



Ebix Enterprise

**Mastering Payroll and Billing
Management
in Ebix Enterprise for Aon**

Version	Date	Developers	Notes
1.0	6/29/2025	Ronald Ray	Added Automatic Refund Process content

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Introduction

The EbixEnterprise (or Enterprise) solution provides Aon with a resolution to a very complicated funds management challenge. That challenge is how to manage the flow of funds between a sea of benefit carriers and payroll companies including exceptional activity required such as over payments and payroll adjustments, in the most efficient, accurate, and automated manner possible. Added to this is the need for complete record keeping of all transactions and conveyance of those records to Aon as required, which Enterprise also provides.

[Graphic Placeholder representing the following]

At the heart of much of the activity of Enterprise is a process integrated with Aon's Action system. That process begins with ingesting individual employee-level rate data from the benefit carriers, applying those rates to each employee, notifying the appropriate payroll company of the amount to collect from each employee's pay, receiving funds from the payroll company, applying credit to each employee's account, reconciling overages and deficiencies, notifying the payroll company of the overages and deficiencies, sending funds due to each carrier, and reconciling payment to them.

The purpose of this document is to describe in detail this process, the activities required to maintain it, and the logic behind some of the processes required. That said, the order of this document is that of the new Enhancement developed and not that of the process itself.

Enhancement 1 – Payroll Deduction Layout Code

Overview

Payroll deduction layouts can vary by group or vendor. The purpose of the Payroll Deduction Layout Code is to allow customization of layouts to properly align with each. The two-step process is to first create a Payroll Deduction Layout Code, then assign that code to its respective payroll group or vendor's Payroll Calendar.

Note: This code may be added to an export sent to Actian for future use to drive the Payroll System file reformatting process. However, at the time of this writing, compatible functionality in Actian has not been enabled.

Creating Payroll Deduction Layout Code

There is no limit to the number of codes that can be created. To create the Payroll Deduction Layout Code:

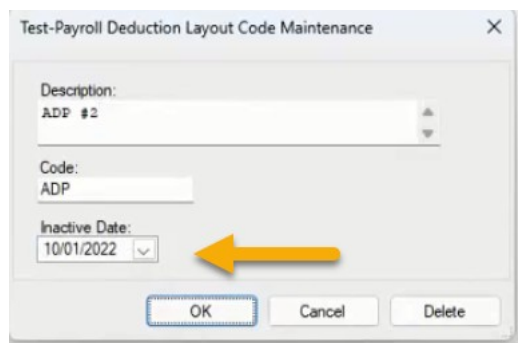
Step	Action
1.	<p>Navigate to the Payroll Deduction Layout Code Maintenance Screen</p> <p>Select: Maintenance > Code Maintenance>Eligibility Code>Payroll Deduction Layout</p> <p>The following form should appear.</p>

2.	Enter Description Enter Payroll System Type or Vendor. (For example, ADP, PeopleSoft, etc.)
3.	Enter Code This code is user-defined and should correspond to the description.
4.	Select <i>OK</i>

Editing Layout Codes

Layout Codes and Descriptions may be selected and edited *unless* they have been assigned to a Payroll Calendar. Duplicate codes *are not* allowed. Duplicate descriptions *are* allowed.

Inactivating Layout Codes

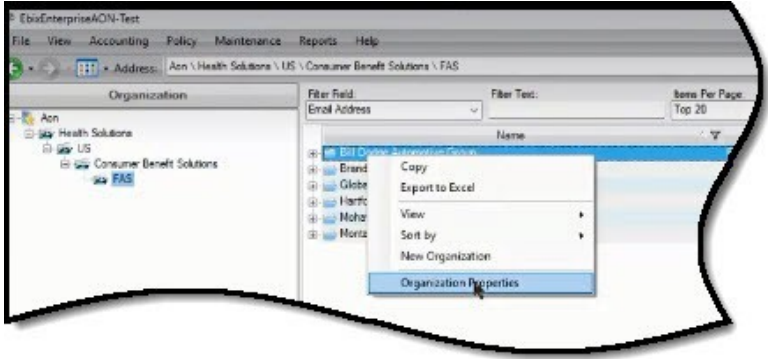


The screenshot shows a dialog box titled "Test-Payroll Deduction Layout Code Maintenance". It has three input fields: "Description:" with the value "ADP #2", "Code:" with the value "ADP", and "Inactive Date:" with the value "10/01/2022". A yellow arrow points to the "Inactive Date" field. At the bottom, there are three buttons: "OK", "Cancel", and "Delete".

The *Inactivate Date* should only be populated when a vendor is no longer a service provider. Once populated, this code is hidden from view when assigning active payroll deduction codes.

Assigning Payroll Deduction Codes

To assign Payroll Deduction Codes to a Payroll System Type or Vendor:

Step	Action
1.	<p>Navigate to the Payroll Calendar</p> <ol style="list-style-type: none"> Select the appropriate Group Level Right-click to display the menu Select Organization Properties>Payroll/Defined Contributions  <p>The screenshot shows a web application interface with a tree view on the left containing 'Aon', 'Health Solutions', 'US', 'Consumer Benefit Solutions', and 'FAS'. A right-click context menu is open over the 'FAS' node, with 'Organization Properties' highlighted at the bottom. The menu also includes options like 'Brand', 'Globe', 'Harmc', 'Moha', 'Moriz', 'View', 'Sort by', and 'New Organization'.</p>
2.	<p>Choose the appropriate Payroll Calendar from the Payroll Deduction Layout field.</p> <p>Note: <i>The maximum display for this field is 110 characters.</i></p>
3.	<p>Select <i>OK</i>.</p>

Enhancement 2 – Payroll Calendar and GUI Function Changes

Overview

Both the Payroll Calendar table and the Graphical User Interface (GUI) were modified primarily to accommodate changes made to Enterprise found in Enhancement 4. Those changes involved new fields, field label changes, and new functionality.

This enhancement to Enterprise updates several payroll screens, including the payroll calendar database tables with new fields, and updates the GUI interface with these fields.

