**Telephonic Claim Submission**

**Eligibility File Requirements**

SunCoke Energy, Inc.

Customer Number: 330950215

Revision Date: 09/23/2015 SDupont

Shawna Dupont, Telephonic Implementation Consultant

Phone: (207) 575-3812

Email: [sdupont@unum.com](mailto:sdupont@unum.com)

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## Attachments:

## **Unum Telephonic Eligibility Feed File Layout**

## **Timeline**

The following implementation timeline is critical to ensure a successful implementation for the eligibility file feed. Significant delays from the target dates may result in a delayed effective date.

* 3 months prior to the effective date: Initial IT call to review eligibility file requirements
* 6-8 weeks prior to the effective date: Receipt of initial test file
* 2-3 weeks prior to the effective date: Final sign-off on all testing
* 2 weeks prior to the effective date: Receipt of the initial production file

**Note: All testing must be finalized and production files in place no later than 2 weeks prior to the effective date. Otherwise, Unum cannot guarantee system readiness for the proposed effective date.**

## **Electronic Batch Enrollment of Eligibility Information**

Eligibility files will be sent from the customer to Unum and stored in our database. In the event that an employee telephones our call center to submit a claim, the data in our database will be used to determine the employee’s eligibility, if that data has been provided to us on a file feed.

## **Initial Loading of Eligibility Data**

A full population eligibility feed is always required. The process begins with the creation of the eligibility file by the customer. For new Unum customers, only active, covered employees are part of the initial load. For existing Unum customers, active covered employees, and covered employees that terminated in the last 60 days are part of the initial load.

A coverage record should be sent for each coverage which an employee is eligible and enrolled (STD, LTD, State Plan).

FMLA records are required if the customer has the FMLA services product. Separate FMLA records should be sent for all employees for whom Unum is administering FMLA services. This includes all employees on the employers US Payroll including part-time and non-benefit eligible employees. A full population feed will allow both FMLA approvals and denials to be processed for all employees.

*Note: FMLA fees are also based on the entire employee population. All employees including part-time and non-benefit eligible employees need to be reported on the monthly premium statements for FMLA services. The number of employees reported on the eligibility file feed FMLA Data Records should match the number of lives reported on the monthly FMLA premium statements.*

The file must conform to the data specifications further defined in this document.

## **Maintaining Eligibility Information**

In order for Unum to maintain up-to-date eligibility information, the customer must communicate all changes, additions, and deletions quickly and accurately. Weekly feeds are recommended. With each new feed, all prior data is deleted and new data loaded to database. Only current eligibility information is maintained, no historical data is kept. All records for terminated employees should remain on the customers eligibility feed for 45-60 days before removing from the file.

If an individual moves from one Policy, Division, PEG or Choice, the individual’s coverage records should be changed to reflect the new values. This will properly update eligibility on subsequent feeds. Coverage effective date should retain the value of when the employee was originally eligible for a specific coverage.

## **Required, Situational and Optional Data**

Since each customer’s plan is unique, it is often not necessary for all fields on the eligibility file to be provided by each customer. However, there is a subset of fields required from all customers, and will be designated with an “R” (Required). Some data is situational based on the customer’s plan and is indicated with an “S” (Situational). Other fields that are helpful for business processing, but are not required are indicated with an “O” (Optional). The Unum primary business contact will work with each customer to outline the data requirements based on the customer’s plan.

**Record Type Descriptions**

There are seven distinct record types available based on your company’s plan:

|  |  |
| --- | --- |
| * Record Type 1 – Header Record | Uniquely identifies the company and reporting date. |
| * Record Type 2 – Individual Basic Data Record | Supplies all information required to uniquely identify an Employee. |
| * Record Type 3 – Coverage Data Record | Supplies all required coverage information on a specific Employee. An employee may have multiple coverage records. |
| * Record Type 5 – FMLA 1 Data Record | Supplies information relating to an Employee’s FMLA characteristics. |
| * Record Type 6 – FMLA 2 Data Record | Supplies information relating to an Employee’s FMLA characteristics. |
| * Record Type 99 – Trailer Record | Supplies record count information for verification purposes. |
| *Note: Record types, 5 & 6 are optional based on the benefits selected by the employer.* | |

