determine who is eligible for the benefit plan. All regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date are eligible for this benefit plan.

---

**Tip:** The employee eligibility requirements for benefit plans in a required plan group must always include at least all of the eligibility requirements for employee enrollments in a dependent plan group. Therefore, make sure that the benefit eligibility record for the Group Term Life insurance plan (which is the only plan assigned to the Employer-Provided Life Insurance plan group) is compatible with the eligibility requirements you are using for this benefit plan.

---

1. Select **System Administrator > Benefit Setup > Benefit Eligibility**.
2. Click  to set up the SUPPLIFE benefit plan's eligibility. Make the appropriate changes to the following pages, clicking **Next** to move through the pages:
  - **Employer** page - select **Dunedin Enterprises** as the eligible employer.
  - **Employment** page - select **Regular Full Time** for **Employee Type**, select **Active** as the **Employee Status**, select **Both** for **Salaried/Hourly**, select **Both** for **Exempt Status**, and enter **40** in the **Minimum Hours Per Week** field.
  - **Dates** page - select **Last Hire Date** as the **Source Date**, **Months** as the **Eligibility Units**, **3** as the number of units and **First Day of the Month Following** as the **Eligible Date On**. You should always test the eligibility record date by entering a test date and viewing the results to make sure your eligibility date criteria matches the results you expect.

Your benefit plan is now configured for a life event.

### **Prepare the Plan for Open Enrollment**

Additional steps are required to prepare the plan for open enrollment because the elections in the open enrollment period must be changed to include additional coverage elections of \$900,000 and \$1,000,000. The current benefit plan is not used in the new open enrollment period.

### **In Sage HRMS**

Changing the elections requires changing the benefit plan. This means you must configure a new benefit plan and rate table, which then must be added to the Open Enrollment Plans (the rate table is automatically added to the Enrollment Rate tables when you add the new benefit plan).

### **Step 7 - Copy the rate table and the benefit plan**

Because the new rate table and benefit plan are very similar to the current rate table and plan you just set up for a life event, you can copy them and make minimal changes so they can be used for open enrollment.

1. Select **Rules > HR > Benefits > Benefit Rate Table Setup**. The Benefit Rate Table Setup page opens for the enterprise.
2. From the **Employer** drop down list, select **Dunedin Enterprises**.

3. Choose the **SUPLIFE** rate table. When it opens, select **Copy Table**. Use the code **SUPLIFE1** and the description **Supplemental Life – Emp** and click **OK**.
4. Click **OK** to complete the task.
5. To copy the benefit plan, select **SUPLIFE** from the **Benefit Insurance Plans** list.
6. Select **Copy Plan**. Use the code **SUPLIFE1** and the description **Supplemental Life – Emp**.
7. Select **No** so the new plan is not automatically copied to the employees who are currently enrolled in the old plan.
8. After copying the new plan, change the rate table on the plan's **Employee Premium** tab to **SUPLIFE1**.
9. Use **Effective From and To Dates** that match the New Plan Year effective dates.

### Step 8 - Change the Effective To Date on the current benefit plan

In order to ensure that the employee cannot elect the current benefit plan during the new open enrollment period, you must set the current plan's **Effective To Date** to expire on the last day of the old plan year (one day before the **Plan Year Effective Date** of your new open enrollment period).

For example, if the **Plan Year Effective Date** of the new open enrollment period is 01/01/2015, do the following:

1. Select **Rules > HR > Benefits > Benefit Insurance Plans**. The Benefit Insurance Plans page opens for the enterprise.
2. Select **Dunedin Enterprises** from the **Employer** list.
3. Select the old benefit plan **SUPLIFE**.
4. On the **General** tab, change the **Effective To Date** to **12/31/2014**.

### Step 9 – Add a payroll deduction

If your new plan should be linked to a payroll deduction, you must add a payroll deduction for it because the old plan is active during the current year.

Add the payroll deduction code and link the new benefit plan to it.

### Step 10 - Copy the new benefit plan to the open enrollment plans

1. Select **Rules > HR > Open Enrollment > Enrollment Insurance Plans**. The Enrollment Insurance Plans page opens for the enterprise.

2. Click **Add** to open the **Select Current Benefit Plans** two-list chooser. The **Available** column lists active benefit insurance plans that have not yet been made available for open enrollment.
3. Double-click **SUPPLIFE1**.
4. Click **OK**.

### In Sage Employee Self Service

**Step 11 - Follow the previous steps to add the two new election codes for the \$900,000 and \$1,000,000 life insurance plan elections.**

**Step 12 - Follow the previous steps to add a benefit elections record for the new plan.**

**Step 13 - Follow the previous steps to add an eligibility record for the new plan.**

### Next Steps for Life Events and Open Enrollment

Follow the steps outlined in the Implementing Open Enrollment and Life Events section of this guide (page **Error! Bookmark not defined.**) to permit employee access to the benefit plan during a life event or open enrollment.

### Employee Elections and Update Results

**Life Events:** When the employee accesses this plan because of a life event during the current plan year, he chooses from the list of election codes when he chooses this plan. The resulting costs are calculated based upon the current benefit plan rates.

**Open Enrollment:** The employee chooses new election options from the new benefit plan added for the open enrollment period. His old benefit plan automatically expires.

