

Finance Manager: Human Resources



Benefits Entry and Maintenance Guide

This document describes the benefit setup tables, provides information on adding benefits to employee records and explains how to change benefit rates in the setup tables and globally change rates in employee records.

Benefit Groups Setup

Benefit Groups Setup provides the ability to create and maintain codes representing the various insurance types offered by your organization. Benefit groups may include Health, Dental, Life, Disability, Major Medical, Other, Prescription, or Vision.

Access to Benefit Groups

1. Open the Setup menu tree.
2. Open the Codes & Types menu tree.
3. Click the Benefit Groups option.

The Benefit Groups listing displays the records in this table.

Benefit Groups	
Search ▾	
Drag a column header here to group by that column.	
Name	Description
Health	Health Insurance
Dental	Dental Insurance
Life	Life Insurance
Disability	Disability Insurance
Major Medical	Major Medical Insurance
Other	Other
Prescription	Prescription
Vision	Vision

Use this routine to add, maintain, or view records.

Field**Description**

Name	Enter the abbreviated name of the benefit group. When updating a benefit group record, this field is not modifiable. Example: Health
Description	Enter the full description (up to 100 characters) of the benefit group. Example: Health Insurance

Adding a Benefit Group Record

1. Enter Add mode.
2. Enter all information associated with the benefit group.
3. Save the record.

Updating a Benefit Group Record

1. Highlight the appropriate record in the Benefit Groups Listing and enter Update mode.
2. Change all necessary information as needed.
3. Save the record.

Deleting a Benefit Group Record

NOTE: You cannot delete any benefit group records that are currently being used. For example, if a benefit group is linked to an employee record, that benefit group cannot be deleted from the setup table.

1. Highlight the appropriate record(s) in the Benefit Groups Listing and enter Delete mode.
2. Confirm that this is the correct record to delete. Press **Yes** to delete the record. Press **No** if you do not want to delete the record.

Benefit Coverage Types

Benefit Coverage Types Setup provides the ability to create and maintain codes representing the various coverage types associated with benefits [e.g., H – Head of Household, S – Single, F – Family, SP – Spousal, etc.]. Once the benefit type codes have been defined, default employee and employer coverage costs can be added for each benefit type based on provider. These codes can then be linked to each employee's benefit record on the Personal folder in the Employee Maintenance routine.

Access to Benefit Coverage Types Setup

1. Open the Setup menu tree.
2. Open the Codes & Types menu tree.
3. Click the Benefit Coverage Types option.

The Benefit Coverage Types listing displays the records in this table.

Benefit Coverage Types		
Search ▾		
Drag a column header here to group by that column.		
Benefit Coverage Type Code	Benefit Coverage Type Name	GASB 45 Type
Family	Family Coverage	EF - Employee & Family
Individual	Individual Coverage	EE - Employee
Spousal	Spousal Coverage	ES - Employee & Spouse
Waived	Waived Coverage	BY - Waived

Use this routine to add, maintain, or view benefit coverage type codes.

Benefit Coverage Types - New Benefit Coverage Types

File Edit View Help

+ New Update Copy Save Save and Close Refresh

Benefit Coverage Type

Benefit Coverage Type Code: Ind

Benefit Coverage Type Name: Individual Coverage

GASB 45 Type: EE - Employee

<u>Field</u>	<u>Description</u>
Benefit Coverage Type Code	Enter the abbreviated code for the benefit type. When updating a benefit type record, this field is not modifiable. Example: Ind
Benefit Coverage Type Name	Enter the full description (up to 100 characters) of the benefit type. Example: Individual Coverage
GASB 45 Type	Using the drop-down arrow, select the GASB45 code for the benefit type. This allows the GASB45 Data Export Interface routine to report benefit information under the correct columns (e.g., T – Medical Coverage, U – Vision Coverage, V – Dental Coverage).

Adding a Benefit Type Code

1. Enter Add mode.
2. Enter all information associated with the benefit coverage type.
3. Save the record.

Updating a Benefit Type Code

1. Highlight the appropriate record in the Benefit Coverage Types listing and enter Update mode.
2. Change all necessary information as needed.
3. Save the record.

Deleting a Benefit Type Code

NOTE: You cannot delete any benefit types that are currently being used. For example, if a benefit type has been linked to a specific benefit provider record, that code cannot be deleted.

