LDEx Benefits Enrollment Management Standard Schema Review
Tech Track Session 2

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Today's Topics

- Design Approach

- Versions and Capabilities

- Use Cases

- LDEx Benefit Enrollment Management (BEM) Schema Review

- Data Transmission Delivery Options

- Key Takeaways and Available Support

LDEx Standards Design Approach

- All LDEx Standards are designed and developed within LIMRA's Data Exchange Standards Committee

- All LDEx Standards are based on a common UML Model

- Individual components are shared across the LDEx Standards when possible

  o Element names are maintained across standard when possible

  o This creates and maintains consistency across all the LDEx Standards

- The .xsd schema is generated from the UML Model and subsequent artifacts are generated from that .xsd

Current Industry Releases

Version: 1.3.2023.12.31

LDEx Benefits Enrollment Management 1.3 Standard

- The LDEx BEM 1.3 Standard allows for eligibility management along with enrollment in all worksite benefit products.
- The breadth of supported products include group medical, dental, vision, supplemental and voluntary benefits, flexibles spending accounts, family medical leave and, and lifestyle benefits within the LDEx BEM Standard.
- This backward-compatible release continues to enable the two-way exchange of coverage elections, benefit changes, terminations, demographic changes, as well as eligibility management between insurance carriers and their technology providers.
- All LDEx Standard payloads may be in either a .xml or .json format which are available in the standards package download.

Version: 1.1.2022.12.31

LDEx Evidence of Insurability Status & Decision 1.1 Standard

- The LDEx EOIS 1.1 Standard allows carriers to pass an employee's application status, updates and the final underwriting decision of an individual's eligibility to their benefits administrator.
- The EOIS Standard enables carriers and technology providers to:
  - Create rapid response turnaround times by furthering the applicability of automation
  - Streamline the underwriting process and leverage near-real time processing

Version: 1.3.2023.12.31

LDEx Response 1.3 Standard

- The LDEx RSP 1.3 Standard is a companion solution that supports the communication of processing results and error handling for all LDEx Standards.
- The LDEx Response Standards provides a solution to manage summary transaction reporting and detailed error handling at the individual element level when leveraging the LDEx BEM and EOIS Standards.
- Version 2.0, currently in development, will allow for synchronous and asynchronous error handling leveraging REST compliant transactional API capabilities.

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Versioning

- Today's schema review is of the LDEx BEM 1.3 Standard

- All previously released 1.x versions (1.0, 1.1, 1.2, 1.3) are backward compatible as they are minor releases

- Upcoming LDEx BEM 2.0 Standard is a breaking change
  - As it is a major release, it is NOT backward compatible with previously released versions

- Version control is managed within the LDEx Committee by the Program Release Management Team

LDEx BEM Standard Highlights

- Freely distributed to the entire workplace benefits industry

- Establishes a common data structure across multiple senders and receivers

- Decreases integration (system to system) and implementation (new client set up) times

- Supports enrollment, general benefit eligibility, benefit deductions, changes and reconciliation

LDEx Standards Supported Products

Core Benefits

- Medical
- Dental
- Vision

Supplemental Benefits

- AD&D
- Disability
  - STD
  - LTD
  - State
  - Voluntary
- Basic Life
- Buy-up Life

Healthcare Reimbursement

- Flexible Spending Accounts (FSA)
- Health Savings Accounts (HSA)
- Health Reimbursement Arrangements (HRA)

Voluntary Benefits

- Accident
- Cancer
- Critical Illness
- Hospital Indemnity
- Voluntary Life
  - Term Life
  - Universal Life
  - Whole Life

Leave Management

- Employee Assistance Programs (EAP)
- Family and Medical Leave (FML)
- Paid Family Leave (PFL)

Lifestyle Benefits

- ID Theft
- Legal
- Pet Insurance

Use Cases

- Enrollment management

- General benefit eligibility

- Benefit deductions

- System to system reconciliation

Enrollment Management

- The LDEx BEM Standard is built to manage all current workplace benefit product types

- Effective dates, coverage amounts, payroll deductions

- Employees, dependents, events, and beneficiaries

Employee Eligibility

- The LDEx BEM Standard has the ability to pass eligibility status

- No coverage record required

- Passes the data elements required to determine general benefit eligibility based on employment information

Benefit Deductions (Payroll)

- The LDEx BEM Standard passes benefit deduction data elements as part of the enrollment process

- As such it can act as a basic benefit deduction file

- We are seeing more and more deductions, billing, and payroll organizations leverage the LDEx BEM Standard to help standardize these processes

Reconciliation

- The LDEx BEM Standard can pass full-file coverage level data

- Either on a scheduled basis to maintain system to system synchronization

- Used before a major event, such as open enrollment, to verify both systems are up to in synch before major system events

Schema Structure

- Basic elements of a specific dataType
  - date, int, decimal, boolean
- simpleType elements
  - enumerations
- complexType elements

Identifier vs. ID

- Within all the LDEx Standards there are temporary elements used to link entities to each other within that specific payload

  o These are represented by **elementNameID**

- There are also unique permanent elements used to identify entities across time and systems

  o These are represented by **elementNameIdentifier**

Basic Architecture Elements

- **Transmission**
  - ○ **Carrier**
- **Employer**
  - ○ **Employee**
    - ▪ **Event**
    - ▪ **Coverage**
    - ▪ **Dependent**
    - ▪ **Beneficiary**

Carrier

- The **Carrier** complexType element represents the insurance provider to which the included data pertains

  o **CarrierID**

  - Unique Carrier Identifier (within the payload)

  o **CarrierName**

  - Distinctive designation of the carrier sending or receiving data in this transmission.