When the Open Enrollment Update process runs to update the benefit for the new plan year, the current benefit plan rate table (SUPPLIFE) amounts are updated with the new rates from the enrollment rate table. A history record is added for each employee who was previously enrolled in the plan and is re-enrolling to indicate the current rate changes. The effective date of the amount changes is the new plan year date used during the open enrollment.

### Sample Dependent Spouse Life Insurance Plan Setup

This example shows you how to set up a dependent (spouse) life insurance plan for company Dunedin Enterprises to use in Sage ESS. The sample employer offers life insurance to the spouse of regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date. The enrollment is effective on the first day following the three month period. The coverage election amounts are \$50,000 or \$80,000. The cost of the coverage depends upon the covered dependent's age and whether the dependent is a smoker, and the cost is calculated using a rate table.

Before the employee can enroll the spouse in this supplemental plan, the employee must be covered by the employer-provided Group Term Life plan (Code = GTL) which is in the plan group Employer – Provided Life. This dependent spouse life insurance plan is assigned to the plan group Employee Supplemental Life to which the employee supplemental life benefit is also assigned. This plan group must be changed to allow multiple enrollments for employees who want to elect both insurance plans.

### Changes for open enrollment

There are no changes for open enrollment. The plan only needs to be added to the Open Enrollment tables.

### In Sage HRMS

#### Step 1 - Set up benefit rate tables

1. Select **Rules > HR > Benefits > Benefit Rate Table Setup**. The Benefit Rate Table Setup page opens for the enterprise.
2. From the **Employer** drop down list, select **Dunedin Enterprises**.
3. Click **Add**. The Benefit Rate table setup Detail page opens.
4. For our example, enter **Life Spouse** in the **Code** field and **Life Spouse** in the **Description** field.
5. On the **Column 1** tab, enter **Age** as the Column Heading.
6. Select **Up to and Including** for the **Column Match Type** because we are defining rates for the premium cost.
7. In the **Column Expression** field, enter: **DEPENDAGE()** This expression calculates the dependent's age.
8. On the **Column 2** tab, enter **Smoker** as the Column Heading.
9. Choose **Exact match** for the **Column Match Type**.
10. In the **Column Expression** field, enter the expression **IIF(DEPENDSMOKER(),'Y','N')**. This expression uses the function **Dependsmoker()** to determine if the dependent is a smoker.

---

**Note:** Whenever an insurance plan uses a rate table that looks at **Smoker** status, it is required that the employee's birth date be set up in Sage HRMS. This ensures that Sage ESS correctly calculates the employee cost.

---

11. Click the **Rate Table** tab. Notice that Sage HRMS has defined column 1 as **Age** and column 2 as **Smoker**. Set the order and use the following expression to calculate the rate for each age range and related smoker option:

**Be.b\_dcovamt/1000\*nn**

In this expression **Be.** represents the Employee Benefits Table,  $b\_dcovamt/1000$  is the amount of coverage the employee elects for the dependent divided by 1000 times **nn** which represents the cost for each one thousand dollars of coverage matched to each age and smoker indicator in the table rows.

The rates are entered as follows:

Row	Age	Smoker	Rate
1	29	N	$Be.b\_dcovamt/1000*.08$
2	29	Y	$Be.b\_dcovamt/1000*.12$
3	49	N	$Be.b\_dcovamt/1000*.10$
4	49	Y	$Be.b\_dcovamt/1000*.20$
5	99	N	$Be.b\_dcovamt/1000*.25$
6	99	Y	$Be.b\_dcovamt/1000*.50$

## Step 2 - Set up the insurance benefit plan

1. Select **Rules > HR > Benefits > Benefit Insurance Plans**. The Benefit Insurance Plans page opens for the enterprise.
2. Select **Dunedin Enterprises** from the **Employer** list.
3. Click **Add** and enter **LIFE SPOUSE** as the **Code** and **Life Spouse** as the **Description**.

---

**Note:** Never use special characters to define the benefit plan code, specifically single quote ( ' ), percentage sign ( % ), and underscore ( \_ ).

---

4. On the **General** tab, select **Life** from the **Benefit Type** list.
5. Select **Weekly** as the **Employee Contribution Frequency**.
6. In the **Plan Is In Effect From** fields, enter an **Effective From** date of 01/01/2015 and **Effective To** date of 12/31/2099.
7. Click the **Employee Premium** tab. Because the **Life Spouse** rate table you just added is for dependent premiums, select it from the list of **Available Rate Tables**. It is displayed in the **Monthly Dependent Premium** field.
8. Click the **Employee Contribution** tab. For this amount, enter the following expression to indicate the employee is paying the total cost of the dependent insurance coverage premium:

**$Be.b\_dpremium$**

The expression represents the table and field in Sage HRMS. **Be.** is an abbreviation for the Employee Benefit Plan table and **b\_dpremium** is the field where the dependent premium is stored. Using this expression for the employee contribution field, the employee's contribution is calculated as the amount of the dependent's premium.




## In Sage Employee Self Service

### Step 3 - Set up election codes

When enrolling in this plan, the employee must select one election amount. This selection is then transferred and saved to Sage HRMS as the coverage amount referenced in the premium calculation in the rate table. In order to store this amount, the election code must be assigned a value. The value entered must match the field type and size where the value is being stored (see the Election Values table in [Appendix B](#) on page 66).


In this example, the value is being stored in the be.d\_covamt (dependent coverage amount) field. Because this field accepts up to a seven digit integer, the election codes can be set up according to the following table. The employee sees the Election Code when they enroll, and the associated value is stored in the **Coverage Amount** field in Sage HRMS.