1. Highlight the appropriate record(s) in the Benefit Coverage Types listing and enter Delete mode.
2. Confirm that this is the correct record to delete. Press **Yes** to delete the record. Press **No** if you do not want to delete the record.

Benefits

Benefits Setup provides the ability to create and maintain the codes representing the various provider coverages utilized in your organization, along with the employee/employer annual cost based on the kind of coverage types defined in Benefit Coverage Types Setup. Different benefit records can be created and maintained based on the employee annual cost for each employee group and bargaining unit.

Access to Benefits

1. Open the Setup menu tree.
2. Open the Codes & Types menu tree.
3. Click the Benefits option.

The Benefits listing displays the records in this table.

Benefits				
Search ▾				
Drag a column header here to group by that column.				
Benefit ID	Benefit Group	Provider	Policy Number	W - 2 Box 12 Reportable
1	Dental	AFLAC	672367	<input type="checkbox"/>
2	Dental	DENTAL	555555	<input type="checkbox"/>
3	Dental	WAIVED		<input type="checkbox"/>
4	Health	BLUE SHIELD-0 CONTR	112121211	<input checked="" type="checkbox"/>
5	Health	BLUE SHIELD-20%		<input checked="" type="checkbox"/>
6	Health	BLUE SHIELD-COBRA	923787	<input type="checkbox"/>
7	Health	CDPHP-NO CONTRIB	5555555555	<input checked="" type="checkbox"/>
8	Health	WAIVED		<input type="checkbox"/>
9	Disability	WAIVED		<input type="checkbox"/>
10	Life	MET LIFE		<input type="checkbox"/>
11	Life	WAIVED		<input type="checkbox"/>
12	Major Medical	WAIVED		<input type="checkbox"/>
13	Other	WAIVED		<input type="checkbox"/>

Use this routine to add, maintain, or view records.

Demo CSD - Benefit - BLUE SHIELD-20% under Health

File Edit View Help

+ New Update Copy Save Save and Close X [Navigation Icons] Search []

Benefit

Benefit ID: W - 2 Box 12 Reportable: ☒

Provider: Policy Number:

Benefit Group: [Lookups]

Benefit Rates

[Navigation Icons] Search [] [Lookups]

Benefit Rate ID	Benefit Coverage Type Code	Percent/Dollar	Total Cost	Employee Portion	Employer Portion	Face Value	Deduction
7	Individual	Dollar (\$)	3,000.00	600.00	2,400.00	.00	
8	Family	Dollar (\$)	10,000.00	2,000.00	8,000.00	.00	
*							

Update Employee Benefits

Field**Description**

Benefit ID

This number is system-defined and uniquely identifies the benefit.

Provider

Identify the insurance provider (up to 50 characters).
Examples: Aetna, Blue Shield – 10%, Blue Shield – 20%, etc.

Benefit Group

Use the lookup [Lookups] to select from a listing of existing benefit groups or click the Add button [Add] to add a new benefit group record on the fly.

W-2 Box 12 Reportable

Check the box if the total cost of this benefit should be reported in Box 12, Code DD, on the employee W-2 form. Leave the box unchecked if the total cost of this benefit should not be reported on the W-2.

Policy Number


Enter the benefit policy number, if applicable.

Benefit Rate ID

This number is system-defined and uniquely identifies the benefit rate.

Benefit Coverage Type Code

Use the lookup [Lookups] to select the type of coverage. The code must already be defined in Benefit Coverage Type Setup.

<u>Field</u>	<u>Description</u>
Percent/Dollar	Enter the allocation type (\$ or %) for the benefit coverage type. The allocation may either be a flat dollar amount or a percentage based on the total cost of the coverage.
Total Cost	For each benefit coverage type, enter the total annual coverage cost.
Employee Portion	For each benefit coverage type, enter the employee portion of the total annual cost. This is the amount of money contributed by the employee towards the total annual insurance coverage cost.
Employer Portion	For each benefit coverage type, enter the employer portion of the total annual cost. This is the amount contributed by the employer toward the total annual insurance coverage cost.
Face Value	If the benefit group is life insurance, enter the face value for the benefit coverage type.
Deduction	Use the lookup  to choose the deduction code for this benefit.

Adding a Benefits Record

1. Enter Add mode.
2. Enter all information associated with the benefit.
3. Save the record.

Updating a Benefits Record

1. Highlight the appropriate record in the Benefits Listing and enter Update mode.
2. Change all necessary information as needed.
3. Save the record.