Carrier Code Example

```xml
<xsd:complexType name="Carrier">
  <xsd:annotation>
    <xsd:documentation>A collection of elements representing an insurance company sending
      or receiving data in this transmission.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="CarrierID" type="xsd:string">
      <xsd:annotation>
        <xsd:documentation>Unique identifier used when referencing the
          Carrier from within the payload.</xsd:documentation>
      </xsd:annotation>
    </xsd:element>
    <xsd:element name="CarrierName" type="xsd:string">
      <xsd:annotation>
        <xsd:documentation>Distinctive designation of the carrier sending
          or receiving Data in this transmission.</xsd:documentation>
      </xsd:annotation>
    </xsd:element>
  </xsd:sequence>
</xsd:complexType>
```

Employer

- The **Employer** complexType element represents the employer to which the included data pertains
  - **EmployerPartyID**
  - **FederalEmployerIdentificationNumber**
  - **CarrierMasterAgreementNumber**
    - Specified value identifier for a specified group.
  - **Employee**
    - Data relevant to its employees

Employer Code Example

```xml
<xsd:complexType name="Employer">
  <xsd:annotation>
    <xsd:documentation>A collection of elements representing an entity that employs
      people or is organized for a joint purpose which these benefits
      configuration details apply.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="EmployerPartyID" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="FederalEmployerIdentificationNumber" type="xsd:string"> [6 lines]
    <xsd:element maxOccurs="unbounded" name="CarrierMasterAgreementNumber" type="bem:CarrierMasterAgreementNumber">
    <xsd:element name="EmployerName" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployerAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element maxOccurs="unbounded" name="Employee" type="bem:Employee"> [4 lines]
  </xsd:sequence>
</xsd:complexType>
```

Employee Hierarchy

- **Employee**

  - **Event**

  - **Coverage**

  - **Dependent**

  - **Beneficiary**

```xml
<xsd:complexType name="Employee">
  <xsd:annotation>
    <xsd:documentation>A collection of elements representing an individual
      who works under a contract of employment.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="EmployeePartyID" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeIndividualTaxpayerIdentificationNumber" [8 lines]
    <xsd:element minOccurs="0" name="EmployeeSocialSecurityNumber" type="xsd:string"> [6 lines]
    <xsd:element minOccurs="0" name="EmployeeIdentifier" type="xsd:string"> [5 lines]
    <xsd:element name="EmployeeName" type="bem:StructuredPersonName"> [5 lines]
    <xsd:element name="EmployeeGenderCode" type="bem:Gender"> [5 lines]
    <xsd:element name="EmployeeBirthDate" type="xsd:date"> [5 lines]
    <xsd:element minOccurs="0" name="MaritalStatusCode" type="bem:MaritalStatus"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeTobaccoUseCode" type="bem:TobaccoUse"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeHomePhone" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeWorkPhone" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeMobilePhone" type="xsd:string"> [5 lines]
    <xsd:element name="EmployeeMailingAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeHomeAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeWorkAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeEmail" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeAlternateEmail" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmploymentInformation" type="bem:EmploymentInformation"> [4 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EnrollmentInformation" [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Event" type="bem:Event"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EmployeeEventID" type="xsd:string"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Dependent" type="bem:Dependent"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="OtherParty" type="bem:OtherParty"> [6 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="BeneficiaryGroup" [6 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Producer" type="bem:Producer"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Coverage" type="bem:Coverage"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EmployeeForm" type="bem:Form"> [6 lines]
    <xsd:element minOccurs="0" name="DisabilityIndicator" type="xsd:boolean"> [6 lines]
  </xsd:sequence>
</xsd:complexType>
```

Employee

- The **Employee** complexType element contains the specific employee to which the following data applies to

  o **EmployeePartyID**

  o **EmployeeIdentifier**

- Multiple datatype, simpleType and complexType elements representing their demographic, coverage, and dependent information

  o **EmployeeName, EmployeeBirthDate, Dependent, and Coverage**

Employee Code Example

```xml
<xsd:complexType name="Employee">
  <xsd:annotation>
    <xsd:documentation>A collection of elements representing an individual
      who works under a contract of employment.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="EmployeePartyID" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeIndividualTaxpayerIdentificationNumber" type="xsd:string"> [7 lines]
    <xsd:element minOccurs="0" name="EmployeeSocialSecurityNumber" type="xsd:string"> [6 lines]
    <xsd:element minOccurs="0" name="EmployeeIdentifier" type="xsd:string"> [5 lines]
    <xsd:element name="EmployeeName" type="bem:StructuredPersonName"> [5 lines]
    <xsd:element name="EmployeeGenderCode" type="bem:Gender"> [5 lines]
    <xsd:element name="EmployeeBirthDate" type="xsd:date"> [5 lines]
    <xsd:element minOccurs="0" name="MaritalStatusCode" type="bem:MaritalStatus"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeTobaccoUseCode" type="bem:TobaccoUse"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeHomePhone" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeWorkPhone" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeMobilePhone" type="xsd:string"> [5 lines]
    <xsd:element name="EmployeeMailingAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeHomeAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeWorkAddress" type="bem:PostalAddress"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeEmail" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeeAlternateEmail" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="EmploymentInformation" type="bem:EmploymentInformation"> [4 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EnrollmentInformation" type="bem:EnrollmentInformation"> [4 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Event" type="bem:Event"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EmployeeEventID" type="xsd:string"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Dependent" type="bem:Dependent"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="OtherParty" type="bem:OtherParty"> [6 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="BeneficiaryGroup" type="bem:BeneficiaryGroup"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Producer" type="bem:Producer"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="Coverage" type="bem:Coverage"> [5 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EmployeeForm" type="bem:Form"> [6 lines]
    <xsd:element minOccurs="0" name="DisabilityIndicator" type="xsd:boolean"> [6 lines]
  </xsd:sequence>
</xsd:complexType>
```

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Event

- The **Event** complexType is also nested within the **Employee** complexType and contains the coverage data elements relative to the specific employee