## **Eligibility File Considerations**

A complete set of records for a company should consist of the following:

* One Header Record representing the company
* One Individual Basic Data Record per employee
* Coverage records per employee based on plan
* FMLA1 per employee if applicable\*\*
* FMLA 2 per employee if applicable\*\*
* One Trailer Record representing the company

*\*\* FMLA records are only required if the customer has the FMLA services product.*

Records must be sorted in ascending order by Employee ID, and then by Record Type, so all records for a single employee are grouped together. The example on the next page shows a file with 6 employees. Employee 1 is eligible and enrolled in both STD and LTD. Employee 2 is the same and has a statutory coverage record. Employee 3 has LTD and a statutory coverage. Employee 4 has STD and the statutory coverage. Employee 5 has only the FMLA coverage. All employees are shown with FMLA records. These records are necessary if these services have been purchased with Unum.

**Example of File**

Header Record (Record Type 1)

Employee 1 Individual Basic Data Record (Record Type 2)

Employee 1 STD Coverage Data Record (Record Type 3)

Employee 1 LTD Coverage Data Record (Record Type 3)

Employee 1 FMLA 1 Data Record (Record Type 5)

Employee 1 FMLA 2 Data Record (Record Type 6)

Employee 2 Individual Basic Data Record (Record Type 2)

Employee 2 Statutory Coverage Record (Record Type 3)

Employee 2 STD Coverage Data Record (Record Type 3)

Employee 2 LTD Coverage Data Record (Record Type 3)

Employee 2 FMLA 1 Data Record (Record Type 5)

Employee 2 FMLA 2 Data Record (Record Type 6)

Employee 3 Individual Basic Data Record (Record Type 2)

Employee 3 Statutory Coverage Record (Record Type 3)

Employee 3 LTD Coverage Data Record (Record Type 3)

Employee 3 FMLA 1 Data Record (Record Type 5)

Employee 3 FMLA 2 Data Record (Record Type 6)

Employee 4 Individual Basic Data Record (Record Type 2)

Employee 4 Statutory Coverage Record (Record Type 3)

Employee 4 STD Coverage Data Record (Record Type 3)

Employee 4 FMLA 1 Data Record (Record Type 5)

Employee 4 FMLA 2 Data Record (Record Type 6)

Employee 5 Individual Basic Data Record (Record Type 2)

Employee 5 FMLA 1 Data Record (Record Type 5)

Employee 5 FMLA 2 Data Record (Record Type 6)

Trailer Record (Record Type 99)

## **File Specifications Requirements**

Record Format: Fixed Length

Record Length: 400 Bytes

Sort Sequence: Ascending by Employee ID and Record Type

## 

## **Transmission Specifications**

The following are acceptable transmission methods for receiving inbound files at Unum:

1. HTTPS (Web Browser).
2. FTPS (FTP over SSL).
3. SFTP (FTP over SSH).
4. FTP using PGP encryption.
5. FTP over VPN.
6. Tape
7. CD (Password protected ZIP file or PGP Self-Decrypting Archive (SDA))

The transmission method used will be agreed upon by both Unum and the customer. Resources to support the file transmission need to be identified by the customer and provided to Unum.

**Internet-based File Transfer – (preferred):**

*Secure FTP*

* HTTPS – This method can be used with a web browser where the client connects securely over a HTTPS connection and securely exchanges files.
* FTPS (FTP over SSL) – we can provide a free client for exchanging files via FTPS.
* SFTP (FTP over SSH)

HTTPS, SFTP and the FTPS solutions are based on industry standards and are not proprietary. They use FIPS 140-2 Validated Cryptography, including 256-bit AES encryption that is used to securely store every file received. The product we use supports end-to-end encrypted transfer and storage, without the need to use a separate, third-party encryption program such as PGP.