Deleting a Benefits Record

NOTE: You cannot delete any benefit records that are currently being used. For example, if a benefit is linked to an employee record, that benefit cannot be deleted from the setup table.

1. Highlight the appropriate record(s) in the Benefits Listing and enter Delete mode.
2. Confirm that this is the correct record to delete. Press **Yes** to delete the record. Press **No** if you do not want to delete the record.

Linking Benefits to the Employee Record

An employee must already have an existing appointment in order to enter benefits information.

1. Go to HR – Data Entry – Employee Information. Double-click the appropriate employee record in the listing. Under the **Appointment Information** folder in HR Employee Information, click the **Benefits** tab.

Employee

EmployeeID: 2 SSN: 222-23-3333
 Teacher ID: 001234567 DOB: 01/01/1955 Age: 60.41
 Prefix: Dr. Gender: Male
 First Name: John Marital Status: Married
 Middle Name: T Hispanic/Latino: ☐
 Last Name: Teacher Ethnicity: White
 Suffix: Status: ☒ HR Active ☒ PR Active
☐ Pending ☒ Retired

Employee Details



Personal Information Professional Information **Appointment Information** Task Lists File Attachments Custom Fields nVision Online

Position Appointment Building Assignment Leave of Absence Evaluations Tenure Seniority Civil Service Attendance Balance **Benefits**

Select a Position to display Benefits records

Math Teacher

Benefit Rate ID	Type	Provider	Coverage Type	Total Cost	Start Date	End Date	Employee Portio	Employer Portion
3	Dental	DENTAL	Family	650.00	01/01/2001		65.00	585.00
7	Health	BLUE SHIELD-2	Individual	3,000.00	01/01/2001		600.00	2,400.00

2. Use the drop-down to choose an **appointment position** to enter/review the benefits, providers, and coverage types that the employee has.
3. Enter **Update** mode. Then click the **Add**  button in the Benefits maintenance toolbar.
4. Use the lookup  to choose the **Benefit Rate ID** for the provider name, insurance type, and coverage type combination (e.g., Prudential Medical Family, Aetna Dental Individual, etc.). The **Provider**, **Type**, **Coverage Type**, **Face Value**, **Employee and Employer Portions**, and **Total Cost** default from the information in the Benefits Setup table.
5. If the allocation type for the benefit coverage is a flat dollar amount (as defined in Benefits Setup), the default **Employee Portion**, **Employer Portion**, and **Total Cost** can be changed if needed. If the allocation type for the benefit coverage is a percentage (as defined in Benefits Setup), the **Employee Percent**, **Employer Percent**, and **Total Cost** can be changed if needed.

- Enter the **Start Date** of the benefit in MM/DD/YYYY format or use the drop-down to choose the dates from the on-line calendar. The **START** date is required if you will be running the GASB45 Data Export Interface. Leave the **End Date** blank so that the benefit can be renewed.
- Indicate the **funding source** (e.g., PRM, ARM, etc.) used for Accounts Receivables purposes.

Employee Details

Personal Information Professional Information Appointment Information Task Lists File Attachments Custom Fields nVision Online

Position Appointment Building Assignment Leave of Absence Evaluations Tenure Seniority Civil Service Attendance Balance Benefits

Select a Position to display Benefits records

Math Teacher

Benefit Rate ID	Type	Provider	Coverage Type	Total Cost	Start Date	End Date	Employee Portion	Employer Portion
3	Dental	DENTAL	Family	650.00	01/01/2001		65.00	585.00
7	Health	BLUE SHIELD-2	Individual	3,000.00	01/01/2001		600.00	2,400.00

Benefit Rate ID: 7 Employee Portion: 600.00 Dependents

Provider: BLUE SHIELD-20 Employer Portion: 2,400.00

Type: Health Employee Pct: 0.00 Start Date: 01/01/2001

Coverage Type: Individual Employer Pct: 0.00 End Date:

Face Value: 0.00 Total Cost: 3,000.00 Funding Source: PRM

OK Cancel

- Click **OK**. Then **Save** the record.

Linking Dependents to Benefit Records


The **Dependents** button allows you to link a benefit record to one of the names already defined on the **Personal Information - Existing Dependents** window.

NOTE: The Dependents button is only accessible in View mode in the Benefit record.

- On the Appointment Information – Benefits tab, highlight the appropriate benefit record while in View mode.

