



Centers for Medicare & Medicaid Services
Federally-facilitated Marketplace

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FFM Plan Management Benefits and Service Area Module User Guide

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Approvals

Submitting Organization's Approving Authority:

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Table of Contents

1	Introduction.....	1
2	Referenced Documents	1
3	Overview.....	1
3.1	Conventions	1
4	Getting Started	2
4.1	Setup Considerations	2
4.2	Accessing the System	2
4.3	User Access Considerations.....	2
4.4	System Organization and Navigation	2
4.4.1	Benefits & Service Area Application.....	3
4.5	Exiting the System	3
5	Using the System	4
5.1	Benefits & Service Area Module.....	4
5.2	Benefits Submitter - Summary Page.....	4
5.3	Benefits Submitter - Benefits & Service Area Page.....	6
5.4	Benefits Submitter - Document Submission.....	9
5.5	Benefits Submitter - Benefits & Service Area page - Submission Failed	12
5.6	Benefits Submitter - Benefits & Service Area Page - Submission Successful	12
5.7	Benefits Validator - Summary Page	14
5.8	Benefits Validator - Benefits & Service Area Page.....	14
5.9	Benefits Validator Benefits & Service Area Page - Validation Failed.....	17
5.10	Benefits Validator Benefits & Service Area Page - Validation Question = Yes	18
5.11	Benefits Validator Benefits & Service Area Page - Validation Question = No	18
5.12	Final Submission.....	19
5.12.1	Final Submission Access from the Modules	19
5.12.2	Final Submission Page	20
5.12.3	Final Submission Page - Errors	20
5.12.4	Final Submission Page - Cross Validations Successful	22
5.12.5	Final Submission Page - Submitted	22
5.13	Resubmission	23
5.13.1	Resubmission Benefits Validator: Summary Page.....	23
5.13.2	Resubmission Benefits Validator: Benefits & Service Area Page.....	24
6	Templates.....	26
6.1	Network Template	26
6.2	Service Area Template.....	27
6.3	Prescription Drug Template.....	28
6.4	Plan & Benefits Template Add-In File	32
6.5	Plans & Benefits Template	33
7	Template Error Reports.....	62
7.1	Network Template Failed Report	62
7.2	Service Area Template Failed Report.....	62
7.3	Prescription Drug Template Failed Report.....	63
7.4	Plans & Benefits Template Failed Report	64
8	Troubleshooting and Support.....	65
8.1	Error Messages	65

8.2 Support.....	65
9 Glossary	66
10 Acronyms and Abbreviations	67
Appendix A: Enabling Macros in Microsoft Excel 2007-2010.....	A-1
Appendix B: Enabling the Plans & Benefits Add-In File in Excel 2007-2010	A-1
Appendix C: Working With Dual Template Versions.....	B-1

Table of Figures

Figure 1: Benefits Submitter - Summary Page	5
Figure 2: Benefits Submitter - Benefits & Service Area Page.....	7
Figure 3: Upload Documentation Table - Documents Uploaded	10
Figure 4: Upload Documentation Table - Statuses Refreshed.....	11
Figure 5: Benefits Submitter - Benefits & Service Area Page - Submission Failed.....	12
Figure 6: Benefits Submitter - Benefits & Service Area Page - Submission Successful	13
Figure 7: Benefits Validator - Summary Page.....	14
Figure 8: Validator Benefits & Service Area Page.....	15
Figure 9: Validator Benefits & Service Area Page - Validation Failed.....	17
Figure 10: Validator Benefits & Service Area Page - Validation Question = Yes.....	18
Figure 11: Validator Benefits & Service Area Page - Validation Question = No	19
Figure 12: Example: Accessing the Final Submission Page from the Benefits Module	20
Figure 13: Final Submission Page	20
Figure 14: Final Submission Page - Errors	21
Figure 15: Final Submission Error Report.....	21
Figure 16: Final Submission Page - Cross Validations Successful	22
Figure 17: Final Submission Page - Submitted	23
Figure 18: Benefits Validator - Summary Page.....	24
Figure 19: Resubmission Alert Box.....	24
Figure 20: Confirmation Pop-Up.....	25
Figure 21: Resubmission Confirmation Message	25
Figure 22: Network Template.....	26
Figure 23: Service Area Template	27
Figure 24: Prescription Drug Template - Formulary Tiers Tab.....	29
Figure 25: Prescription Drug Template – Drug Lists Tab Field.....	32
Figure 26: Plans & Benefits Template – Health Benefits Package Tab	34
Figure 27: Health Plans & Benefits Template - Cost Share Variances Tab	39
Figure 28: Plans & Benefits Template – SADP Benefits Package Tab.....	53
Figure 29: SADP Plan & Benefits Template – Cost Share Variance Tab	58
Figure 30: Network Template Failed Report	62
Figure 31: Service Area Template Failed Report	62
Figure 32: Prescription Drug Template Failed Report	63
Figure 33: Plans & Benefits Template Failed Report.....	64
Figure 34: Choosing Excel Options.....	A-1
Figure 35: Choosing Trust Center.....	A-2
Figure 36: Choosing Trust Center Settings.....	A-2

Figure 37: Choosing Macro Settings	A-3
Figure 38: Choosing Disable all macros with notification	A-3
Figure 39: Security Warning on Downloaded Template	A-4
Figure 40: Choosing Enable this content	A-4
Figure 41: Selecting Excel Options	A-1
Figure 42: Selecting Add-Ins	A-2
Figure 43: Manage Excel Add-Ins	A-3
Figure 44: Browse for Add-In File	A-3
Figure 45: Select Add-In File	A-4
Figure 46: Add-In File Now Available	A-4
Figure 47: Plans & Benefits 2016 v5.12 Template & Add-In correctly associated	B-2
Figure 48: Plans & Benefits 2017 v6 Template & Add-In correctly associated	B-2

List of Tables

Table 1: Benefits Submitter - Summary Page Fields.....	5
Table 2: Submitter Benefits & Service Area Page Fields.....	7
Table 3: Benefits Validator - Summary Page Fields	14
Table 4: Validator Benefits & Service Area Page Fields	15
Table 5: Network Template Fields	27
Table 6: Service Area Template Fields.....	28
Table 7: Prescription Drug Template - Formulary Tiers Tab Fields	29
Table 8: Prescription Drug Template - Drug Lists Tab Fields	32
Table 9: Plans & Benefits Template – Health Benefits Package Tab Fields.....	34
Table 10: Health Benefits Package Tab - Plan Identifiers Section Fields	34
Table 11: Health Benefits Package Tab - Plan Attributes Section Fields.....	35
Table 12: Health Benefits Package Tab - Stand-Alone Dental Only Section Fields.....	37
Table 14: Health Benefits Package Tab - Plan Dates Section Fields	37
Table 15: Health Benefits Package Tab - Geographic Coverage Section Fields.....	37
Table 16: Health Benefits Package Tab - URLs Section Fields	37
Table 17: Health Benefits Package Tab - Benefit Information Section Fields.....	38
Table 18: Health Benefits Package Tab - General Information Section Fields.....	38
Table 19: Health Benefits Package Tab - Deductibles and Out of Pocket Exceptions Section Fields.....	39
Table 20: Health Plans & Benefits Template - Cost Share Variances Tab Fields.....	39
Table 21: Health Cost Share Variances Tab - SBC Scenario Section Fields	40
Table 22: Health Cost Share Variances Tab - Maximum Out-Of-Pocket for Medical EHB Benefits Section Fields	41
Table 23: Health Cost Share Variances Tab - Maximum Out-Of-Pocket for Drug EHB Section Fields.....	42
Table 24: Health Cost Share Variances Tab - Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) Section Fields	43
Table 25: Health Cost Share Variances Tab - Medical EHB Deductible Section Fields	43
Table 26: Health Cost Share Variances Tab - Drug EHB Deductible Section Fields	44

Table 27: Health Cost Share Variances Tab - Combined Medical and Drug EHB Deductible Section Fields.....	45
Table 29: Health Cost Share Variances Tab - HSA/HRA Details.....	46
Table 28: Health Cost Share Variances Tab - URLs Section Fields	46
Table 29: Health Benefits Package Tab - AV Calculator Section Fields	46
Table 30: Health Cost Share Variances Tab - Other Deductible (User Defined) Section Fields .	47
Table 31: Health Cost Share Variances Tab - Each Covered Benefit Section Fields.....	48
Table 32: Plans & Benefits Template – SADP Benefits Package Tab Fields	54
Table 33: SADP Benefits Package Tab - Plan Identifiers Section Fields.....	54
Table 34: SADP Benefits Package Tab - Plan Attributes Section Fields	55
Table 35: SADP Benefits Package Tab - Plan Dates Section Fields	55
Table 36: SADP Benefits Package Tab - Geographic Coverage Section Fields	56
Table 37: SADP Benefits Package Tab - URLs Section Fields.....	56
Table 38: SADP Benefits Package Tab - Benefit Information Section Fields	56
Table 39: SADP Benefits Package Tab - General Information Section Fields	56
Table 40: SADP Benefits Package Tab - Deductibles and Out of Pocket Exceptions Section Fields.....	58
Table 41: SADP Plans & Benefits Template - Cost Share Variances Tab Fields	59
Table 42: SADP Cost Share Variances Tab - Maximum Out-Of-Pocket for Dental Benefits Section Fields.....	59
Table 43: SADP Cost Share Variances Tab – Dental Benefit Deductible Section Fields.....	60
Table 44: SADP Cost Share Variances Tab - URLs Section Fields.....	61
Table 45: SADP Cost Share Variances Tab - Other Deductible (User Defined) Section Fields..	61
Table 46: Plan Management System Error Messages.....	65
Table 47: Points of Contact.....	65

1 Introduction

This user guide provides the information necessary for the Centers for Medicare & Medicaid Services (CMS) users and issuers to effectively use the features and processes in the Benefits & Service Area module of the Federally-facilitated Marketplace (FFM). Only users with appropriate permissions, as governed by the user management rules, may access the Benefits & Service Area Module of the FFM.

1.1 Referenced Documents

The Center for Consumer Information and Insurance Oversight (CCIIO) has provided additional information detailing specific policy and submission criteria for each of the templates within the Benefits & Service Area Module. In addition, specific instructions are posted on the CMS zone portal and the CCIIO webpage to aid issuers in completing the templates. To find referenced documentation, please use the following link:

<http://cciio.cms.gov/programs/exchanges/qhp.html>.

1.2 Overview

The Benefits and Service Area business area consists of business processes for acquiring plan-related data including Benefits, Service Areas, Provider Networks, and Prescription Drugs from issuers that offer plans within the Exchange. These areas are currently supported by a composite solution consisting of:

- User interfaces (UI) and services for issuers to submit, review, modify, and validate information uploaded or provided directly via the user interface to support the benefits collection process for the FFM.
- Data submission templates (MS Excel-based) allowing issuers or their representatives to download, populate, validate, and upload data into the Plan Management system.

The Plan Management application design is supported by a scalable, n-Tiered environment running on the CMS cloud environment and leveraging a MarkLogic (XML) database. The user interface design is based on the CMS.gov web brand. It is Section 508 compliant.

1.3 Conventions

This document provides screenshots and corresponding narrative to describe how to use the Benefits & Service Area Module (Benefits Module).

Fields or buttons to be acted upon are indicated in ***bold italics***; links to be acted upon are indicated as links in [underlined blue text](#).

Where fields are grayed out, they are considered read only, and the default values cannot be changed.

2 Getting Started

This section provides guidance on setup and system access.

2.1 Setup Considerations

CMS screens are designed to be viewed at a minimum screen resolution of 1024 x 768, based on the Department of Health & Human Services (HHS) standards. To optimize your access to the Plan Management (PM) system:

1. Please *disable pop-up blockers* prior to attempting access to the Plan Management system.
2. Use the following browser for optimum usability:
 - a. Internet Explorer 11 (latest version available for Windows 7 and Windows 8 as of February, 2016)
 - b. Firefox 41.0.2
3. Recommended Excel versions include 2007 and 2010.

2.2 Accessing the System

All FFM users require an **Enterprise Portal ID** and **Health Insurance Oversight System (HIOS)** user role to access the system. Please visit <https://portal.cms.gov> for new user registration and further instruction.

2.3 User Access Considerations

Users of the Benefits Module are assigned one or both of the following user roles:

- **Benefits Submitter**

Users assigned the user access role of **Benefits Submitter** will submit the data and information necessary to complete the Benefits Module. They will also have the ability to cross validate Final Submission data elements to ensure consistency throughout the application.

- **Benefits Validator**

Users assigned the user access role of **Benefits Validator** will be responsible for validating the correctness of the data and information necessary to complete the Benefits Module. They will have the ability to validate that Final Submission data elements are consistent throughout an application, and Submit the application after cross-validation has passed. Validators are also responsible for triggering the resubmission process, if necessary.

2.4 System Organization and Navigation

This section describes the Benefits Module organization and provides directions for navigating the system.

2.4.1 Benefits & Service Area Application

The Benefits & Service Area Module allows issuers to submit all necessary information using a web-based user interface and Microsoft Excel templates. The web-based application collects applicable supporting documents.

In the Benefits Module, Excel templates collect information that is related to:

- Plans & Benefits
- Network ID
- Service Area
- Prescription Drug

NOTE: Excel template file names must be all lowercase and cannot contain spaces. For example, “service_area” is a valid template file name, but “Service_Area” or “service area” are not valid template file names.

The supplementary document types are listed in Table 2 and include:

- Form
- Statement of Variability
- Actuarial Certification
- EHB Variance Justification
- Other

Valid supporting documents must be in one of the following file formats:

- .doc
- .docx
- .jpg
- .ppt
- .pdf
- .xml
- .rtf
- .jpeg
- .pptx
- .csv
- .txt

When a **Benefits Submitter** uploads the Plans & Benefits, Network ID, Service Area, and Prescription Drug templates, the system validates that the data and information in the templates is accurate. No system validation is run on the supplementary documents.

Once the Benefits Module has been submitted, it is available for validation. The Benefits Validator is responsible for validating the accuracy of the submitted data.

2.5 Exiting the System

To exit the system, click the **Logout** link located at the bottom right corner of the page header.

3 Using the System

The following sections provide instructions about using the various functions or features of the Benefits Module.

3.1 Benefits & Service Area Module

The Benefits Module pages are listed below:

Benefits Submitter Pages

- Benefits Submitter - Summary Page: This is the first page of the Benefits Module (see Figure 2). This page allows you to start a new submission, continue working on a pending submission, or view a completed submission.
- Benefits Submitter - Benefits & Service Area Page: Submitters can use this page (see Figure 3) to download the Plans & Benefits, Plans & Benefits Add-In file, Network ID, Service Area, and Prescription Drug Templates. The templates contain macros that validate the completeness and accuracy of the data and information you entered. You can also upload the completed templates and supplementary documents to the system. This page provides you with information that the data was successfully uploaded.
- Benefits Submitter - Final Submission Page: This page (see Figure 14) allows the Submitter to cross validate and initiate Final Submission.

Benefits Validator Pages

- Benefits Validator - Summary Page: This page (see Figure 8) is where Validators can start validation on a completed submission, resume validation on a completed submission, or edit an already validated submission.
- Benefits Validator - Benefits & Service Area Page: This page (see Figure 9) is where Validators can download the submitted templates and supplementary documents and validate that the information submitted in the templates and supplementary documents is correct. This page provides you with confirmation that the data and information was successfully validated. If the module is in the “**Cross Validated**” status, the page will provide an alert box with the option to re-open the application for resubmission (see Section 5.14).
- Benefits Validator Final Submission Page: This page (see Figure 14) is where Validators can cross validate Final Submission data elements within a submission and/or submit an application. Upon successful submission, the application will be flagged for evaluation to become a certified qualified health plan (QHP).

3.2 Benefits Submitter - Summary Page

The Submitter Summary page, shown in Figure 1, is where you can start a new submission, continue working on an existing submission, or view a completed submission. You must be assigned the role of **Benefits Submitter** to access this page.

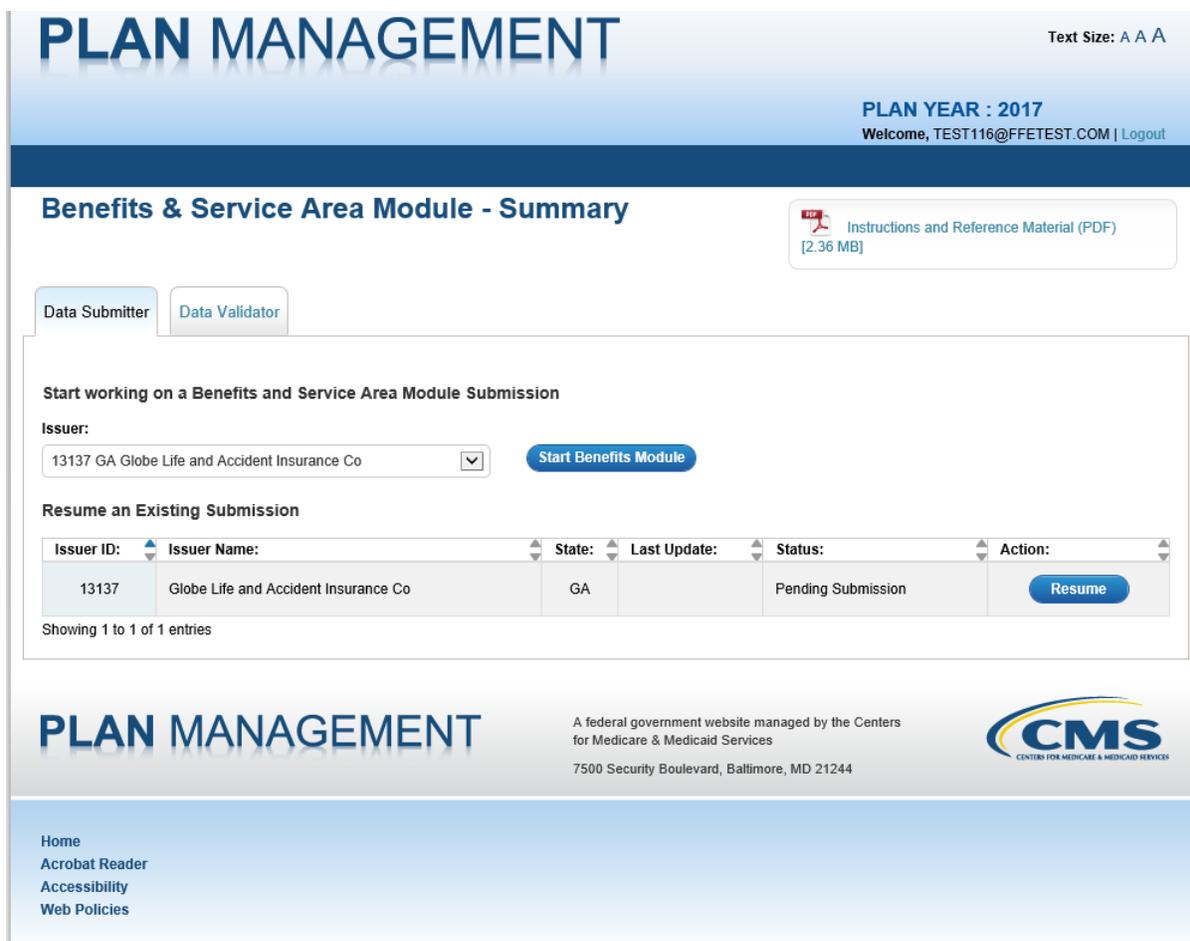


Figure 1: Benefits Submitter - Summary Page

To start a new application, select an issuer from the **Issuer** drop-down list and click the **Start Benefits Module** button. The Benefits Submitter - Benefits & Service Area page is displayed.

To resume an existing submission, click the **Resume** button that corresponds with an issuer in the Resume an Existing Submission table. You can also click **View** and proceed to the read-only access of the Benefits & Service Area page for completed submissions (see Figure 1).

NOTE: All columns are sortable by ascending or descending order, using the up and down carets.

Table 1 describes the fields in the Benefits Submitter Summary page and provides instructions about how to enter data in these fields.

Table 1: Benefits Submitter - Summary Page Fields

Name	User Action	Description
Issuer Drop-down	Select from drop-down list	Each drop-down entry contains the Issuer ID, Issuer Name, and State of Issuer. Drop-down is pre-populated with HIOS Issuer IDs associated with the user.