  - **EventTypeCode**
  - **EventDate**
  - **EnrollmentInformationID**

Event Code Example

```xml
<xsd:complexType name="Event">
  <xsd:annotation>
    <xsd:documentation>A collection of information about the member enrollment, such
      as new hire, annual enrollment, or qualifying event. </xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="EventID" type="xsd:string"> [5 lines]
    <xsd:element name="EventTypeCode" type="bem:EventType"> [5 lines]
    <xsd:element name="EventTypeReasonCode" type="bem:EventTypeReason"> [5 lines]
    <xsd:element name="EventDate" type="xsd:date"> [4 lines]
    <xsd:element minOccurs="0" name="TransactionDate" type="xsd:date"> [4 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="EnrollmentInformationID" type="xsd:string"> [5 lines]
  </xsd:sequence>
</xsd:complexType>
```

Coverage

- The **Coverage** complexType is nested within the **Employee** compexType and contains the coverage data elements relative to the specific employee
  - **BenefitPlanIdentifier**
  - **IndividualPolicyNumber**
  - **OriginalCoverageEffectiveDate**
  - **CoverageTierCode**
  - **TakeOverCoverageIndicator**

Coverage Code Example

```xml
<xsd:complexType name="Coverage">
  <xsd:annotation>
    <xsd:documentation>A collection of elements representing the amount of
      risk or liability that is covered for a person or entity by way of
      insurance products and services.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="CoverageID" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="GroupPolicyNumber" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="IndividualPolicyNumber" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="ProductTypeCode" type="bem:ProductType"> [5 lines]
    <xsd:element minOccurs="0" name="BenefitPlanIdentifier" type="xsd:string"> [6 lines]
    <xsd:element minOccurs="0" name="BenefitClassIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="BenefitSubClassIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="BillGroupIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="BillSubGroupIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="ClaimGroupIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="ClaimSubGroupIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="OriginalCoverageEffectiveDate" type="xsd:date"> [5 lines]
    <xsd:element name="CoverageEffectiveDate" type="xsd:date"> [5 lines]
    <xsd:element minOccurs="0" name="CoverageTerminationDate" type="xsd:date"> [4 lines]
    <xsd:element minOccurs="0" name="CoverageTierCode" type="bem:CoverageTier"> [5 lines]
    <xsd:element minOccurs="0" name="BenefitCalculationMethodCode" type="bem:BenefitCalculationMethod"> [5 lines]
    <xsd:element minOccurs="0" name="BenefitAmount" type="xsd:decimal"> [5 lines]
    <xsd:element minOccurs="0" name="BenefitFactor" type="xsd:decimal"> [6 lines]
    <xsd:element minOccurs="0" name="EmployeeContributionCode" type="bem:EmployeeContribution"> [5 lines]
    <xsd:element minOccurs="0" name="EmployeePremiumContributionAmount" type="xsd:decimal"> [5 lines]
    <xsd:element minOccurs="0" name="EmployerPremiumContributionAmount" type="xsd:decimal"> [5 lines]
    <xsd:element minOccurs="0" name="TotalPlanPremiumAmount" type="xsd:decimal"> [4 lines]
    <xsd:element minOccurs="0" name="BenefitEarningsAmount" type="xsd:decimal"> [4 lines]
    <xsd:element minOccurs="0" name="BenefitEarningsEffectiveDate" type="xsd:date"> [4 lines]
    <xsd:element minOccurs="0" name="BenefitModeQuantity" type="xsd:int"> [5 lines]
    <xsd:element minOccurs="0" name="PaymentMethodCode" type="bem:PaymentMethod"> [5 lines]
    <xsd:element minOccurs="0" name="PremiumModeQuantity" type="xsd:integer"> [5 lines]
    <xsd:element minOccurs="0" name="PreTaxCode" type="bem:PreTax"> [5 lines]
    <xsd:element minOccurs="0" name="IssueAgeQuantity" type="xsd:int"> [5 lines]
    <xsd:element minOccurs="0" name="TobaccoUseIndicator" type="xsd:boolean"> [5 lines]
    <xsd:element minOccurs="0" name="TakeOverCoverageIndicator" type="xsd:boolean"> [5 lines]
    <xsd:element minOccurs="0" name="EnrollerProducerPartyID" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="BeneficiaryGroupID" type="xsd:string"> [5 lines]
    <xsd:element name="CarrierID" type="xsd:string"> [5 lines]
```

Dependent

- The **Dependent** complexType is nested within the **Employee** compexType and contains the dependent data elements relative to the specific employee
  - **DependentPartyID**
  - **DependentName**
  - **DependentBirthDate**
  - **DependentRelationshipTypeCode**
  - **DependentMailingAddress**