Benefit Rate ID

3
7

Click  to the left of the Benefit Rate ID window. The Benefit Detail window displays.

Employee Details

Personal Information Professional Information Appointment Information Task Lists File Attachments Custom Fields nVision Online

Position Appointment Building Assignment Leave of Absence Evaluations Tenure Seniority Civil Service Attendance Balance Benefits

Select a Position to display Benefits records

Math Teacher

Benefit Rate ID	Type	Provider	Coverage Type	Total Cost	Start Date	End Date	Employee Portio	Employer Portion
3	Dental	DENTAL	Family	650.00	01/01/2001		65.00	585.00
7	Health	BLUE SHIELD-2	Individual	3,000.00	01/01/2001		600.00	2,400.00

Benefit Rate ID: 7 Employee Portion: 600.00

Provider: BLUE SHIELD-20 Employer Portion: 2,400.00

Type: Health Employee Pct: 0.00 Start Date: 01/01/2001

Coverage Type: Individual Employer Pct: 0.00 End Date:

Face Value: 0.00 Total Cost: 3,000.00 Funding Source: PRM

Dependents

OK Cancel

- Click **Dependents**. The Benefit Dependent window displays. The selected benefit provider and type is indicated at the top of the window.

Demo CSD - Benefit Dependent


Benefit Dependent(s)
Add/Update Benefit Dependents(s).

Benefit Provider: BLUE SHIELD-20% Benefit Type: Health

Dependent(s)

Dependent	Start Date	End Date
Jane Teacher		
John Teacher Jr.		

Cancel Save Exit

- Click the  button in the maintenance toolbar. Use the drop-down to select from a listing of the employee's existing dependents.
- Enter the effective Start Date of the benefit in each dependent benefit record. This information is necessary for GASB45 Data Export. The End Date can be left blank.

Demo CSD - Benefit Dependent

Benefit Dependent(s)

Add/Update Benefit Dependents(s).

Benefit Provider:

BLUE SHIELD-20%

Benefit Type:

Health

Dependent(s)

<<

<

>

>>

+×

Search <

Jane Teacher

01/01/2001

> John Teacher Jr.

01/01/2001


*

Cancel

Save

Exit

5. Click **Save**. Then click **Exit**. The dependent is linked to the selected employee benefit.

To Remove the Dependent Link to a Benefit, highlight the appropriate dependent name on the Benefit Dependent window and click the Delete  button in the maintenance toolbar.

Changing Rates in the Benefits Setup Table

When employee benefit coverage costs change, the new rates are entered in the Benefits Setup table.

To Change Rates in the Benefits Setup Table

1. Open the Setup menu tree.
2. Open the Codes & Types menu tree.
3. Click the Benefits option.
4. Highlight the appropriate record in the Benefits Listing and enter Update mode.

Demo CSD - Benefit - BLUE SHIELD-20% under Health

File Edit View Help

New Update Copy Save Save and Close Search

Benefit

Benefit ID: 5 W - 2 Box 12 Reportable: ☒

Provider: BLUE SHIELD-20% Policy Number:

Benefit Group: Health

Benefit Rates

Benefit Rate ID	Benefit Coverage Type Code	Percent/Dollar	Total Cost	Employee Portion	Employer Portion	Face Value	Deduction
7	Individual	Dollar (\$)	3,000.00	600.00	2,400.00	.00	
8	Family	Dollar (\$)	10,000.00	2,000.00	8,000.00	.00	

Update Employee Benefits

- Highlight the benefit rate record and make changes by keying over the existing information.

Benefit

Benefit ID: 5 W - 2 Box 12 Reportable: ☒

Provider: BLUE SHIELD-20% Policy Number:

Benefit Group: Health

Benefit Rates

Benefit Rate ID	Benefit Coverage Type Code	Percent/Dollar	Total Cost	Employee Portion	Employer Portion	Face Value	Deduction
7	Individual	Dollar (\$)	3,500.00	800.00	2,700.00	.00	
8	Family	Dollar (\$)	10,000.00	2,000.00	8,000.00	.00	
*							

Update Employee Benefits

In the example above, the rates for the **Blue Shield – 20% Health Individual** coverage are being changed as follows:

Prior Rates

Total Cost - \$3,000.00
 Employee Portion - \$600.00
 Employer Portion - \$2,400.00

New Rates

Total Cost - \$3,500.00
 Employee Portion - \$800.00
 Employer Portion - \$2,700.00

- Click **Save** to save the rate changes.