* Each record in the file should end in a Carriage Control followed by a Line Feed.
* Unum provides server host name, ID/password and folder

*FTP with PGP encryption*

* To protect the confidentiality of customer information the customer provides either PGP Version 6.5 or later software for encryption.
* Unum provides FTP server host name, ID/password, folder and PGP key.
* Each record in the file should end in a Carriage Control followed by a Line Feed
* Filename used by the customer must be given to Unum and remain constant on each file sent

*FTP over VPN*

* Cisco Hardware
* Unum provides server host name, ID/password and folder
* Each record in the should end in a Carriage Control followed by a Line Feed
* Format is ASCII

**Tape Specifications:**

Format: EBCDIC

Block Size: 4000 bytes

Type: 3480/3490 18 track Cartridge (NL) format

External Label should contain the following information:

* Tape Owner (Customer Name and address)
* Date of creation and date it should be returned
* Volume serial number of tape
* Address to which tape should be returned
* “Test” or “Production”
* The words “Please send email to DL Telephonic – Load Notify when tape is received by Unum Tape Library.”

Send tapes overnight to\*: Unum Corporation

Attn: Tape Library, SCDC1

1201 Averyt Avenue

Columbia, SC 29210

**CD Specifications:**

Character Set: ASCII

File type: TXT

Compression: PKZip Preferred

Security: Password protected – password must remain constant

External Label should contain the following information:

* Owner (Customer Name and address)
* Date of creation and date it should be returned
* Address to which CD should be returned
* “Test” or “Production”

Send CD overnight to\*: Unum Corporation

MS – C438 – RTW Telephonic Systems Operations

2211 Congress Street

Portland, ME 04122

\**Note: Tapes and CDs must be sent overnight to ensure timeliness of data and to ensure tracking of the item.*

|  |  |  |  |  |  |  |  |  |
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| **Field #** | **Field Name** | **Data Type**  ***(A=Alpha, N=Numeric)*** | **Length** | **Start** | **End** | **Data Definition**  (R=Required O=Optional S=Situational) | **Comments and Field Formats**  (Note: *The optional and situational alpha fields are required to be space filled by default and the numeric fields to be zero filled by default)* | **Field Values/ Outstanding Items** *(Customer Specific)* |
| 1 | Record Type | A | 2 | 1 | 2 | R | ‘01’ – Header Record | **01** |
| 2 | Process Date/Time | A | 26 | 3 | 28 | R | The Date and time that the customer created the data.  **CCYY-MM-DD-HH.MM.SS.NNNNNN (**NNNNNN can be zero filled.) | Each new file must have a current date/time |
| 3 | Customer Number | N | 9 | 29 | 37 | R | Unique identifier provided to the customer by Unum. | **330950215** |
|
| 4 | Customer Name | A | 60 | 38 | 97 | R | Legal name of the customer as it appears on the Unum contract/service agreement. ***Please notify Unum of any change to the Customer name.*** | Customer’s legal name  **SunCoke Energy, Inc.** |
|
| 5 | Enrollment Type | A | 1 | 98 | 98 | R | Full file feed only. | **1** |
|
| 6 | Filler | A | 302 | 99 | 400 | R | This filler field is not a usable field. | Spaces |