Payroll Period Begin Date	Payroll Period End Date	Pay Date	Notification Date	Deduction Due	Received Date	Deduction Received	Difference
12/23/2022	01/05/2023	01/06/2023	01/05/2023	\$80.00			
01/06/2023	01/19/2023	01/20/2023	01/19/2023	\$80.00			
01/20/2023	02/02/2023	02/03/2023	02/02/2023	\$80.00			
02/03/2023	02/16/2023	02/17/2023	02/16/2023	\$80.00			
02/17/2023	03/02/2023	03/03/2023	03/02/2023	\$80.00			
12/23/2022	01/05/2023	03/17/2023		\$100.00			
03/03/2023	03/16/2023	03/17/2023	03/16/2023	\$100.00			
03/17/2023	03/30/2023	03/31/2023	03/30/2023	\$100.00			
03/31/2023	04/13/2023	04/14/2023	04/13/2023	\$100.00			
04/14/2023	04/27/2023	04/28/2023	04/27/2023	\$100.00			
04/28/2023	05/11/2023	05/12/2023	05/11/2023	\$100.00			
05/12/2023	05/25/2023	05/26/2023	05/25/2023	\$100.00			

When payroll payment data is received or calculated, Enterprise must round the Deduction Due value to the nearest cent.

Payroll Calendar

Whether a payment rounds up or down is controlled on the Payroll Calendar.

To assign Payroll Deduction Codes to a Payroll System Type or Vendor:

Step	Action
1.	<p>Navigate to the Payroll Calendar Maintenance screen</p> <ul style="list-style-type: none"> a. Select the appropriate Group Level b. Select Maintenance > Payroll > Payroll Calendars > Add
2.	<p>Select the <i>Deduction Rounding</i> option.</p>

3.	Complete the remaining fields as necessary.
----	---

The deduction rounding options are:

Standard Rounding – Rounds off up or down to the nearest penny.

Always Round Up – Rounds up to the nearest penny only.

Note: For Deduction Rounding to apply, the Exclude from Payroll Billing and Exclude from Payroll Reconciliation controls as described in Enhancement 4 must be enabled. Also, some functionality associated with Enhancement 2 may appear in Enhancement 4 due to overlap.

Initiating End-of-Day Actions During Business Hours

If an outlier occurs impacting an end-of-day process that requires immediate action, use of the Payroll Management function should be used. This allows these processes to be initiated at any hour of the day.

Navigation: Maintenance > (TBD) > Payroll Management.

Privilege access to this administrative control may be restricted to certain users.

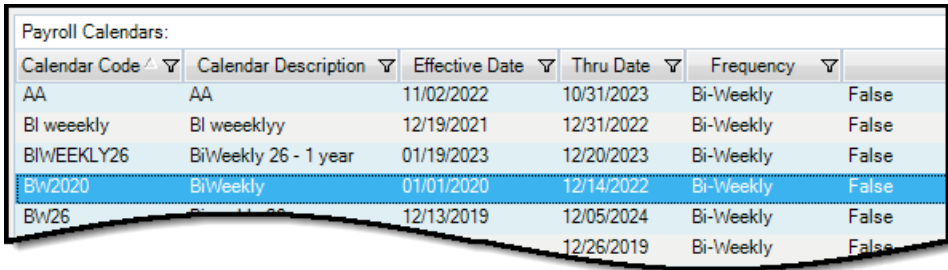
Payroll Calendar GUI Changes

Changes to various payroll calendar screens and forms were made, including the *Payroll Payments Table* and the *Edit Payroll* form where pay period dates may be individually modified. Common modifications appearing on both are shown below:

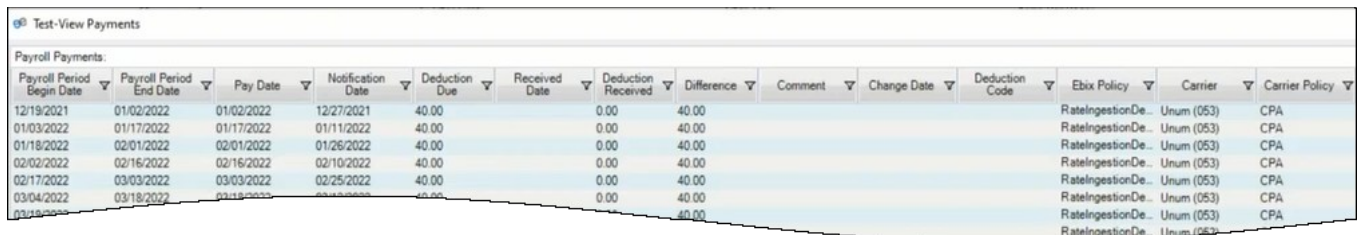
- “Payroll Period Begin Date” was “From Date”
- “Payroll Period End Date” was “Thru Date”
- “Pay Date” was “Payroll Date”
- “Notification Date” was “Process Date”

Note: Modifying any dates on a payroll calendar is not permitted if in use by one or more groups.

To access the *Edit Payroll* form:

Step	Action																																										
1.	<p>Navigate to the Edit Payroll Screen.</p> <ol style="list-style-type: none"> Select the appropriate hierarchical Level, then Select: Maintenance > Payroll > Payroll Calendars 																																										
2.	<p>Double-click to select the desired calendar.</p>  <table border="1"> <caption>Payroll Calendars:</caption> <thead> <tr> <th>Calendar Code</th> <th>Calendar Description</th> <th>Effective Date</th> <th>Thru Date</th> <th>Frequency</th> <th></th> </tr> </thead> <tbody> <tr> <td>AA</td> <td>AA</td> <td>11/02/2022</td> <td>10/31/2023</td> <td>Bi-Weekly</td> <td>False</td> </tr> <tr> <td>Bl weekly</td> <td>Bl weeklyy</td> <td>12/19/2021</td> <td>12/31/2022</td> <td>Bi-Weekly</td> <td>False</td> </tr> <tr> <td>BIWEEKLY26</td> <td>BiWeekly 26 - 1 year</td> <td>01/19/2023</td> <td>12/20/2023</td> <td>Bi-Weekly</td> <td>False</td> </tr> <tr style="background-color: #0070C0; color: white;"> <td>BW2020</td> <td>BiWeekly</td> <td>01/01/2020</td> <td>12/14/2022</td> <td>Bi-Weekly</td> <td>False</td> </tr> <tr> <td>BW26</td> <td></td> <td>12/13/2019</td> <td>12/05/2024</td> <td>Bi-Weekly</td> <td>False</td> </tr> <tr> <td></td> <td></td> <td></td> <td>12/26/2019</td> <td>Bi-Weekly</td> <td>False</td> </tr> </tbody> </table>	Calendar Code	Calendar Description	Effective Date	Thru Date	Frequency		AA	AA	11/02/2022	10/31/2023	Bi-Weekly	False	Bl weekly	Bl weeklyy	12/19/2021	12/31/2022	Bi-Weekly	False	BIWEEKLY26	BiWeekly 26 - 1 year	01/19/2023	12/20/2023	Bi-Weekly	False	BW2020	BiWeekly	01/01/2020	12/14/2022	Bi-Weekly	False	BW26		12/13/2019	12/05/2024	Bi-Weekly	False				12/26/2019	Bi-Weekly	False
Calendar Code	Calendar Description	Effective Date	Thru Date	Frequency																																							
AA	AA	11/02/2022	10/31/2023	Bi-Weekly	False																																						
Bl weekly	Bl weeklyy	12/19/2021	12/31/2022	Bi-Weekly	False																																						
BIWEEKLY26	BiWeekly 26 - 1 year	01/19/2023	12/20/2023	Bi-Weekly	False																																						
BW2020	BiWeekly	01/01/2020	12/14/2022	Bi-Weekly	False																																						
BW26		12/13/2019	12/05/2024	Bi-Weekly	False																																						
			12/26/2019	Bi-Weekly	False																																						
3.	Double-click desired pay period row.																																										

Payroll Payments Table Modifications



Payroll Period Begin Date	Payroll Period End Date	Pay Date	Notification Date	Deduction Due	Received Date	Deduction Received	Difference	Comment	Change Date	Deduction Code	Ebix Policy	Carrier	Carrier Policy
12/19/2021	01/02/2022	01/02/2022	12/27/2021	40.00		0.00	40.00				RateIngestionDe.. Unum (053)	CPA	
01/03/2022	01/17/2022	01/17/2022	01/11/2022	40.00		0.00	40.00				RateIngestionDe.. Unum (053)	CPA	
01/18/2022	02/01/2022	02/01/2022	01/26/2022	40.00		0.00	40.00				RateIngestionDe.. Unum (053)	CPA	
02/02/2022	02/16/2022	02/16/2022	02/10/2022	40.00		0.00	40.00				RateIngestionDe.. Unum (053)	CPA	
02/17/2022	03/03/2022	03/03/2022	02/25/2022	40.00		0.00	40.00				RateIngestionDe.. Unum (053)	CPA	
03/04/2022	03/18/2022			40.00		0.00	40.00				RateIngestionDe.. Unum (053)	CPA	
03/19/2022				40.00			40.00				RateIngestionDe.. Unum (053)	CPA	

In addition to modifications shared with other screens and forms such as Edit Payroll, several changes were made to the *Payroll Payments* table.

To access the *Payroll Payments* table **Navigate** to an Employee’s Payroll Calendar (**Employment Info > Employee Benefits > select Payroll Calendar > View**).

The following changes were made:

Deduction Due column was *Employee Deduction* – Tracks the Ebix calculated deduction for each employee coverage sent to the payroll vendor. This amount is the total amount for that calendar row of all common premium rate codes used to calculate the employee’s deduction.

Received Date column added – Contains the date that the payroll vendor Payroll Remittance file was loaded.

Deduction Received column added – Tracks the amount the payroll vendor deducted from the employee’s payroll for this coverage. This amount is updated in the “Deduction Received” field of the “Employee Deduction Detail” table from the payroll vendor’s payroll remittance file. The incoming deduction amount is applied across

all premium rate codes for that calendar row.

Difference column added – Displays the result of “Deduction Due” less “Deduction Received”. If the value is 0.00, no value is displayed.

Comment column added - Contains the “Comment Code” and “Comment” description assigned by the user to identify the reason for a discrepancy between the “Deduction Due” and “Deduction Received”. This comment will flow through to the Carrier Invoice file record.

Change Date column added – An optional date populated by the user in case a discrepancy is due to a change that occurred on a specific date (ex: coverage termination).

Deduction Code column added. The deduction code is applied to the policy by the payroll vendor.

Ebix Policy column was “Policy”

Carrier column added – The name of the carrier providing the employee coverage.

Carrier Policy column added – Tracks the carrier policy number assigned to the employee’s coverage. This number is assigned by the carrier and loaded into Enterprise under the employee’s “User Code” table under the “Coverage” tab via an eligibility feed.

Transaction Type column added – Tracks if the deduction record was generated by the system (Calculated), loaded from a carrier invoice/deduction file (Imported), or is the result of a system-generated adjustment (Adjustment).

Employee Payment Maintenance

The Payment Maintenance form allows users to make edits to the payroll records on the Payroll Payments table.

Records from this table are either created by the system (Transaction Type = “Calculated”), imported to the calendar from a carrier invoice/deduction file (Transaction Type = “Imported”), or system generated to adjust coverage changes (Transaction Type = “Adjustment”).

For “Calculated” and “Adjustment” records, the fields on this form are populated by the system and are read-only. Exceptions to this are the Payroll Comment Code, Comment, and Change Date fields. In addition, imported records include a Deduction Due field that is also editable.

New enhancements are:

- *Employee Deduction Detail table* – Contains columns for Rate Code, Deduction Due, and Deduction Received. The Deduction Due field contains the Ebix calculated deduction for each rate code under the employee coverage that is sent to the payroll vendor.