Applying Changed Rates to the Employee Benefits Record

nVision Human Resources provides two ways to apply updated benefit rates to employee benefit records.

- A. After making a change to rates in one benefit record, use the **Update Employee Benefits button**

A rectangular button with a light gray border and a slightly darker gray background. The text "Update Employee Benefits" is centered in a dark gray, sans-serif font.

on the Benefits Setup window to apply the new rates, ***for only the benefit shown in the current window***, to the appropriate employee records. This process would have to be performed repeatedly for each benefit if making multiple rate changes to different benefit records. Refer to pages 15 and 16 for instructions.

OR

- B. After making multiple changes to benefit rates in multiple benefit records, use the **Global Benefit Rate Change** option on the Utilities menu tree. Use this option when making rate changes to multiple benefit records. This option allows you to globally apply the changed rates ***from all or selected benefits*** to the appropriate employee records. Refer to pages 17 and 18 for instructions.

NOTE: Both options above will put an end date on an employee benefit record and create a new record with new rates, where the start date is the day after the end date on the previous benefit record.

Using the Update Employee Benefits Button in Benefits Setup

Upon save of a benefit rate change in Benefits Setup, the **Update Employee Benefits** button

Update Employee Benefits

becomes enabled.

Benefit

Benefit ID: 5 W - 2 Box 12 Reportable: ☒

Provider: BLUE SHIELD-20% Policy Number:

Benefit Group: Health

Benefit Rates

Benefit Rate ID	Benefit Coverage Type Code	Percent/Dollar	Total Cost	Employee Portion	Employer Portion	Face Value	Deduction
7	Individual	Dollar (\$)	3,500.00	800.00	2,700.00	.00	.00
8	Family	Dollar (\$)	10,000.00	2,000.00	8,000.00	.00	.00

Update Employee Benefits

Click . The Employee Benefit Rate Change window displays.

Employee Benefit Rate Change

This utility will allow the user to update employee benefits based upon the benefit modified.
The end date for the old rate will be one day prior to the start date of the new rate chosen.