Election Code	Value
\$50,000	50000
\$80,000	80000

1. Select **System Administrator > Benefit Setup > Election Codes**.
2. Click  **New**. The Election Codes detail page opens.
3. In the **Election** field, enter **\$50,000**.
4. In the **Type** field, select **Life**.
5. Enter the value **50000** as in the preceding table.
6. Click **Save**.
7. Repeat these steps to set up an election code for **\$80,000**.


#### Step 4 – Change the plan group

This benefit plan is selected from the plan group of Employee Supplemental Life, which must be set to allow multiple plan enrollments.

1. Select **System Administrator > Benefit Setup > Plan Group**.
2. Click  to edit the Employee Supplemental Life plan group. The detail page opens.
3. Select the **Multiple Plan Enrollments** check box.
4. Click **Save**.

#### Step 5 - Set up benefit elections

Now that you have identified the Plan Group and election codes to be used with the benefit plan, you can configure the Benefit Elections.

1. Select **System Administrator > Benefit Setup > Benefit Elections**.
2. Click  to edit the Life Spouse benefit plan's elections. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Requirements** page - select **Employee Supplemental Life** as the **Plan Group**, and select **Life** as the **Election Type**. This filters the list of election codes to match only those with the Life election type.  
  
Choose **Beneficiaries Required** if the life insurance plan requires the employee to choose beneficiaries for this benefit plan.
  - **General** page - select **Dependents Only** and choose **Spouse** because only the dependent whose relationship is **Spouse** can be covered by this plan.
  - **Dependent** page - select **Choose Election Codes** to indicate the employee must choose from a list of election codes.

- a. Enter the election description:


**I elect the amount**

- b. In the **Store Election Value In** field, select the **Coverage Amount** field where the employee's selection is stored in Sage HRMS.
  - c. Select the election codes **\$50,000** and **\$80,000**.
- **Links** page - click the **Life Events** hyperlink, and enter a benefit plan description (up to 250 characters) that displays to the employee on the Life Events page.
  - **Links** page - click the **Open Enrollment** hyperlink, and enter a benefit plan description (up to 250 characters) that displays to the employee during open enrollment.
3. Choose any Web site links or file links from the **Reference** list.
  4. Click **Done** to save your changes. The benefit elections list appears and the benefit elections record status is set to **Complete**.

### Step 6 - Set up benefit eligibility

This step defines the criteria used to determine who is eligible for the benefit plan. In this case, all regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date are eligible for this benefit plan.

The employee eligibility requirements for benefit plans in a required plan group must always include at least all of the eligibility requirements for employee enrollments in a dependent plan group. Therefore, make sure that the eligibility requirements for the Group Term Life insurance plan (which is the only plan assigned to the Employer-Provided Life Insurance plan group) are compatible with the eligibility requirements you are using for this benefit plan.

1. Select **System Administrator > Benefit Setup > Benefit Eligibility**.
2. Click  to set up the Life Spouse benefit plan's eligibility. Make the appropriate changes to the following pages, clicking **Next** to move through the pages:
  - **Employer** page, select **Dunedin Enterprises** as the eligible employer.
  - **Employment** page - select **Regular Full Time** for **Employee Type**, select **Active** as the **Employee Status**, select **Both** for **Salaried/Hourly**, select **Both** for **Exempt Status**, and enter **40** in the **Minimum Hours Per Week** field.

- **Dates page** - select **Last Hire Date** as the **Source Date**, **Months** as the **Eligibility Units**, **3** as the number of units and **First Day of the Month Following** as the **Eligible Date On**. You should always test the eligibility record date by entering a test date and viewing the results to make sure your eligibility date criteria matches the results you expect.

Your benefit plan is now configured for a life event.

### **Prepare the Plan for Open Enrollment**

When it is time to perform open enrollment, because the coverage amounts do not change for the current benefit plan, you only need to copy the benefit plan to the open enrollment plans.

### **In Sage HRMS**

#### **Step 7 - Copy the new benefit plan to the open enrollment plans**

1. Select **Rules > HR > Open Enrollment > Enrollment Insurance Plans**. The Enrollment Insurance Plans page opens for the enterprise.
2. Click **Add** to open the **Select Current Benefit Plans** two-list chooser. The **Available** column lists active benefit insurance plans that have not yet been made available for open enrollment.
3. Double-click **Life Spouse**.
4. Click **OK**.

### **Next Steps for Life Events and Open Enrollment**

Follow the steps in the Implementing Open Enrollment and Life Events section of this guide (page **Error! Bookmark not defined.**) to permit employee access to the benefit plan during a life event or open enrollment.

### **Employee Elections and Update Results**

**Life Event:** When the employee accesses this plan because of a life event during the current plan year, he chooses from the list of election codes when he chooses this plan. The dependent spouse is selected for coverage by the plan. The resulting costs are calculated based on the current benefit plan rates.

**Open Enrollment:** The employee chooses the coverage amount and can only choose the person indicated as the dependent spouse for coverage.

## Sample 401(k) Savings Plan Setup

This example shows you how to set up an employee's 401K Savings plan for company Dunedin Enterprises to use in Sage ESS. Dunedin Enterprises (from Sample Data) offers a 401K Savings Plan to regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date. The enrollment is effective on the first day following the three month period.