Name	User Action	Description
Start Benefits Module	Click button	Navigates to the Benefits & Service Area page for the selected Issuer. On click, submission will be added to the Resume Existing Submission table with a status of "Pending Submission."
Resume	Click button	Navigates to the Benefits & Service Area page for the selected, existing submission. Resume button should appear only when submissions have a status of "Pending Submission."
View	Click button	Navigates to Benefits & Service Area page for the selected submission with read-only access. View button should appear only when submissions have statuses of "Submission Completed," "Pending Validation," or "Validation Completed."
Resume Existing Submission Table		Statuses w/ appropriate actions: <ul style="list-style-type: none"> • Pending Submission - Resume • Submission Completed - View • Pending Validation - View • Validation Completed - View • Returned for Changes - Resume • Cross Validation Completed - View

3.3 Benefits Submitter - Benefits & Service Area Page

The Benefits Submitter - Benefits & Service Area page (see Figure 2) allows you to download templates, upload completed template .xml files, upload supplementary documentation, and view the validation statuses and/or error messages for your submission. The templates that are available on this page are Plans & Benefits, Network ID, Service Area, and Prescription Drugs. You must also download the Plans & Benefits Template Add-In File, which contains all the macros for the Plans & Benefits Template. The [AV Calculator \(Excel, 1.42MB\)](#) is an additional required file, found on the CCIIO website, which is used to calculate and import an Actuarial Value for each medical plan in the Plans & Benefits Template.

NOTE: It is recommended that you save the Plans & Benefits Add-In file in the same folder as the Plans & Benefits Template. To ensure proper functionality, please download the latest Plans & Benefits Add-In File and AV Calculator and save to a new folder. Do **not** rename the Add-In File. See Appendix B for enabling the Add-In File and Appendix C for guidance on working with dual template versions.

The *Upload Documentation table* is where you will upload the completed template-generated .xml files and supplementary documents. The documents required for submission are marked with a red asterisk (*). You may upload multiple instances of the same supplementary documentation. If uploading a second version of a **template .xml file**, the newest upload will replace the previously uploaded version; however, new versions of **supporting documentation** will not replace old versions.

Benefits & Service Area Module

 [Instructions and Reference Material \(PDF\)](#)
 [2.36 MB]

Data Submitter Data Validator Final Submission

Download Templates

-  [PlanBenefits.xlsm \[90.3 KB\]](#)
-  [PlanBenefitsAddIn.xlam \[1.60 MB\]](#)
-  [Network ID.xls \[123 KB\]](#)
-  [Service Area.xls \[244 KB\]](#)
-  [PrescriptionDrug.xls \[205 KB\]](#)

Upload Documentation [Update Status](#)

Fields marked with an asterisk (*) are required.
Please note that uploading a second version of the template or supporting document(s) will replace the previously uploaded version.

Document Type	Actions	File Name	Description	Last Update	Status
*Plan & Benefits Template (SHOP)	Upload		<input type="text"/>		
*Plan & Benefits Template (Individual)	Upload		<input type="text"/>		
Dental Plan & Benefits Template (SHOP)	Upload		<input type="text"/>		
Dental Plan & Benefits Template (Individual)	Upload		<input type="text"/>		
*Network ID Template	Upload		<input type="text"/>		
*Service Area Template	Upload		<input type="text"/>		
Prescription Drugs Template	Upload		<input type="text"/>		
Select document type <input type="text"/>	Upload		<input type="text"/>		

Showing 1 to 8 of 8 entries
[Add Another Document](#)

By clicking "Submit" you attest that all of the Issuer and plan-level information submitted is correct; and a) any revisions submitted after the application window closed are only to address an application deficiency noted by HHS or the State; or b) any data corrections submitted that are not in response to a deficiency have been approved by HHS; or c) if you have previously submitted a QHP Application and are now submitting additional information for certification of stand-alone dental plans, you are making no changes to your previously submitted QHPs.

[Save](#)
[Back to Summary](#) [Submit Section](#)

Figure 2: Benefits Submitter - Benefits & Service Area Page

Table 2 describes the fields in the Benefits Submitter Benefits & Service Area page and provides instructions about how to enter data in these fields.

Table 2: Submitter Benefits & Service Area Page Fields

Name	User Action	Description
Instructions	Click link	Benefits Module instructions file for download.
PlanBenefits template	Click link	Plans & Benefits Template for download.
PlanBenefits template Add-In	Click link	Plans & Benefits Template Add-In file for download.
Network ID template	Click link	Network ID Template for download.
Service Area template	Click link	Service Area Template for download.
Prescription Drug template	Click link	Prescription Drug Template for download.

Name	User Action	Description
Actuarial Certification	Upload (optional)	A signed and dated certification that the calculation was performed by a qualified actuary and complies with all applicable federal and state laws and all applicable Actuarial Standards of Practice. An Actuarial Certification should be submitted for each unique plan design.
Form	Upload (optional)	Document used to create the policy, contract or certificate of coverage for a plan.
Statement of Variability	Upload (optional)	Document describing each value for the variable item (identified by brackets in the form) for the plan.
EHB Variance Justification	Upload (optional)	Additional supporting documentation.
Other	Upload (optional)	Any other supporting document that is not listed.
Update Status	Click button	Triggers a refresh of the page, listing updated (if applicable) template validation statuses for the uploaded templates.
Upload Documentation table		<p>Table lists the following Document Type values:</p> <ul style="list-style-type: none"> • Plan & Benefits Template (SHOP) • Plan & Benefits Template (Individual) • Dental Plan & Benefits Template (SHOP) • Dental Plan & Benefits Template (Individual) • Network ID Template • Service Area Template • Prescription Drugs Template • Select a document type [drop-down] <ul style="list-style-type: none"> ○ Actuarial Certification ○ EHB Variance Justification ○ Form ○ Statement of Variability ○ Other <p>Supplementary documents cannot be replaced or deleted in the table. To upload revisions, click Add Another Document.</p>
Upload	Click button	A file upload pop-up will appear.
Description	Enter a description	<p>Please put information in description fields describing the type of supporting document and the HIOS Product and Plan IDs associated with it.</p> <p>Description fields are locked for a row until you upload a file into that row.</p>
Add Another Document	Click link	Populates a new/blank row to the bottom of the Upload Documentation table. You can add additional blank rows as necessary to upload all of your supplementary documents.

3.4 Benefits Submitter - Document Submission

Once you download and complete the templates, upload the supplementary documents and .xml files created by the templates by clicking on the corresponding **Upload** button in the Upload Documentation table. The system will prompt you with a file dialog box to browse your local computer to select your file.

NOTE: You must submit a separate Plans & Benefits Template for each market and plan type:

- Health Small Group Health Options (SHOP)
- Health Individual
- Dental Small Group Health Options (SHOP)
- Dental Individual

Each template should include all your plans that fall within that category. Only one Plans & Benefits Template is required to be in completed status to be eligible for submission, but you have the ability to submit all four.

Templates will default to a status of “**Pending**” upon upload, and will remain in a Pending status until system validation has been completed. To check the status of system validation, click the **Update Status** button (pictured in Figure 2) or refresh the page. (Note the changes in status from *Pending* to *Complete* between Figure 3 and Figure 4.) Closing the window will not interrupt the system validation process.

Once the system validates a template, the template's status will change to either “**Complete**” or “**Failed**.” A template is “**Complete**” if it passes all system validations and “**Failed**” if there are errors identified during the system validation process. The “**Failed**” status indicator will appear as a link that, when clicked, provides an error report for download. You must download the report, fix all errors listed in the report, and re-upload the corrected template .xml. You cannot submit the module successfully if any of the template statuses are “**Failed**” or “**Pending**.” Because system validation is not run on supplementary documents, they will default to a status of “**Complete**” upon upload.

Once all required documents have a “**Complete**” status, you can complete the Benefits & Service Area section of your QHP Application by clicking **Submit**.

Figure 3 shows the Upload Documentation table after documents have been uploaded.

Upload Documentation Update Status					
Fields marked with an asterisk (*) are required. Please note that uploading a second version of the template or supporting document(s) will replace the previously uploaded version.					
Document Type	Actions	File Name	Descripton	Last Update	Status
Plan & Benefits Template (SHOP)		12786_DE_2017_PB_Med_SHOP2.xml	<input type="text"/>	03/8/2016 9:57:41 AM	Pending
Plan & Benefits Template (Individual)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Med_Ind.xlsx	<input type="text"/>	03/7/2016 9:02:56 AM	Complete
Dental Plan & Benefits Template (SHOP)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Dental_SHOP.xls	<input type="text"/>	03/7/2016 8:59:26 AM	Complete
*Dental Plan & Benefits Template (Individual)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Dental_Ind.xls	<input type="text"/>	03/7/2016 8:59:37 AM	Complete
*Network ID Template	<input type="button" value="Upload"/>	12786_DE_2017_Network.xls	<input type="text"/>	03/7/2016 8:59:29 AM	Complete
*Service Area Template	<input type="button" value="Upload"/>	12786_DE_2017_ServiceArea.xls	<input type="text"/>	03/7/2016 8:59:39 AM	Complete

Figure 3: Upload Documentation Table - Documents Uploaded

Figure 4 shows the *Upload Documentation* table after documents have been uploaded and statuses are refreshed. Notice how some of the files have changed from **Pending** to **Complete**.

Document Type	Actions	File Name	Descripton	Last Update	Status
Plan & Benefits Template (SHOP)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Med_SHOP2.xml	<input type="text"/>	03/7/2016 9:02:37 AM	Complete
Plan & Benefits Template (Individual)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Med_Ind.xlsx	<input type="text"/>	03/7/2016 9:02:56 AM	Complete
Dental Plan & Benefits Template (SHOP)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Dental_SHOP.xls	<input type="text"/>	03/7/2016 8:59:26 AM	Complete
*Dental Plan & Benefits Template (Individual)	<input type="button" value="Upload"/>	12786_DE_2017_PB_Dental_Ind.xls	<input type="text"/>	03/7/2016 8:59:37 AM	Complete
*Network ID Template	<input type="button" value="Upload"/>	12786_DE_2017_Network.xls	<input type="text"/>	03/7/2016 8:59:29 AM	Complete
*Service Area Template	<input type="button" value="Upload"/>	12786_DE_2017_ServiceArea.xls	<input type="text"/>	03/7/2016 8:59:39 AM	Complete
*Prescription Drugs Template	<input type="button" value="Upload"/>	12786_DE_2017_PrescriptionDrug.xls	<input type="text"/>	03/7/2016 9:03:56 AM	Complete
Select document type <input type="text"/>	<input type="button" value="Upload"/>		<input type="text"/>		

Showing 1 to 8 of 8 entries
[Add Another Document](#)

Document Type:	Actions	File Name	Descripton	Last Update	Status
*Plan & Benefits Template (SHOP)	Upload	17569-avtestShopBenefits.xlsx	<input type="text"/>	04/22/2013 5:15:41 PM	Complete
Plan & Benefits Template (Individual)	Upload	12345Individual.xml	<input type="text"/>	04/22/2013 5:09:34 PM	Pending
Dental Plan & Benefits Template (SHOP)	Upload	12345DentalSHOP.xml	<input type="text"/>	04/22/2013 5:15:41 PM	Pending
Dental Plan & Benefits Template (Individual)	Upload		<input type="text"/>		
*Network ID Template	Upload	17569-NetworkID.xls	<input type="text"/>	04/22/2013 11:04:08 AM	Complete
*Service Area Template	Upload	17569-Service.xml	<input type="text"/>	04/22/2013 11:04:17 AM	Pending
*Prescription Drugs Template	Upload	17569-Prescription.xls	<input type="text"/>	04/22/2013 11:04:24 AM	Complete
<input type="text" value="Select document type"/> <input type="button" value="v"/>	Upload		<input type="text"/>		

Showing 1 to 8 of 8 entries

[Add Another Document](#)

Figure 4: Upload Documentation Table - Statuses Refreshed

3.5 Benefits Submitter - Benefits & Service Area page - Submission Failed

If you submit the Benefits & Service Area page without uploading any or all required documents, the system will return an error message listing the specific documents to upload.

Figure 5 shows the Benefits Submitter Benefits & Service Area page after a Failed Submission.

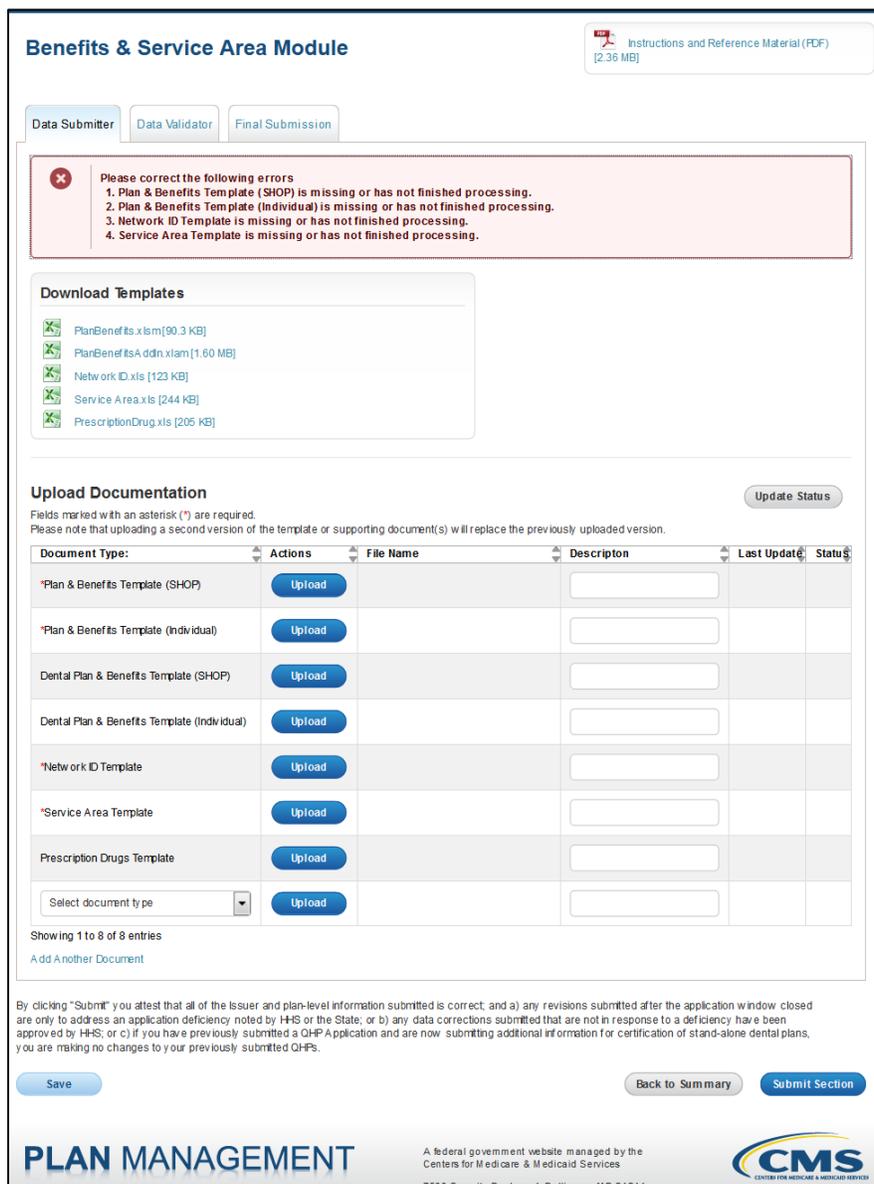


Figure 5: Benefits Submitter - Benefits & Service Area Page - Submission Failed

3.6 Benefits Submitter - Benefits & Service Area Page - Submission Successful

Once you submit all required documents with no validation errors, a successful submission message will appear on screen.

Figure 6 shows the Benefits Submitter Benefits & Service Area page after a successful submission.

Data Submitter
Data Validator
Final Submission

✔ You have successfully submitted this section

Download Templates

- PlanBenefits.xlsm [90.3 KB]
- PlanBenefitsAddIn.xlam [1.60 MB]
- Network ID.xls [123 KB]
- Service Area.xls [244 KB]
- PrescriptionDrug.xls [205 KB]

✔ Your document was successfully uploaded. Please click the Update Status button to track the validation progress.

Upload Documentation

Fields marked with an asterisk (*) are required.
Please note that uploading a second version of the template or supporting document(s) will replace the previously uploaded version.

Document Type	Actions	File Name	Description	Last Update	Status
Plan & Benefits Template (SHOP)		12786_DE_2017_PB_Med_SHO P2.xlsm	<input type="text"/>	03/8/2016 9:57:41 AM	Complete
Plan & Benefits Template (Individual)		12786_DE_2017_PB_Med_Ind.xlsm	<input type="text"/>	03/7/2016 9:02:56 AM	Complete
Dental Plan & Benefits Template (SHOP)		12786_DE_2017_PB_Dental_SH OP.xls	<input type="text"/>	03/7/2016 8:59:26 AM	Complete
*Dental Plan & Benefits Template (Individual)		12786_DE_2017_PB_Dental_Ind .xls	<input type="text"/>	03/7/2016 8:59:37 AM	Complete
*Network ID Template		12786_DE_2017_Network.xls	<input type="text"/>	03/7/2016 8:59:29 AM	Complete
*Service Area Template		12786_DE_2017_ServiceArea.xls	<input type="text"/>	03/7/2016 8:59:39 AM	Complete
*Prescription Drugs Template		12786_DE_2017_PrescriptionDru g.xls	<input type="text"/>	03/7/2016 9:03:56 AM	Complete
<input type="text" value="Select document type"/>			<input type="text"/>		

Showing 1 to 8 of 8 entries

By clicking "Submit" you attest that all of the Issuer and plan-level information submitted is correct; and a) any revisions submitted after the application window closed are only to address an application deficiency noted by HHS or the State; or b) any data corrections submitted that are not in response to a deficiency have been approved by HHS; or c) if you have previously submitted a QHP Application and are now submitting additional information for certification of stand-alone dental plans, you are making no changes to your previously submitted QHPs.

Back to Summary

Figure 6: Benefits Submitter - Benefits & Service Area Page - Submission Successful

3.7 Benefits Validator - Summary Page

The Benefits Validator Summary page displays a list of all completed submissions and their statuses. You can start or resume validation for a completed submission or edit the validation for a submission that was already validated. You must be assigned the role of Benefits Validator to access this page.

Figure 7 shows the Benefits Validator Summary page.

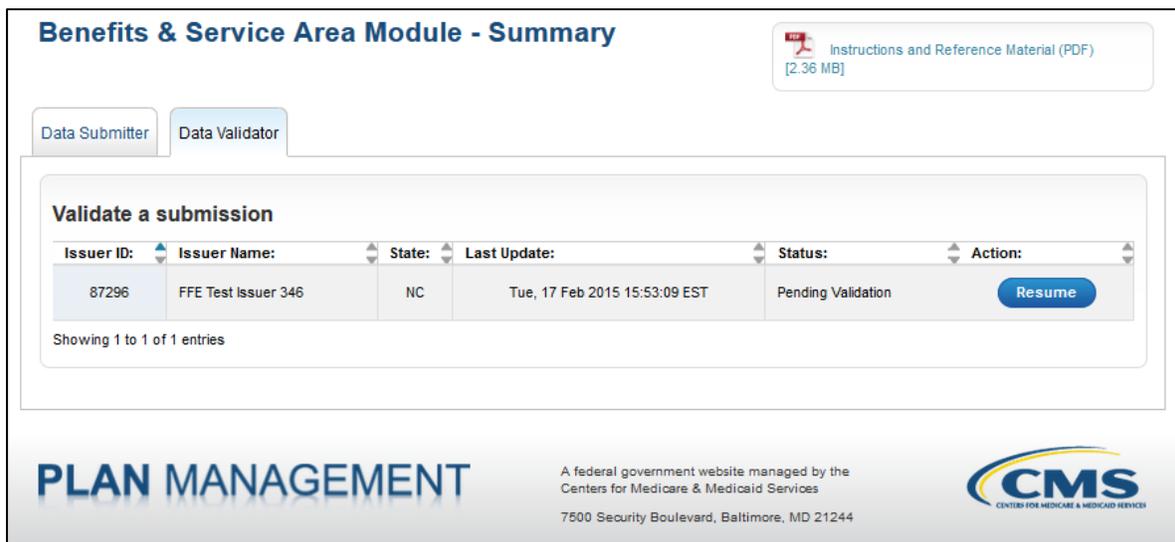


Figure 7: Benefits Validator - Summary Page

Table 3 describes the fields on the Benefits Validator Summary page and provides instructions about how to enter data in these fields.