Benefit Change Criteria

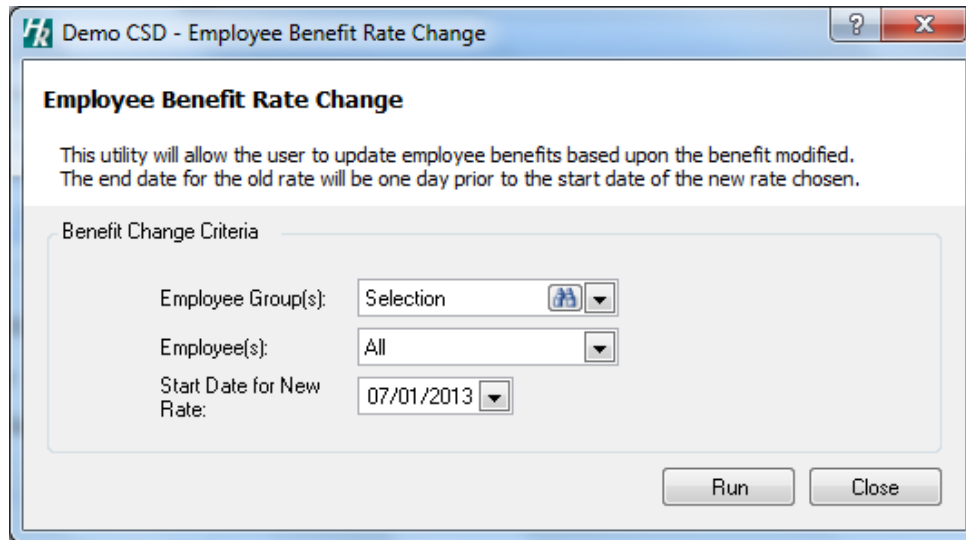
Employee Group(s): All

Employee(s): All

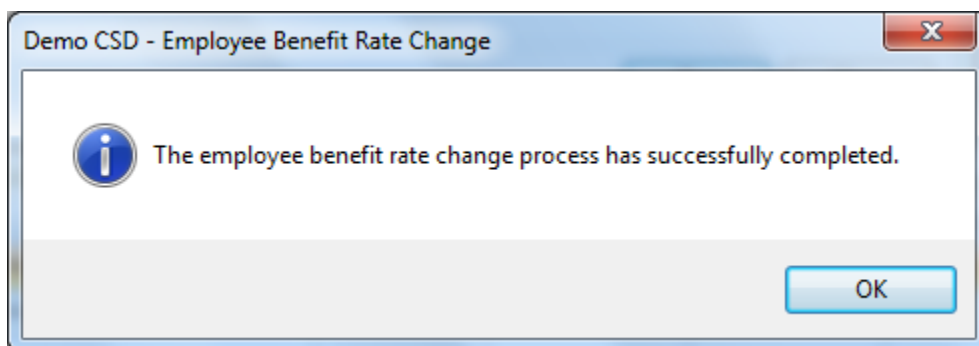
Start Date for New Rate:

Run Close

1. Select the **employee group(s)** to include in the benefit rate change. Choose **All** to include employees in all employee groups. Use the drop-down to change the option to **Selection**; then use the search  to select one or a range of employee groups.
2. Select the **employee(s)** to be included in the benefit rate change. Choose **All** to include all employees. Use the drop-down to change the option to **Selection**; then use the search  to select one or a range of employees.
3. Enter the **start date** for the new benefit rate.



4. Click  to apply the rate changes to the selected employee benefit record(s).



Click **OK** at the process completed prompt.

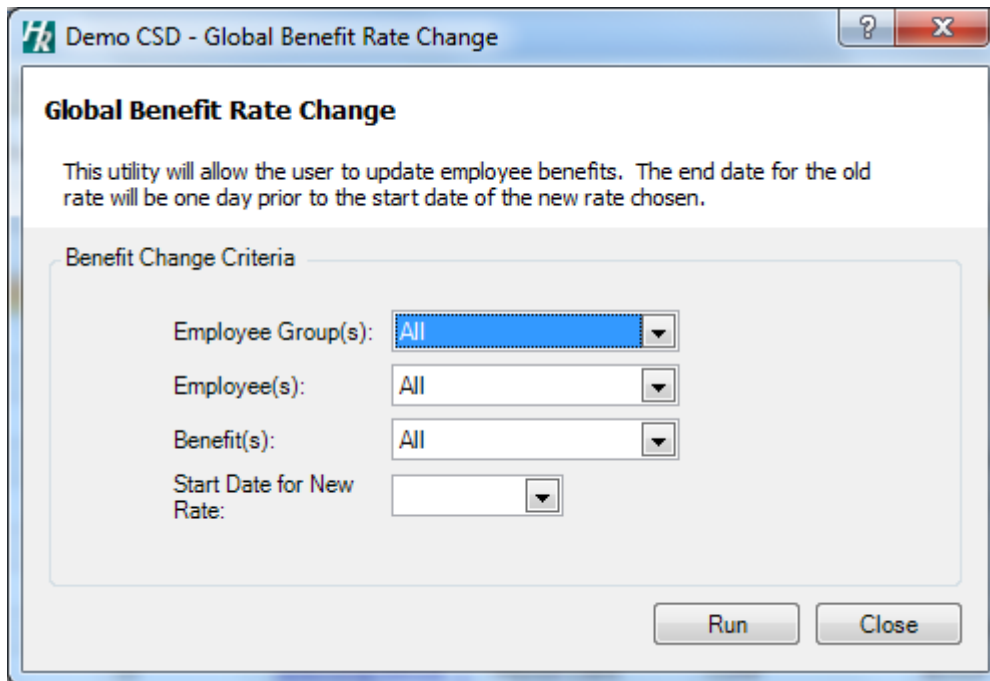
Using the Global Benefit Rate Change Utility

After making changes to rates in multiple different benefit records in Benefits Setup, use the **Global Benefit Rate Change** utility to globally apply the changed rates *from all or selected benefits* to the appropriate employee records.