**Employee contribution** - The employee can contribute up to 15% of their gross annual salary.

**Employer contribution** - The employer pays a percentage of the employee's contribution as follows:

- 100% of the first 4% contribution
- 50% of the next 2% contribution
- 25% of the next 2% contribution

### In Sage HRMS

#### Step 1 - Set up benefit rate tables

1. Select **Rules > HR > Benefits > Benefit Rate Table Setup**. The Benefit Rate Table Setup page opens for the enterprise.
2. Click **Add**. The Benefit Rate table setup Detail page opens.
3. For our example, enter **401KP** as the **Code** and **401K Percent** as the **Description**.
4. On the **Column 1** tab, enter **Employee %** as the Column Heading.
5. Select **Cumulative** for the **Column Match Type** because the employer's contribution accumulates based on the percentage of the employee's contribution.
6. In the **Column Expression** field, enter: **Be.b\_401epct**

This expression represents the table and field in Sage HRMS. **Be.** is an abbreviation for the Employee Benefit Plan table and **b\_401epct** represents the field in which the employee's percentage contribution is stored. For example, if the employee contributes 15%, this amount is stored as **15.00** in the **Contribution** field.

- Click the **Rate Table** tab. Notice that Sage HRMS has defined the column **Employee %**. Set the order and enter the rows of the rate table as follows:

Row	Employee %	Rate
1	4	1.0
2	6	.50
3	8	.25
4	15	0

## Step 2 - Set up the savings benefit plan

- Select **Rules > HR > Benefits > Benefit Savings Plans**. The Benefit Savings Plans page opens for the enterprise.
- Click **Add**.
- Enter **401KP** as the **Code** and **401K Savings Plan Percent** as the **Description**.

---

**Note:** Never use special characters to define the benefit plan code, specifically single quote ( ' ), percentage sign ( % ), and underscore ( \_ ).

---

- On the **General** tab, select **Percent** as the **Employer Contribution Type**.
- In the **Plan Is In Effect From** fields, enter an **Effective From** date of **01/01/2015** and **Effective To** date of **12/31/2099**.
- Double-click on the value **401KP** in the **Available Rate Tables** field to update the Employer Contribution each pay period with the rate table.


## In Sage Employee Self Service

### Set up Election Codes


For savings plans, if the employee is entering an amount or percentage for their election, it is usually not necessary to define specific election codes to match these values, unless the plan allows only specific amounts. For this sample plan, no election codes are needed. The employee simply enters their contribution percentage in the form nn.dd where nn is the whole number and dd is the percentage fraction. For example, if the employee wants to contribute 12.5%, they enter 12.50 during open enrollment.

### Step 3 - Set up plan groups

Because the employer needs to retain a record of employees who choose not to participate in the 401K plan, you must set up a plan group that requires a waiver of coverage.

1. Select **System Administrator > Benefit Setup > Plan Group**.
2. Click  **New**. The Plan Group detail page opens.
3. In the **Plan Group** field, enter **Savings Plans**.
4. Select the **Waiver Required** check box.
5. Select Web sites or documents pertaining to this plan group. These are available to the employee during enrollment.
6. Click **Save**.

### Step 4 - Set up benefit elections

1. Select **System Administrator > Benefit Setup > Benefit Elections**.
2. Click  to set up the 401K Savings Plan Percent plan's elections. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Requirements** page - select **Savings Plans** as the **Plan Group**, and select **Savings** as the **Election Type**.

The indicator to require the employee to waive coverage is displayed.

Choose **Beneficiaries Required** if the 401K plan requires the employee to choose a beneficiary.

- **General** page - select **Employee Only** because only the employee can be covered by a savings plan.
- **Employee** page - select **Percent** from the **Amount Entry Only** list to indicate the employee's entry is a percentage.

Enter the **Election Description**:


**I elect for each pay period**

- **Links** page - select the **Life Events** hyperlink, and enter a benefit plan description that displays to the employee on the Life Events page (up to 250 characters). Your description should instruct the employee to enter the percentage as a number in the form nn.dd, with an example of 15% represented as 15.00. Also, specify that the election is for each pay period.

- **Links** page - select the **Open Enrollment** hyperlink to add similar descriptive text for this plan during open enrollment.
3. Choose any Web site links or file links from the **Reference** list.
  4. Click **Done** to save your changes. The benefit elections list appears and the benefit elections record status is set to **Complete**.

### Step 5 - Set up benefit eligibility

This step defines the criteria used to determine who is eligible for the benefit plan. All regular full time employees who work a minimum of 40 hours a week after a period of three months from their most recent hire date are eligible for this benefit plan.

1. Select **System Administrator > Benefit Setup > Benefit Eligibility**.
2. Click  to set up the 401K Savings Plan Percent plan's eligibility. Make the appropriate changes to the following pages, click **Next** to move through the pages:
  - **Employer** page - select **Dunedin Enterprises** as the eligible employer.
  - **Employment** page - select **Regular Full Time** for **Employee Type**, select **Active** as the **Employee Status**, select **Both** for **Salaried/Hourly**, select **Both** for **Exempt Status**, and enter **40** in the **Minimum Hours Per Week** field.
  - **Dates** page - select **Last Hire Date** the **Source Date**, **Months** as the **Eligibility Units**, **3** as the number of units and **First Day of the Month Following** as the **Eligible Date On**. You should always test the eligibility record date by entering a test date and viewing the results to make sure your eligibility date criteria matches the results you expect.

Your benefit plan is now configured for a life event.