Dependent Code Example

```xml
<xsd:complexType name="Dependent">
  <xsd:annotation>
    <xsd:documentation>A collection of elements representing a person
      who relies on another, especially a family member, for financial
      support.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="DependentPartyID" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="DependentIndividualTaxpayerIdentificationNumber" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="DependentSocialSecurityNumber" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="DependentIdentifier" type="xsd:string"> [5 lines]
    <xsd:element minOccurs="0" name="DependentName" type="bem:StructuredPersonName"> [5 lines]
    <xsd:element name="DependentRelationshipTypeCode" type="bem:DependentRelationshipType"> [4 lines]
    <xsd:element minOccurs="0" name="DependentGenderCode" type="bem:Gender"> [4 lines]
    <xsd:element name="DependentBirthDate" type="xsd:date"> [4 lines]
    <xsd:element minOccurs="0" name="DependentHomePhone" type="xsd:string"> [4 lines]
    <xsd:element minOccurs="0" name="DependentWorkPhone" type="xsd:string"> [4 lines]
    <xsd:element minOccurs="0" name="DependentMobilePhone" type="xsd:string"> [4 lines]
    <xsd:element minOccurs="0" name="DependentMailingAddress" type="bem:PostalAddress"> [4 lines]
    <xsd:element minOccurs="0" name="DependentHomeEmail" type="xsd:string"> [4 lines]
    <xsd:element minOccurs="0" name="DisabilityIndicator" type="xsd:boolean"> [6 lines]
    <xsd:element minOccurs="0" name="StudentStatusCode" type="bem:StudentStatus"> [4 lines]
    <xsd:element minOccurs="0" name="DependentTobaccoUseCode" type="bem:TobaccoUse"> [4 lines]
    <xsd:element maxOccurs="unbounded" minOccurs="0" name="DependentEventID" type="xsd:string"> [5 lines]
  </xsd:sequence>
</xsd:complexType>
```
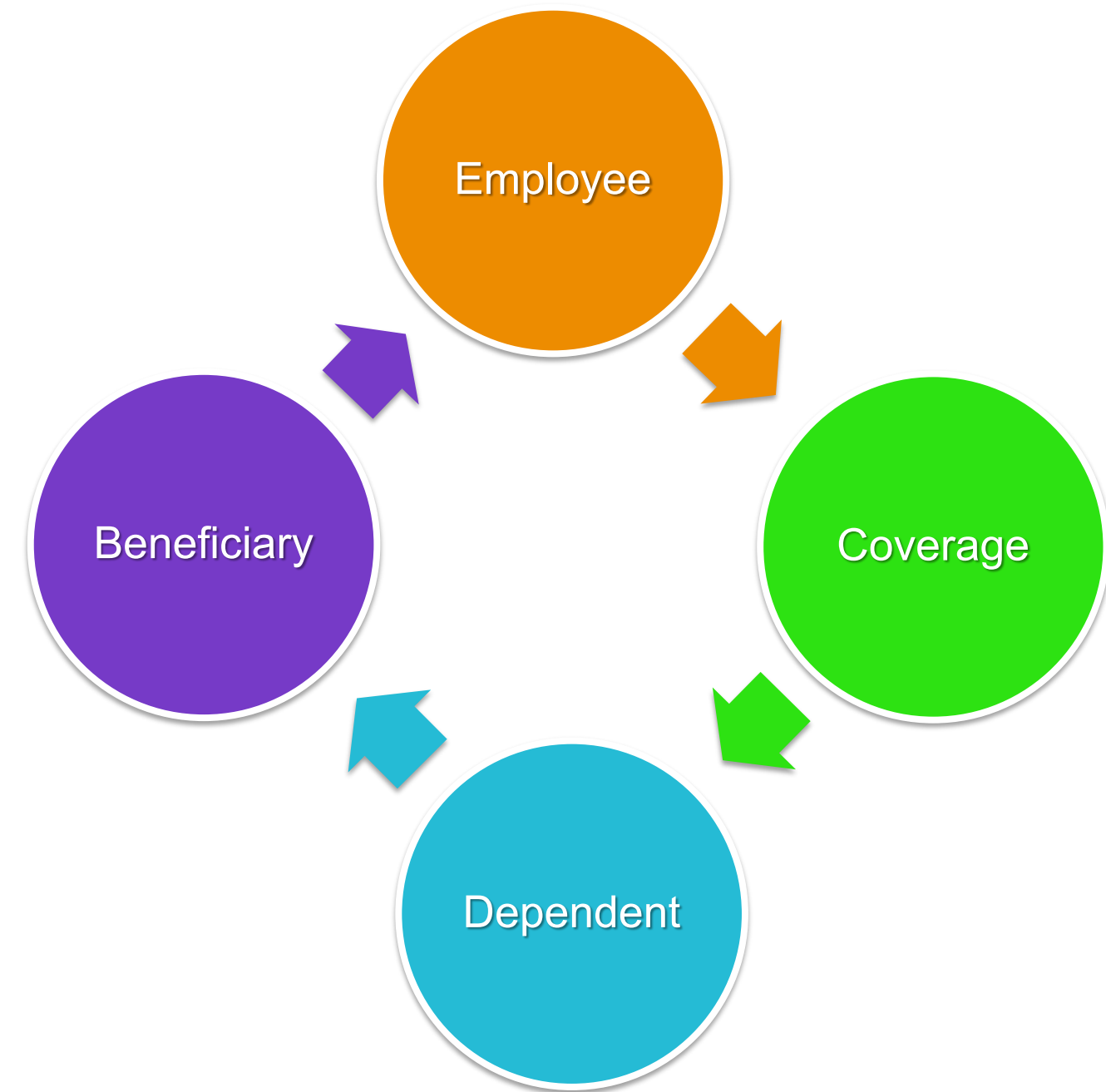
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Beneficiary

- The **Beneficiary** complexType is nested within the **Employee** compexType and contains the beneficiary data elements relative to the specific employee

  o **BeneficiaryPartyID**

  o **BeneficiaryPartyTypeCode**

  o **BeneficiaryPercent**

Beneficiary Code Example

```xml
<xsd:complexType name="Beneficiary">
  <xsd:annotation>
    <xsd:documentation>A collection of elements used when referencing the
      beneficiary from within the payload.</xsd:documentation>
  </xsd:annotation>
  <xsd:sequence>
    <xsd:element name="BeneficiaryPartyID" type="xsd:string"> [5 lines]
    <xsd:element name="BeneficiaryPartyTypeCode" type="bem:BeneficiaryPartyType"> [5 lines]
    <xsd:element name="BeneficiaryPercent" type="xsd:decimal"> [5 lines]
    <xsd:element name="BeneficiaryTypeCode" type="bem:BeneficiaryType"> [4 lines]
  </xsd:sequence>
</xsd:complexType>
```

How do the LDEx Standards connect entities across transient payloads and persistent platforms?