Access to Global Benefit Rate Change

1. Open the Utilities menu tree.
2. Click the Global Benefit Rate Change option.

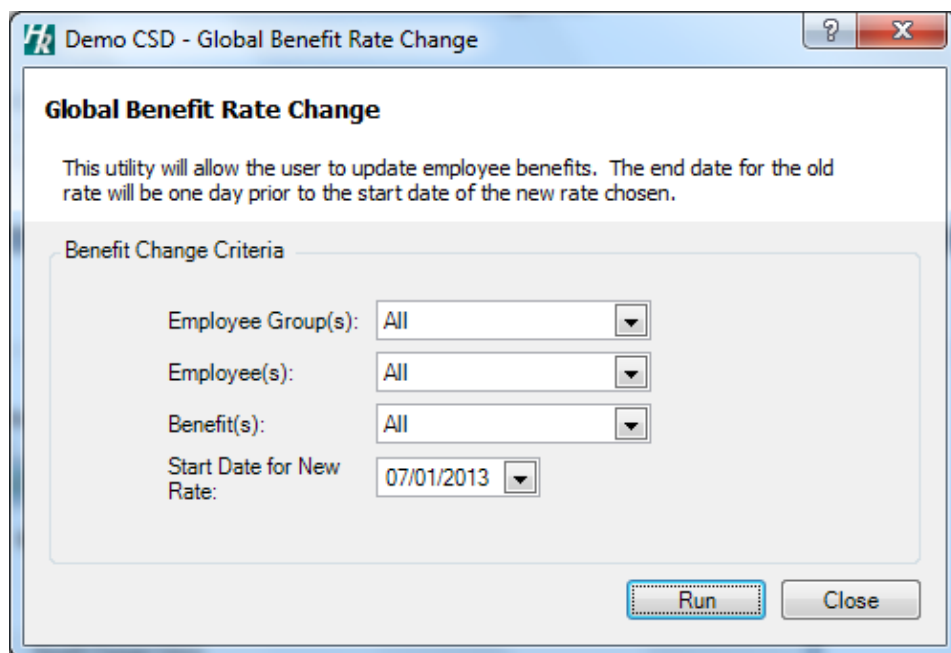
The Global Benefit Rate Change window displays.



Use this window to enter the criteria.

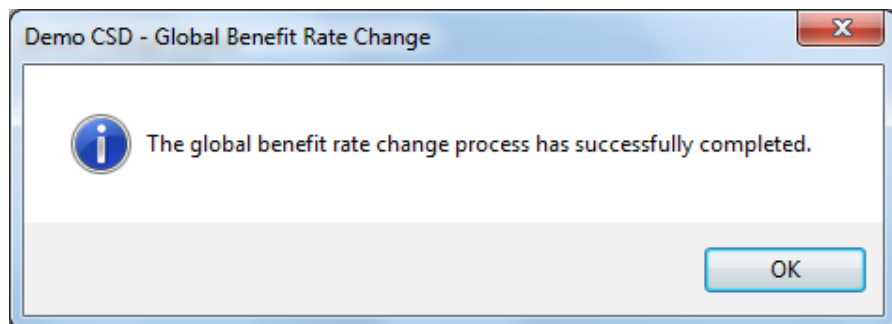
1. Select the **employee group(s)** to include in the benefit rate change. Choose **All** to include employees in all employee groups. Use the drop-down to change the option to **Selection**; then use the search  to select one or a range of employee groups.
2. Select the **employee(s)** to be included in the benefit rate change. Choose **All** to include all employees. Use the drop-down to change the option to **Selection**; then use the search  to select one or a range of employees.
3. Select the **benefit(s)** to be included in the benefit rate change. Choose **All** to include all benefits. Use the drop-down to change the option to **Selection**; then use the search  to select one or a range of benefits.

4. Enter the **start date** for the new benefit rate.



The screenshot shows a window titled "Demo CSD - Global Benefit Rate Change". Inside, there is a section titled "Global Benefit Rate Change" with a description: "This utility will allow the user to update employee benefits. The end date for the old rate will be one day prior to the start date of the new rate chosen." Below this is a "Benefit Change Criteria" section with four dropdown menus: "Employee Group(s)" set to "All", "Employee(s)" set to "All", "Benefit(s)" set to "All", and "Start Date for New Rate" set to "07/01/2013". At the bottom right are "Run" and "Close" buttons.

5. Click  to apply the rate changes to the selected employee benefit record(s).



Click **OK** at the process completed prompt.

How are Payroll Deduction Records Impacted?

Both the Update Employee Benefits option and the Global Benefit Rate Change Utility DO NOT have any impact on Payroll deductions. If the benefit costs have increased and the payroll benefit deductions need to be adjusted, Payroll must be notified. Otherwise, the deduction in Payroll will remain the same. The Payroll Department can use the Change Deduction Amounts or Limit routine, found on the Special Deduction Menu in nVision Payroll Utilities, to globally change deduction records based on a specified deduction and pay profile(s).