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| **Field #** | **Field Name** | **Data Type**  ***(A=Alpha, N=Numeric)*** | **Length** | **Start** | **End** | **Data Definition**  (R=Required O=Optional S=Situational) | **Comments and Field Formats**  (Note: *The optional and situational alpha fields are required to be space filled by default and the numeric fields to be zero filled by default)* | **Field Values/ Outstanding Items** *(Customer Specific)* |
| 1 | Record Type | A | 2 | 1 | 2 | R | ‘02’ – Individual Basic Data Records | **02** |
| 2 | Customer Number | N | 9 | 3 | 11 | R | *This field matches the value in the Header record field #3.* | **330950215** |
| 3 | Employee ID | A | 20 | 12 | 31 | R | This field identifies each employee, is left justified, and if it is the employee’s SSN, then use nine numbers with no punctuation | Recommend EEID  Will be able to pass EEID. |
| 4 | Employee ID Type | A | 5 | 32 | 36 | R | ‘SSN’ or ‘SIN’ or ‘EEID’ | EEID |
| 5 | Employee First Name | A | 15 | 37 | 51 | R | ALL FULL CAPS |  |
|
| 6 | Employee Middle Name | A | 15 | 52 | 66 | O | ALL FULL CAPS  Spaces if missing |  |
|
| 7 | Employee Last Name | A | 25 | 67 | 91 | R | ALL FULL CAPS |  |
|
| 8 | Street Address 1 | A | 40 | 92 | 131 | R | Mixed case is preferred |  |
| 9 | Street Address 2 | A | 40 | 132 | 171 | O | Mixed case is preferred and spaces if missing |  |
| 10 | Street Address 3 | A | 40 | 172 | 211 | O | Mixed case is preferred and spaces if missing |  |
| 11 | City | A | 30 | 212 | 241 | R | Mixed case is preferred |  |
| 12 | Residence  State/Province | A | 5 | 242 | 246 | R | Two letter standard state or province abbreviation when the country code is US or CA respectively. Values will be accepted as provided for other country codes |  |
| 13 | Postal Code | A | 11 | 247 | 257 | R | Zip code must be five or nine digits for US or six characters formatted as ANANAN for CA (A=alpha and N=numeric). Values will be accepted as provided for other country codes |  |
| 14 | Country Code | A | 2 | 258 | 259 | R | ISO standard code in <https://www.iso.org/obp/ui/#search>  *Note: Unum considers Puerto Rico, Guam and Virgin Islands as a country, in accordance with ISO.* | Will be US for all employees |
| 15 | Work State / Province | A | 5 | 260 | 264 | R | Two letter standard state or province code as detailed above on field #12. Used for coordinating statutory disability coverage and state level FMLA compliance | Work state is required to administer disability  **Will be able to pass and will have some employees with different work states & residence states** |
|
| 16 | Date of Birth | A | 10 | 265 | 274 | R | MM/DD/CCYY |  |
| 17 | Gender | A | 1 | 275 | 275 | O | ‘M’, ‘F’ or space if unknown |  |
| 18 | Marital Status | A | 3 | 276 | 278 | R | ‘DIV’, ‘MAR’, ‘SGL’, ‘WID’ or ‘UNK’ if unknown | **UNK for all** |
| 19 | Occupation | A | 40 | 279 | 318 | O | Job title used for claim administration | **Will be able to pass job title** |
| 20 | Hire Date | A | 10 | 319 | 328 | R | This field is for the most recent hire date of the employee. If they have been rehired, it would potentially be the most recent date of rehire, per contact/service agreement. MM/DD/CCYY | Most recent hire date  Will be able to pass |
| 21 | Employment Termination Date | A | 10 | 329 | 338 | S | The last date of active employment that should be **blank** for any active EE.  Should be non-blank to communicate termination within reporting period and all records for terminated employee should remain on the file for 45-60 days before dropping (four to five processing cycles; dependent upon frequency of feed).  MM/DD/CCYY | Records for terminated employees will be held for 60 days.  **Will be able to pass and hold for 60 days.** |
| 22 | Employment Status | A | 3 | 339 | 341 | R | Should be ‘ACT’ for all active or terminated employees/ Additional values of ‘LAY’. ‘DIS’, and ‘LOA’ may apply based on contract/service agreement. | ACT  (LAY, LOA, DIS)  **Will be able to pass ACT & other absence codes as needed.** |
| 23 | Weekly Scheduled Work Hours | N | 5  (2 are implied decimals) | 342 | 346 | R | Normal weekly scheduled hours. Disability: Key determinant for eligibility. FMLA: Determinant for FMLA entitlement (e.g. if an employee normally works 40 hours per week, 12 weeks of leave equals 480 hours)  Format: 40 hours = 04000; 37.5 hours = 03750; 9 hours = 00900 (Five positions, with two to right of implied decimal point). | Recommend regular scheduled work hours  **Will be able to pass default of 32.00 hours for all employees.** |
| 24 | Date of Last Salary Change | A | 10 | 347 | 356 | R | The Date the employee’s last salary change took effect to verify accurate earnings information at date of disability.  MM/DD/CCYY | **Will be able to pass** |
| 25 | Accommodates Restrictions | A | 1 | 357 | 357 | R | Indicates whether or not employees are permitted to return to work with limitations.  ‘Y’ or ‘N’  Not legally binding. | **Will be able to pass Y for all employees** |
| 26 | Sick Pay Hours | N | 6  (2 are implied decimals) | 358 | 363 | S | Needed if contract/service agreement indicates that employee must use sick time prior to becoming benefits eligible. If not applicable, then send as 000000.  Format: 40 hours = 004000; 120.75 hours = 012075; 8.5 hours = 000850 | **Not required for this file – pass default of 000000.** |
| 27 | Employee Taxpayer ID | A | 9 | 364 | 372 | R | EE’s SSN/SIN (Nine characters without punctuation). Used for employee identifier in claims and for tax purposes. If SSN is used in Field # 3 (Employee ID) this is a duplicate entry of that value. | 9 digit SSN |
| 28 | Original Hire Date | A | 10 | 373 | 382 | S | **FMLA ONLY FIELD**  This is the initial hire date of the employee **as determined by the employer.** If the employee has left the company and returned, this would be the first time they were hired. If they worked for a previous company purchased by the employer, it would be the hire date with that initial company **if** the employer recognized that date in relation to tenure/benefits/etc. This would include an employee’s hire date with a joint employer/temporary agency  MM/DD/CCYY | Not needed for this file – space fill  **Will be able to pass** |
| 29 | Filler | A | 18 | 383 | 400 | R | This filler field is not a usable field**.** | Spaces |