### Prepare the Plan for Open Enrollment

When it is time to perform open enrollment for the new period, you do not have to add a new plan for open enrollment because neither the plan calculations nor eligibility requirements have changed.

### In Sage HRMS

You add the benefit plan and rate table to the Open Enrollment Plans (the rate table is automatically added to the Enrollment Rate tables when you add the new benefit plan).

### Step 6 - Copy the benefit plan to the open enrollment plans

1. Select **Rules > HR > Open Enrollment > Enrollment Savings Plans**. The Enrollment Savings Plans page opens for the enterprise.
2. Click **Add** to open the **Select Current Benefit Plans** two-list chooser. The **Available** column lists active benefit savings plans that have not yet been made available for open enrollment.



3. Double-click **401KP**.
4. Click **OK**.

---

**Note:** After you have added the plan to the open enrollment plans, you can change the employer contribution; however, you cannot change the **Amount** or **Percentage** indicator. If you need to, delete the plan from the open enrollment plans, open the Benefit Savings Plan, change the indicator, save the plan, then return to the Enrollment Savings Plan page, and add the plan again.

---

### **In Sage Employee Self Service**

The only item you need to review and edit is the **Links** tab of the Benefit Elections record to verify the text and links you want to use during open enrollment.

### **Next Steps for Life Events and Open Enrollment**

Follow the steps outlined in the Implementing Open Enrollment and Life Events section of this planning guide (page **Error! Bookmark not defined.**) to permit employee access to the benefit plan during these events.

### **Employee Elections and Update Results**

**Life Events:** When the current plan is accessed because of a life event during the current plan year, the employee enters his contribution percentage when he chooses the plan. The resulting costs are calculated based upon the current benefit plan rates.

**Open Enrollment:** The same amounts apply to the new plan year so there are no differences in the employee options during the open enrollment period. When the Open Enrollment Update process runs to update the benefit for the new plan year, for employees who continue enrollment in this plan, only percentage changes and beneficiary changes are updated to create a history record.

# Appendix B

## Expressions, Functions, and Election Values

### Expressions

There are specific Sage HRMS database tables and fields you can use in your expressions in Sage HRMS benefit plans. Sage ESS supports Sage HRMS benefit calculation expressions (for amount fields and rate tables) that reference fields from the following tables.

Table Name	Table	Alias
Benefit Plan Set Up	HBePlan	BT
Employee Benefit Plan	HBene	BE
Employee Personnel	HRPersnl	PE
Dependent Benefits (see below)	Hdepben	DB
Employee Dependents (see below)	HDepend	DE

The table and field must be referenced in the expression by using the alias name and the field name in the format:

#### **alias.fieldname**

For example, if you reference the employee's smoker field in an expression, use **PE.p\_smoker** where PE is the alias for the Employee Personnel table and **p\_smoker** is the field name from the Employee Personnel table.

The following fields from these dependent-related tables are recognized in benefit calculation expressions for insurance plans in Sage ESS (savings plans do not use dependent records).

Table	Field	Description
HDEPBEN	D_BENECODE	Benefit Plan Code
	D_COVERAGE	Coverage Amount
	D_EFFDATE	Effective Date
	D_EXPDATE	Coverage Expiration Date
	D_MISC1	Miscellaneous Field 1
	D_MISC2	Miscellaneous Field 2
	D_MISC3	Miscellaneous Field 3
	D_MISC4	Miscellaneous Field 4
HDEPEND	D_PREMIUM	Dependent Premium
	D_BENE	Selected Benefit Type
	D_BIRTH	Birth Date
	D_DTYPE	Dependent or Beneficiary
	D_OTHER1	Other

Table	Field	Description
	D_RELATION	Relation Code
	D_SEX	Gender Code (M/F)
	D_SMOKER	Smoker (Y/N)
	_SEX	Gender Description
	_SMOKER	Smoker Description (Yes/No)

## Functions

Sage ESS supports any built-in FoxPro native function and constant commonly used in expressions. Sage ESS also supports Sage HRMS functions as listed in the following table. (For a complete list of functions and examples, refer to Sage HRMS online Help.)

Function	Description
AGE()	Calculates the employee's age
AN1000()	Calculates and returns annual salary to the nearest 1,000
ANNPAY()	Calculates and returns annual salary as a whole number
ANNUAL()	Calculates and returns annual salary to two decimal places
COUNTDEP()	Counts all dependents or those covered by a benefit plan
DEPENDAGE()	Calculates the dependent's age.
DEPENDSMOKER()	Returns whether the dependent is a smoker. When you use this function in a benefit rate table, define the expression as: <code>iif(dependsmoker(),'Y','N')</code> and set the columns as <b>Y</b> and <b>N</b> .
YEARSOLD()	Calculates the employee's age as a whole number
YEARSSENIORITY()	Calculates the employee's number of years with the company

Sage ESS does not support the following Sage HRMS function for calculations.

Function	Description
MONTHLY()	Calculates the employee's salary on a monthly basis.

## Election Values

After employees make their plan elections during a life event or open enrollment, they are approved, transferred, and saved to their benefit enrollment records in Sage HRMS. It is important that the format and type of election match the format and type of the specific Sage HRMS field in which it is stored. When you set up your election codes and benefit election records in Sage ESS, use the information in the following table to make sure the type and size of your elections match the type and size of the Sage HRMS field in which the election is stored. For example, if one of your elections is a coverage amount, the election must be an integer with seven numbers or less and no decimals (as shown in row 1 of the table).