Enrollment Example

```xml
<Employee>
    <EmployeePartyID>45</EmployeePartyID>
    <EmployeeIdentifier>42</EmployeeIdentifier>
    <EmployeeName>
        <FirstName>Sylvia</FirstName>
        <LastName>Baldwin</LastName>
    </EmployeeName>
    <Event>
        <EventID>NHEVT1234</EventID>
        <EventTypeCode>Coverage</EventTypeCode>
        <EventTypeReasonCode>NewHireEnrollment</EventTypeReasonCode>
        <EventDate>2018-08-27</EventDate>
        <TransactionDate>2018-08-27</TransactionDate>
    </Event>
    <EmployeeEventID>NHEVT1234</EmployeeEventID>
    <Coverage>
        <CoverageID>2397070</CoverageID>
        <ProductTypeCode>Life</ProductTypeCode>
        <BenefitPlanIdentifier>BlueCross BlueShield Life</BenefitPlanIdentifier>
        <CoverageEffectiveDate>2019-09-01</CoverageEffectiveDate>
        <CoverageTierCode>Employee</CoverageTierCode>
        <BenefitCalculationMethodCode>FlatAmount</BenefitCalculationMethodCode>
        <BenefitAmount>20000</BenefitAmount>
        <EmployeeContributionCode>EmployeePaid</EmployeeContributionCode>
        <EmployeePremiumContributionAmount>3.31</EmployeePremiumContributionAmount>
        <TotalPlanPremiumAmount>3.31</TotalPlanPremiumAmount>
        <PaymentMethodCode>PayrollDeduction</PaymentMethodCode>
        <PremiumModeQuantity>26</PremiumModeQuantity>
        <PreTaxCode>PostTax</PreTaxCode>
        <CarrierID>1234</CarrierID>
        <ElectedCoverage>
            <ElectedBenefitCalculationMethodCode>FlatAmount</ElectedBenefitCalculationMethodCode>
            <ElectedBenefitAmount>50000</ElectedBenefitAmount>
            <ElectedEmployeeContributionCode>EmployeePaid</ElectedEmployeeContributionCode>
            <ElectedTotalPlanPremiumAmount>3.31</ElectedTotalPlanPremiumAmount>
            <ElectedCoverageInsured>
                <InsuredPartyID>45</InsuredPartyID>
                <PrimaryInsuredIndicator>true</PrimaryInsuredIndicator>
                <InsuredCoverageEffectiveDate>2019-09-01</InsuredCoverageEffectiveDate>
            </ElectedCoverageInsured>
        </ElectedCoverage>
        <CoverageInsured>
            <InsuredPartyID>45</InsuredPartyID>
            <PrimaryInsuredIndicator>true</PrimaryInsuredIndicator>
            <TobaccoUseIndicator>false</TobaccoUseIndicator>
            <InsuredCoverageEffectiveDate>2019-09-01</InsuredCoverageEffectiveDate>
        </CoverageInsured>
        <CoverageEventID>NHEVT1334</CoverageEventID>
        <CoverageTransactionDate>2018-08-27</CoverageTransactionDate>
    </Coverage>
</Employee>
```

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Dependent Example

```xml
<Employee>
    <EmployeePartyID>1772641</EmployeePartyID>
    <EmployeeIdentifier>00291</EmployeeIdentifier>
    <EmployeeName>
        <FirstName>Nina</FirstName>
        <LastName>McCain</LastName>
    </EmployeeName>
    <EmployeeGenderCode>Female</EmployeeGenderCode>
    <EmployeeBirthDate>1974-10-03</EmployeeBirthDate>
    <EmploymentInformation>
        <OriginalHireDate>2017-08-18</OriginalHireDate>
        <MostRecentHireDate>2017-08-18</MostRecentHireDate>
        <EmploymentTypeCode>FullTime</EmploymentTypeCode>
        <EmploymentStatusCode>Active</EmploymentStatusCode>
        <JobTitleText>Assistant Director of Nursing</JobTitleText>
        <OccupationText>Assistant Director of Nursing</OccupationText>
        <WorkLocationText>Mississippi Medical Center</WorkLocationText>
        <PayrollDeductionFrequencyQuantity>26</PayrollDeductionFrequencyQuantity>
        <PayrollFrequencyQuantity>26</PayrollFrequencyQuantity>
        <EmploymentIncome>
            <IncomeTypeCode>BenefitSalary</IncomeTypeCode>
            <IncomeAmount>60000</IncomeAmount>
            <IncomeModeCode>Annual</IncomeModeCode>
            <IncomeEffectiveDate>2018-04-01</IncomeEffectiveDate>
        </EmploymentIncome>
    </EmploymentInformation>
    <Event>
        <EventID>EE735236</EventID>
        <EventTypeCode>Coverage</EventTypeCode>
        <EventTypeReasonCode>OpenEnrollment</EventTypeReasonCode>
        <EventDate>2019-06-07</EventDate>
        <TransactionDate>2019-06-10</TransactionDate>
    </Event>
    <Dependent>
        <DependentPartyID>1772642</DependentPartyID>
        <DependentSocialSecurityNumber>998763918</DependentSocialSecurityNumber>
        <DependentName>
            <FirstName>Ken</FirstName>
            <LastName>McCain</LastName>
        </DependentName>
        <DependentRelationshipTypeCode>Spouse</DependentRelationshipTypeCode>
        <DependentGenderCode>Male</DependentGenderCode>
        <DependentBirthDate>1965-09-28</DependentBirthDate>
    </Dependent>
</Employee>
```

