Forms Experts Program

Domain Name: First Party Benefits Coverage and Limits Selection

Document Control Information

Document Information

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| Document Name | First Party Benefits Coverage and Limits Selection Form |
| Document Author | Anand |
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| Version | Date | Additions/Modifications | Prepared/Revised by |
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| 1.0 | 09/02/2013 | Initial version | Anand |
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1. Functional Domain

First Party Benefits Coverage and Limits Selection

2. Business Justification

**Is first-party benefits-medical coverage mandatory?**

Pennsylvania is the **only state** that **requires** you to buy **first party benefits-medical** as part of your car insurance policy. The Pennsylvania Insurance Department says that motorists must have a **minimum of $5,000** of medical benefits coverage, but **higher limits are available**. In Pennsylvania, if you are insuring more than one car on your policy, all vehicles must carry the same limits on FPB medical coverage.

**What happens if I don’t have first-party benefits-medical coverage?**

If this first party benefits coverage is optional in your state, and you choose to go without, then to have your medical expenses paid for you when you are at-fault in an accident, or the at-fault party cannot cover your injuries, you will need to have coverage such as medical payments or personal injury protection on your policy, or you may end up paying out-of-pocket for your medical bills.

If you have **adequate health insurance and your state doesn’t require this coverage**, then first party benefit-medical may be **unnecessary**.

First Party Benefits Coverage **pays you** and **others covered** by the **policy** in the event of injury, regardless of **who caused the accident**. Medical expense benefit insurance pays your medical bills **regardless of fault**. This coverage is mandatory by Pennsylvania law with a required minimum of $5,000.

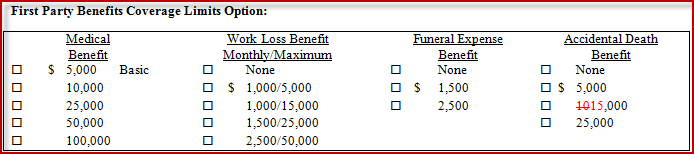
These benefits may be purchased separately or as a combination of benefits.

First party benefits specific limits and coverages vary by state, but typically it includes:

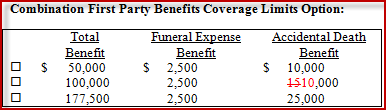
* Necessary medical and surgical treatment
* Necessary dental, psychiatric, psychological, and optometric treatment
* Essential rehabilitative services (physical therapy, speech pathology, etc.)
* Ambulance and nursing service
* Required medications, medical supplies, and prosthetic devices

Options within this coverage include:

* **Basic First Party Benefits**: pays for necessary medical expenses with a $5,000 limit. The laws of the Commonwealth of Pennsylvania mandate you carry this minimum coverage.

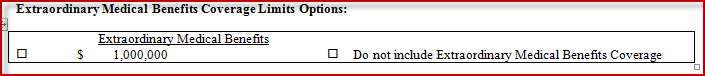


* **Combination First Party Benefits**: provides a combination of medical expense, work loss, funeral expenses and accidental death coverage with a maximum combined limit of $177,500.



* **Added First Party Benefits**: provides coverage for higher limits of medical expenses and includes coverage options for work loss benefits, funeral expenses and accidental death benefits.

**This coverage will begin when the covered medical expense benefit exceeds $100,000 and has a lifetime limit of $1,000,000.**



3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AAFPPA | PA | First Party Benefits Coverage and Limits Selection |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| N/A | N/A | N/A |

## State-specific Requirements (if any)

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AAFPPA | PA | First Party Benefits Coverage and Limits Selection | * Medical expense benefit insurance is mandatory by Pennsylvania law and pays your medical bills regardless of fault. * The required minimum limit is $5,000 * The coverage(s) and limit(s) options may be purchased separately or as a combination of benefits |
|  |  |  |  |

## Related Change Requests (if any)

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| CR 0389 | Change Automobile Death Benefit Limit for PA state form AAFPPA | PA | * The problem: During Texting verification it was identified that the product requirements and the form were out of sync. * The change: This CR will present the final and accurate presentation of how Automobile Death Benefits limits should be displayed. * Change in Accidental Death Benefit for First Party Benefits Coverage Limits Option and Combination First Party Benefits Coverage Limits Option |
|  |  |  |  |

