

PCA0 System Updates for 2018 and 2022 Term

Overview

This page contains information concerning system changes and fixes made to the PCA0 system options for 2018 and 2022 Term policies.

General Information

- Changes were promoted on 02/17/2023 for the PCA0 Options below and for TotalSecure after issue date pages.
- No changes were needed for PCA0 Option 5 Term Policy Conversion. See the document below for 2022 Term which is basically the same as 2018 Term.
- After Issue Data Pages for TotalSecure (2018/2021)
 - Fix was made for the pages that show ETI years and days. In the years towards the end of that section, the ETI years and days were not accurate.
- PCA0 Options that required changes to access the IPR rate file using the Rate Indicator for 2022 Term:
 - Option 8 for CTR
 - Option 20 Date of Birth Change
 - Option 22 Smoker Change

Published

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Option Details

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Option 5 - Term Policy Conversion - 2022

PCA0 Option 5 Term Policy Conversion – 2022 Term

2022 Term Data Page:

The Minimum Face Amount required for this policy after conversion is \$50,000.

Policy language:

If less than the full face amount is converted, the unconverted Face Amount may continue under this policy if it is at least as much as the Minimum Face Amount shown in the Data Section. The premiums for this policy thereafter would be the same as the premiums that would be payable if it had been originally issued for the unconverted Face Amount.

PCA0 Option 5 (no system changes needed):

2022 Term:

- On-line edit if the remaining face amount is < 50,000:
FACE < 50,000 N/A, PF5 OVR OK IF REMAINING FACE WILL BE TERMINATED
 - Note: PF5 override gives the processor the ability to use PCA0 to do the partial conversion and the next day they can cancel the remaining face amount.
- Data pages (if requested) generate from xPression.

Term series < 2018:

- For prior term series, the minimum face amount required after a conversion is not defined on the data page or in the policy language. The business practice is to allow a minimum of 25,000.
- On-line edit if the remaining face amount is < 25,000 (regardless of the smoker class): FACE < 25,000 N/A, PF5 OVR OK IF REMAINING FACE WILL BE TERMINATED
- You will no longer get the following on-line edit: PREF BELOW 25000 NOT ALLOWED - PF3 TO CANCEL

Term series =>1993:

- For Term series = or > 1993:
 - A change was made to bypass changing non-smoker plan codes to a smoker plan code when the remaining face amount < 25,000. Changing to a smoker plan code is not needed for these series because we have non-smoker rates for face amounts below 25,000.
- Term series < 1993:
 - Will continue to change non-smoker plan codes to a smoker plan code when the remaining face amount < 25,000. This code exists because we have old term plan codes that do not have non-smoker rates for face amounts below 25,000. We did not research all the old plan codes to find out exactly which plan codes fall into this scenario. The program will use the series year that is displayed on PLCK (year may not be accurate for older series).

Option 7 - Policy Reduction - 2022**PCA0 Option 7 Policy Reduction - 2022 Term****WHAT'S NEW:**

- No fee policy does not switch to fee when a policy reduction is processed. This was a production problem we noticed in our testing. This was fixed for 2018 and 2022 Term.

OTHER INFORMATION (no system changes needed):

- Option 7 can be used for both NL and LSW 2018 Term policies.
- Band/fee override field for 2022 Term cannot be input.
- Product minimum face amount is 100,000
- Data pages generate from xPression. Refer to the DPRN documentation for additional information.

BANDS FOR 2022 TERM:

- Band 1 – minimum through 249,999
- Band 2 – 250,000 through 2,000,000
- Band 3 – 2,000,001 and up

Option 7 - Policy Reduction - 2018

PCA0 Option 7 Policy Reduction - 2018 Term

WHAT'S NEW (promote date 2/17/2023):

- No fee policy does not switch to fee when a policy reduction is processed. This was a production problem we noticed in our 2022 Term testing. This was fixed for 2018 and 2022 Term.