Table 3: Benefits Validator - Summary Page Fields

Name	User Action	Description
Validate a Submission Table	N/A	Possible Statuses with appropriate action: *Submission Completed - Start Validation *Pending Validation - Resume *Validation Completed – Edit *Cross Validation Completed – Edit
Start Validation	Click button	Navigates you to the Validator Benefits & Service Area page. The Start Validation button should appear only when a submission has a status of “Submission Completed” or “Pending Validation.”
Edit	Click button	Navigates you to the Validator Benefits & Service Area page. The Edit button should appear only when a submission has a status of “Validation Completed.”

3.8 Benefits Validator - Benefits & Service Area Page

The Benefits Validator Benefits & Service Area page is where Validators review and validate the data and information provided by the Benefits Submitter. You may download the submitted

templates and supplementary documents by clicking the hyperlink in the “File Name” column of the Uploaded Documents table (See Figure 8). Perform a review to ensure all of the provided data and information is valid. Then you must make your determination by selecting the “Yes” or “No” radio buttons in response to the question, “Do you validate that the information submitted for this section is correct?”, and click **Submit**. If you click **Submit** without answering the question, the system will return an error message (refer to Figure 9).

Figure 8 shows the Benefits Validator Benefits & Service Area page.

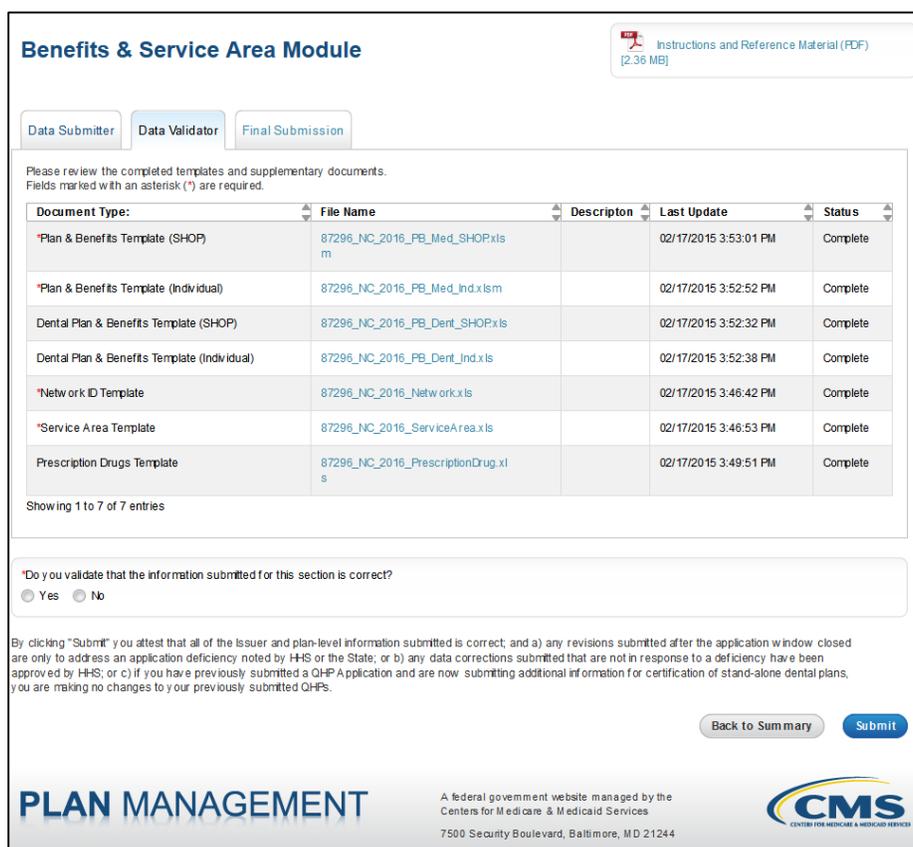


Figure 8: Validator Benefits & Service Area Page

Table 4 describes the fields on the Validator Benefits & Service Area page and provides instructions about how to enter data in these fields.

Table 4: Validator Benefits & Service Area Page Fields

Name	User Action	Description
Yes	Click button	Select Yes to confirm all submitted information is correct.
No	Click button	Select No to confirm the information submitted is not correct. The submission status will change to “Returned for Changes” and the Issuer Submitter will be allowed to resubmit.

Name	User Action	Description
Back to Summary	Click button	Navigates you back to the Summary page. If you have not saved your changes, the following pop-up should appear: "There are unsaved changes. If you continue your changes will be lost. Would you like to continue?"
Submit	Click button	The page refreshes and you will receive a confirmation message. If you do not select "Yes" or "No" and click Submit , the system will return an on-screen error stating the question requires an answer. If Yes, upon clicking Submit, the submission status will change to "Validation Completed." If No, upon clicking Submit, the submission status will change to "Returned For Changes."

3.9 Benefits Validator Benefits & Service Area Page - Validation Failed

You must answer the question, “Do you validate that the information submitted for this section is correct?” If you submit the page without answering the “Yes” or “No” question, the system will return an error message (See Figure 9).

Benefits & Service Area Module

[Instructions and Reference Material \(PDF\)
\[2.36 MB\]](#)

Data Submitter
Data Validator
Final Submission

✖ Please correct the following errors
1. The validation for this section is incomplete. Please answer the validation question.

Please review the completed templates and supplementary documents.
Fields marked with an asterisk (*) are required.

Document Type:	File Name	Description	Last Update	Status
*Plan & Benefits Template (SHOP)	87296_NC_2016_PB_Med_SHOP.xls m		02/17/2015 3:53:01 PM	Complete
*Plan & Benefits Template (Individual)	87296_NC_2016_PB_Med_Ind.xlsm		02/17/2015 3:52:52 PM	Complete
Dental Plan & Benefits Template (SHOP)	87296_NC_2016_PB_Dent_SHOP.xls		02/17/2015 3:52:32 PM	Complete
Dental Plan & Benefits Template (Individual)	87296_NC_2016_PB_Dent_Ind.xls		02/17/2015 3:52:38 PM	Complete
*Network ID Template	87296_NC_2016_Network.xls		02/17/2015 3:46:42 PM	Complete
*Service Area Template	87296_NC_2016_ServiceArea.xls		02/17/2015 3:46:53 PM	Complete
Prescription Drugs Template	87296_NC_2016_PrescriptionDrug.xls		02/17/2015 3:49:51 PM	Complete

Showing 1 to 7 of 7 entries

***Do you validate that the information submitted for this section is correct?**
Error: The validation for this section is incomplete. Please answer the validation question.

Yes
 No

By clicking "Submit" you attest that all of the Issuer and plan-level information submitted is correct; and a) any revisions submitted after the application window closed are only to address an application deficiency noted by HHS or the State; or b) any data corrections submitted that are not in response to a deficiency have been approved by HHS; or c) if you have previously submitted a QHP A application and are now submitting additional information for certification of stand-alone dental plans, you are making no changes to your previously submitted QHPs.

Back to Summary
Submit

Figure 9: Validator Benefits & Service Area Page - Validation Failed

3.10 Benefits Validator Benefits & Service Area Page - Validation Question = Yes

You must answer the question, “Do you validate that the information submitted for this section is correct?” If you answer “**Yes**” and click **Submit**, the system will return a confirmation message that you have successfully validated this section (see Figure 10). The submission status will change to “**Validation Completed**”.

Benefits & Service Area Module

Instructions and Reference Material (PDF)
[2.36 MB]

Data Submitter
Data Validator
Final Submission

✔
You have successfully validated this section

Please review the completed templates and supplementary documents. Fields marked with an asterisk (*) are required.

Document Type:	File Name	Description	Last Update	Status
*Plan & Benefits Template (SHOP)	87296_NC_2016_PB_Med_SHOP.xls		02/17/2015 3:53:01 PM	Complete
*Plan & Benefits Template (Individual)	87296_NC_2016_PB_Med_Ind.xlsm		02/17/2015 3:52:52 PM	Complete
Dental Plan & Benefits Template (SHOP)	87296_NC_2016_PB_Dent_SHOP.xls		02/17/2015 3:52:32 PM	Complete
Dental Plan & Benefits Template (Individual)	87296_NC_2016_PB_Dent_Ind.xls		02/17/2015 3:52:38 PM	Complete
*Network ID Template	87296_NC_2016_Network.xls		02/17/2015 3:46:42 PM	Complete
*Service Area Template	87296_NC_2016_ServiceArea.xls		02/17/2015 3:46:53 PM	Complete
Prescription Drugs Template	87296_NC_2016_PrescriptionDrug.xls		02/17/2015 3:49:51 PM	Complete

Showing 1 to 7 of 7 entries

*Do you validate that the information submitted for this section is correct?

Yes
 No

By clicking "Submit" you attest that all of the Issuer and plan-level information submitted is correct, and a) any revisions submitted after the application window closed are only to address an application deficiency noted by HHS or the State, or b) any data corrections submitted that are not in response to a deficiency have been approved by HHS, or c) if you have previously submitted a QHP Application and are now submitting additional information for certification of stand-alone dental plans, you are making no changes to your previously submitted QHPs.

Back to Summary
Submit

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Figure 10: Validator Benefits & Service Area Page - Validation Question = Yes

3.11 Benefits Validator Benefits & Service Area Page - Validation Question = No

You must answer the question, “Do you validate that the information submitted for this section is correct?” If you answer “**No**” and click **Submit**, the system will return a confirmation message (see Figure 11) that this particular submission *has been returned for changes*. This submission will no longer be available in the Validator Summary page.

Please note that there is no way to send a notification within the system. You must tell your data submitter offline that the submission has been rejected in order for them to correct the submission.

Benefits & Service Area Module

[Instructions and Reference Material \(PDF\)](#)
[2.36 MB]

Data Submitter
Data Validator
Final Submission

✔ This submission has been returned for changes

Please review the completed templates and supplementary documents.
Fields marked with an asterisk (*) are required.

Document Type:	File Name	Description	Last Update	Status
*Plan & Benefits Template (SHOP)	87296_NC_2016_PB_Med_SHOP.xls m		02/17/2015 3:53:01 PM	Complete
*Plan & Benefits Template (Individual)	87296_NC_2016_PB_Med_Ind.xlsm		02/17/2015 3:52:52 PM	Complete
Dental Plan & Benefits Template (SHOP)	87296_NC_2016_PB_Dent_SHOP.xls		02/17/2015 3:52:32 PM	Complete
Dental Plan & Benefits Template (Individual)	87296_NC_2016_PB_Dent_Ind.xls		02/17/2015 3:52:38 PM	Complete
*Network ID Template	87296_NC_2016_Network.xls		02/17/2015 3:46:42 PM	Complete
*Service Area Template	87296_NC_2016_ServiceArea.xls		02/17/2015 3:46:53 PM	Complete
Prescription Drugs Template	87296_NC_2016_PrescriptionDrug.xls		02/17/2015 3:49:51 PM	Complete

Showing 1 to 7 of 7 entries

*Do you validate that the information submitted for this section is correct?

Yes No

By clicking "Submit" you attest that all of the Issuer and plan-level information submitted is correct; and a) any revisions submitted after the application window closed are only to address an application deficiency noted by HHS or the State; or b) any data corrections submitted that are not in response to a deficiency have been approved by HHS; or c) if you have previously submitted a QHP Application and are now submitting additional information for certification of stand-alone dental plans, you are making no changes to your previously submitted QHPs.

Back to Summary
Submit

Figure 11: Validator Benefits & Service Area Page - Validation Question = No

3.12 Final Submission

This page allows Benefits Submitters and Benefits Validators to cross validate Final Submission data elements within a submission. **Both** the Submitter and Validator can cross validate the Final Submission data. Only the Validator has the rights to submit an application, which will trigger cross validations and submit an application to be evaluated for QHP certification.

3.12.1 Final Submission Access from the Modules

The Final Submission page can be accessed from the Final Submission tab that is integrated within the modules.

Example: From the Benefits & Service Area Module, shown in Figure 12, click the *Final Submission* tab to access the Final Submission page and view the statuses of modules throughout an application.



Figure 12: Example: Accessing the Final Submission Page from the Benefits Module

3.12.2 Final Submission Page

Depending on your access level, you can use the Final Submission page (see Figure 13) to perform two distinct functions. Submitters and Validators can cross validate data among modules by clicking the **Cross Validate** button. Validators can submit the application by clicking the **Submit** button.

The **Back** button returns you to the last page accessed prior to navigating to the Final Submission page.

NOTE: Submission of Unified Rate Review is required to complete your QHP Application; however, the module status will not be displayed on the page.

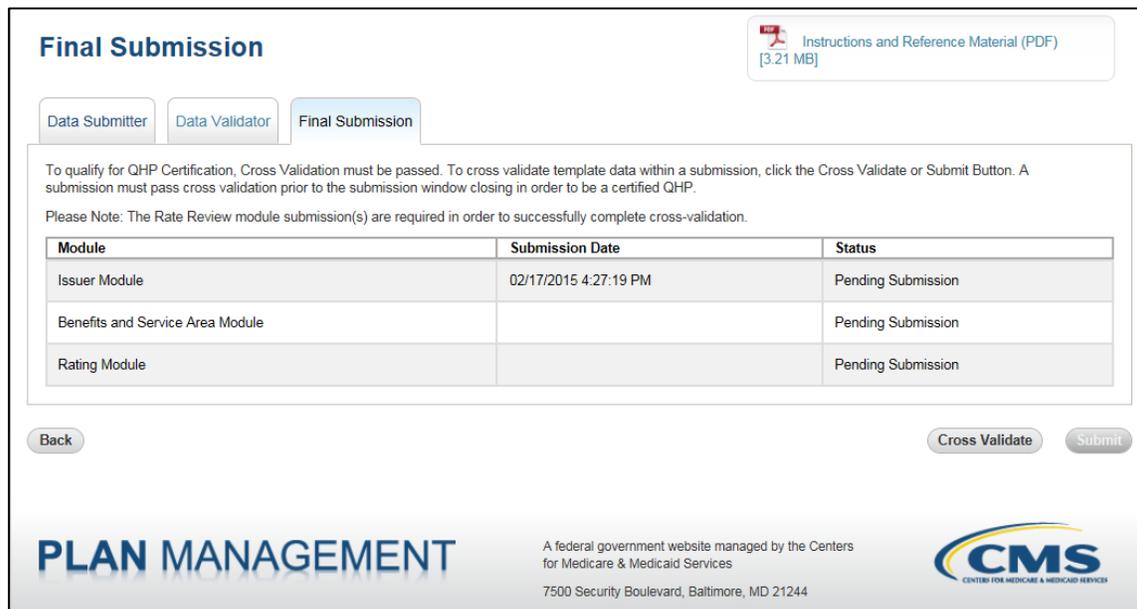


Figure 13: Final Submission Page

3.12.3 Final Submission Page - Errors

When inconsistencies are detected during cross validation, an error report will be generated and an error message will appear on screen (see Figure 14). The error message instructs you to download the Final Submission Error Report to view inconsistent data elements across the modules. You must download the Final Submission Error Report (see Figure 15) by selecting on the [ErrorReport.csv](#) link and correct the listed errors.

NOTE: Error report generation will not trigger a status change for any module. You are responsible for coordinating with users from other modules to resolve discrepancies within the application. Once discrepancies are resolved, you must rerun cross validation to verify consistency across the Final Submission data elements.

NOTE: The Error Report is **deleted** once you refresh or leave the page. It is strongly suggested that you download this report.

Final Submission

Instructions and Reference Material (PDF) [3.21 MB]

Data Submitter | Data Validator | **Final Submission**

Please correct the following errors
 1. There were errors identified during cross-validation between templates. Please download the error report below for details.

Download Final Submission Error Report
 ErrorReport.csv

To qualify for QHP Certification, Cross Validation must be passed. To cross validate template data within a submission, click the Cross Validate or Submit Button. A submission must pass cross validation prior to the submission window closing in order to be a certified QHP.

Please Note: The Rate Review module submission(s) are required in order to successfully complete cross-validation.

Module	Submission Date	Status
Issuer Module	02/17/2015 4:27:19 PM	Pending Submission
Benefits and Service Area Module		Pending Submission
Rating Module		Pending Submission

Back | Cross Validate | Submit

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Figure 14: Final Submission Page - Errors

	A	B	C	D	E	F	G
1	URAC template has not been uploaded						
2	NCQA template has not been uploaded						
3	Rate Table template has not been uploaded						
4	Admin template has not been uploaded						
5	Prescription Drug template has not been uploaded						
6	PlanBenefit-Small Group template has not been uploaded						
7	PlanBenefit-Individual template has not been uploaded						
8	ECP template has not been uploaded						
9	Network template has not been uploaded						
10	Service Area template has not been uploaded						
11	Rate Business Rules template has not been uploaded						
12	The following NetworkId's exist in Benefit but not in Network templates []						
13	Not yet checking RateTable dates for PlanBenefit-Individual PlanId's						
14	Not currently checking URR planId's						
15	Issuer Module is not complete and validated						

Figure 15: Final Submission Error Report

3.12.4 Final Submission Page - Cross Validations Successful

After cross validations have passed, you will receive a confirmation message stating the chosen Issuer ID application has been successfully Cross Validated (see Figure 16). The Validator must still click **Submit** for the application to be flagged for Evaluation (Refer to 5.13.5 Final Submission Page - Submitted).

Final Submission

Instructions and Reference Material (PDF) [3.21 MB]

Data Submitter | Data Validator | **Final Submission**

Issuer ID 87296 has been Cross Validated.

To qualify for QHP Certification, Cross Validation must be passed. To cross validate template data within a submission, click the Cross Validate or Submit Button. A submission must pass cross validation prior to the submission window closing in order to be a certified QHP.

Please Note: The Rate Review module submission(s) are required in order to successfully complete cross-validation.

Module	Submission Date	Status
Issuer Module	02/17/2015 3:32:53 PM	Validation Completed
Benefits and Service Area Module	02/17/2015 4:09:42 PM	Validation Completed
Rating Module	02/17/2015 3:05:11 PM	Validation Completed

Back | Cross Validate | **Submit**

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CMS
CENTER FOR MEDICARE & MEDICAID SERVICES

Figure 16: Final Submission Page - Cross Validations Successful

3.12.5 Final Submission Page - Submitted

Once all module statuses show as “**Validation Completed**,” a **Validator** can submit the application by clicking the **Submit** button.

After you successfully submit the application, the Module statuses read “**Cross Validation Completed**” (see Figure 17), and the **Submit** button becomes disabled. If there are modifications to any Module, you must repeat the Final Submission Cross Validation process. If changes are made, the Module statuses will no longer read “Cross Validation Completed.”

NOTE: You must complete the Final Submission prior to the close of the submission window for an application to qualify for QHP certification.

Final Submission

[Instructions and Reference Material \(PDF\)
\[3.21 MB\]](#)

Data Submitter
Data Validator
Final Submission

✔
Issuer ID 87296 has been Submitted

To qualify for QHP Certification, Cross Validation must be passed. To cross validate template data within a submission, click the Cross Validate or Submit Button. A submission must pass cross validation prior to the submission window closing in order to be a certified QHP.

Please Note: The Rate Review module submission(s) are required in order to successfully complete cross-validation.

Module	Submission Date	Status
Issuer Module	02/17/2015 4:11:26 PM	Cross Validations Completed
Benefits and Service Area Module	02/17/2015 4:11:26 PM	Cross Validations Completed
Rating Module	02/17/2015 4:11:26 PM	Cross Validations Completed

Back
Cross Validate
Submit

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Figure 17: Final Submission Page - Submitted

3.13 Resubmission

The Resubmission (see Figure 19) functionality allows Validators to initiate the resubmission of the application to address a deficiency noted by HHS or the state and to submit a data correction during the plan preview period.

NOTE: Entering the resubmission process will invalidate the previously submitted QHP Application to allow information to be modified and resubmitted.

You can initiate the resubmission process from any QHP Application module. Resubmission may impact data entries and validation previously completed in other QHP Application modules. Once you begin the resubmission process, the module status will change to “Return for Changes” and all other modules to “Validation Completed.” To modify a module with the status of “Validation Completed,” follow the instructions provided in section 5.12.

Once the resubmission process has been successfully processed, you must follow the original submission process (Submission, Validation, Cross Validation) previously outlined within this guide.