- The Deduction Received field contains the deduction amount that the payroll vendor deducted from the employee’s payroll for this coverage. Like the “Deduction Due” amount, if the coverage has an admin fee applied, the "Deduction Received” field reflects the portion applied to the premium and the admin fee rate codes.
- Added Payroll Comment Code, Comment, and Change Date fields.
- When the total remitted deduction amount does not match the total submitted deduction, the user can select a Payroll Comment Code from the drop down. These codes can be added by **navigating** from the main menu to **Code Maintenance>Eligibility Codes**. Selecting a Payroll Comment Code will automatically populate the Comment text box with the description of the code. The users may modify the Comment description as they see fit.
- Change Date is pre-populated with today’s date, but may be modified.
- If the comment code has a “Function” or “Code on Adjustment Record” value populated, it will be shown below as read-only. Once the record is saved by clicking “OK”, the system will apply any function associated with the comment code which may make additional changes to the employee’s deduction calendar.

Add fields for Ebix Policy, Carrier, and Carrier Policy. These are automatically populated by the system representing the policy details for which the employee has coverage within Ebix Enterprise.

Unreconciled Imported Transactions

If the Transaction Type of the record is Imported and it has not yet been reconciled (ex: Current Date <= Notification Date, or Notification Date and Received Date is empty), double-click on the record to change the Deduction Due amount associated with the rate code. This is needed if the carrier sends an incorrect ingested deduction amount in the file and the user wants to correct the unreconciled deduction records manually.

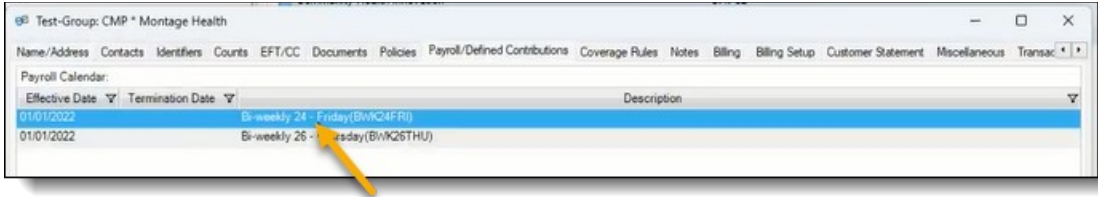
To **navigate** to the Payroll Calendar Maintenance form:

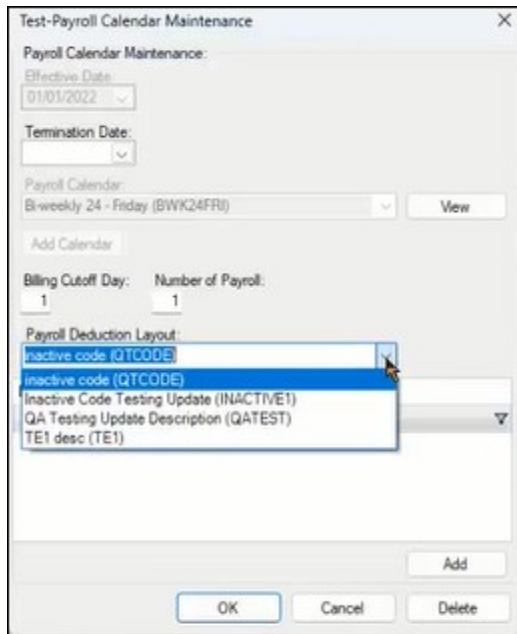
Step	Action																																																																																																																								
1.	Begin by: <ol style="list-style-type: none"> Selecting the appropriate group, then Select an employee. 																																																																																																																								
2.	Navigating: Employment Info > (highlighted) Payroll Calendar > View Payments																																																																																																																								
3.	Double-click on the desired deductions row. <div data-bbox="305 1606 1344 1942" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="1"> <caption>Test-View Payments</caption> <thead> <tr> <th>Payroll Period Begin Date</th> <th>Payroll Period End Date</th> <th>Pay Date</th> <th>Notification Date</th> <th>Deduction Due</th> <th>Received Date</th> <th>Deduction Received</th> <th>Difference</th> <th>Comment</th> <th>Change Date</th> </tr> </thead> <tbody> <tr><td>12/25/2021</td><td>01/01/2022</td><td>01/07/2022</td><td>01/14/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>01/08/2022</td><td>01/15/2022</td><td>01/21/2022</td><td>01/28/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>01/22/2022</td><td>01/29/2022</td><td>02/04/2022</td><td>02/11/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>02/05/2022</td><td>02/12/2022</td><td>02/18/2022</td><td>02/25/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>02/19/2022</td><td>02/26/2022</td><td>03/04/2022</td><td>03/11/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>03/05/2022</td><td>03/12/2022</td><td>03/18/2022</td><td>03/25/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>03/19/2022</td><td>03/26/2022</td><td>04/01/2022</td><td>04/08/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>04/02/2022</td><td>04/09/2022</td><td>04/15/2022</td><td>04/22/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>04/16/2022</td><td>04/23/2022</td><td>04/29/2022</td><td>05/06/2022</td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td>04/30/2022</td><td></td><td></td><td></td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td>0.00</td><td></td><td>0.00</td><td>0.00</td><td></td><td></td></tr> </tbody> </table> </div>	Payroll Period Begin Date	Payroll Period End Date	Pay Date	Notification Date	Deduction Due	Received Date	Deduction Received	Difference	Comment	Change Date	12/25/2021	01/01/2022	01/07/2022	01/14/2022	0.00		0.00	0.00			01/08/2022	01/15/2022	01/21/2022	01/28/2022	0.00		0.00	0.00			01/22/2022	01/29/2022	02/04/2022	02/11/2022	0.00		0.00	0.00			02/05/2022	02/12/2022	02/18/2022	02/25/2022	0.00		0.00	0.00			02/19/2022	02/26/2022	03/04/2022	03/11/2022	0.00		0.00	0.00			03/05/2022	03/12/2022	03/18/2022	03/25/2022	0.00		0.00	0.00			03/19/2022	03/26/2022	04/01/2022	04/08/2022	0.00		0.00	0.00			04/02/2022	04/09/2022	04/15/2022	04/22/2022	0.00		0.00	0.00			04/16/2022	04/23/2022	04/29/2022	05/06/2022	0.00		0.00	0.00			04/30/2022				0.00		0.00	0.00							0.00		0.00	0.00		
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Payroll Calendar Maintenance Form

The Payroll Calendar Maintenance form adds the *Payroll Deduction Layout* field. This field allows a deduction layout code to be associated with a group calendar. When a payroll deduction file is generated for the group, the deduction layout code will now be included in the file. This allows the Actian process to identify how to consolidate and format the payroll information to match the file requirements of the group's payroll processor.