The following shows an existing employee benefit record and the resulting new benefit record created upon changing the benefit rates. The results are the same regardless of whether the rates are changed via the Update Employee Benefits button in Benefits Setup or the Global Benefit Rate Change Utility.

The Employee Information Appointment Benefits window shows the Blue Shield -20% Health Individual benefit linked to employee John Teacher in Employee Group TCH **prior** to making any changes in coverage costs.

Employee Details

Personal Information Professional Information Appointment Information Task Lists File Attachments Custom Fields nVision Online

Position Appointment Building Assignment Leave of Absence Evaluations Tenure Seniority Civil Service Attendance Balance Benefits

Select a Position to display Benefits records

Math Teacher

Search

Benefit Rate ID	Type	Provider	Coverage Type	Total Cost	Start Date	End Date	Employee Portio	Employer Portion
3	Dental	DENTAL	Family	650.00	01/01/2001		65.00	585.00
7	Health	BLUE SHIELD-2	Individual	3,000.00	01/01/2001		600.00	2,400.00

After changes to coverage costs were made in Benefits Setup and the Employee Benefit Rate Change window was processed, the Employee Benefit window for John Teacher in Employee Information shows the end date on the prior health benefit record of 6/30/2013. In addition, the new benefit record, which starts on 7/1/2013, shows the total cost of \$3,500.00, new employee cost of \$800.00, and new employer cost of \$2,700.00 for the Blue Shield 20% Health Individual benefit.

Employee Details

Personal Information Professional Information Appointment Information Task Lists File Attachments Custom Fields nVision Online

Position Appointment Building Assignment Leave of Absence Evaluations Tenure Seniority Civil Service Attendance Balance Benefits

Select a Position to display Benefits records

Math Teacher

Search

Benefit Rate ID	Type	Provider	Coverage Type	Total Cost	Start Date	End Date	Employee Portio	Employer Portion
3	Dental	DENTAL	Family	650.00	01/01/2001		65.00	585.00
7	Health	BLUE SHIELD-2	Individual	3,000.00	01/01/2001	06/30/2013	600.00	2,400.00
7	Health	BLUE SHIELD-2	Individual	3,500.00	07/01/2013		800.00	2,700.00

Scenarios

The following are scenarios of how nVision Human Resources will process existing Health benefit records, assuming that the Start Date of the New Rate is January 1, 2013, and the total cost is changing from \$1000 to \$1200:

Scenario 1

	Provider	Coverage Type	Start Date	End Date	Total Cost
Existing Benefit Record	ABC	Individual	3/1/2011	blank	\$1000
Modified Prior Benefit Record	ABC	Individual	3/1/2011	12/31/2012	\$1000
Resulting New Benefit Record	ABC	Individual	1/1/2013	blank	\$1200

Scenario 2

	Provider	Coverage Type	Start Date	End Date	Total Cost
Existing Benefit Record	ABC	Individual	1/1/2013	blank	\$1000
Modified Prior Benefit Record	ABC	Individual	1/1/2013	blank	\$1200
Resulting New Benefit Record	NONE	Existing benefit record is updated with New Rate			

Scenario 3

		Provider	Coverage Type	Start Date	End Date	Total Cost
Existing Benefit Record		ABC	Individual	4/1/2010	11/30/2012	\$1000
Modified Prior Benefit Record	NO CHANGE	ABC	Individual	4/1/2010	11/30/2012	\$1000
Resulting New Benefit Record	NONE	Benefit End Date is prior to Start Date of New Rate				

Scenario 4

	Provider	Coverage Type	Start Date	End Date	Total Cost
Existing Benefit Record	ABC	Individual	3/1/2013		\$1000
Resulting Prior Benefit Record	NO CHANGE	ABC	Individual	3/1/2013	\$1000
Resulting New Benefit Record	NONE	Benefit Start Date in existing record begins after Start Date of New Rate			

Scenario 5

		Provider	Coverage Type	Start Date	End Date	Total Cost
Existing Benefit Record		ABC	Individual	4/1/2010	3/31/2013	\$1000
Resulting Prior Benefit Record	NO CHANGE	ABC	Individual	4/1/2010	3/31/2013	\$1000
Resulting New Benefit Record	NONE	Existing Benefit Coverage extends beyond Start Date of New Rate				

05292015