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| **Field #** | **Field Name** | **Data Type**  ***(A=Alpha, N=Numeric)*** | **Length** | **Start** | **End** | **Data Definition**  (R=Required O=Optional S=Situational) | **Comments and Field Formats**  (Note: *The optional and situational alpha fields are required to be space filled by default and the numeric fields to be zero filled by default)* | **Field Values/ Outstanding Items** *(Customer Specific)* |
| 1 | Record Type | A | 2 | 1 | 2 | R | ‘03’ – Coverage record | **03** |
| 2 | Customer Number | N | 9 | 3 | 11 | R | *This field matches the value in the Header record field #3* | **330950215** |
| 3 | Employee ID | A | 20 | 12 | 31 | R | *This field matches the value in the Individual Basic Data record field #3* | EEID |
| 4 | Product | N | 4 | 32 | 35 | R | A unique number, defined by Unum, assigned to identify a product in accordance with the customer’s plan design.  i.e., 0038 for Traditional LTD; 0469 for Self Insured STD | Unum has a unique customer number for our products:  **SI STD: 0469**  **FI LTD: 0038** |
| 5 | Policy | N | 8 | 36 | 43 | R | The policy number that this employee is covered under as provided by Unum.  Field length is eight, right justified, and padded with leading zeros.  Format: 00123456 | **SI STD: 00410773**  **FI LTD: 00410774** |
| 6 | Division | N | 4 | 44 | 47 | R | Identifies subsets of employees who should appear on the same claims report.  Values range from 0001 through 0999 with first/left-most position a zero. These values may be aligned with the customer’s reporting structure and may use a customer’s existing, non-consecutive numbering scheme. | See Peg / Mapping document  (may default to 0001 for test file) |
| 7 | Policy Eligibility Group (Class) | N | 3 | 48 | 50 | R | Identifies subsets of employees who are eligible for different levels/durations of benefits. | See Peg / Mapping document  (may default to 001 for test file) |
| 8 | Choice | N | 2 | 51 | 52 | R | Used for Flex plans. *(Identifies employee specific elections of base versus buy up(s)) Default on non-Choice plans = 01* | If eeddedcode = 7STDV send 02 else send 01 |
| 9 | Effective Date of Employee Coverage | A | 10 | 53 | 62 | R | The day the employee’s coverage became effective. The later of policy effective date plus applicable waiting period  MM/DD/CCYY | Will be able to pass – EE’s eligible date of hire – will pass later of 01/01/2016 or DOH. |
| 10 | Coverage Termination Date | A | 10 | 63 | 72 | S | The last date of coverage eligibility that should be **blank** for any eligible employee  Should be non-blank to communicate termination within reporting period and kept on the file for 45-60 days before dropping.  MM/DD/CCYY | Records for terminated coverage will be held for 60 days.  **Will be able to pass and hold for 60 days** |
| 11 | Earnings | N | 8  (2 are implied decimals) | 73 | 80 | R | Earnings as defined in the contract / service agreement or in compliance with statutory plans. Required for all plans other than self insured STD advice to pay (ATP) which may be zero filled. *Note: This value must be reported to reflect weekly earnings for STD and monthly earnings for LTD.*  Format: $100.00 = 00010000; $1254.75 = 00125475 two to right | **Earnings as defined in the contract/plan**  **Will be able to pass weekly amount for STD & monthly amount for LTD based on definitions below.**  **STD:** Current Salary  "Weekly Earnings" means your gross weekly income from your Employer in effect just prior to your date of disability.  It includes your total income before taxes.  It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account.  It does not include income received from commissions, bonuses, overtime pay or any other extra compensation, or income received from sources other than your Employer.  **LTD:** Current Salary  "Monthly Earnings" means your gross monthly income from your Employer in effect just prior to your date of disability.  It includes your total income before taxes.  It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account.  It does not include income received from commissions, bonuses, overtime pay or any other extra compensation, or income received from sources other than your Employer. |
| 12 | Earnings Period | A | 3 | 81 | 83 | R | As reflected in field #11, Earnings:  ‘WK ’ – Weekly for STD plans; ‘MO ’ – Monthly for LTD plans  (Note: there is one space after the K and O) | STD: WK  LTD: MO |
| 13 | Employee Post-Tax Contribution % | N | 6  (3 are implied decimals) | 84 | 89 | R | Amount the employee pays toward premium with post-tax earnings.  The value should be zero-filled on plans where employer pays 100% or if the employee contributions are pre-tax.  Format : employee pays 100% post tax = 100000; employee pays 67.5% post tax = 067500; employee pays post tax 50% = 050000 | If eeddedcode = 7STDV send 040000  Else send current file programming |
| 14 | Filler | A | 311 | 90 | 400 | R | This filler field is not a usable field | Spaces |