WHAT'S NEW (2018 Term product launch):

- Option 7 can be used for both NL and LSW 2018 Term policies.
- Band/fee override field for 2018 Term cannot be input.
- Product minimum face amount is 100,000
- Data pages generate from xPression. Refer to the DPRN documentation for additional information.

BANDS FOR 2018 TERM:

- Band 1 – minimum through 250,000
- Band 2 – 250,001 through 999,999
- Band 3 – 1,000,000 and up

Option 11 - Addition of Rating - 2022

PCA0 Option 11 Addition of Rating - 2022 Term

The charts below show what types of ratings are available with the different rate classes and face amounts.

Chart for face amounts minimum to and including 2,000,000:

Smoker Class/Tobacco User	Percent Rating Rating Type = 0	Medical Flat Rating Rating Type = 8	Perm Flat Rating Rating Type = 7
E = Elite Non-Tobacco	Not Allowed	Not Allowed	Allowed
P = Preferred NT	Not Allowed	Not Allowed	Allowed
G = Select NT	Not Allowed	Not Allowed	Allowed
N = Standard NT	Not Allowed	Allowed	Allowed
R/N = Express Standard NT 1	Not Allowed	Allowed	Allowed
Q/N = Express Standard NT 2	Not Allowed	Allowed	Allowed
R/T = Preferred Tobacco	Not Allowed	Not Allowed	Allowed
Y = Standard Tobacco	Not Allowed	Allowed	Allowed
S/T = Express Standard Tobacco	Not Allowed	Allowed	Allowed

Chart for face amounts over 2,000,000:

Ages 75 through 79 – no rating over 300%

Ages 80 through 85 – no rating over 200%

Smoker Class/Tobacco User	Percent Rating Rating Type = 0	Medical Flat Rating Rating Type = 8	Perm Flat Rating Rating Type = 7
E = Elite Non-Tobacco	Not Allowed	Not Allowed	Allowed
P = Preferred NT	Not Allowed	Not Allowed	Allowed
G = Select NT	Not Allowed	Not Allowed	Allowed

N = Standard NT	(18-74) 150 – 500 (75-79) 150 – 300 (80-85) 150, 175, 200	Allowed	Allowed
R/T = Preferred Tobacco	Not Allowed	Not Allowed	Allowed
Y = Standard Tobacco	(18-74) 150 – 500 (75-79) 150 – 300 (80-85) 150, 175, 200	Allowed	Allowed

RULES IF POLICY HAS WAIVER OF PREMIUM:

- If insured is rated 150%, WP should be rated 200%.
- If the insured is rated 175% to 200%, WP should be rated 300%.
- If insured is rated > 200%, WP is not allowed.
- If insured has flat extra duration < 3 years and premium unit is < 5.01, WP should be rated 200%.
- If insured has flat extra duration 3 or more years and premium unit is > 5.00, WP is not allowed.
- If base policy is smoker class R/N, WP should be rated 200%
- If base policy is smoker class S/T, WP should be rated 300%
- If base policy is smoker class QN, WP is not allowed.

PCA0 OPTION 11 ON-LINE EDITS:

- % RATING N/A ON EXPRESS CLASSES, PF7 IF SMOKER CODE SHOULD BE CHANGED – applicable to express classes RN, QN, ST.
- RATING N/A ON PREFERRED CLASSES, PF7 IF SMOKER CODE SHOULD BE CHANGED – generates for % rating or flat extra type 8 if smoker class is E, P, G, RT.
- % RATING N/A, FACE < 2,000,001 – applicable to standard NT and standard tobacco if adding a percent rating and the face amount is below 2,000,001.
- RATING ADDED TO BASE BUT NOT ADDED TO ONE OR MORE BENEFITS - PF5 TO OVERRIDE

- WP EXISTS ON POLICY, RATING > 200 PF3 TO EXIT – generates if the policy has waiver and a % rating > 200% is added to the base.
- WP NOT AVAILABLE DUE TO RATING - PF5 TO OVERRIDE – generates if the policy has waiver and a flat extra premium unit > 5.00 for 3 years or more is added to the base.