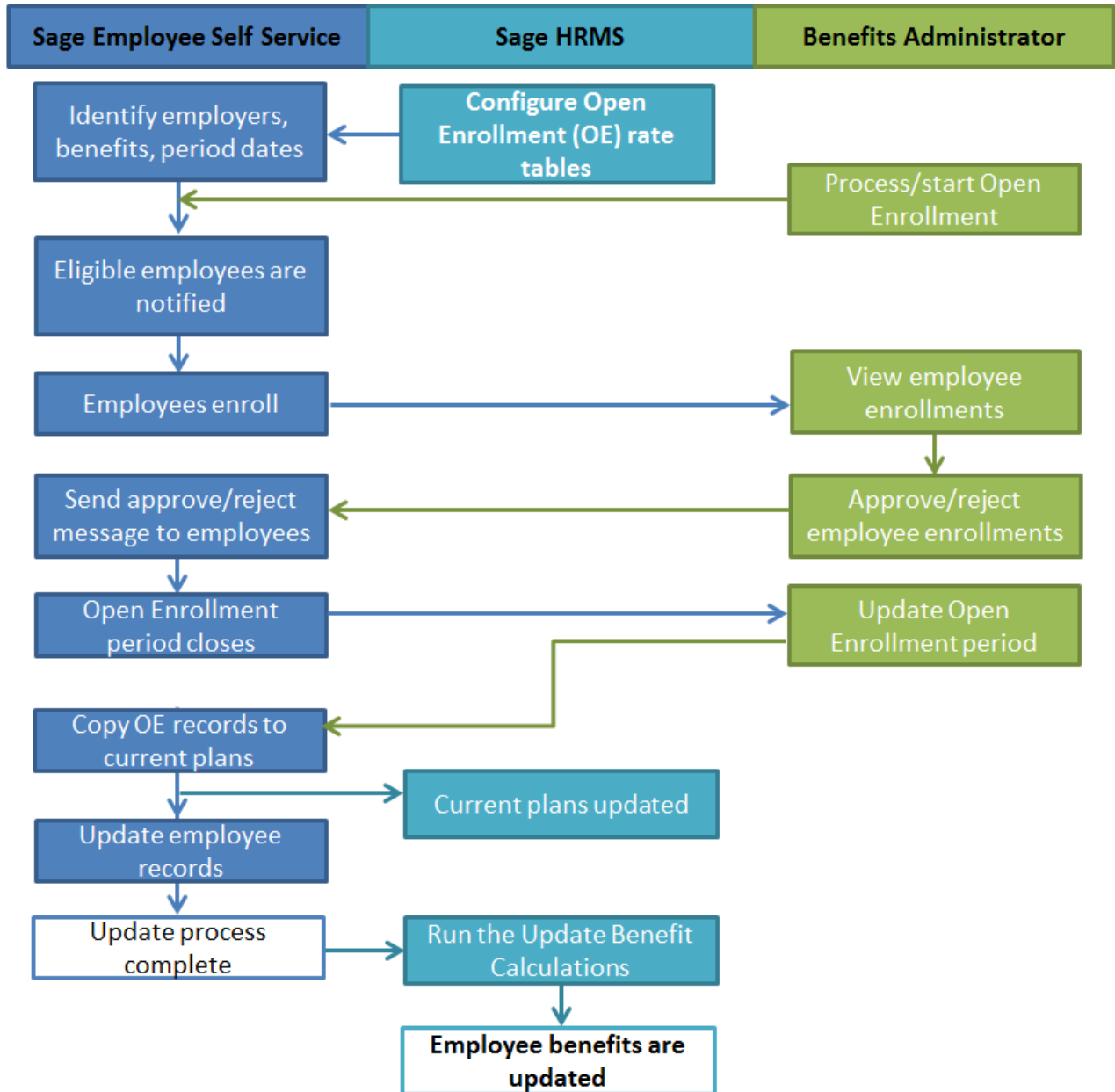
Field Description	Table	Table Field	Field Type and Size	Not valid
<b>Coverage Amount</b> (either employee or employee plus dependents – defined at plan setup level)	BE	B_Coverage	Integer, 7 (any number with up to 7 characters)	Negative amounts, any value that is not a number, any value with decimals, any value over 7 digits
<b>Coverage Type</b>	BE	B_Covertyp	Character, 20 (any number or text string with up to 20 characters)	Any value over 20 characters, avoid special characters (single quotes, double quotes)
<b>Miscellaneous 1 thru Miscellaneous 4 (User Defined )</b>	BE	B_Misc1 thru B_Misc4	Character, 10 (any number or text string with up to 10 characters)	Any value over 10 characters, avoid special characters (single quotes, double quotes)
<b>Other Amount</b>	BE	B_Otheramt	Numeric, 10 positions, 2 decimals (any numeric value with up to 7 integers and 2 digits after the decimal)	Negative amounts, any non-numeric value, any value with more than 7 digits before the decimal, any value with more than 2 digits after the decimal
<b>Dependent Coverage</b>	BE DB	B_Dcovamt DB.D_coverage DB.D_Misc1 thru DB.D_Misc4	Numeric, 7 positions, 0 decimals (any numeric value with up to 9 integers)	Negative amounts, any nonnumeric value

Field Description	Table	Table Field	Field Type and Size	Not valid
<b>Employee Amount</b>	BE	B_401eamt	Numeric 7 positions, 2 decimals (Any numeric value with up to 4 integers and 2 digits after the decimal)	Negative amounts, non-numeric values
<b>Employee Percent</b>	BE	B_401epct	Numeric 6 positions, 2 decimals (any numeric value with up to 3 integers and 2 digits after the decimal)	Negative amounts, non-numeric values

# Appendix C

## Open Enrollment Processing Flowchart

When processing an Open Enrollment (OE), the flow begins and ends in Sage HRMS.