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Beneficiary Example (Dependent)

```xml
<Employee>
    <EmployeePartyID>45</EmployeePartyID>
    <EmployeeIdentifier>42</EmployeeIdentifier>
    <EmployeeName>
        <FirstName>Sylvia</FirstName>
        <LastName>Baldwin</LastName>
    </EmployeeName>
    <EmployeeGenderCode>Female</EmployeeGenderCode>
    <EmployeeBirthDate>2000-02-08</EmployeeBirthDate>
    <MaritalStatusCode>Married</MaritalStatusCode>
    <Event>
        <EventID>BENEFCH1234</EventID>
        <EventTypeCode>Coverage</EventTypeCode>
        <EventTypeReasonCode>BeneficiaryChange</EventTypeReasonCode>
        <EventDate>2020-02-10</EventDate>
        <TransactionDate>2020-02-05</TransactionDate>
    </Event>
    <EmployeeEventID>BENEFCH1234</EmployeeEventID>
    <Dependent>
        <DependentPartyID>1522222</DependentPartyID>
        <DependentIdentifier>001A2</DependentIdentifier>
        <DependentName>
            <FirstName>Roger</FirstName>
            <LastName>Baldwin</LastName>
        </DependentName>
        <DependentRelationshipTypeCode>Spouse</DependentRelationshipTypeCode>
        <DependentGenderCode>Male</DependentGenderCode>
        <DependentBirthDate>1970-01-01</DependentBirthDate>
        <DependentMailingAddress>
            <FirstLineAddress>4 Thresa Blvd</FirstLineAddress>
            <SecondLineAddress>Apt 4</SecondLineAddress>
            <ThirdLineAddress>Box 3</ThirdLineAddress>
            <CityName>Atlanta</CityName>
            <StateProvinceCode>GA</StateProvinceCode>
            <PostalCode>30334</PostalCode>
            <CountryCode>USA</CountryCode>
        </DependentMailingAddress>
        <DependentHomeEmail>someone@flexer.com</DependentHomeEmail>
        <DisabilityIndicator>0</DisabilityIndicator>
        <StudentStatusCode>PartTime</StudentStatusCode>
        <DependentTobaccoUseCode>N</DependentTobaccoUseCode>
        <DependentEventID>BENEFCH1234</DependentEventID>
    </Dependent>
    <BeneficiaryGroup>
        <BeneficiaryGroupID>2773201</BeneficiaryGroupID>
        <Beneficiary>
            <BeneficiaryPartyID>1522222</BeneficiaryPartyID>
            <BeneficiaryPartyTypeCode>Dependent</BeneficiaryPartyTypeCode>
            <BeneficiaryPercent>100.00</BeneficiaryPercent>
            <BeneficiaryTypeCode>Primary</BeneficiaryTypeCode>
        </Beneficiary>
</Employee>
```

Beneficiary Example (OtherParty)

```xml
<Employee>
    <EmployeePartyID>45</EmployeePartyID>
    <EmployeeIdentifier>42</EmployeeIdentifier>
    <EmployeeName>
        <FirstName>Sylvia</FirstName>
        <LastName>Baldwin</LastName>
    </EmployeeName>
    <EmployeeGenderCode>Female</EmployeeGenderCode>
    <EmployeeBirthDate>2000-02-08</EmployeeBirthDate>
    <MaritalStatusCode>Married</MaritalStatusCode>
    <Event>
        <EventID>BENEFCH1234</EventID>
        <EventTypeCode>Coverage</EventTypeCode>
        <EventTypeReasonCode>BeneficiaryChange</EventTypeReasonCode>
        <EventDate>2020-02-10</EventDate>
        <TransactionDate>2020-02-05</TransactionDate>
    </Event>
    <EmployeeEventID>BENEFCH1234</EmployeeEventID>
    <OtherParty>
        <OtherPartyID>12001</OtherPartyID>
        <OtherPartyFederalEmployerIdentificationNumber>99-9999999</OtherPartyFederalEmployerIdentificationNumber>
        <OtherPartySocialSecurityNumber>256588923</OtherPartySocialSecurityNumber>
        <OtherPartyOrganizationName>Family</OtherPartyOrganizationName>
        <OtherPartyPersonName>
            <FirstName>Ben</FirstName>
            <LastName>Hosper</LastName>
        </OtherPartyPersonName>
        <OtherPartyRelationshipTypeCode>Cousin</OtherPartyRelationshipTypeCode>
        <OtherPartyTypeCode>Estate</OtherPartyTypeCode>
        <OtherPartyGenderCode>Male</OtherPartyGenderCode>
        <OtherPartyBirthDate>1976-01-01</OtherPartyBirthDate>
        <OtherPartyMailingAddress>
            <FirstLineAddress>8 Thresa Blvd</FirstLineAddress>
            <SecondLineAddress>Apt 3</SecondLineAddress>
            <ThirdLineAddress>Box 43</ThirdLineAddress>
            <CityName>Atlanta</CityName>
            <StateProvinceCode>GA</StateProvinceCode>
            <PostalCode>30334</PostalCode>
            <CountryCode>USA</CountryCode>
        </OtherPartyMailingAddress>
    </OtherPartyHomeAddress>
        <OtherPartyEventID>BENEFCH1234</OtherPartyEventID>
    </OtherParty>
    <BeneficiaryGroup>
        <BeneficiaryGroupID>2773201</BeneficiaryGroupID>
        <Beneficiary>
            <BeneficiaryPartyID>12001</BeneficiaryPartyID>
            <BeneficiaryPartyTypeCode>OtherParty</BeneficiaryPartyTypeCode>
            <BeneficiaryPercent>100.00</BeneficiaryPercent>
            <BeneficiaryTypeCode>Primary</BeneficiaryTypeCode>
        </Beneficiary>
</Employee>
```