Navigate to the Payroll Calendar Maintenance form:

Step	Action
1.	<p>Begin by:</p> <ol style="list-style-type: none"> Selecting the appropriate group, then Right-click and <i>Select Properties</i>
2.	<p>Select the <i>Payroll/Defined Contributions</i> tab.</p> 



Enhancement 3 – Payroll Deduction Calculations

Overview

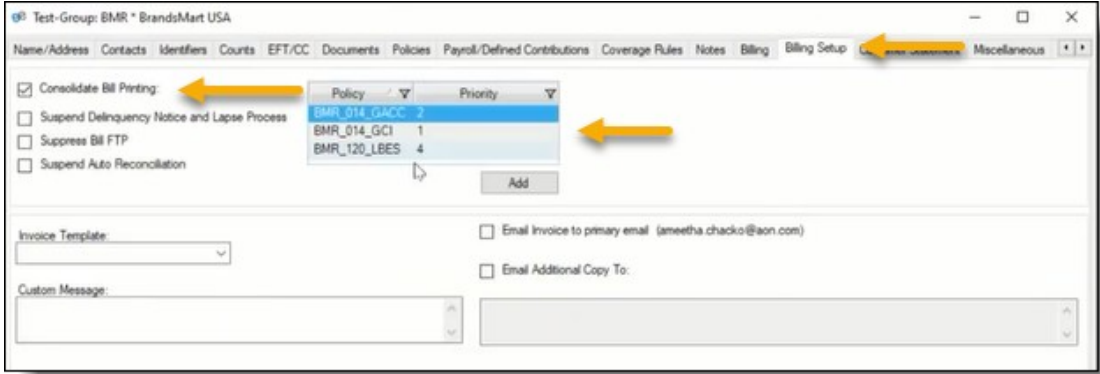
Accommodating Aon requirements includes modifying how payroll calculations are managed when the *Exclude from Regular Billing* control is not enabled. This is a multi-step process involving the process flow of imported payments.

Pre-requisites

Additional pre-requisite requirements beyond the non-selection of *Exclude from Regular Billing* control are:

- Common payroll calendars are set up for the payroll frequencies needed by the group.
- Payroll calendars are assigned to the groups and appropriately assigned to each employee. Common plans and billing plans are created to calculate the monthly premium for each employee that elects coverage under that plan. This includes plans that pull the flat employee premium from the employee’s coverage user code table.
- Plans are attached to the hierarchy and available riders are specified. Billing and Payment entities need to be associated with the bill and rate codes under the plan.
- Policies should be created under groups to determine which plans will be offered to their employees.
- Prioritize the order that remitted deduction amounts are applied to group policies. This occurs when the payroll vendor combines them under one deduction code (Single Slot).

To prioritize:

Step	Action
1.	<p>Navigate to the <i>Billing Setup</i> form:</p> <ol style="list-style-type: none"> Selecting the appropriate group Right-click and <i>Select Properties</i> Select the <i>Billing Setup</i> tab.
2.	<p>Check the <i>Consolidate Bill Printing</i> control.</p> 
3.	<p>Select <i>Add</i> to select priority order.</p>

The priority number is associated with each policy to prioritize the policies in order of how the incoming deduction amounts should be applied to each policy. The lower the priority number, the higher the priority. For example, if a single slot remittance amount is received to cover an employee's medical, dental, and vision policies, then those policies can be prioritized accordingly.

Enterprise Payment Process Enhancements

Ebix Enterprise enhancements to payment processing are as follows:

1. For each employee elected benefit coverage Enterprise now:
 - a. Calculates the monthly premium amount as of the coverage effective date
 - b. Multiplies that amount by 12 to get the annual premium.
 - c. For policies with an administration fee, it records that fee and then multiplies it by 12 to obtain the annual admin fee.
2. Determines the number of deduction pay periods in the group policy's calendar year with the following criteria.
 - a. Start the first day of the payroll calendar year through the end of the year.
 - b. Only count those payroll periods that have a "Notification Date" populated. For example, in a year where there are 26 payroll periods, but two of those payroll periods do not have a "Notification Date" populated, the number of deduction pay periods for that year would be 24.
 - c. Determine the number of deduction periods in each calendar year and calculate that year's per pay period deduction amount based on the number of deduction periods.

Note: Each year in the calendar could have different deduction pay periods, depending on how many Notification Dates are populated for that year.

3. Determines the per pay period premium deduction amount. Enterprise does this by taking the annual premium and dividing it by the number of deduction pay periods in the payroll year. It also determines the per pay period admin fee deduction amount which it does by taking the annual admin fee and dividing by the number of deduction pay periods in the payroll year.
4. Rounds annual premiums and administration fees not evenly divisible by the number of deduction periods. Standard *Deduction Rounding* rounds to the nearest penny but may be changed to "Always Round Up" if selected in the system.
5. Adds a new employee payroll deduction record for each covered plan on each payroll deduction period specified on the group calendar with the following fields assigned:
 - *Payroll Period Begin Date* – Same as the date from the group calendar.
 - *Payroll Period End Date* – Same as the date from the group calendar.
 - *Pay Date* – Same as the date from the group calendar.
 - *Notification Date* – Same as the date from the group calendar.
 - *Deduction Due* – The total of the premium deduction and admin fee deduction per pay period. Both the admin fee amount and the premium amount are stored separately by rate code for each deduction period but are displayed as a total amount.
 - *Ebix Policy* – The Ebix Enterprise policy number that the member is covered under.
 - *Carrier* – The name of the carrier associated with the covered plan.
 - *Carrier Policy* – The carrier policy number is stored under the "User Defined Codes" table of the employee's coverage (if populated).