3.13.1 Resubmission Benefits Validator: Summary Page

The Benefits Validator Summary (see Figure 18) is where you can select an application to initiate the resubmission. You can also select **Edit** for any submissions with the status of “Cross Validation Completed.” You must be assigned the role of **Benefits Validator** to access this page.

Figure 18: Benefits Validator - Summary Page

3.13.2 Resubmission Benefits Validator: Benefits & Service Area Page

The Benefits Validator page of the Benefits & Service Area module allows you to review the validated data and information provided by the Benefits Submitter.

You must select the **Resubmission** button from the alert box (see Figure 19). A confirmation pop-up will appear to ensure the resubmission is process is triggered to only address justifications outlined by CMS (see Figure 20). Selecting “**No**” will simply close the pop-up screen with no changes made to the module/application. If you select “**Yes**,” the pop-up screen will close and a confirmation message will display stating that the module status has changed to “Return to Submitter” and that the module is now routed back to the submitter (see Figure 21).

Figure 19: Resubmission Alert Box

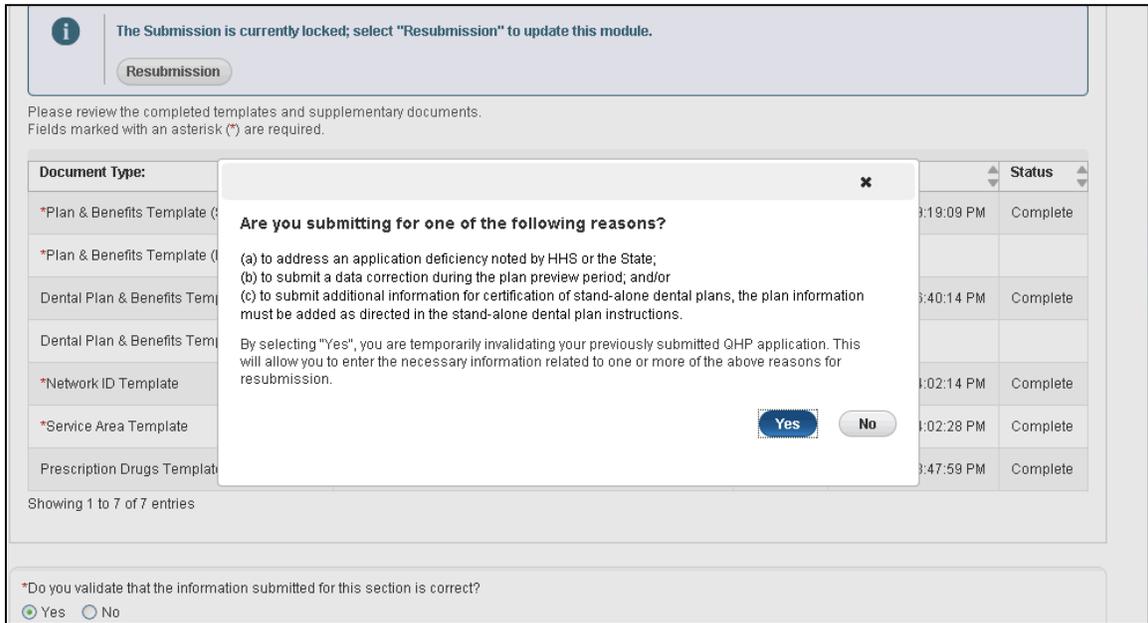


Figure 20: Confirmation Pop-Up

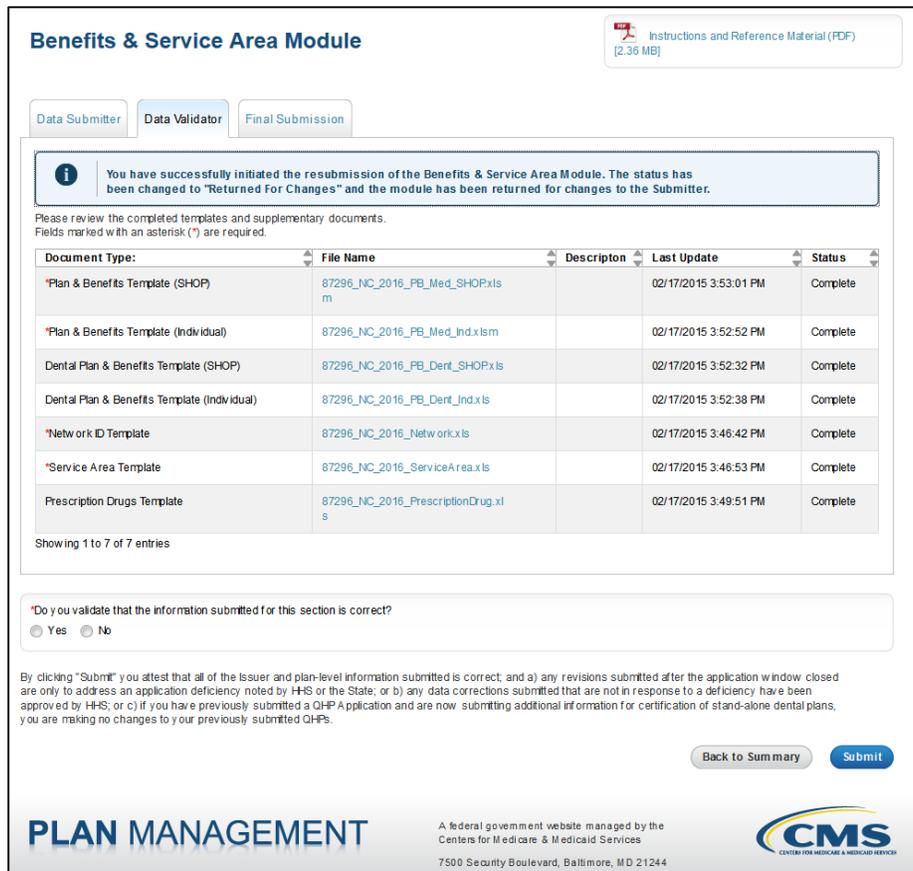


Figure 21: Resubmission Confirmation Message

4 Templates

The Benefits & Service Area module is where you can complete the following templates and upload the template-generated .xml files:

- Network Template
- Service Area Template
- Prescription Drug Template
- Plans & Benefits Template

This section provides background information and descriptions of the data elements contained within these templates.

NOTE: For Plan Year 2017, ALL templates should have a version of 6. If the versions are not current, you will not be able to complete the template upload and receive errors.

4.1 Network Template

You must cross reference your networks with Network IDs and provide the Network URL that will be displayed on Eligibility and Enrollment pages.

The Network Template links to the Plans & Benefits Template. Each plan in the Plans & Benefits Template must list the Network ID with which it is associated.

Before using this template, you must first enable macros in Microsoft Excel. Refer to Appendix A for directions to enable macros.

Figure 22 shows a blank Network Template.

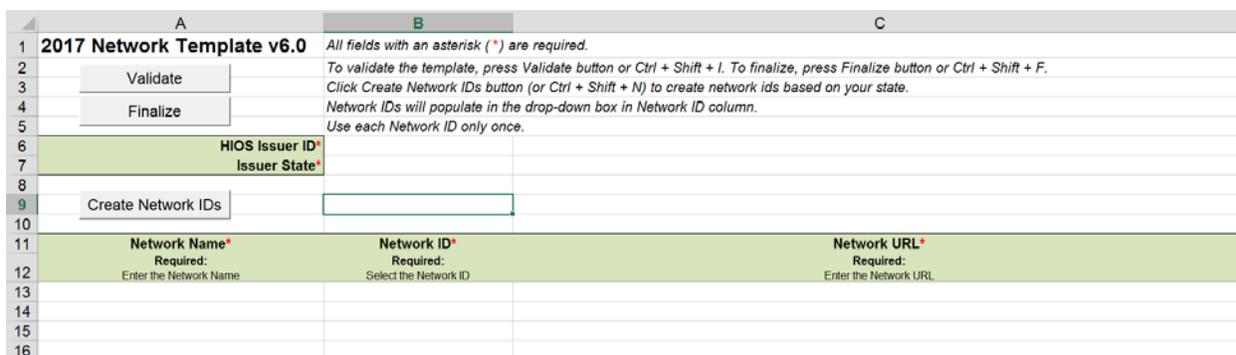


Figure 22: Network Template

Table 5 describes the fields on the Network Template.

Table 5: Network Template Fields

Field Name	Description	Field Values
Issuer HIOS Issuer ID	Five digit number that uniquely identifies the issuer.	Numeric
Issuer State	Select which state this template applies to.	Dropdown: State Abbreviations + Territories
Network Name	Enter the name of the specific network	Alphanumeric (including special characters)
Network ID	An ID generated by the template to identify each network provider directory.	Alphanumeric (including special characters)
Network URL	URL associated with the specific Network.	Alphanumeric (including special characters)

4.2 Service Area Template

Plan coverage is defined by service area. Each service area is linked to a plan or multiple plans in the Plans & Benefits Template.

Issuers define service areas by state name, county name, or Zip code. If a service area covers part, but not all, of a state, the issuer must define it by the covered counties. If a service area covers part, but not all, of a county, the issuer must define it by the covered Zip codes.

The Service Area Template links to the Plans & Benefits Template. Each plan in the Plans & Benefits Template must list the Service Area ID with which it is associated.

NOTE: Zip Codes are subject to change and should be verified for validity.

Before using this template, you must enable macros in Microsoft Excel. Refer to Appendix A for directions to enable macros.

The Service Area Template is shown in Figure 23.

	A	B	C	D	E
1	2017 Service Area v6.0	<i>All fields with an asterisk (*) are required</i>			
2	Validate	To validate, press the Validate button or Ctrl + Shift + I. To finalize, press the Finalize button or Ctrl + Shift + F			
3		Click Create Service Area IDs button (or Ctrl + Shift + R) to create service area ids based on your state			
4	Finalize	Service Area IDs will populate in the drop-down box in Service Area ID column			
5		For each row, enter one County for that Service Area ID (unless the Service Area covers entire state)			
6	HIOS Issuer ID*				
7	Issuer State*				
8					
9	Create Service Area IDs				
10					
11	Service Area ID*	Service Area Name*	State*	County Name	Partial County
12	Required: Enter the Service Area ID	Required: Enter the Service Area Name	Required: Does this Service Area cover the entire state?	Required if State is "No": Select the County - FIPS this Service Area covers	Required if State is "No": Does this Service Area include a partial county?
13					
14					

Figure 23: Service Area Template

Table 6 describes the fields in the Service Area Template.

Table 6: Service Area Template Fields

Field Name	Description	Field Values
HIOS Issuer ID	Five digit number that identifies the issuer.	Numeric
Issuer State	Select which state this template applies to.	Dropdown: State Abbreviations + Territories
Service Area ID	An ID generated by the template to identify each geographic service area.	Service Area IDs - this will vary based upon creation of IDs
Service Area Name	The name associated with a specific Service Area.	Alphanumeric (including special characters)
State	Flag to denote that the service area covers the entire state.	Dropdown: Yes No
County Name	The name of a county or counties that are included in a service area.	Dropdown: Counties - will vary depending on State Alphanumeric (including special characters)
Partial County	An indicator of whether a service area contains any partial counties.	Dropdown: Yes No
Service Area Zip Code(s)	For any partial counties included in a service area, list each ZIP code from that county included in this service area.	Numeric separated by comma
Partial County Justification	Space to provide justification for why all the zip codes are not included in this service area.	Alphanumeric (including special characters)

4.3 Prescription Drug Template

Use the Prescription Drug Template to provide cost sharing, tier placement, and specific drugs for each formulary.

The formulary is defined by the number of tiers and their cost sharing information. Each formulary links to one drug list, which includes the list of RxCUIs and the cost sharing tier they fall into.

The Prescription Drug Template links to the Plans & Benefits Template using the Formulary ID. Each plan in the Plans & Benefits Template must list the Formulary ID with which it is associated.

Before using this template, you must enable macros in Microsoft Excel. Refer to Appendix A for directions to enable macros.

Note: It is recommended that you complete the Drug Lists tab of the Prescription Drugs Template before completing the Formulary Tiers tab. Please see Figure 25 and Table 8.

Figure 24 shows the Formulary Tiers tab of the Prescription Drug Template.

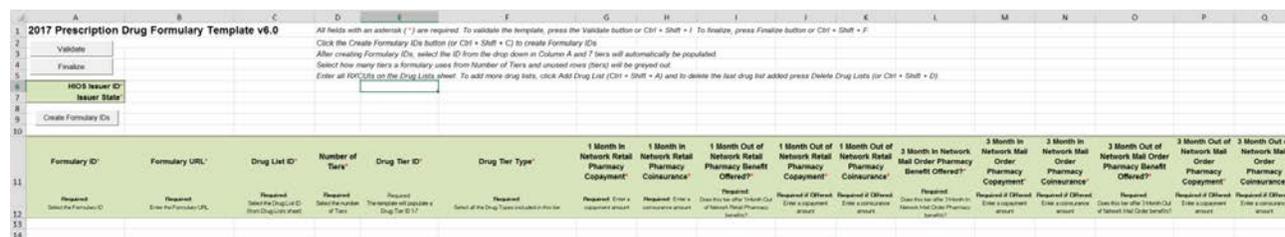


Figure 24: Prescription Drug Template - Formulary Tiers Tab

Table 7 describes the fields in the Formulary Tiers tab of the Prescription Drug Template. Note that if you select “\$X” as a value for any of the fields, a pop-up window will appear for you to enter a dollar value up to the second decimal point (\$X.XX). Also note that if you select “X%” as a value for any of the fields, a pop-up window will appear for you to enter a percentage value up to the second decimal point (X.XX %).

Table 7: Prescription Drug Template - Formulary Tiers Tab Fields

Field Name	Description	Field Values
Issuer ID	Five digit number that identifies the issuer.	Numeric
Issuer State	Select which state this template applies to.	Dropdown: State Abbreviations + Territories
Formulary ID	An ID generated by the template to identify each formulary.	Dropdown: Varies based on State and Number of Formularies entered
Formulary URL	URL for your formulary document.	Alphanumeric (including special characters)
Drug List ID	Template generated identifier for Drug List in template.	Dropdown: Varies based on number of Drug Lists
Number of Tiers	The number of cost share tiers included in the formulary.	1-7
Drug Tier ID	Template populated field according to the selection in <i>Number of tiers</i> .	Numeric
Drug Tier Type	List of drug types included in this tier.	Pop-up Window: <ul style="list-style-type: none"> Generic Preferred Generic Non-Preferred Generic Brand Preferred Brand Non-Preferred Brand Specialty Drugs Zero Cost Share Preventative Drugs Medical Service Drugs

Field Name	Description	Field Values
1 Month in Network Retail Pharmacy Copayment	Indicate copayment for Up to 1 Month In-Network Retail Pharmacy.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • \$X • \$X Copay after deductible • \$X Copay before deductible • Not Applicable
1 Month in Network Retail Pharmacy Coinsurance	Indicate coinsurance for Up to 1 Month In-Network Retail Pharmacy.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • X% • X% Coinsurance after deductible • Not Applicable
1 Month Out of Network Retail Pharmacy Benefit Offered?	Indicate whether 1 Month Out-of-Network Retail Pharmacy is offered.	Dropdown: <ul style="list-style-type: none"> • Yes • No
1 Month Out of Network Retail Pharmacy Copayment	Indicate copayment for Up to 1 Month Out-of-Network Retail Pharmacy.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • \$X • \$X Copay after deductible • \$X Copay before deductible • Not Applicable
1 Month Out of Network Retail Pharmacy Coinsurance	Indicate coinsurance for Up to 1 Month Out-of-Network Retail Pharmacy.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • X% • X% Coinsurance after deductible • Not Applicable
3 Month In Network Mail Order Pharmacy Benefit Offered?	Indicate whether 3 Month In-Network Mail Order Pharmacy Benefit is offered.	Dropdown: <ul style="list-style-type: none"> • Yes • No
3 Month In Network Mail Order Pharmacy Copayment	Indicates copayment amount for mail order pharmacy 3-month supply In-Network.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • \$X • \$X Copay after deductible • \$X Copay before deductible • Not Applicable

Field Name	Description	Field Values
3 Month In Network Mail Order Pharmacy Coinsurance	Indicate cost-sharing type for 3 Month out-of-network Mail Order Pharmacy.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • X% • X% Coinsurance after deductible • Not Applicable
3 Month Out-of-Network Mail Order Pharmacy Benefit Offered?	Indicate whether 3 Month Out-of-Network Mail Order Pharmacy Benefit is offered.	Dropdown: <ul style="list-style-type: none"> • Yes • No
3 Month Out-of-Network Mail Order Pharmacy Copayment	Indicate copayment amount for mail order pharmacy 3-month supply Out-of-Network.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • \$X • \$X Copay after deductible • \$X Copay before deductible • Not Applicable
3 Month Out-of-Network Mail Order Pharmacy Coinsurance	Indicate coinsurance amount for mail order pharmacy 3-month supply Out-of-Network.	Dropdown: <ul style="list-style-type: none"> • No Charge • No Charge after deductible • X% • X% Coinsurance after deductible • Not Applicable

Figure 25 shows the Drug Lists tab of the Prescription Drug Template.

	A	B	C	D
1	Drug Lists	<i>All fields with an asterisk (*) are required. To validate the template, press the V</i>		
2		<i>Click the Create Formulary IDs button (or Ctrl + Shift + C) to create Formulary ID</i>		
3	Add Drug List	<i>After creating Formulary IDs, select the ID from the drop down in Column A and</i>		
4		<i>Select how many tiers a formulary uses from Number of Tiers and unused rows</i>		
5	Remove Drug List	<i>Enter all RXCUIs on the Drug Lists sheet. To add more drug lists, click Add Drug</i>		
6		Drug List ID 1		
7	RXCUI*	Tier Level*	Prior Authorization Required	Step Therapy Required
8	Required: Enter the RXCUI	Required: Select the Tier this drug is in, or select NA if this drug is not a part of this Drug List	Required if Tier Level is not NA: Select "Yes" if Prior Authorization is Required	Required if Tier Level is not NA: Select "Yes" if Step Therapy is Required
9				
10				
11				
12				
13				

Figure 25: Prescription Drug Template – Drug Lists Tab Field

Table 8 describes the fields in the Drug Lists tab of the Prescription Drug Template.

Table 8: Prescription Drug Template - Drug Lists Tab Fields

Field Name	Description	Field Values
RxCUI	1-8 digit RxNorm Count Unique Identifier	Numeric
Tier Level	Cost-sharing tier level.	Dropdown: <ul style="list-style-type: none"> N/A 1-7
Prior Authorization Required	Indicate whether prior authorization is required.	Dropdown: <ul style="list-style-type: none"> Yes No
Step Therapy Required	Indicate whether step therapy is required.	Dropdown: <ul style="list-style-type: none"> Yes No

4.4 Plan & Benefits Template Add-In File

The Add-In File is the key for proper functionality of the Plans & Benefits Template. This file contains all the macros, code, and logic required to calculate cost share variances and populate essential health benefits (EHB) data within the Plans & Benefits Template. The Add-In File also creates a new tab called “Plans & Benefits” on the Excel ribbon within the template, with different buttons available to assist you in creating your plans.

For certain circumstances for working with multi-year templates, please refer to Appendix C.

To complete the Plans & Benefits Template, you must do the following, or the template will not function properly:

- Delete all prior versions of the Add-In File from your computer, unless explicitly following Appendix C guidelines for working with multi-year template versions.
- Download the most current Add-In File and **save it in the same folder as the Plans & Benefits Template.**

Once you open the Plan & Benefits Template, macros from the Add-In File will be automatically integrated.

If you encounter any problems creating Plans & Benefits due to the Add-In File, refer to Appendix B and Appendix C for further guidance.

4.5 Plans & Benefits Template

This template captures the following four levels of data:

- General plan information
- Plan cost-sharing information
- General benefit information
- Benefit cost-sharing information

The Plans & Benefits Template contains two sections (tabs). The first section is the “**Benefits Package,**” which includes high-level information regarding the plans, as well as a list of benefits with any quantitative limits or exclusions (refer to Tables 9-19 for Health and Tables 30-38 for Stand-alone Dental Plan (SADP)). All plans defined within a Benefits Package will share the same set of benefits and limits but differ in cost-sharing variations.