* 1. **References to Documents**

#### Form Templates and US/VC documents:

* [AAFPPA 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-720PA_AAFPPA_First_Party_Benefits_Coverage_and_Limits_Selection_Form)

#### Form Assessments:

* [AAFPPA 01 13 First Party Benefits Coverage and Limits Selection Forms - PA Forms Assessment](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_abf99/AAFPPA%2001%2013%20First%20Party%20Benefits%20Covergae%20and%20Limits%20Selection%20Forms%20-%20PA%20Forms%20Assessment_v2.2.doc)

#### CR Document:

* [CR0389 - AAFPPA 01 13 Change Automobile Death Benefit Limit](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/CR0389_-_AAFPPA_01_13_Change_Automobile_Death_Benefit_Limit)

5. Key Understanding of Design requirements, (form wise)

## AAFPPA First Party Benefits Coverage and Limits Selection

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
| Documents | | Yes | Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Policy consolidated view” | |
| Related UW Rule/Task | | No | Task ID: 200305T  Task Name: First Party Benefits signed form must be received | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-720PA - Document Content - First Party Benefits Coverage and Limits Selection Form   * 880-720PA - Endorsement - First Party Benefits Coverage and Limits Selection Form |
| Documents Page | 880-830PA Consolidated Form Stories - Document Page   * 880-020PA - Printing Field Validation * 880-021PA - Bind Field Validation * 880-029PA - Tasks and Override Rules * 880-030PA - Documents Page - Continue Button Rules * 580-028PA - Override Rules - Documents Page |
| GODD Page | 880-840PA Consolidated Form Stories - GODD Page   * 880-220PA - Generate On Demand Documents Page - Documents that can appear on the page * 880-221PA - Generate On Demand Documents Page - Business Rules - available documents |
| Forms Page | N/A |
| RFI | 880-860PA - Consolidated Form Stories – RFI   * 880-860PA - RFI - First Party Benefits Coverage and Limits Selection Form |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets – Sequence   * 880-199PA - Endorsement |

### Signature Rules(if any)

* Signature lines are always blank at point-of-sale and at endorsement
* If any coverage is change via a mid-term endorsement transaction the form should be signed prior to the transaction being bound

### Document Content and Applicable Triggers

@ New Business -

* Document DOES NOT generate as part of the New Business packet and Form number DOES NOT attach on the New Business DEC page

@ Amendment

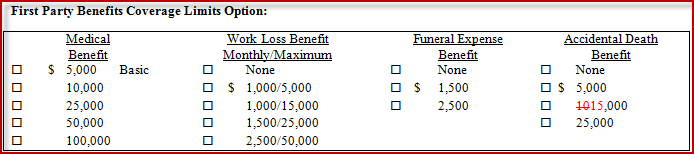
* Conditionally generated at Amendment
* If the user has **override** authority to bind the transaction **before getting the form signed** then system **generate as part of the Amendment** packet and Form number DEOS NOT attach to the Amended DEC page

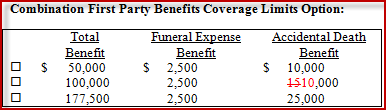
@ Renewal -

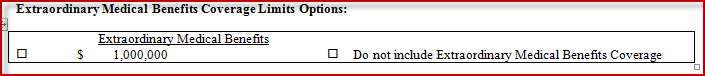
* Document DOES NOT generated at time of renewal offer transaction and Form number DOES NOT attach on the Renewal DEC page
  + 1. **Key pointers to keep in mind**

### Document Page and/or GODD page: Form should be available for user selection to send to insured for signature

* Placement of “X” symbol - System will “X” the appropriate boxed based on the election made







* This coverage is mandatory by Pennsylvania law with a required minimum of $5,000.
* These benefits may be purchased separately or as a combination of benefits.
  + 1. **References to Documents**

1. References to Documents

#### Form Templates and US/VC documents:

* [AAFPPA 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-720PA_AAFPPA_First_Party_Benefits_Coverage_and_Limits_Selection_Form)

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#### CR Document:

* [CR0389 - AAFPPA 01 13 Change Automobile Death Benefit Limit](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/CR0389_-_AAFPPA_01_13_Change_Automobile_Death_Benefit_Limit)

#### Other Sources:

* <http://www.carinsurance.com/coverage-definition/first-party-benefits.aspx>

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