Eligibility Example

```xml
<Employee>
        <EmployeePartyID>211713</EmployeePartyID>
        <EmployeeIdentifier>985603</EmployeeIdentifier>
        <EmployeeName>
            <FirstName>CAROLYN</FirstName>
            <LastName>OWENSTEST</LastName>
        </EmployeeName>
        <EmployeeGenderCode>Female</EmployeeGenderCode>
        <EmployeeBirthDate>1976-05-05</EmployeeBirthDate>
        <MaritalStatusCode>Married</MaritalStatusCode>
        <EmployeeMailingAddress>
            <FirstLineAddress>2402 Main Street</FirstLineAddress>
            <CityName>AUSTIN</CityName>
            <StateProvinceCode>TX</StateProvinceCode>
            <PostalCode>75082</PostalCode>
            <CountryCode>US</CountryCode>
        </EmployeeMailingAddress>
        <EmploymentInformation>
            <OriginalHireDate>2017-06-05</OriginalHireDate>
            <EmploymentTypeCode>FullTime</EmploymentTypeCode>
            <EmploymentStatusCode>Active</EmploymentStatusCode>
            <OccupationText>RocketScientist</OccupationText>
            <WorkHoursFrequencyCode>Weekly</WorkHoursFrequencyCode>
            <UnionIndicator>true</UnionIndicator>
            <UnionLocalName>AmalgamatedRocketScientists</UnionLocalName>
            <UnionLocalNumber>123</UnionLocalNumber>
            <UnionMemberNumber>10</UnionMemberNumber>
            <Rule50_75Indicator>true</Rule50_75Indicator>
            <WorkStateCode>TX</WorkStateCode>
            <KeyEmployeeIndicator>true</KeyEmployeeIndicator>
            <EmploymentSchedule>
                <ScheduledHoursQuantity>40.0</ScheduledHoursQuantity>
                <Last12MonthsWorkHoursQuantity>2080.0</Last12MonthsWorkHoursQuantity>
                <PerWeekWorkedHoursQuantity>40.0</PerWeekWorkedHoursQuantity>
                <WorkSchedule>
                    <WorkShiftCode>First</WorkShiftCode>
                    <WorkScheduleTypeCode>Weekly</WorkScheduleTypeCode>
                    <WeeklyWorkedHoursQuantity>40.0</WeeklyWorkedHoursQuantity>
                </WorkSchedule>
            </EmploymentSchedule>
        </EmploymentInformation>
</Employee>
```

Response

- Each LDEx Standard is published with a corresponding response schema

- The LDEx Response (RSP) Standard manages data error handling and reporting

- It is also used to transmit HTTP codes to report transmission status and errors while delivering LDEx Standard payloads

Modern Delivery Options

- Historically the industry has utilized SFTP file transfer of multi-record files

  o Leveraging a batch-style scheduled EDI data delivery process

- The industry is moving towards API-driven single record delivery

  o Single record transfer allows for real-time/near-real time data transmission and processing

Open API 3.1 Endpoints

- Leveraged by the LDEx BEM 2.0 Standard and subsequent releases

- RESTful API compliant

- Supports both synchronous and asynchronous processing

- Three paths

  - post: /bem/transmissions

  - post: /ldex/notifications

  - get: /bem/employees

post: /bem/transmissions

- Creates a transmission containing a single payload of a complete enrollment or eligibility record
- Only contains one parameter
  - **masterAgreementNumber**
- Designed to be sent real-time/near-real time

post: /ldex/notifications

- Agnostic notification of an add or update to an employee record

- Sends a **resourceLink** to the intended receiver which allows the receiver to retrieve the data later

- Contains multiple parameters to help identify:

  - Which LDEx Standard and version the payload is formatted in

  - An **asOfDate** which helps dictate the expected effective date

  - A **creationDateTime** which references when the link was built

  - And **Sender** information pertinent to the payload

get: /bem/employees

- Retrieves employee record(s) for a specific employer by date range
- Retrieves single or multiple employee records based on the inclusion or exclusion of an employee identifier
- Includes parameters that allow for filtering of data retrieved:
  - **coverageEffectiveDate**
  - **beginDate**
  - **endDate**
  - **limit**
  - **offset**

Key Takeaways

- Committee driven design, versioning, and governance

- Products supported by the LDEx Standards

- Most common use cases

- How a schema works

- Overall LDEx BEM Standard hierarchy

- Employee object hierarchy

- Individual concept related objects

- Nesting of concept objects within an overarching concept object

- Reviewed some basic code examples relative to:
    o Individual concept objects
    o Nested objects
    o Use cases