# Appendix D

## Validations for Employee Enrollments

As employees enroll in benefits during open enrollment or a life event, Sage ESS validates the information they enter. For example, if a benefit plan requires a beneficiary and the employee do not select one, the employee receives a message that they must go back and enter a beneficiary. The system validates the information at the end of the employee enrollment process.

The Benefit Enrollment Checklist lists the exceptions by plan group with a link to the item to correct. The employee must correct the items on the checklist page before they can complete enrollment. The system continues to validate the information until it is correct, at which time the employee can submit their enrollment information for approval. The following is a list of validation messages processed during enrollment through either open enrollment or a life event.

Action	Condition	Validation Message	Corrective procedure
The employee does not enter an election or waive coverage.	The plan group is set for Waiver Required.	<plan group> – requires an enrollment election. If you do not want to enroll in a plan, select the <b>Waive Coverage</b> option.	Click the plan group hyperlink and make an election option or waive coverage.
The employee enrolls in a plan that has a required plan group in which the employee did not enroll.	The plan group is set with a Required Group.	<plan group> – You must enroll in a <required plan group> before you can enroll in <plan group>.	Click the plan group hyperlink and enroll in the required plan group.
The employee opens the Open Enrollment page from the menu.	The plans in this open enrollment period were changed or deleted because the employee submitted their enrollment.	Changes have been made to eligible plans for this enrollment period. Review your benefit elections and resubmit your enrollment.	Click the <b>Benefit Summary</b> hyperlink (in Instructions area) and review benefits.
The employee selects a dependent election but does not select a dependent.	The plan group is set for dependent enrollment.	<plan group> – You must select the dependents you want to enroll.	Click the plan group hyperlink and enroll the dependents.
The employee does not select a beneficiary.	The plan group requires a beneficiary selection.	<plan group> – You must select the beneficiaries you want to assign.	Click the plan group hyperlink and select the beneficiaries.
The employee selects a beneficiary, but the primary distribution does not equal 100%.	The benefit plan requires a beneficiary selection.	<plan group> – Your primary beneficiary distribution for <Plan Code> must equal 100%	Click the plan group hyperlink and adjust primary and contingent distribution to equal 100%.
The employee selects a beneficiary, but the	The benefit plan requires a beneficiary	<plan group> – Your contingent beneficiary distribution for <Plan	Click the plan group hyperlink and adjust

Action	Condition	Validation Message	Corrective procedure
contingent distribution does not equal 100%.	selection.	Code> must equal 100%	primary and contingent distribution to equal 100%.
The employee does not complete the electronic signature on the Exit page.	The electronic signature on the Exit page requires user name, password, and social security number.	Exit – You must enter your User Name, Password, and Social Security number.	Click the <b>Exit</b> hyperlink and enter all required information.
The employee does not enter the correct user name on the Exit page.	The electronic signature on the Exit page requires the correct user name.	Exit – The User Name you entered does not match the User Name we have on file.	Click the <b>Exit</b> hyperlink and enter the correct user name.
The employee does not enter the correct password on the Exit page.	The electronic signature on the Exit page requires the correct password.	Exit – The Password you entered does not match the Password we have on file.	Click the <b>Exit</b> hyperlink and enter the correct password.
The employee does not enter the correct social security number.	The electronic signature on the Exit page requires the correct social security number.	Exit – The Social Security Number you entered does not match the Social Security Number we have on file.	Click the <b>Exit</b> hyperlink and enter the correct social security number.
The employee selects a plan but does not make an election.	The selected benefit plan requires an election.	<plan group> – you must select an election for <Plan Code>	Click the plan group hyperlink and select an election.
The Benefits Administrator changes data that affects employee enrollments (for example, deletes a benefit plan, modifies eligibility, or modifies elections).	The system removes the employee enrollment that is no longer valid.	A change has been made to your benefit enrollments, please review all benefits. <b>Note:</b> This notification message is sent only when the employee’s enrollment was removed. If a data change does not directly affect the employee’s enrollment (such as adding a new election option), no message is sent.	Click the <b>Benefit Summary</b> hyperlink (in Instructions area) and review benefits.
Employee selected a dependent with a relationship type that is not valid for the plan	The benefit plan is set for specific types of dependent relationships and the employee selected a dependent with a relationship type that is not supported.	<plan group> – for the plan you selected only <relation> dependents are allowed. <b>Note:</b> <relation> is a list of relationship types associated with the plan.	Click the plan group hyperlink and select a dependent with a valid relationship type.
Employee attempted to proceed with enrollment without answering a required question.	An enrollment question is set up as required and the user did not respond to the question.	A response is required for question number # for benefit plan %1.	The required question must have a response before the user can sign off on the enrollment.



# Appendix E

## Open Enrollment Update Errors

The following table describes errors or exceptions that can occur during open enrollment update or approval. The first column shows you whether the exception applies to the information in Sage HRMS or Sage Employee Self Service.