The second section is the “**Cost Share Variances**” (CSR). The CSR tab is where you provide Deductibles and Maximum Out-Of-Pocket (MOOP) information for In/Out/Combined Networks, for both Individual and Family, as well as In/Out/Combined Network Copays and Coinsurances (refer to Tables 20-28 for Health and Tables 38-42 for SADP). You must provide this information for each plan variance.

Before using this template, you must enable macros in Microsoft Excel. Refer to Appendix A for directions to enable macros.

NOTE: There must be one Cost Share Variances tab for each Benefits Package tab. Corresponding tabs will be labeled with the same number.

Figure 26 shows the Benefits Package tab of the Plans & Benefits Template.

	A	B	C	D	E	F	G	H	I	
1	2017 Plans & Benefits Template v6.1			<i>To use this template, please review the user guide and instructions. All fields with an asterisk (*) are required</i>						
2	HIOS Issuer ID*	12345		<i>You will need to save the latest version of the add-in file (PlansBenefitsAddIn.xlam) on your machine.</i>						
3	Issuer State*	AK		<i>To create the cost share variance worksheet and enter the cost sharing amounts for both individual and SHOP (small group) markets, use the</i>						
4	Market Coverage*	Individual		<i>To create additional Benefits Package worksheets, use the Create New Benefits Package macro.</i>						
5	Dental Only Plan*	No		<i>To populate the benefits on the Benefits Package worksheet with your State EHB Standards, use the Refresh EHB macro.</i>						
6	TIN*	12-1234567								
7	Plan Identifiers									
	HIOS Plan ID* (Standard Component)	Plan Marketing Name*	HIOS Product ID*	HPID	Network ID*	Service Area ID*	Formulary ID*	New/Existing Plan?	Plan Type*	Level of C
8								New	PPO	Bronze
9										
10										
11										

Figure 26: Plans & Benefits Template – Health Benefits Package Tab

Table 9 describes the fields in the Benefits Package tab of the Plans & Benefits Template.

Table 9: Plans & Benefits Template – Health Benefits Package Tab Fields

Field Name	Description	Field Values
HIOS Issuer ID	Five digit number that identifies the issuer.	Numeric
Issuer State	Select which state this template applies to.	Dropdown: State Abbreviations + Territories
Market Coverage Type	Market coverage, individual or SHOP, for the entire benefit package/template.	Dropdown: SHOP (Small Group) Individual
Dental Only Plan Indicator	Indicator if the plans offered in this benefit package are for stand-alone dental only (not medical).	Dropdown: Yes No
TIN	Tax Identification Number	Numeric

Table 10 describes the fields in the Plan Identifiers section of the Benefits Package tab.

Table 10: Health Benefits Package Tab - Plan Identifiers Section Fields

Field Name	Description	Field Values
HIOS Plan ID (Standard Component)	HIOS generated unique Standard Component ID that makes up the Plan ID.	Alphanumeric
Plan Marketing Name	Name of each plan.	Alphanumeric (including special characters)
HIOS Product ID	The HIOS Product ID associated with each proposed Exchange plan.	Alphanumeric
HPID	Associated 10-digit Health Plan Identifier.	Numeric
Network ID	The Network ID for this plan which identifies the Network Provider Directory this plan uses.	Dropdown: List of values will be imported in from the Network Template by user
Service Area ID	The Service Area ID for this plan which identifies the Service Area the plan covers.	Dropdown: List of values will be imported in from the Service Area Template by user

Field Name	Description	Field Values
Formulary ID	The Formulary ID for this plan which identifies which prescription drug formulary this plan uses.	Dropdown: List of values will be imported in from the Prescription Drug Template by user

Table 11 describes the fields in the Plan Attributes section of the Benefits Package tab.

Table 11: Health Benefits Package Tab - Plan Attributes Section Fields

Field Name	Description	Field Values
New/Existing Plan	Indicate if the plan is new or existing.	Dropdown: New Plan Existing Plan
Plan Type	Identifies the type of provider network.	Dropdown: Indemnity PPO HMO POS EPO
Level of Coverage	Coverage level for a specific proposed plan.	Dropdown: Platinum Gold Silver Bronze Catastrophic
Design Type	Indicates the Standardized Plan Design of a plan	Dropdown: Not Applicable Design 1 Design 2 Design 3 Design 4 Design 5
Unique Plan Design	Indicates if this is a unique plan design for AV Calculator purposes. These are health plans that are not compatible with the AV Calculator.	Dropdown: Yes No
QHP/Non QHP	Indicator if the plan is offered on exchange, off exchange or on both.	Dropdown: On Exchange Off Exchange Both
Notice Required for Pregnancy	Indicator if notice is required for pregnancy.	Dropdown: Yes No
Is a Referral Required for Specialist?	Indicator if a referral is required for specialist visit.	Dropdown: Yes No

Field Name	Description	Field Values
Specialist Requiring a Referral	Specialist types for which referrals are required for this plan.	Alphanumeric (including special characters)
Plan Level Exclusions	All plan level exclusions.	Alphanumeric (including special characters)
Limited Cost Sharing Plan Variation - Est Advance Payment	Estimate of the per-member per- month dollar value of the cost-sharing reductions to be provided over the benefit year under limited cost sharing plan variation.	Whole Dollar Amount
Does this plan offer Composite Rating?	Indicates whether plans will be available based on the average enrollee premium amounts of enrollees at the time of enrollment.	Dropdown: Yes No
Child-Only Offering	Indicator of whether a specific plan will also be offered at a child-only rate or have a corresponding child-only plan.	Dropdown: Allows Adult and Child-Only Allows Adult-Only Allows Child-Only
Child Only Plan ID	Identifies the associated child-only equivalent Plan ID.	Alphanumeric
Tobacco Wellness Program Offered	Indicates whether the plan offers wellness programs according to Section 2705 of the Public Health Service Act.	Dropdown: Yes No
Disease Management Programs Offered	Indicates whether disease management programs are offered with this plan.	Dropdown: Asthma Heart disease Depression Diabetes High blood pressure & high cholesterol Low back pain Pain management Pregnancy Weight Loss Programs
EHB Percent of Total Premium	Indicates the percentage of the total plan premium that is comprised of EHBs.	Percentage between 0 and up to and including 100%

Table 12 describes the fields in the Stand-Alone Dental Only section of the Benefits Package tab.

Table 12: Health Benefits Package Tab - Stand-Alone Dental Only Section Fields

Field Name	Description	Field Values
EHB Apportionment for Pediatric Dental	Identifies the dollar amount of the expected monthly premium allocated for the Pediatric Dental EHB.	Percentage
Guaranteed vs. Estimated Rate	Indicates if the rate for this stand-alone dental plan is a guaranteed rate or an estimated rate.	Dropdown: Guaranteed Rate Estimated Rate

Table 13 describes the fields in the Plan Dates section of the Benefits Package tab.

Table 13: Health Benefits Package Tab - Plan Dates Section Fields

Field Name	Description	Field Values
Plan Effective Date	Effective date of the plan.	Date
Plan Expiration Date	Date that a plan becomes closed and no longer accepts new enrollments.	Date

Table 14 describes the fields in the Geographic Coverage section of the Benefits Package tab.

Table 14: Health Benefits Package Tab - Geographic Coverage Section Fields

Field Name	Description	Field Values
Out of Country Coverage	Indicates whether care obtained outside the country is covered under the plan.	Dropdown: Yes No
Out of Country Coverage Description	A short description of whether care obtained outside the country is covered under the plan.	Alphanumeric (including special characters)
Out of Service Area Coverage	Indicates whether care obtained outside the service area is covered under the plan.	Dropdown: Yes No
Out of Service Area Coverage Description	A short description of whether care obtained outside the service area is covered under the plan.	Alphanumeric (including special characters)
National Network	Indicates whether a national network is available.	Dropdown: Yes No

Table 15 describes the fields in the URLs section of the Benefits Package tab.

Table 15: Health Benefits Package Tab - URLs Section Fields

Field Name	Description	Field Values
Enrollment URL	URL for the location on the plan website where the enrollee will effectuate payment.	Alphanumeric (including special characters)

Table 16 describes the fields in the Benefit Information section of the Benefits Package tab.

Table 16: Health Benefits Package Tab - Benefit Information Section Fields

Field Name	Description	Field Values
Benefits	Name of the benefit.	N/A
EHB	Indicates if this benefit is an EHB benefit.	N/A

Table 17 describes the fields in the General Information section of the Benefits Package tab.

Table 17: Health Benefits Package Tab - General Information Section Fields

Field Name	Description	Field Values
Is this Benefit Covered?	Indicates if this benefit is covered or not covered.	Dropdown: Covered Not Covered (or blank)
Quantitative Limit on Service	Indicates if there are quantitative limits on this benefit.	Dropdown: Yes No (or blank)
Limit Quantity	Indicates any quantitative limits on this benefit (e.g., number of days or visit limits).	Whole Number
Limit Unit	Indicates unit of those limits.	Popup: First Category Visit(s) Dollars Exam(s) Days Item(s) Months Treatment(s) Procedure(s) Hours Admission(s) Second Category Year Benefit Period Lifetime Month Episode Stay Transplant 6 Months 2 Years 3 Years Procedure Week Admission
Exclusions	List of exclusions if particular services or diagnoses are excluded from this plan.	Alphanumeric (including special characters)
Benefit Explanation (text Field)	Free text field to list any notes on the Benefit	Alphanumeric (including special characters)

Field Name	Description	Field Values
EHB Variance Reason	Reason that this benefit varies from EHB.	Dropdown: Not EHB Substituted Substantially Equal Using Alternate Benchmark Other Law/Regulation Additional EHB Benefit Dental Only Plan Available

Table 18 describes the fields in the Deductibles and Out of Pocket Exceptions section of the Benefits Package tab.

Table 18: Health Benefits Package Tab - Deductibles and Out of Pocket Exceptions Section Fields

Field Name	Description	Field Values
Excluded from In Network MOOP	Indicates if this benefit is excluded from the in network Maximum Out-Of-Pocket.	Dropdown: Yes No
Excluded from Out of Network MOOP	Indicates if this benefit is excluded from the out of network Maximum Out-Of-Pocket?	Dropdown: Yes No

Figure 27 shows the Cost Share Variances tab of the Plans & Benefits Template.

	A	B	C	D	E	F	G	I
1								
2	<i>Plan Cost Sharing Attributes</i>							
3	HIOS Plan ID* <small>(Standard Component + Variant)</small>	Plan Variant Marketing Name*	Level of Coverage* <small>(Metal Level)</small>	CSR Variation Type*	Issuer Actuarial Value	AV Calculator Output Number*	Medical & Drug Deductibles Integrated?*	Medica Maximu Pot Integr
4	12345AK1234567-00	Plan Variant Name 1	Bronze	Standard Bronze Off Exchange Plan				
5	12345AK1234567-01	Plan Variant Name 2	Bronze	Standard Bronze On Exchange Plan				
6	12345AK1234567-02	Plan Variant Name 3	Bronze	Zero Cost Sharing Plan Variation				
7	12345AK1234567-03	Plan Variant Name 4	Bronze	Limited Cost Sharing Plan Variation				

Figure 27: Health Plans & Benefits Template - Cost Share Variances Tab

Table 19 describes the fields in the Cost Share Variances tab of the Plans & Benefits Template.

Table 19: Health Plans & Benefits Template - Cost Share Variances Tab Fields

Field Name	Description	Field Values
HIOS Plan ID (Standard Component + Variant)	HIOS generated unique Standard Component ID with suffixes automatically added depending on the plan variation.	Copied over from the Benefits Package sheet, with suffixes added.
Plan Variant Marketing Name	Name of each plan.	Alphanumeric (copied over from the Benefits Package sheet)
Level of Coverage (Metal Level)	Pre-populated with metal level from designated plan.	Copied over from the Benefits Package sheet.

Field Name	Description	Field Values
CSR Variation Type	The Cost Share Reduction Variance level of the plan.	Auto-Populated (varies by proposed metal level): Zero Cost Sharing Plan Variation Limited Cost Sharing Plan Variation 73% AV Level Silver Plan CSR 87% AV Level Silver Plan CSR 94% AV Level Silver Plan CSR Standard Bronze On Exchange Standard Bronze Off Exchange Standard Silver On Exchange Standard Silver Off Exchange Standard Gold On Exchange Standard Gold Off Exchange Standard Platinum On Exchange Standard Platinum Off Exchange
Issuer Actuarial Value	Issuer calculated Actuarial Value.	Percentage
AV Calculator Output Number	The Actuarial Value of this plan as calculated by the AV Calculator.	Percentage
Medical & Drug Deductibles Integrated?	Indicates if this plan design has an integrated medical and drug deductible. Based on your selection, certain fields will be disabled.	Dropdown: Yes No
Medical & Drug Maximum Out-Of-Pocket Integrated?	Indicates if this plan design has an integrated medical and drug out of pocket maximum. Based on your selection, certain fields will be disabled.	Dropdown: Yes No
Multiple In Network Tiers?	Indicates if this plan uses multiple in-network provider tiers.	Dropdown: Yes No
1st Tier Utilization	Indicates the proportion of claims costs anticipated to be utilized in Tier 1 for plans with multiple in network tiers.	Percentage
2nd Tier Utilization	Indicates the proportion of claims costs anticipated to be utilized in Tier 2 for plans with multiple in network tiers.	Percentage

Table 20 describes the fields in the SBC Scenario section of the Cost Share Variances tab.

Table 20: Health Cost Share Variances Tab - SBC Scenario Section Fields

Table 21

Field Name	Description	Field Values
Having a Baby - Deductible	Estimated deductible for the SBC scenario "Having a baby".	Whole Dollar Amount
Having a Baby - Copayment	Estimated copayment for the SBC scenario "Having a baby".	Whole Dollar Amount

Field Name	Description	Field Values
Having a Baby - Coinsurance	Estimated coinsurance for the SBC scenario "Having a baby."	Whole Dollar Amount
Having a Baby - Limit	Estimated Limit dollar amount for the SBC scenario "Having a baby."	Whole Dollar Amount
Having Diabetes - Deductible	Estimated deductible for the SBC scenario "Having Diabetes."	Whole Dollar Amount
Having Diabetes - Copayment	Estimated copayment for the SBC scenario "Having Diabetes."	Whole Dollar Amount
Having Diabetes - Coinsurance	Estimated coinsurance for the SBC scenario "Having Diabetes."	Whole Dollar Amount
Having Diabetes - Limit	Estimated Limit dollar amount for the SBC scenario "Having Diabetes."	Whole Dollar Amount
Treatment of a Simple Fracture - Deductible	Estimated deductible for the SBC scenario "Treatment of a Simple Fracture."	Whole Dollar Amount
Treatment of a Simple Fracture - Copayment	Estimated copayment for the SBC scenario "Treatment of a Simple Fracture."	Whole Dollar Amount
Treatment of a Simple Fracture - Coinsurance	Estimated coinsurance for the SBC scenario "Treatment of a Simple Fracture."	Whole Dollar Amount
Treatment of a Simple Fracture - Limit	Estimated Limit dollar amount for the SBC scenario "Treatment of a Simple Fracture."	Whole Dollar Amount

Table 21 describes the fields in the Maximum Out-Of-Pocket for Medical EHB Benefits section of the Cost Share Variances tab.

Table 22: Health Cost Share Variances Tab - Maximum Out-Of-Pocket for Medical EHB Benefits Section Fields

Field Name	Description	Field Values
In Network - Individual	The Maximum Out-Of-Pocket for Medical EHB Benefits In Network Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Maximum Out-Of-Pocket for Medical EHB Benefits In Network Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Individual	The Maximum Out-Of-Pocket for Medical EHB Benefits In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Family	The Maximum Out-Of-Pocket for Medical EHB Benefits In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Individual	The Maximum Out-Of-Pocket for Medical EHB Benefits Out of Network Individual dollar amount.	Dropdown: \$X Not Applicable

Field Name	Description	Field Values
Out of Network - Family	The Maximum Out-Of-Pocket for Medical EHB Benefits Out of Network Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Maximum Out-Of-Pocket for Medical EHB Benefits Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Maximum Out-Of-Pocket for Medical EHB Benefits Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 22 describes the fields in the Maximum Out-Of-Pocket for Drug EHB section of the Cost Share Variances tab.

Table 23: Health Cost Share Variances Tab - Maximum Out-Of-Pocket for Drug EHB Section Fields

Field Name	Description	Field Values
In Network - Individual	The Maximum Out-Of-Pocket for Drug EHB Benefits In Network Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Maximum Out-Of-Pocket for Drug EHB Benefits In Network Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Individual	The Maximum Out-Of-Pocket for Drug EHB Benefits In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Family	The Maximum Out-Of-Pocket for Drug EHB Benefits In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Individual	The Maximum Out-Of-Pocket for Drug EHB Benefits Out of Network Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Family	The Maximum Out-Of-Pocket for Drug EHB Benefits Out of Network Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Maximum Out-Of-Pocket for Drug EHB Benefits Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Maximum Out-Of-Pocket for Drug EHB Benefits Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 23 describes the fields in the Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) section of the Cost Share Variances tab.

Table 24: Health Cost Share Variances Tab - Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) Section Fields

Field Name	Description	Field Values
In Network - Individual	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) In Network Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) In Network Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Individual	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Family	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Individual	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) Out of Network Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Family	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) Out of Network Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Maximum Out-Of-Pocket for Medical and Drug EHB Benefits (Total) Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 24 describes the fields in the Medical EHB Deductible section of the Cost Share Variances tab.

Table 25: Health Cost Share Variances Tab - Medical EHB Deductible Section Fields

Field Name	Description	Field Values
In Network - Individual	The Medical EHB Deductible - In Network - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Medical EHB Deductible - In Network - Family dollar amount.	Dropdown: \$X Not Applicable
Medical EHB Default Coinsurance In Network (Tier 1)	The Medical EHB default Coinsurance for In Network Tier 1.	Percentage
In Network Tier 2 - Individual	The Medical EHB Deductible - In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable

Field Name	Description	Field Values
In Network Tier 2 – Family	The Medical EHB Deductible - In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Medical EHB Default Coinsurance In Network (Tier 2)	The Medical EHB Default Coinsurance for In Network Tier 2.	Percentage
Out of Network - Individual	The Medical EHB Deductible - Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Family	The Medical EHB Deductible - Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Medical EHB Deductible - Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Medical EHB Deductible - Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 25 describes the fields in the Drug EHB Deductible section of the Cost Share Variances tab.

Table 26: Health Cost Share Variances Tab - Drug EHB Deductible Section Fields

Field Name	Description	Field Values
In Network - Individual	The Drug EHB Deductible - In Network - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Drug EHB Deductible - In Network - Family dollar amount.	Dropdown: \$X Not Applicable
Drug EHB Default Coinsurance In Network (Tier 1)	The Drug EHB default Coinsurance for In Network Tier 1.	Percentage
In Network Tier 2 - Individual	The Drug EHB Deductible - In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Family	The Drug EHB Deductible - In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Drug EHB Default Coinsurance In Network (Tier 2)	The Drug EHB default Coinsurance for In Network Tier 2.	Percentage
Out of Network - Individual	The Drug EHB Deductible - Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable

Field Name	Description	Field Values
Out of Network – Family	The Drug EHB Deductible - Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Drug EHB Deductible - Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Drug EHB Deductible - Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 26 describes the fields in the Combined Medical and Drug EHB Deductible section of the Cost Share Variances tab.

Table 27: Health Cost Share Variances Tab - Combined Medical and Drug EHB Deductible Section Fields

Field Name	Description	Field Values
In Network - Individual	The Combined Medical and Drug EHB Deductible - In Network - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Combined Medical and Drug EHB Deductible - In Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined Medical and Drug EHB Default Coinsurance In Network (Tier 1)	The Combined Medical and Drug EHB default Coinsurance for In Network.	Percentage
In Network Tier 2 - Individual	The Combined Medical and Drug EHB Deductible - In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Family	The Combined Medical and Drug EHB Deductible - In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Combined Medical and Drug EHB Default Coinsurance In Network (Tier 2)	The Combined Medical Drug EHB Default Coinsurance for In Network Tier 2.	Percentage
Out of Network - Individual	The Combined Medical Drug EHB Deductible - Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Family	The Combined Medical Drug EHB Deductible - Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Combined Medical Drug EHB Deductible - Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable

Field Name	Description	Field Values
Combined In/Out of Network - Family	The Drug EHB Deductible - Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 27 describes the fields in the HSA/HRA Detail section of the Cost Share Variances tab.