○ **Transaction Type** – Populated with “Calculated”.

Note: Only payroll calendar records effective after the employee’s coverage effective date and before his coverage termination date (if populated) are created. If coverage is terminated for a future date, then a \$0 deduction record appears in the payroll deduction period immediately after the termination date. This serves to notify the payroll vendor that no future deductions will be coming. Any deduction records for that coverage after the \$0 deduction record will be automatically deleted since the employee no longer has coverage under that policy.

Handling of future changes to employee records is as follows:

During the EOD process, the system recalculates their monthly premium and determines if it has changed.

- If so, the system then updates that employee’s payroll calendar starting from the change date in the year in which the change was made and all years thereafter using steps 2 thru 5 above.
- If there is a payroll record with a “Calculated” transaction type in the employee’s payroll calendar for that date, and the new deduction amount is different from the old deduction amount, the process will replace the original deduction amount with the new deduction amount.

Handling of retroactive changes to employee records is as follows.

- The steps taken above to change an employee’s future deduction amounts will apply.
- The system will also generate an “Adjustment” record that will calculate the total difference between what was originally deducted and what should have been deducted across all payroll periods since the change was made to the current pay period.

Note: “Retroactive” is defined as changes that occur on or after the Pay Period Begin Date and on or before the Pay Period End Date of a prior pay period an adjustment is calculated. This calculation is based on the entire pay cycle for which the coverage effective date falls.

Adjustment Record Values

Adjustment records are created with the following values:

- A. **Pay Period Begin Date** – Same date as the “Pay Period Begin Date” of the period in which the change was made.
- B. **Pay Period End Date** – Same date as the “Pay Period End Date” of the period in which the change was made.
- C. **Pay Date** – Pay date of the next payroll period to be processed.
- D. **Notification Date** – This field is blank. This is blank because it allows the adjustment record to show up on the Payroll Reconciliation table so that the user can determine if the adjustment should be processed in a future pay period deduction (by adding a Notification Date) or recovered directly from the employee.
- E. **Deduction Due** – Total adjustment amount for all payroll periods since the pay period beginning date that the coverage effective date change was made within and thru the current pay period (there is no proration applied). This value may be negative if the employee’s deductions were more than they were supposed to be, or positive if the employee’s deductions were less than they were supposed to be.
- F. **Ebix Policy** – The Ebix assigned policy number associated with this coverage.
- G. **Carrier** – Name of plan carrier.
- H. **Carrier Policy** – The policy number assigned to this coverage by the carrier.

End-of-Day Process

Once the group policy has been initially billed, the system runs the process defined above in Steps 6 and 7 during the end-of-day process every night. This automatically creates or updates the employee payroll calendars based on any coverage or demographic changes made that day.

Enhancement 4 – Excluding from Regular Billing and Payroll Reconciliation

Overview

Many benefit products incorporate rate tables and formulas that can be configured in Ebix Enterprise. However, this is not true for all. Those that do not require exclusion from regular billing and payroll reconciliation. When this occurs, the carrier will send the premium amounts for these plans in either a Per Pay, Weekly, Monthly, or Annual frequency for each employee and plan coverage. This requires the Enterprise system to “*ingest*” (or import) the data into a usable format.

Ingested files are sent by Actian to Ebix Enterprise automatically. These files are then added to the payroll calendar. The origin of these that Actian draws from are enrollment files, invoice files, and deduction files.

Examples of when ingestion files are necessary include Bill files from Met Life and Purchasing Power and include auto, home, and pet policies. Other file types, including disability, accident, and others have rate tables and therefore do not require exclusion.

The three scenarios where deduction ingestion may be necessary are:

- **Grandfather and Takeover Plans** – Plans where premiums are sent in through an enrollment file used to load plan coverages and premium amounts.
- **Everyday Platform, Per Pay Plans** – Plans where the carrier sends a specific deduction file containing the deduction amounts per pay frequency.
- **Everyday Platform, Other Frequency Plans** – Plans where the carrier sends an invoice file containing premium amounts in frequencies that are not per pay (i.e., Weekly, Monthly, Annual). When provided, the Ebix Enterprise will convert premium amounts into per-pay deduction amounts before loading them into the Payroll Calendar.

Note: *This process is limited to only loading carrier deduction amounts by pay period or loading carrier premium amounts after the system derives the per pay period value. It does not include when carriers are sent an enrollment file to load plan coverage tiers or plan coverage volumes to an employee’s record.*

Other Frequency Plans

When carriers use *Other Frequency Plans* Ebix Enterprise will annualize the premium amount received, then divide it by the number of payroll periods associated with the employee’s payroll frequency to derive a pay period deduction amount. Once the Enterprise System determines this amount, the system will update the employee’s payroll calendar accordingly under one of two conditions:

- **Existing Deduction Present** - If the employee’s payroll calendar already contains a deduction amount for the coverage, the system will update the employee’s “Deduction Due” amount with the newly calculated amount.
- **Existing Deduction Not Present** - If the employee’s payroll calendar does not contain a deduction amount for the coverage, the system will add the employee’s “Deduction Due” amount with the newly calculated amount.