Option 11 - Addition of Rating - 2018

PCA0 Option 11 - Addition of Rating - 2018 Term

The charts below show what types of ratings are available with the different rate classes and face amounts (bands).

Face amounts in band 1 (minimum through 250,000) – use the following chart:

Smoker Class/Tobacco User	Percent Rating Rating Type = 0	Medical Flat Rating Rating Type = 8	Perm Flat Rating Rating Type = 7
E = Elite Non-Tobacco	Not Allowed	Not Allowed	Allowed
P = Preferred NT	Not Allowed	Not Allowed	Allowed
G = Select NT	Not Allowed	Not Allowed	Allowed
N = Standard NT	Not Allowed	Allowed	Allowed
R/N = Express Standard NT 1	Not Allowed	Allowed	Allowed
Q/N = Express Standard NT 2	Not Allowed	Allowed	Allowed
R/T = Preferred Tobacco	Not Allowed	Not Allowed	Allowed
Y = Standard Tobacco	Not Allowed	Allowed	Allowed
S/T = Express Standard Tobacco	Not Allowed	Allowed	Allowed

Face amounts in other bands (250,001 and greater) – use the following chart:

Ages 75 through 79 – no rating over 300%

Ages 80 through 85 – no rating over 200%

Smoker Class/Tobacco User	Percent Rating Rating Type = 0	Medical Flat Rating Rating Type = 8	Perm Flat Rating Rating Type = 7
E = Elite Non-Tobacco	Not Allowed	Not Allowed	Allowed
P = Preferred NT	Not Allowed	Not Allowed	Allowed
G = Select NT	Not Allowed	Not Allowed	Allowed
N = Standard NT	Allowed	Allowed	Allowed
R/T = Preferred Tobacco	Not Allowed	Not Allowed	Allowed
Y = Standard Tobacco	Allowed	Allowed	Allowed

RULES IF POLICY HAS WAIVER OF PREMIUM:

- If insured is rated 150%, WP should be rated 200%.
- If the insured is rated 175% to 200%, WP should be rated 300%.
- If insured is rated > 200%, WP is not allowed.
- If insured has flat extra duration < 3 years and premium unit is < 5.01, WP should be rated 200%.
- If insured has flat extra duration 3 or more years and premium unit is > 5.00, WP is not allowed.
- If base policy is smoker class R/N, WP should be rated 200%
- If base policy is smoker class S/T, WP should be rated 300%
- If base policy is smoker class QN, WP is not allowed.

PCA0 OPTION 11 ON-LINE EDITS:

- % RATING N/A ON EXPRESS CLASSES, PF7 IF SMOKER CODE SHOULD BE CHANGED – applicable to express classes RN, QN, ST.
- RATING N/A ON PREFERRED CLASSES, PF7 IF SMOKER CODE SHOULD BE CHANGED – generates for % rating or flat extra type 8 if smoker class is E, P, G, RT.

- % RATING N/A, FACE < 250,001 – applicable to standard NT and standard tobacco if adding a percent rating and the face amount is below 250,001.
- RATING ADDED TO BASE BUT NOT ADDED TO ONE OR MORE BENEFITS - PF5 TO OVERRIDE
- WP EXISTS ON POLICY, RATING > 200 PF3 TO EXIT – generates if the policy has waiver and a % rating > 200% is added to the base.
- WP NOT AVAILABLE DUE TO RATING - PF5 TO OVERRIDE – generates if the policy has waiver and a flat extra premium unit > 5.00 for 3 years or more is added to the base.

Source documentation

See Attachment page

Article Details

Last Reviewed	3/17/2023	Intended Audience	Contract Change Staff
Reviewed by	Martine, Denise [X]	Business Block	CIG