Table 28: Health Cost Share Variances Tab - HSA/HRA Details

Field Name	Description	Field Values
HSA - Eligible	Indicates if this plan meets all the requirements to be a Health Savings Account (HSA)-qualified high deductible health plan.	Dropdown: Yes No (default)
HSA/HRA Employer Contribution	Indicates if this plan has a HSA/HRA employer contribution. Applies to small group (SHOP) only.	Dropdown: Yes No
HSA/HRA Employer Contribution Amount	Dollar amount of HSA/HRA employer contribution. Applies to small group (SHOP) only.	Whole Dollar Amount

Table 28 describes the fields in the URL's section of the Benefits Package tab.

Table 29: Health Cost Share Variances Tab - URLs Section Fields

Field Name	Description	Field Values
URL for Summary of Benefits & Coverage	URL that provides a link to the Summary of Benefits and Coverage document that is required to be posted on the plan's website.	Alphanumeric (including special characters)
Plan Brochure	Plan Brochure URL.	Alphanumeric (including special characters)

Table 29 describes the fields in the AV Calculator section of the Benefits Package tab.

Table 30: Health Benefits Package Tab - AV Calculator Section Fields

Field Name	Description	Field Values
Maximum Coinsurance for Specialty Drugs	Indicates if there is a limit on the amount of coinsurance on specialty prescription drugs by capping the maximum coinsurance payment on specialty drugs at a set amount.	Whole Dollar Amount
Maximum Number of Days for Charging Inpatient Copay?	Indicates if there is a limit on the number of days on which a patient can be charged copay for an inpatient stay, if inpatient copays are charged per day.	Whole Number
Begin Primary Care Cost-Sharing After a Set Number of Visits?	Indicates if primary care cost sharing begins after a certain number of (fully covered) visits have occurred.	Whole Number

Field Name	Description	Field Values
Begin Primary Care Deductible/ Coinsurance After a Set Number of Copays?	Indicates when to begin subjecting primary care visits to the deductible or coinsurance rates only after a certain number of primary care visits with copay have occurred.	Whole Number

Table 30 describes the fields in the Other Deductible (User Defined) section of the Cost Share Variances tab.

Table 31: Health Cost Share Variances Tab - Other Deductible (User Defined) Section Fields

Field Name	Description	Field Values
In Network - Individual	Other Deductible (user defined) - In Network - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	Other Deductible (user defined) - In Network - Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Individual	Other Deductible (user defined) - In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Family	Other Deductible (user defined) - In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Individual	The Combined Medical Drug EHB Deductible - Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Family	Other Deductible (user defined) - Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	Other Deductible (user defined) - Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	Other Deductible (user defined) - Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 31 describes the fields in the Each Covered Benefit section of the Cost Share Variances tab.

Table 32: Health Cost Share Variances Tab - Each Covered Benefit Section Fields

Field Name	Description	Field Values
Copay - In Network (Tier 1)	Type of copayment and/or whether the benefit is subject to deductible.	<p>Dropdown:</p> <p>No Charge</p> <p>No Charge after deductible</p> <p>\$X</p> <p>\$X Copay after deductible \$X</p> <p>Copay before deductible</p> <p>Not Applicable</p> <p>NOTE: If the benefit is Skilled Nursing Facility or Inpatient Hospital, then the values below replace the default copayment options:</p> <p>\$X Copay per Day</p> <p>\$X Copay per Stay</p> <p>\$X Copay Per Stay</p> <p>\$X Copay Per Stay before deductible</p> <p>\$X Copay Per Stay after deductible</p> <p>\$X Copay Per Stay per day</p> <p>\$X Copay Per Stay per day before deductible</p> <p>\$X Copay Per Stay per day after deductible</p> <p>No Charge</p> <p>No Charge after deductible</p> <p>Not Applicable</p> <p>NOTE: For Mental/Behavioral Health Inpatient Services and Substance Abuse Disorder Inpatient Services, all of the options in both lists above will be available.</p>

Field Name	Description	Field Values
Copay - In Network (Tier 2)	Type of copayment and/or whether the benefit is subject to deductible.	<p>Dropdown:</p> <p>No Charge No Charge after deductible \$X \$X Copay after deductible \$X Copay before deductible Not Applicable</p> <p>NOTE: If the benefit is Skilled Nursing Facility or Inpatient Hospital, then the values below replace the default copayment options:</p> <p>\$X Copay per Stay \$X Copay Per Stay before deductible \$X Copay Per Stay after deductible \$X Copay Per Stay per day \$X Copay Per Stay per day before deductible \$X Copay Per Stay per day after deductible No Charge No Charge after deductible Not Applicable</p> <p>NOTE: For Mental/Behavioral Health Inpatient Services and Substance Abuse Disorder Inpatient Services, all of the options in both lists above will be available.</p>

Field Name	Description	Field Values
Copoly - Out of Network	Type of copayment and/or whether the benefit is subject to deductible.	<p>Dropdown:</p> <p>No Charge No Charge after deductible \$X \$X Copay after deductible \$X Copay before deductible Not Applicable</p> <p>NOTE: If the benefit is Skilled Nursing Facility or Inpatient Hospital, then the values below replace the default copayment options:</p> <p>\$X Copay per Stay \$X Copay Per Stay before deductible \$X Copay Per Stay after deductible \$X Copay Per Stay per day \$X Copay Per Stay per day before deductible \$X Copay Per Stay per day after deductible No Charge No Charge after deductible Not Applicable</p> <p>NOTE: For Mental/Behavioral Health Inpatient Services and Substance Abuse Disorder Inpatient Services, all of the options in both lists above will be available.</p>

Field Name	Description	Field Values
<p>Coinsurance - In Network (Tier 1)</p>	<p>Type of coinsurance and/or whether the benefit is subject to deductible.</p>	<p>Dropdown: No Charge No Charge after deductible X% Coinsurance after deductible Not Applicable</p> <p>NOTE: If the benefit is Skilled Nursing Facility or Inpatient Hospital, then the values below replace the default copayment options:</p> <p>\$X Coinsurance per Stay \$X Coinsurance Per Stay before deductible \$X Coinsurance Per Stay after deductible \$X Coinsurance Per Stay per day \$X Coinsurance Per Stay per day before deductible \$X Coinsurance Per Stay per day after deductible No Charge No Charge after deductible Not Applicable</p> <p>NOTE: For Mental/Behavioral Health Inpatient Services and Substance Abuse Disorder Inpatient Services, all of the options in both lists above will be available.</p>

Field Name	Description	Field Values
<p>Coinsurance - In Network (Tier 2)</p>	<p>Type of coinsurance and/or whether the benefit is subject to deductible.</p>	<p>Dropdown: No Charge No Charge after deductible X% Coinsurance after deductible Not Applicable</p> <p>NOTE: If the benefit is Skilled Nursing Facility or Inpatient Hospital, then the values below replace the default copayment options:</p> <p>\$X Coinsurance per Stay \$X Coinsurance Per Stay before deductible \$X Coinsurance Per Stay after deductible \$X Coinsurance Per Stay per day \$X Coinsurance Per Stay per day before deductible \$X Coinsurance Per Stay per day after deductible No Charge No Charge after deductible Not Applicable</p> <p>NOTE: For Mental/Behavioral Health Inpatient Services and Substance Abuse Disorder Inpatient Services, all of the options in both lists above will be available.</p>

Field Name	Description	Field Values
Coinsurance - Out of Network	Type of coinsurance and/or whether the benefit is subject to deductible.	Dropdown: No Charge No Charge after deductible X% Coinsurance after deductible Not Applicable NOTE: If the benefit is Skilled Nursing Facility or Inpatient Hospital, then the values below replace the default copayment options: \$X Coinsurance per Stay \$X Coinsurance Per Stay before deductible \$X Coinsurance Per Stay after deductible \$X Coinsurance Per Stay per day \$X Coinsurance Per Stay per day before deductible \$X Coinsurance Per Stay per day after deductible No Charge No Charge after deductible Not Applicable NOTE: For Mental/Behavioral Health Inpatient Services and Substance Abuse Disorder Inpatient Services, all of the options in both lists above will be available.

Figure 28 shows the SADP Benefits Package tab of the Plans & Benefits Template.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
2017 Plans & Benefits Template v6.1															
1 HEDS Issues ID* 12345 <i>To use this template please review the user guide and instructions. All fields with an asterisk (*) are required.</i> 2 <i>You will need to save the latest version of the action file (PlansBenefitsBuilds.xlsx) on your machine.</i> 3 Issuer/State* AK <i>To create the cost share, coinsurance and deductibles and enter the cost sharing amounts for both individual and SHIP (small group) markets, use the Create Cost Share Variance macro.</i> 4 Market Coverage* Individual <i>To create additional Benefits Package worksheets, use the Create New Benefits Package macro.</i> 5 Dental Only Plan* Yes <i>To populate the benefits on the Benefits Package worksheet with your State EHR Standards, use the Refresh EHR macro.</i> 6 TNC* 10-1000000 7															
Plan Identifiers										Plan Attributes					
HEDS Plan ID*	Plan Marketing Name*	HEDS Product ID*	HSPD	Network ID*	Service Area ID*	Formulary ID*	New/Existing Plan?	Plan Type*	Level of Coverage*	Design Type*	Unique Plan Design?	QIP/Non-QIP*	Notice Required for Pregnancy*	Is a Referral Required for Specialist?*	Specialist(s) Requiring a Referral

Figure 28: Plans & Benefits Template – SADP Benefits Package Tab

Table 32 describes the fields in the SADP Benefits Package tab of the Plans & Benefits Template.

Table 33: Plans & Benefits Template – SADP Benefits Package Tab Fields

Field Name	Description	Field Values
HIOS Issuer ID	HIOS Issuer ID	Numeric
Issuer State	State Abbreviation	Dropdown: State Abbreviations + Territories
Market Coverage Type	Market coverage, individual or SHOP, for the entire benefit package/template.	Dropdown: SHOP (Small Group) Individual
Dental Only Plan	Indicator if the plans offered in this benefit package are for stand-alone dental only (not medical).	Dropdown: Yes No
TIN	Tax Identification Number	Numeric

Table 33 describes the fields in the Plan Identifiers section of the SADP Benefits Package tab.

Table 34: SADP Benefits Package Tab - Plan Identifiers Section Fields

Field Name	Description	Field Values
HIOS Plan ID (Standard Component)	HIOS generated number assigned to a specific proposed QHP.	Alphanumeric
Plan Marketing Name	Name of each plan.	Alphanumeric (including special characters)
HIOS Product ID	The HIOS Product ID associated with each proposed Exchange plan.	Alphanumeric
HPID	Associated Health Plan Identifier.	Numeric
Network ID	The Network ID for this plan from the Network ID template.	Dropdown: List of values will be imported in from the Network Template by user
Service Area ID	The Service Area ID for this plan from the Service Area template.	Dropdown: List of values will be imported in from the Service Area Template by user

Table 34 describes the fields in the Plan Attributes section of the SADP Benefits Package tab.

Table 35: SADP Benefits Package Tab - Plan Attributes Section Fields

Field Name	Description	Field Values
New/Existing Plan	Indicates whether the plan is new or existing.	Dropdown: New Plan Existing Plan
Plan Type	Network design for the product: indemnity, preferred provider organization (PPO), health maintenance organization (HMO), point of service (POS), or exclusive provider organization (EPO).	Dropdown: Indemnity PPO HMO POS EPO
Level of Coverage	Coverage level for a specific proposed plan (High, Low)	Dropdown: High Low
QHP/Non QHP	Indicator if the plan is offered on exchange, off exchange or on both.	Dropdown: On Exchange Off Exchange Both
Plan Level Exclusions	List all plan level exclusions.	Alphanumeric (including special characters)
Child-Only Offering	Indicates whether the plan is child-only.	Dropdown: Allows Adult and Child-Only Allows Adult-Only Allows Child-Only
EHB Apportionment for Pediatric Dental	Dollar amount of monthly premium that is for EHB benefits only.	Percentage
Guaranteed vs. Estimated Rate	Indicates whether rate for this stand-alone dental plan is guaranteed or estimated.	Dropdown: Guaranteed Rate Estimated Rate

Table 35 describes the fields in the Plan Dates section of the SADP Benefits Package tab.

Table 36: SADP Benefits Package Tab - Plan Dates Section Fields

Field Name	Description	Field Values
Plan Effective Date	Effective date of the plan.	Date
Plan Expiration Date	Date that a plan becomes closed and no longer accepts new enrollments.	Date

Table 36 describes the fields in the Geographic Coverage section of the SADP Benefits Package tab.

Table 37: SADP Benefits Package Tab - Geographic Coverage Section Fields

Field Name	Description	Field Values
Out of Country Coverage	Indicates whether care obtained outside the country is covered under the plan.	Dropdown: Yes No
Out of Country Coverage Description	A short description of whether care obtained outside the country is covered under the plan.	Alphanumeric (including special characters)
Out of Service Area Coverage	Indicates whether care obtained outside the service area is covered under the plan.	Dropdown: Yes No
Out of Service Area Coverage Description	A short description of whether care obtained outside the service area is covered under the plan.	Alphanumeric (including special characters)
National Network	Indicates whether a national network is available.	Dropdown: Yes No

Table 37 describes the fields in the URL's section of the Benefits Package tab.

Table 38: SADP Benefits Package Tab - URLs Section Fields

Field Name	Description	Field Values
Enrollment URL	URL for the location on the plan website where the enrollee will effectuate payment.	Alphanumeric (including special characters)

Table 38 describes the fields in the Benefit Information section of the Benefits Package tab.

Table 39: SADP Benefits Package Tab - Benefit Information Section Fields

Field Name	Description	Field Values
Benefits	Name of the benefit.	N/A
EHB	Indicates if this benefit is an EHB benefit.	N/A

Table 39 describes the fields in the General Information section of the Benefits Package tab.

Table 40: SADP Benefits Package Tab - General Information Section Fields

Field Name	Description	Field Values
Is this Benefit Covered?	Indicates if this benefit is covered or not covered.	Dropdown: Covered Not Covered (or blank)
Quantitative Limit on Service	Indicates if there are quantitative limits on this benefit.	Dropdown: Yes No (or blank)

Field Name	Description	Field Values
Limit Quantity	Indicates any quantitative limits on the benefit (e.g., number of days or visit limits).	Whole Number
Limit Unit	Indicates unit of those limits.	Popup: <u>First Category</u> Visit(s) Dollars Exam(s) Days Item(s) Months Treatment(s) Procedure(s) Hours Admission(s) <u>Second Category</u> Year Benefit Period Lifetime Month Episode Stay Transplant 6 Months 2 Years 3 Years Procedure Week Admission
Exclusions	Lists the exclusions if particular services or diagnoses are excluded from this plan.	Alphanumeric (including special characters)
Benefit Explanation (text Field)	Free text field to list any notes explaining this.	Alphanumeric (including special characters)
EHB Variance Reason	Reason that this benefit varies from EHB.	Dropdown: Not EHB Substituted Substantially Equal Using Alternate Benchmark Other Law/Regulation Additional EHB Benefit Dental Only Plan Available

Table 40 describes the fields in the Deductibles and Out of Pocket Exceptions section of the Benefits Package tab.

Table 41: SADP Benefits Package Tab - Deductibles and Out of Pocket Exceptions Section Fields

Field Name	Description	Field Values
Subject to Deductible (Tier 1)	Indicates if this benefit is subject to deductible for Tier 1.	Dropdown: Yes No
Subject to Deductible (Tier 2)	Indicates if this benefit is subject to deductible for Tier 2.	Dropdown: Yes No
Excluded from In Network MOOP	Indicates if this benefit is excluded from the in network Maximum Out-Of-Pocket.	Dropdown: Yes No
Excluded from Out of Network MOOP	Indicates if this benefit is excluded from the out of network Maximum Out-Of-Pocket?	Dropdown: Yes No

Figure 29 shows the Cost Share Variance tab of the SADP Plans & Benefits Template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1									Maximum Out of Pocket for Dental Benefits					
2	Cost Sharing Reduction Information								In Network		In Network (Tier 2)		Out of Network	
	HIOS Plan ID* (Standard Component + Variant)	Plan Marketing Name*	Level of Coverage* (Metal Level)	CSR Variation Type*	Issuer Actuarial Value	Multiple In Network Tiers?	1st Tier Utilization*	2nd Tier Utilization	Individual	Family	Individual	Family	Individual	Family
3														
4														
5														
6														
7														
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Figure 29: SADP Plan & Benefits Template – Cost Share Variance Tab

Table 41 describes the fields in the Cost Share Variances tab of the Plans & Benefits Template.

Table 42: SADP Plans & Benefits Template - Cost Share Variances Tab Fields

Field Name	Description	Field Values
HIOS Plan ID (Standard Component + Variant)	HIOS generated unique Standard Component ID with suffixes automatically added depending on the plan variation.	Copied over from the Benefits Package sheet, with suffixes added.
Plan Variant Marketing Name	Name of each plan.	Alphanumeric (copied over from the Benefits Package sheet)
Level of Coverage (Metal Level)	Pre-populated with metal level from designated plan.	Copied over from the Benefits Package sheet.
CSR Variation Type	The Cost Share Reduction Variance level of the plan.	Auto-Populated (varies by proposed metal level): Standard On Exchange Standard Off Exchange
Issuer Actuarial Value	Issuer calculated Actuarial Value.	Percentage
Multiple In Network Tiers?	Indicates if this plan uses multiple in-network provider tiers.	Dropdown: Yes No
1st Tier Utilization	Indicates the proportion of claims costs anticipated to be utilized in Tier 1 for plans with multiple in network tiers.	Percentage
2nd Tier Utilization	Indicates the proportion of claims costs anticipated to be utilized in Tier 2 for plans with multiple in network tiers.	Percentage

Table 42 describes the fields in the Maximum Out-Of-Pocket for Maximum Out-Of-Pocket for Dental Benefits section of the Cost Share Variances tab.

Table 43: SADP Cost Share Variances Tab - Maximum Out-Of-Pocket for Dental Benefits Section Fields

Field Name	Description	Field Values
In Network - Individual	The Maximum Out-Of-Pocket for Maximum Out-Of-Pocket for Dental Benefits In Network Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Maximum Out-Of-Pocket for Dental Benefits In Network Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Individual	The Maximum Out-Of-Pocket for Dental Benefits In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 - Family	The Maximum Out-Of-Pocket for Dental Benefits In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable

Field Name	Description	Field Values
Out of Network - Individual	The Maximum Out-Of-Pocket for Dental Benefits Out of Network Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network - Family	The Maximum Out-Of-Pocket for Dental Benefits Out of Network Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Maximum Out-Of-Pocket for Dental Benefits Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Maximum Out-Of-Pocket for Dental Benefits Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 44: SADP Cost Share Variances Tab – Dental Benefit Deductible Section Fields

Field Name	Description	Field Values
In Network – Individual	The Dental Benefit Deductible - In Network - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	The Dental Benefit Deductible - In Network - Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Individual	The Dental Benefit Deductible - In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Family	The Dental Benefit Deductible - In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Individual	The Dental Benefit - Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Family	The Combined Medical Drug EHB Deductible - Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	The Combined Medical Drug EHB Deductible - Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	The Drug EHB Deductible - Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

Table 45: SADP Cost Share Variances Tab - URLs Section Fields

Field Name	Description	Field Values
URL for Summary of Benefits & Coverage	URL that provides a link to the Summary of Benefits and Coverage document that is required to be posted on the plan's website.	Alphanumeric (including special characters)
Plan Brochure	Plan Brochure URL.	Alphanumeric (including special characters)

Table 46: SADP Cost Share Variances Tab - Other Deductible (User Defined) Section Fields

Field Name	Description	Field Values
In Network – Individual	Other Deductible (user defined) - In Network - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network - Family	Other Deductible (user defined) - In Network - Family dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Individual	Other Deductible (user defined) - In Network Tier 2 - Individual dollar amount.	Dropdown: \$X Not Applicable
In Network Tier 2 – Family	Other Deductible (user defined) - In Network Tier 2 - Family dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Individual	The Combined Medical Drug EHB Deductible - Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Out of Network – Family	Other Deductible (user defined) - Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Individual	Other Deductible (user defined) - Combined In/Out of Network - Individual dollar amount.	Dropdown: \$X Not Applicable
Combined In/Out of Network - Family	Other Deductible (user defined) - Combined In/Out of Network - Family dollar amount.	Dropdown: \$X Not Applicable

5 Template Error Reports

The Benefits & Service Area module may produce “Failed” reports for any of the four templates, if the templates do not pass back-end validation. You must download the report(s) and correct the errors listed in the report(s) before you can successfully re-submit the template.