Flagging Plans to Exclude

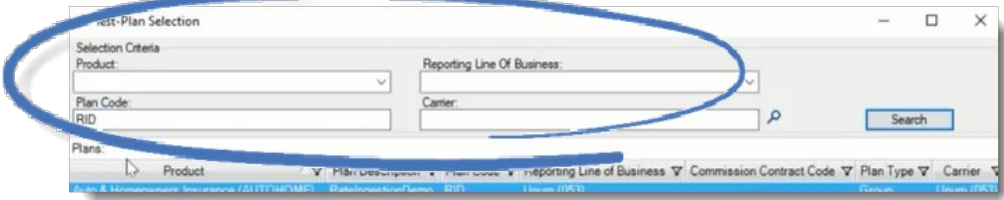
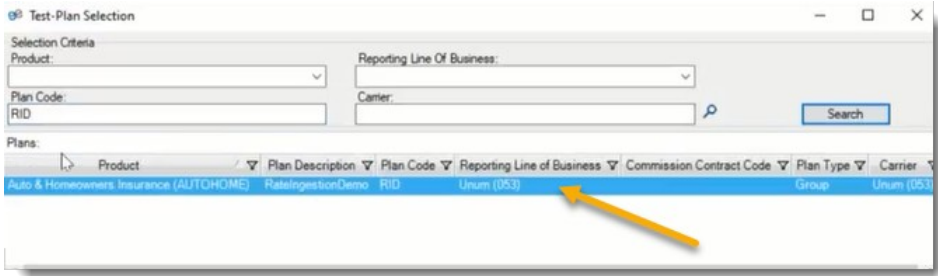
Excluding individual employees from Regular Billing and Payroll Reconciliation is a three-part process:

- Flagging which plans to exclude.
- Automatically ingesting (uploading) individual employee records generated by Actian.

All plans offered through the “Every day” platform (both “Per Pay Plans” and “Other Frequency Plans”), “Grandfather Plans”, and “Take-over Plans” require marking so that they are excluded from regular billing. Doing so ensures that any plan coverage changes to the employee’s plan records will not calculate a payroll deduction amount. This is because payroll deduction amounts are loaded, not calculated.

Marking such a billing plan requires users to select the *Exclude from Payroll Reconciliation* control. This results in all payroll deduction records generated for coverage under that plan not being included on the Payroll Reconciliation table which in turn excludes them from payroll reconciliation. The *Exclude from Regular Billing* control should also be selected.

To make these changes:

Step	Action
1.	Navigate to the Plan Selection Screen. a. Select the appropriate hierarchical Level, then b. Select: Maintenance>Products & Plans>Plan Maintenance
2.	Search for <i>Plan by Product, Plan Code, Reporting Line of Business, or Carrier.</i> 
3.	Left-click to select the plan. 

4.	Left-click on the appropriate carrier located under the <i>Carrier Contract</i> tab.
----	--

5. Check *Exclude from Regular Billing* and *Exclude from Payroll Reconciliation*.

est-Billing Plan: RID * BP1

Billing Plan: Miscellaneous

Description: Billing plan 1

Code: BP1

Notes:

Effective Date: 1/1/2025

Exclude From Regular Billing

Bill using only Policyholder Coverage

Enrollment Only Plan

Exclude from Payroll Reconciliation

Setting Premiums to Zero

It is necessary to set the premium value to zero. To do this:

Step	Action
1.	From the same screen as above, A. Select Coverage B. Select Premium Rate
2.	Set the <i>Premium Rate Code</i> to zero with the following formula: Prem=0 RESULT (Prem)

Defining Carrier Payment Frequency (CPF)

Groups that receive carrier invoice files or enrollment files that send premium amounts by employee by plan require a User Defined Code identifying the Carrier Payment Frequency (CPF).

The following values and formulas are used in this setup.

Values

- **A value of “W”** will be created for Carrier/Enrollment files to identify that the Premium Amounts are received weekly.
- **A value of “M”** will be created for Carrier/Enrollment files to identify that the Premium Amounts are received monthly.
- **A value of “A”** will be created for Carrier/Enrollment files to identify that the Premium Amounts are received annually. This is the default value.

When these “User Defined Code” values apply to a Carrier/Enrollment file, and the Premium Amounts are provided in the expected frequency, the Enterprise system will then know to derive a per pay frequency amount to load the calculated Deduction Amount to the employee’s payroll calendar by plan.

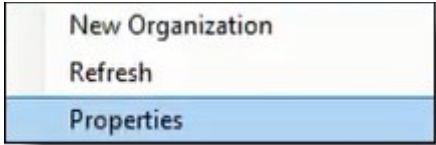
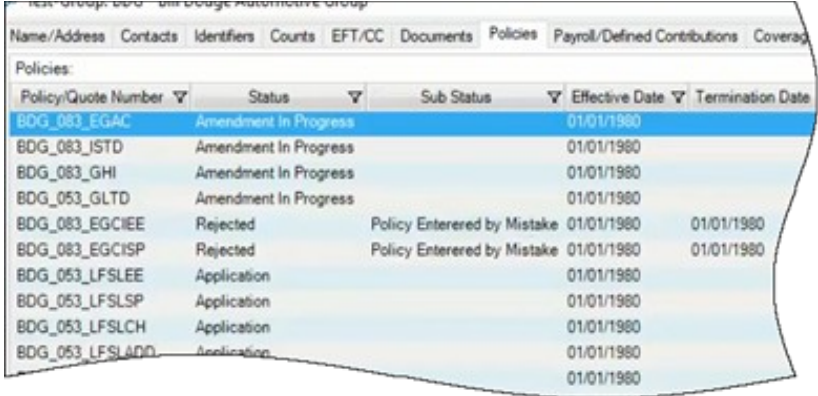
Formulas

The formula to derive the employee’s Deduction Amount is as follows:

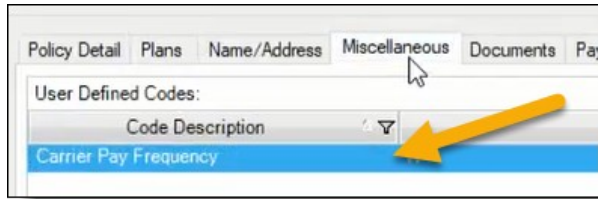
- When the group policy’s “User Defined Code” value is set up as “W” (Weekly), the system will multiply the carrier submitted amount by 52 and divide it by the number of payroll deduction periods for that year.
- When the group policy’s “User Defined Code” value is set up as “M” (Monthly), the system will multiply the carrier submitted amount by 12 and divide it by the number of payroll deduction periods for that year.
- When the group policy’s “User Defined Code” value is set up as “A” (Annual), the system will divide by the number of payroll deduction periods for that year.
- For carriers that send per pay period deduction amounts, there is no need to add this “User Defined Code” because the Enterprise system will not need to apply a calculation before loading deduction amounts.