- Multiple delivery options

- Transactional API processing

Implementation Support

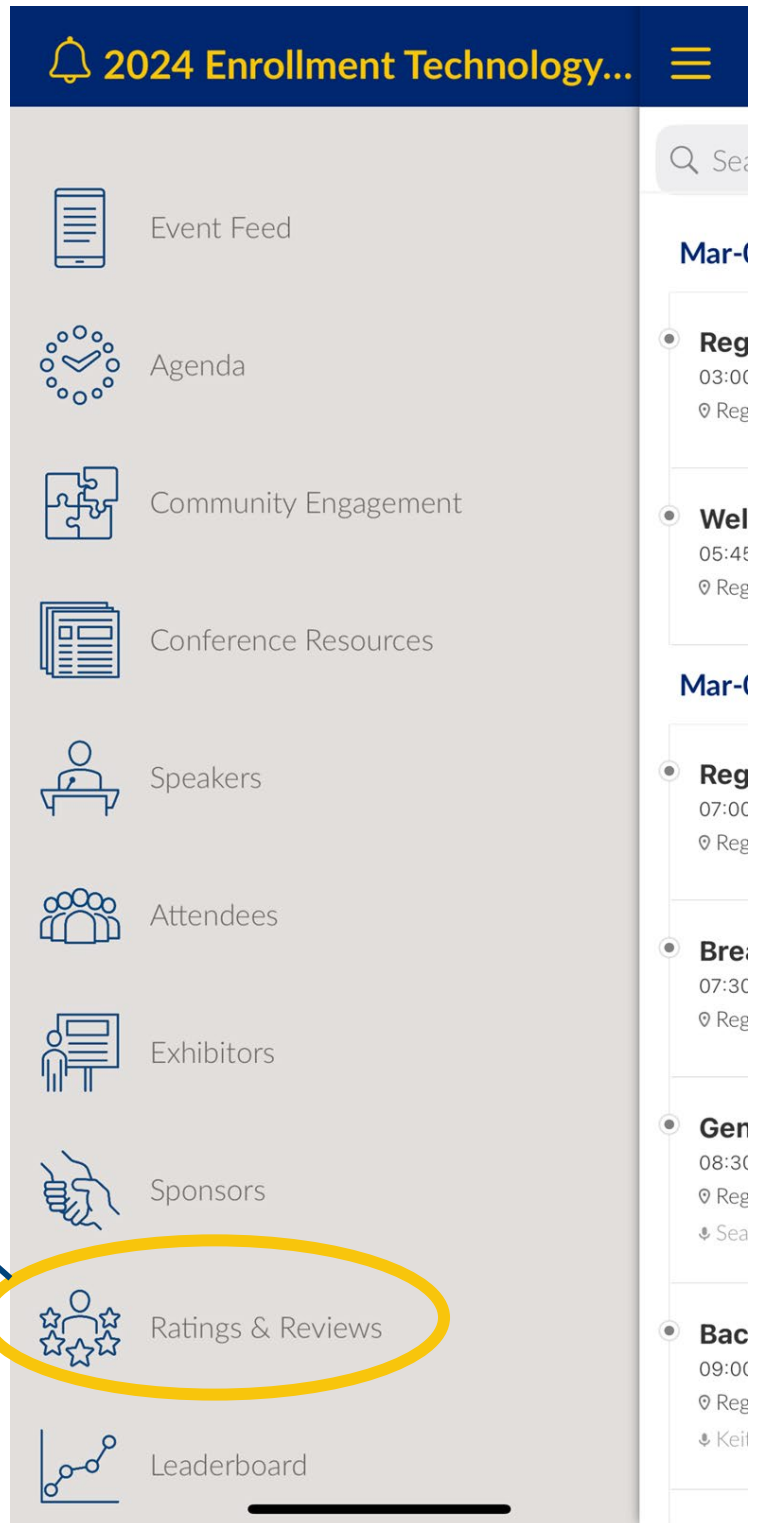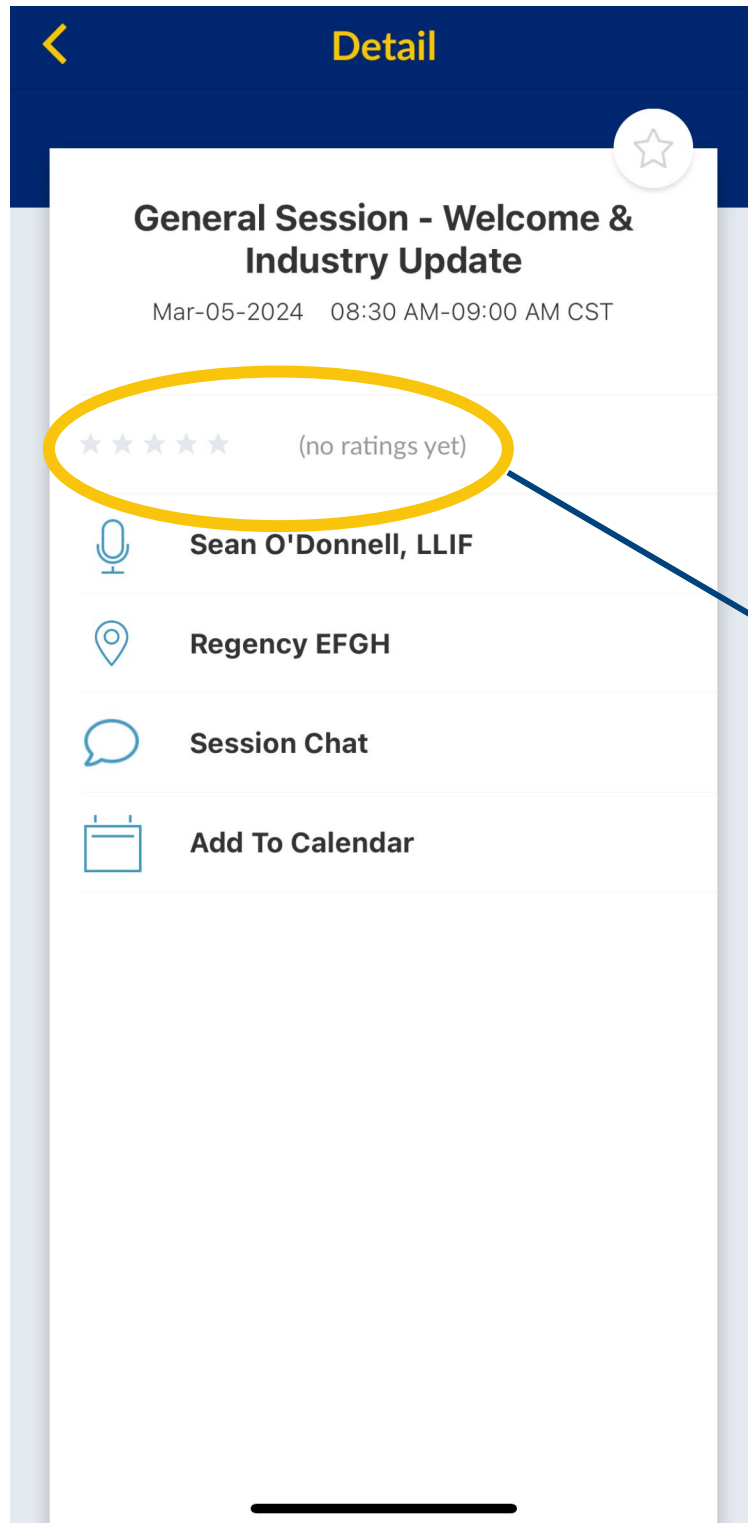|	
LDEx Standards Websites	**General Information:** https://www.limra.com/LDEx **Release Package Downloads:** https://www.limra.com/ldex_download **Industry Glossary:** https://ldex.limra.com/IndustryGlossary
Support and Contacts	**LDEx Standards Community Support Forum:** https://www.limra.com/ldex_connect **Michael Grudgings, Business Architect** mgrudgings@limra.com **Sheila Thompson, Business Consultant** sthompson@limra.com **Cory Gardner, Senior Program Manager** cgardner@limra.com

Implementation support is available for all committee and non-committee companies.

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We Want to Hear From You. Leave a Rating & Review.

Module Option

Agenda Option