NOTE: The error reports displayed below are samples. They are not comprehensive lists of all the possible errors you may receive.

5.1 Network Template Failed Report

Figure 30 shows a sample Network Template Failed Report.

	A
1	HIOS Issuer ID 1234 - Invalid HIOS Issuer ID (Networks - B6)
2	Issuer State MD - Invalid Issuer State (Networks - B7)
3	Network Name - Invalid Network Name value (Networks - A13)
4	Network ID NDD001 - Invalid Network ID (Networks - B13)
5	Network URL ww.networkID1 - Invalid Network URL (Networks - C13)

Figure 30: Network Template Failed Report

5.2 Service Area Template Failed Report

Figure 31 shows a sample Service Area Template Failed Report.

	A
1	HIOS Issuer ID 12345 - Invalid HIOS Issuer ID (Service Areas - B6)
2	Issuer State MD - Invalid Issuer State (Service Areas - B7)
3	County Name Fairfax - Invalid County Name (Service Areas - D13)
4	Service Area Zip Codes 21021 - Invalid Service Area Zip (Service Areas - F13)
5	Service Area ID MDS001 - Invalid Service Area ID (Service Areas - A13)
6	Service Area Name - Invalid value for Service Area Name (Service Areas - B13)
7	State YA - Invalid value for State (Service Areas - C13)
8	Partial County Yes. - Invalid value for Partial County Coverage (Service Areas - E13)
9	Partial County Justification - Invalid value for Partial County Justification (Service Areas - G13)

Figure 31: Service Area Template Failed Report

5.3 Prescription Drug Template Failed Report

Figure 32 shows a sample Prescription Drug Template Failed Report.

	B
1	Issuer ID 1234 - Invalid Issuer ID (Formulary Tiers - B6)
2	Issuer State VA - Invalid State (Formulary Tiers - B7)
3	Formulary ID AKF009 - Invalid Formulary ID (Formulary Tiers - A13)
4	Drug List ID - Invalid value for Drug List ID (Formulary Tiers - C13)
5	Number of Tiers 8 - Invalid value for Number of Tiers (Formulary Tiers - D13)
6	Drug Tier ID 8 - Invalid, Drug Tier ID must be 1,2,3,4,5,6, or 7 in sequential order (Formulary Tiers - E13)
7	Drug Tier Type - Invalid Drug Tier Type (Formulary Tiers - F13)
8	Copayment 20.99 - Invalid value for Copayment (Formulary Tiers - H13)
9	Coinsurance 10.5% - Invalid value for Coinsurance (Formulary Tiers - I13)
10	Copayment 9.99 - Invalid value for Copayment (Formulary Tiers L13)
11	Coinsurance 15.50% - Invalid value for Coinsurance (Formulary Tiers - M13)
12	Copayment 9.99 - Invalid value for Copayment (Formulary Tiers P13)
13	Coinsurance 20% - Invalid value for Coinsurance (Formulary Tiers - Q13)
14	Copayment 9.99 - Invalid value for Copayment (Formulary Tiers - T13)
15	Coinsurance 15.50% - Invalid value for Coinsurance (Formulary Tiers - U13)
16	RxCUI 123456789 - Invalid value for RxCUI (Drugs Lists - A9)
17	Tier Level - Invalid value for Tier Level (Drug Lists - B9)
18	Prior Authorization Required - Invalid value for Prior Authorization Drug Lists - C9)
19	Step Therapy Required - Invalid value for Step Therapy (Drug Lists - D9)

Figure 32: Prescription Drug Template Failed Report

5.4 Plans & Benefits Template Failed Report

Figure 33 shows a sample Plans & Benefits Template Failed Report.

	A
1	HIOS Issuer ID A123X5 - Invalid HIOS Issuer ID (Benefits Package - B2)
2	Issuer State VX - Invalid state (Benefits Package - B3)
3	Market Coverage Type Shop - Invalid Market Coverage Type (Benefits Package - B4)
4	Dental Only Plan Indicator - Invalid value for Dental Only Plan Indicator (Benefits Package - B5)
5	TIN A1239T78 - Invalid TIN (Benefits Package - B6)
6	Plan Marketing Name - Invalid Plan Marketing Name (Benefits Package - B9)
7	HPID AX123654789 - Invalid HPID (Benefits Package - D9)
8	Network ID VAN000 - Invalid Network ID (Benefits Package - E9)
9	Service Area ID VAS000 - Invalid Service Area ID (Benefits Package - F9)
10	Formulary ID VAF000 - Invalid Formulary ID (Benefits Package - G9)
11	New/Existing Plan - Invalid value for New/Existing Plan (Benefits Package - H9)
12	Plan Type PPS - Invalid Plan Type (Benefits Package - I9)
13	Metal Level Gold - Invalid Metal Level (Benefits Package - J9)
14	HSA/HRA Employer Contribution Yes - Invalid value for HSA/HRA Employer Contribution (Benefits Package - S9)
15	Child Only Plan ID 12345VA0019999 - Invalid value for Child Only Plan ID (Benefits Package - V9)
16	EHB Apportionment for Pediatric Dental 10% - Invalid value for EHB Apportionment for Pediatric Dental (Benefits Package - Y9)
17	Guaranteed vs. Estimated Rate YES - Invalid value for Guaranteed vs. Estimated Rate (Benefits Package - Z9)
18	Maximum Coinsurance for Specialty Drugs 0 - Invalid value for Maximum Coinsurance for Specialty Drugs (Benefits Package - AA9)
19	Plan Effective Date 3/1/2013 - Invalid Plan Effective Date (Benefits Package - AE9)
20	Plan Expiration Date 11/22/2013- Invalid Plan Expiration Date (Benefits Package - AF9)
21	Limit Quantity 9.5- Invalid value for Limit Quantity (Benefits Package - G26)
22	Limit Unit - Invalid value for Limit Unit (Benefits Package - H26)
23	Minimum Stay 2.5 - Invalid value for Minimum Stay (Benefits Package - I26)
24	Metal Level Gold - Invalid Metal Level (Cost Share Variances - C4)

Figure 33: Plans & Benefits Template Failed Report

6 Troubleshooting and Support

6.1 Error Messages

Table 46 provides a list of error messages in the Benefits Module of the Plan Management system.

Table 47: Plan Management System Error Messages

Error Message	Corrective Action
The username or password is incorrect.	Input the correct login credentials and click Sign In .
This username has been locked-out. Contact your HIOS Admin to unlock your account.	Contact HIOS to have the account unlocked.
Error: An application currently exists for this Issuer.	Select the Issuer from the Resume Existing Submission table on the Submitter Summary page.
Please correct the following errors.	Upload the required templates listed out in the error message on the Submitter Benefits & Service Area page.
The validation for this section is incomplete. Please answer the validation question.	Answer the validation question by selecting Yes or No and then clicking Submit , on the Validator Benefits & Service Area page.
There were errors identified during cross-validation between the templates. Please download the error report below for details.	Validators are responsible for coordinating with users from other modules to resolve discrepancies within the application.
Invalid Template version uploaded. Please upload the current template version. Check with the CMS helpdesk for directions on how to access the correct versions of the templates.	The user will receive this error message when uploading an invalid template year version.

6.2 Support

Table 47 provides a list of contacts.

Table 48: Points of Contact

Contact	Organization	Phone	Email	Role	Responsibility
Exchange Operation Support Desk (XOSC)	CMS	855-CMS-1515 (855-267-1515)	CMS_FEPS@cms.hhs.gov	Help Desk support	1st level user support & problem reporting

7 Glossary

Term/Phrase	Definition
Issuer	A participating insurance organization that provides insurance for an individual or family.
User	An individual who accesses the application. A user of the Benefits & Service Area Module will be a Submitter or Validator. A user's access is controlled by assigned roles and entitlements (responsibilities).

8 Acronyms and Abbreviations

Acronym / Abbreviation	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
CSR	Cost Sharing Reduction Variance
EHB	Essential Health Benefit
FFM	Federally-facilitated Marketplace
HRA	Health Retirement Account
HSA	Health Savings Account
HHS	Health & Human Services
HIOS	Health Insurance Oversight System
HMO	Health Maintenance Organization
HPID	Health Plan Identifier
HRA	Health Reimbursement Account
NIH	National Institute of Health
POS	Point-of-Service Plan
PPO	Preferred Provider Organization
MOOP	Maximum Out-Of-Pocket
QHP	Qualified Health Plan
RxCUI	RxNorm Concept Unique Identifier (US NIH; drug standardization)
SADP	Stand-alone Dental Plan
SHOP	Small Business Health Options Program
URL	Uniform Resource Locator

2. From Excel Options (refer to Figure 35), Choose “Trust Center”

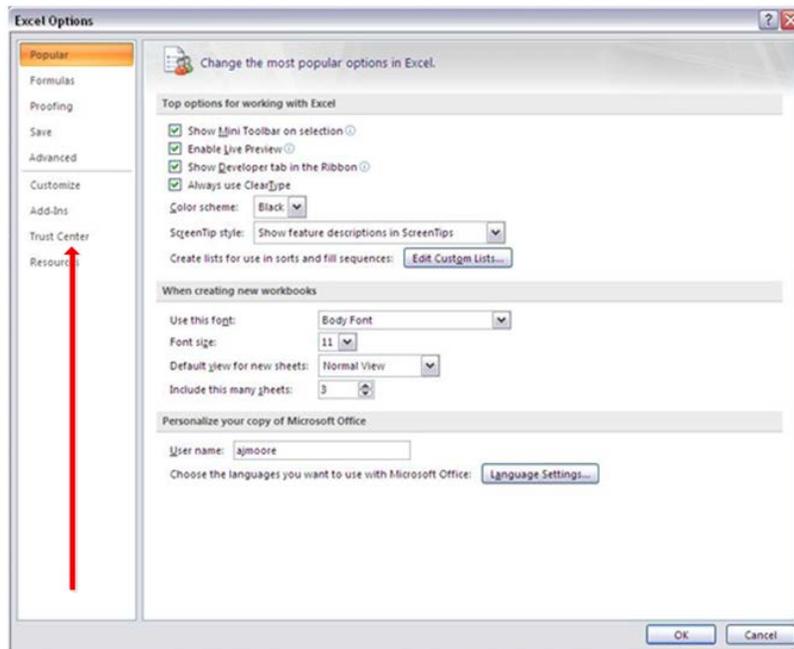


Figure 35: Choosing Trust Center

3. Choose “Trust Center Settings” (refer to Figure 36),

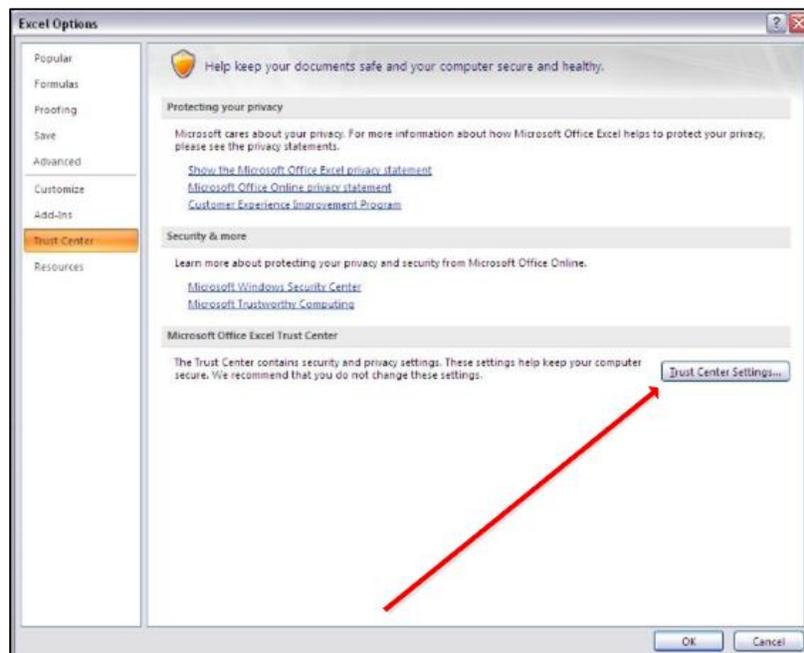


Figure 36: Choosing Trust Center Settings

4. Choose “Macro Settings” (refer to Figure 37),

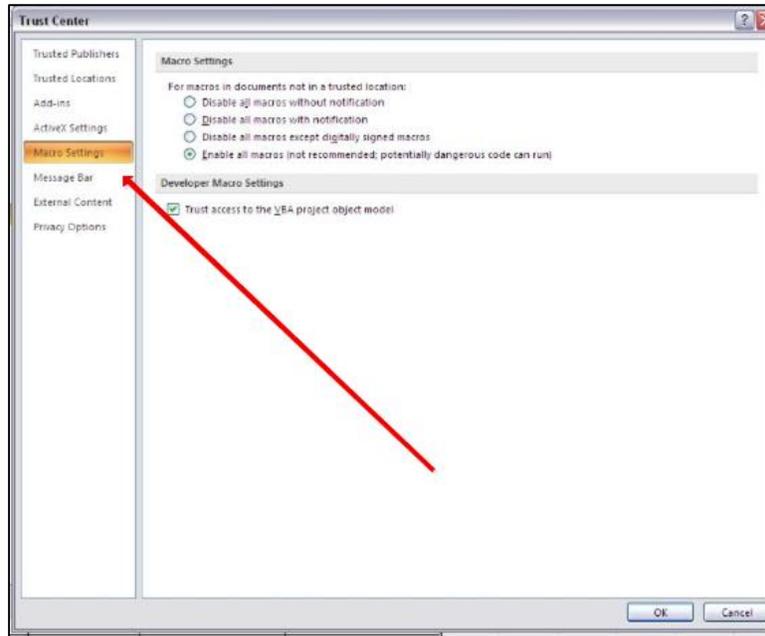


Figure 37: Choosing Macro Settings

5. Choose “Disable all macros with notification” (refer to Figure 38),

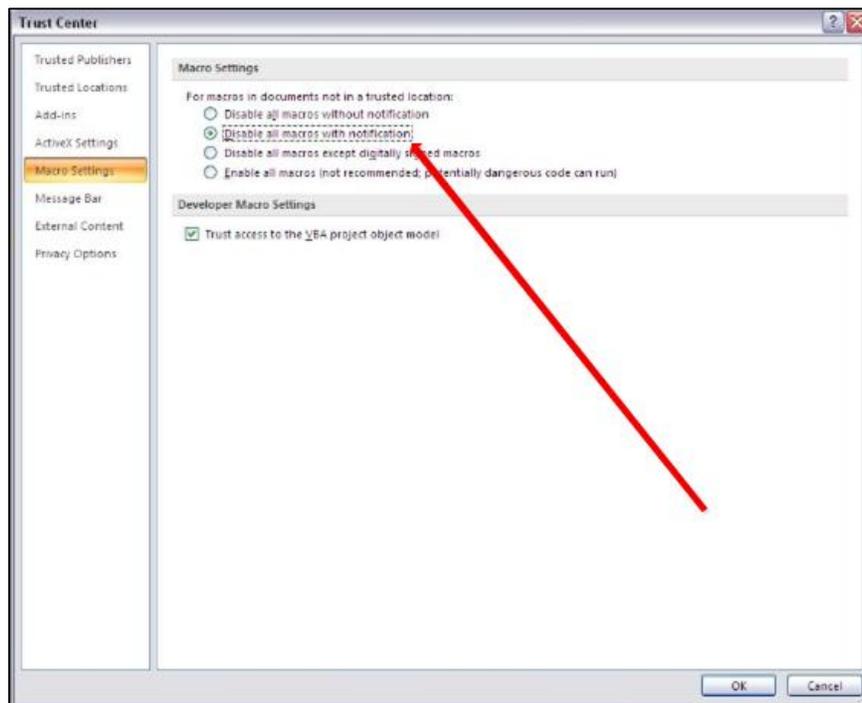


Figure 38: Choosing Disable all macros with notification

- When opening any of the templates downloaded from the site, you see the following prompt at the top of the spreadsheet (refer to Figure 39). Click “*Options...*”

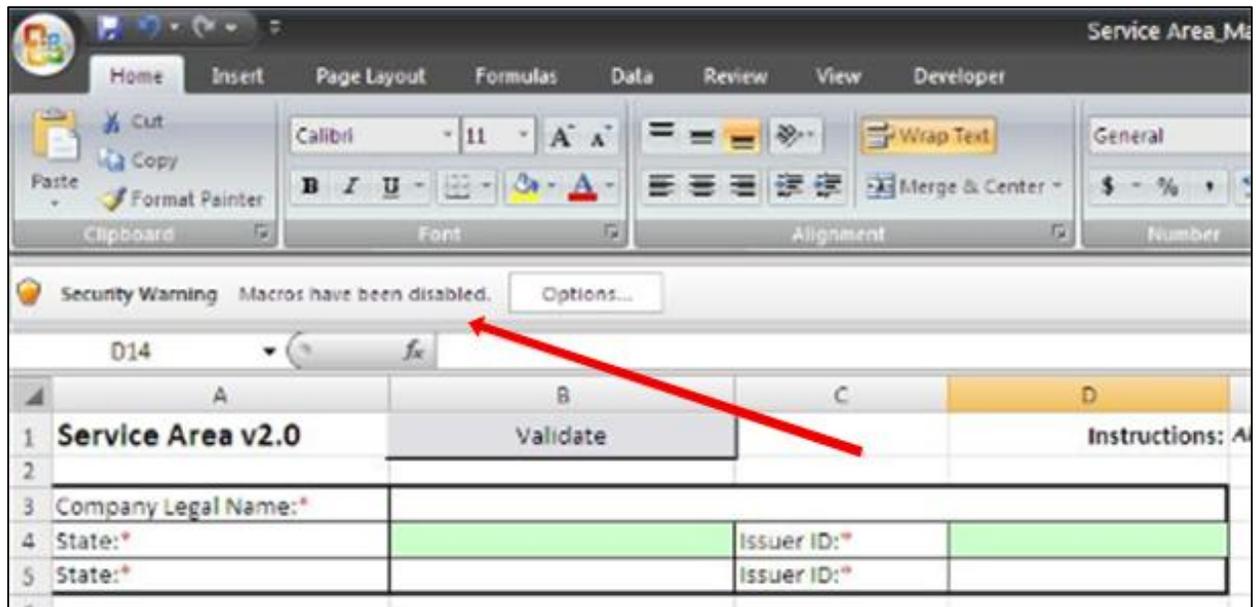


Figure 39: Security Warning on Downloaded Template

- Choose “Enable this content” (refer to Figure 40),

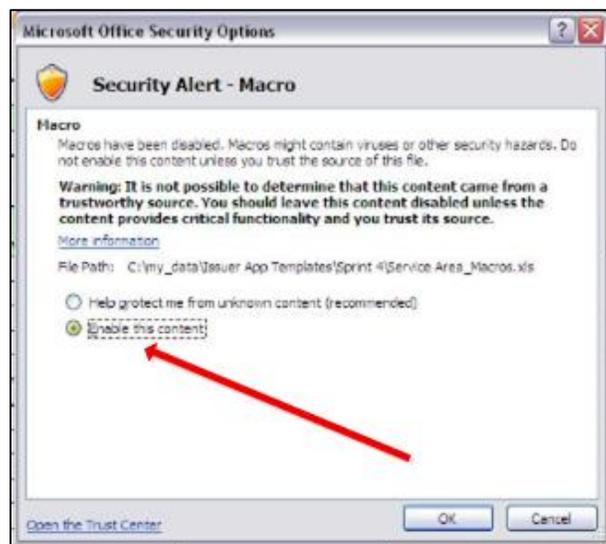


Figure 40: Choosing Enable this content

- Macros are now enabled for the open workbook. Repeat steps 6 & 7 every time a new template is downloaded.

Appendix A: Enabling the Plans & Benefits Add-In File in Excel 2007-2010

In order to properly view and use the Plans & Benefits Template for the Benefits & Service Area Module, the Plans & Benefits Add-In File needs to be enabled. It is critical that the user delete any previous versions of the Add-In File from their computer (unless explicitly following the guidelines in Appendix C for multi-year template versions), and download and save the most recent version of the Add-In File in the same folder as the Plans & Benefits Template.

Once all prior versions of the Add-In File have been deleted from your computer and the most current version of the Add-In File has been saved, open the Plans & Benefits Template.