Configuring in Enterprise

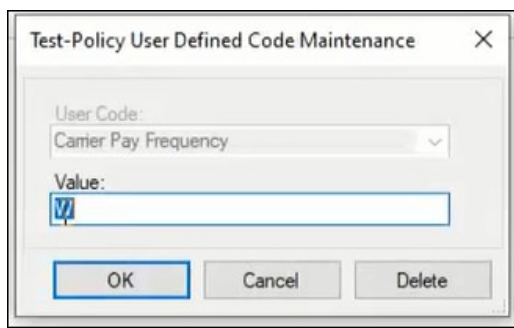
To define the carrier frequency, first, **navigate** to the appropriate hierarchical level, then:

Step	Action																																																							
1.	<p>Select <i>Properties</i>.</p> 																																																							
2.	<p>Select the <i>Policies</i> tab and the desired policy from the list available.</p>  <table border="1"> <thead> <tr> <th>Policy/Quote Number</th> <th>Status</th> <th>Sub Status</th> <th>Effective Date</th> <th>Termination Date</th> </tr> </thead> <tbody> <tr> <td>BDG_083_EGAC</td> <td>Amendment In Progress</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_083_IJTD</td> <td>Amendment In Progress</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_083_GHI</td> <td>Amendment In Progress</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_053_GLTD</td> <td>Amendment In Progress</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_083_EGCIEE</td> <td>Rejected</td> <td>Policy Entered by Mistake</td> <td>01/01/1980</td> <td>01/01/1980</td> </tr> <tr> <td>BDG_083_EGCISP</td> <td>Rejected</td> <td>Policy Entered by Mistake</td> <td>01/01/1980</td> <td>01/01/1980</td> </tr> <tr> <td>BDG_053_LFSLEE</td> <td>Application</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_053_LFSLSP</td> <td>Application</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_053_LFSLCH</td> <td>Application</td> <td></td> <td>01/01/1980</td> <td></td> </tr> <tr> <td>BDG_053_LFSLADD</td> <td>Application</td> <td></td> <td>01/01/1980</td> <td></td> </tr> </tbody> </table>	Policy/Quote Number	Status	Sub Status	Effective Date	Termination Date	BDG_083_EGAC	Amendment In Progress		01/01/1980		BDG_083_IJTD	Amendment In Progress		01/01/1980		BDG_083_GHI	Amendment In Progress		01/01/1980		BDG_053_GLTD	Amendment In Progress		01/01/1980		BDG_083_EGCIEE	Rejected	Policy Entered by Mistake	01/01/1980	01/01/1980	BDG_083_EGCISP	Rejected	Policy Entered by Mistake	01/01/1980	01/01/1980	BDG_053_LFSLEE	Application		01/01/1980		BDG_053_LFSLSP	Application		01/01/1980		BDG_053_LFSLCH	Application		01/01/1980		BDG_053_LFSLADD	Application		01/01/1980	
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3. If editing an existing plan, **select** the *Miscellaneous* tab and the desired User-Defined Code.



4. Enter the value (*W, M, or A*).

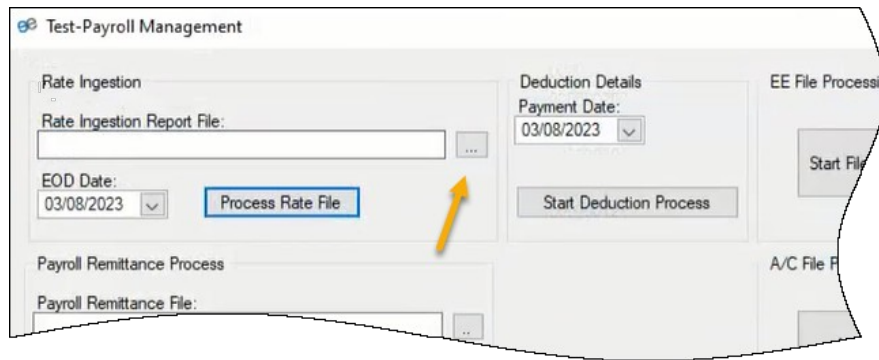


Automatic Ingestion of Employee Records from Actian

Ebix Enterprise can automatically ingest (or import) employee records generated by Actian. To initiate this action select the appropriate hierarchical level, then:

Step	Action
1.	<p>Navigate to the Payroll Management screen:</p> <p>Select Maintenance > (tbd) > Payroll Management</p> <p>Note: As referenced in the Enhancement #2 section, navigation is to be determined.</p>

2. Select the appropriate Rate Ingestion .xlsx file.



3. Select the *Process Rate File* control.

File Transfer Status Report

This report shows the status of the eligibility, payroll, and invoice files that were ingested.

Processed From	Processed Through	File Type	File Error Master	Show Details						
1/1/2022	1/1/2022	Deduction Remittance	<input type="checkbox"/> Group Not Found <input checked="" type="checkbox"/> Division Not Found <input checked="" type="checkbox"/> Employee Not Found <input type="checkbox"/> Employee Coverage Not Found <input type="checkbox"/> Invalid Pay Period							
Action Filename	Elix Filename	File Type	Created Date	FTP Upload Status	FTP Error Warning	Encryption Status	Encryption Error	Total Count	File Error Count	File Exception
DedRemit_ABC_0000_01022022	DedRemit_ABC_0000_01022022	Deduction Remittance	1/2/2022	Yes				51	67	

Action / Enterprise Communication

While not part of the day-to-day user responsibilities, it is important to document how Enterprise communicates with and ingests Actian files. These files are generated by Actian in the following layout format.

GroupID	DivisionID	ProductCode	CarrierPolicy	EmployeeSSN	EmployeeID	PayDate	CoverageEffDate	RateCode	DeductionAmount
BDG		AUTOHOME	CP1	100000115		01/06/2023	01/01/2023	Prem	40

The following table identifies the fields, their description, and how to navigate to each within Enterprise.

Field	Description	Enterprise Navigation Location per Employee
GroupID	The Enterprise system Group Id that the employee is associated with.	To view: From the EE landing page, select Organization. The primary ID field shown is equal to the GroupID field.