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| **Field #** | **Field Name** | **Data Type**  ***(A=Alpha, N=Numeric)*** | **Length** | **Start** | **End** | **Data Definition**  (R=Required O=Optional S=Situational) | **Comments and Field Formats**  (Note: *The optional and situational alpha fields are required to be space filled by default and the numeric fields to be zero filled by default)* | **Field Values/ Outstanding Items** *(Customer Specific)* |
| 1 | Record Type | A | 2 | 1 | 2 | R | ‘99’ – Trailer Record | **99** |
| 2 | Customer Number | N | 9 | 3 | 11 | R | Unique identifier provided to the customer by Unum. | **330950215** |
|
| 3 | Total Individual Basic Data Records | N | 9 | 12 | 20 | R | Total number of Individual Basic Data Records (type 02) on this file with preceding zeros.  Format: 1000 total individual records = 000001000 |  |
| 4 | Total Coverage Records | N | 10 | 21 | 30 | R | Total number of Coverage Records (type 03) on this file with preceding zeros.  Format: 1000 total coverage records = 0000001000 |  |
| 5 | Total Payment Deduction Records | N | 9 | 31 | 39 | S | Total number of Payment Deduction Records (type 04) on this file.  *Default is zero-filled.* | 000000000 |
| 6 | Total FMLA 1 Data Records | N | 9 | 40 | 48 | S | Total number of FMLA 1 Data Records (type 05) on this file.  *Default is zero-filled.* | 000000000 |
| 7 | Total FMLA 2 Data Records | N | 9 | 49 | 57 | S | Total number of FMLA 2 Data Records (type 06) on this file.  *Default is zero-filled.* | 000000000 |
| 8 | Filler | A | 343 | 58 | 400 | R | This filler field is not usable. | Spaces |