1. From the File menu shown in Figure 41, click *Options*.

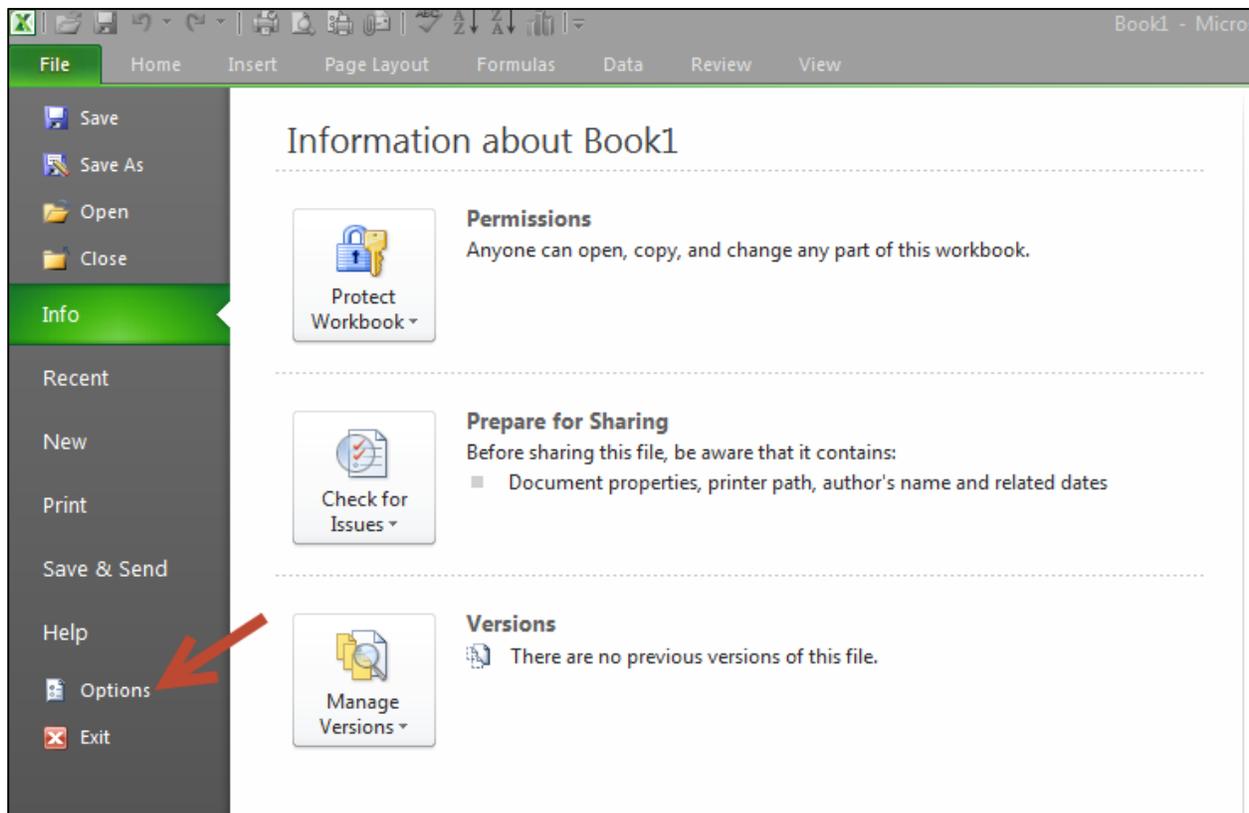


Figure 41: Selecting Excel Options

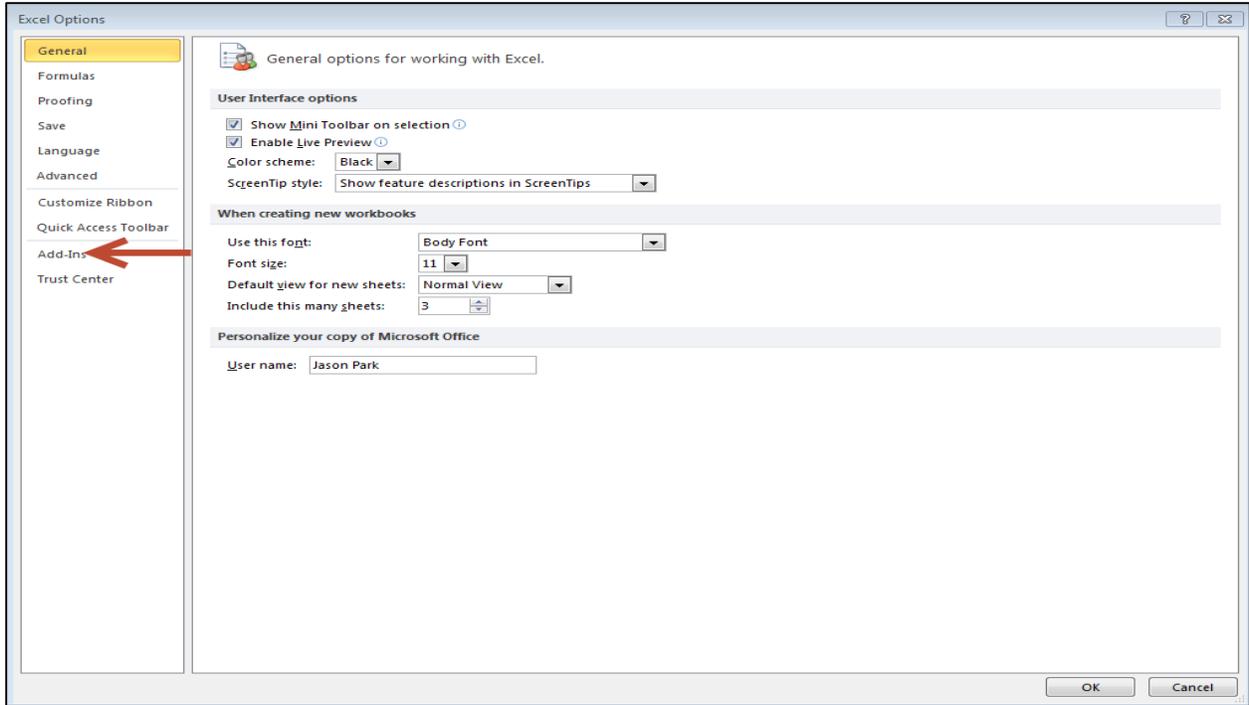


Figure 42: Selecting Add-Ins

2. Select Excel Add-ins and click **Go** (refer to Figure 43).

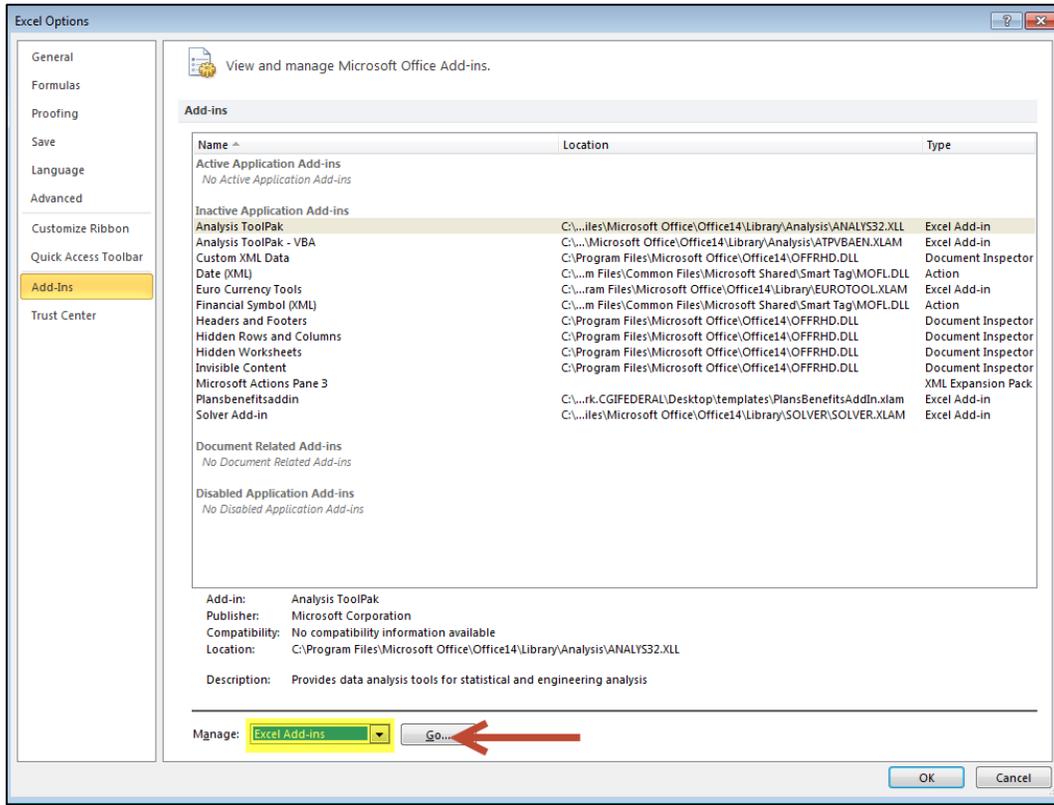


Figure 43: Manage Excel Add-Ins

3. From the Add-Ins pop-up, click **Browse** (refer to Figure 44).

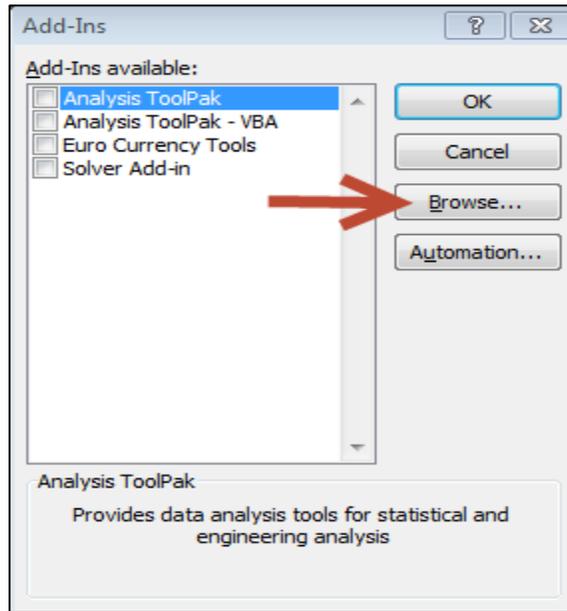


Figure 44: Browse for Add-In File

4. From the file dialog box, find the Add-In File on your machine and click **OK** (refer to Figure 45).

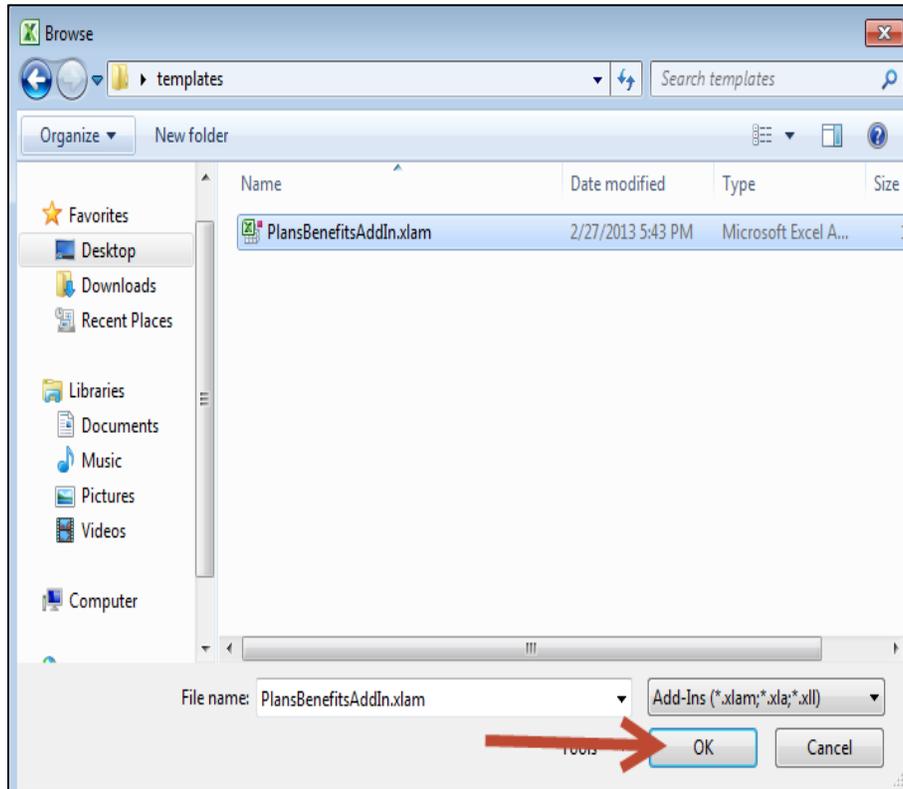


Figure 45: Select Add-In File

5. The Add-In File is now available. Select **OK** (refer to Figure 46).

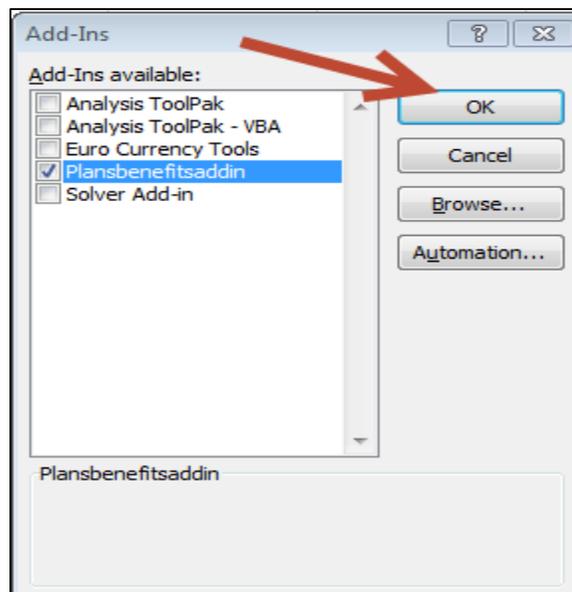


Figure 46: Add-In File Now Available

Appendix B: Working With Dual Template Versions

Issuers may need to work with multiple Plans & Benefits Template versions to complete filing requirements. For example:

- Issuers submitting on-Exchange insurance plans must be submitted through the FFM. The FFM will only accept the Plans & Benefits V6 Template, which is only compatible with the V6 Plans & Benefits Add-In.

The steps here describe submission of both data sets with minimal complications for issuers.

General Guidelines:

- **Add-In File:** It is vitally important to **NOT** rename the PlansBenefitsAddIn File. The Add-In File will not work if it is renamed.
- **Location:** Save the PlansBenefitsAddIn File in the same folder as the Plans & Benefits Template in order for the macros to run properly. To ensure proper functionality, please download the latest Plans & Benefits Add-In File and AV Calculator into a **separate** folder than any other versions of these tools.
- When working with the Plans & Benefits Template and associated Add-In file, it is very important to close ALL open Excel documents. If ANY Excel documents are left open, the last used PlansBenefitsAddIn will be incorrectly loaded.
- Furthermore, Excel caches the last Add-In File you selected, so the correct Add-In File needs to be reloaded whenever you switch back and forth between the two templates, instructions found in Appendix B.

Detailed Steps:

1. Create two folders on local machine:
 - Plan Year 2016
 - Plan Year 2017
2. Move all downloaded tools related to older Plan Years into the appropriate folder.
 - Plans & Benefits Template V5.12
 - PlansBenefitsAddIn File V5.12
 - Once validated, these versions can be uploaded to RBIS.
3. Download all Plan Year 2017 tools into the appropriate folder.
 - Plans & Benefits Template V6.1
 - PlansBenefitsAddIn File V6.1
 - Once validated, these versions can be uploaded to HIOS.

Once appropriately linked, the corresponding Add-In file version will display on the associated template. See screenshots below.

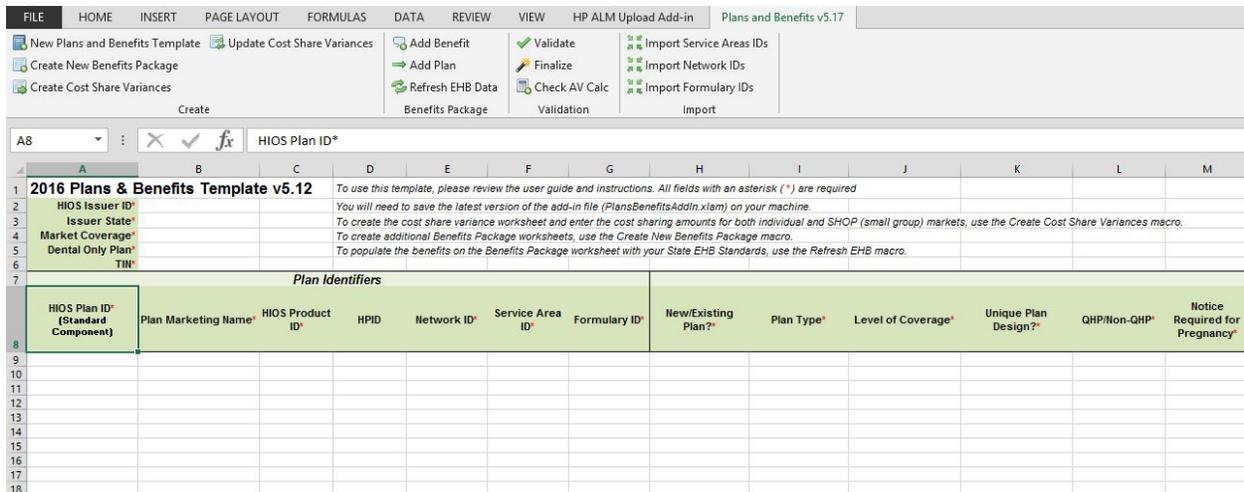


Figure 47: Plans & Benefits 2016 v5.12 Template & Add-In correctly associated

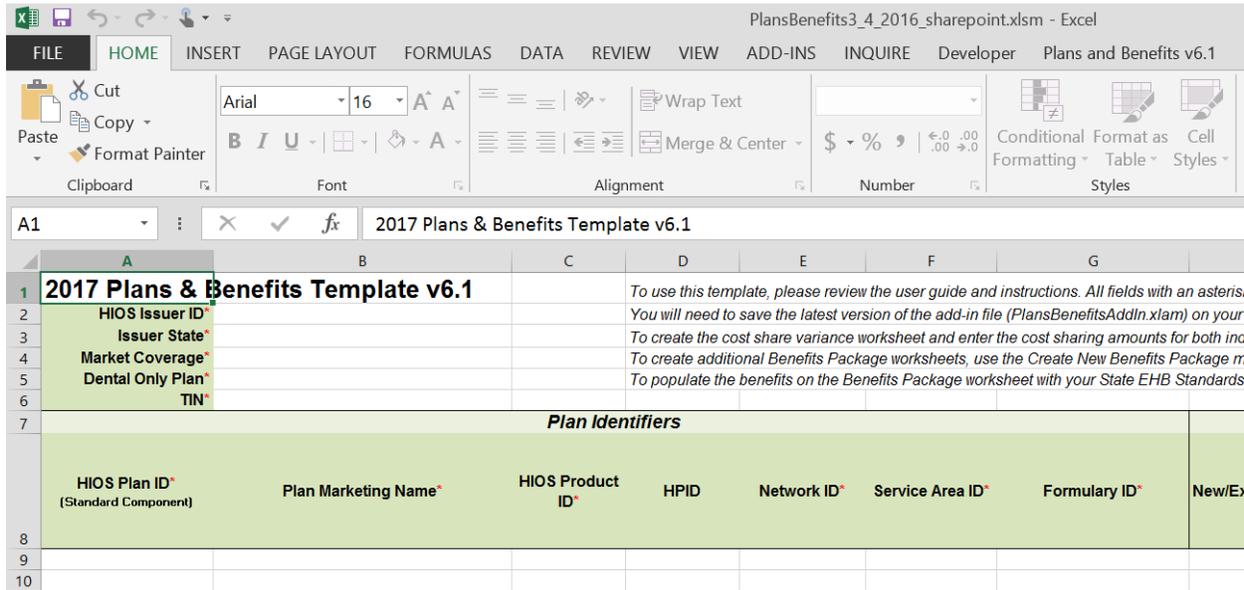


Figure 48: Plans & Benefits 2017 v6 Template & Add-In correctly associated