**Note:** The %n in the last column indicates the name of the item that is causing the error.

Location	Record	Field	Associated Records	Message
Sage HRMS	Current Benefit Plan Code	Code	Benefit Eligibility, Benefit Elections, Open Enrollment, Life Events	The benefit plan %3 no longer exists in Sage HRMS. All associated setup and enrollment records are invalid.
Sage HRMS	Open Enrollment benefit Plan code	Code	Open enrollment	The Open Enrollment Plan %3 no longer exists in Sage HRMS. All associated records are invalid.
<b>Note:</b> A rate table in Sage HRMS cannot be deleted if it is assigned to a benefit plan. The only way it can be deleted is if the associated plan is deleted first.				
Sage HRMS	Benefit Plan Rate Table	Rate table ROWS changed in Current Benefits where there was a match in Open Enrollment - added a row - no matching election code	Open Enrollment/Life Event Plan rate table	Warning - no matching election for rate table %4
Sage HRMS	Employee's dependents	Dependent does not exist	Open Enrollment/Life Event	The dependent %5 is missing
Sage HRMS	Employee's Beneficiary	Beneficiary does not exist	Open Enrollment/Life Event	The beneficiary %6 is missing
Sage HRMS	Employee ID	Employee ID (&ER) does not exist	Open Enrollment/Life Event	The employee: ID %1, does not exist for employer %7.
Sage HRMS	Employer	Employer does not exist	Open Enrollment/Life Event	The employer %7 does not exist.

Location	Record	Field	Associated Records	Message
Sage HRMS	Employee Status	Employee status is LOA	Open Enrollment setup defined for Active employees only	The employee ID %1, Name %2 has a status of Leave of Absence which is not allowed during the open enrollment period.
Sage HRMS	Employee Status	Employee status is Terminated	Open Enrollment/Life Event - terminated employees cannot use Open Enrollment/Life Event	The employee ID%1, Name %2 is terminated.
Sage HRMS	Employee Status	Employee Status is LOA	Benefit eligibility does not allow the plan	The employee ID%1, Name %2 with an employment status %8 is ineligible for Plan %3
Sage HRMS	Employee Type	Employee Type match	Benefit Eligibility	The employee ID%1, Name %2 with an employment Type of %9 is ineligible for Plan %3
Sage HRMS	Salaried or Hourly	Employee Salaried/Hourly Match	Benefit Eligibility	The employee ID%1, Name %2 as a %10 employee is ineligible for Plan %3
Sage HRMS	Exempt/nonexempt	Employee Exempt/Nonexempt match	Benefit eligibility	The employee ID%1, Name %2 as a (n)%11 employee is ineligible for Plan %3
Sage HRMS	Job code	Employee Job Code	Benefit Eligibility	The employee ID%1, Name %2 with the Current Job %11 is ineligible for the benefit plan %3
Sage HRMS	Original Hire Date	Employee Original Hire Date	Benefit Eligibility	The employee ID%1, Name %2 with the Original Hire Date %13 is ineligible for the benefit plan %3
Sage HRMS	Original Hire Date	Employee Last Hire Date	Benefit Eligibility	The employee ID%1, Name %2 with the Last Hire Date %14 is ineligible for the benefit plan %3
Sage HRMS	Original Hire Date	Employee Seniority Date	Benefit Eligibility	The employee ID%1, Name %15 with the Original Hire Date %13 is ineligible for the benefit plan %3
Sage HRMS	Organization Code	Employee Organization Code	Benefit Eligibility	The employee ID %1, Name %2 with Organization Code %16 is ineligible for the benefit plan %3.

Location	Record	Field	Associated Records	Message
Sage HRMS	Unit Pay Rate	Employee Hourly wage	Benefit Eligibility	The employee ID %1, Name %2, does not meet the minimum wage requirement of %17 for the benefit plan %3.
Sage HRMS	Calculate hours per week	Minimum Hours	Benefit Eligibility	The employee ID %1, Name %2, does not meet the minimum hours per week requirement of %18 for the benefit plan %3.
Sage HRMS	Open Enrollment benefit Plan	Expiration Date	Open Enrollment Setup	The selected benefit plan expiration date of %22 makes it invalid for enrollment in the New Plan Year.
Sage ESS	Employee plan selection	Waiver Indicator	Plan Group	The employee ID % 1, Name %2, must select a benefit plan or the waive coverage indicator for Plan Group %19.
Sage ESS	Employee plan selection	Required Plan Group Plan	Plan Group	The employee ID % 1, Name %2 ,must choose a plan from plan group %19 in order to enroll in plan group %20.
Sage ESS	Dependent	Dependent election	Plan Elections	The employee ID % 1, Name %2, must enroll a dependent in the benefit plan %3.
Sage ESS	Beneficiary	Beneficiary Required	Plan Elections	The employee ID % 1, Name %2, must assign a beneficiary for the benefit plan %3.
Sage ESS	Beneficiary distribution	Primary beneficiary distribution %	Plan Election	The employee ID % 1, Name %2, primary beneficiary percentages for the benefit plan %3 must equal 100%.
Sage ESS	Beneficiary distribution	Contingent beneficiary distribution %	Plan Election	The employee ID % 1, Name %2, contingent percentages for the benefit plan %3 must equal 100%.
Sage ESS	Election	Election requirement	Plan Election	The employee ID % 1, Name %2, is missing an election for benefit plan %3.