

# ***Compliance Analysis for: sections 318-322.docx***

**\*\*Compliance Aspect: - Beneficiary Rights and Responsibilities\*\***

**\*\*COMPLIANT:\*\*** The Operations Manual Chunk explicitly addresses the aspect of "Beneficiary Rights and Responsibilities" by detailing the entitlements, conditions, and procedures for surviving spouses and children to receive insurance benefits.

**\*\*Explanation & Reasoning:\*\*** The manual chunk outlines the rights of surviving spouses and children to receive monthly survivor's insurance benefits (Section 318-322), specifying the amount, eligibility criteria, application process, and conditions for receiving benefits (e.g., remarriage, disability, student status). This aligns with Guideline Excerpt 1, which mentions that remaining funds from an employee's share can be transferred to beneficiaries such as surviving spouses or children.

**\*\*Verbatim Citations:\*\***

- Manual: "The surviving spouse of a person who has died while fully or currently insured shall be entitled to a monthly survivor's insurance benefit, beginning with the month in which the surviving spouse became so entitled and ending with the month preceding the month in which the surviving spouse dies." (Section 318)
- Manual: "A surviving child who was, immediately before the death of a person who died fully or currently insured, dependent upon that person, is entitled to a monthly survivor's insurance benefit, beginning with the month in which the surviving child became so entitled and ending with the month preceding the month in which the child: (1) Attains the age of 18 years; (2) The attainment of the age of 22 years, as long as the child is a bona fide student;" (Section 321)
- Guideline: "Any amount remaining from the employee's share shall be transferred to a Medical Savings Account for: (1) The surviving spouse; or (2) If there is no surviving spouse, to the children, in equal shares;" (Guideline Excerpt 1)

**\*\*Compliance Aspect: - Aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions (specifically Surviving Spouse & Child Insurance Benefits)\*\***

**\*\*COMPLIANT\*\***

The Operations Manual Chunk explicitly discusses the aspects of health insurance related to surviving spouse and child insurance benefits, including benefits, exclusions, reimbursements, and subscriptions. The manual outlines the eligibility criteria, monthly amounts, special earnings test, and options for receiving benefits for both surviving spouses and children.

**\*\*Explanation & Reasoning:\*\***

The Operations Manual Chunk provides detailed information about the survivor's insurance benefit for both surviving spouses and children, including the conditions under which they are eligible to receive the benefit (e.g., age, marital status, student status), the amount of the benefit, and special provisions such as the earnings test and lump sum options.

**\*\*Verbatim Citations:\*\***

- Manual: "The surviving spouse of a person who has died while fully or currently insured shall be entitled to a

monthly survivor's insurance benefit" (Section 318).

- Manual: "A surviving child who was, immediately before the death of a person who died fully or currently insured, dependent upon that person, is entitled to a monthly survivor's insurance benefit" (Section 321).
- Guideline: "Every surviving child who was, immediately before the death of a person who died fully or currently insured, dependent upon that person, is entitled to a monthly survivor's insurance benefit" (Guideline Excerpt 1).
- Guideline: "The other benefit on a monthly basis in accordance with this chapter" (Guideline Excerpt 2).
- Guideline: "§ 756. Surviving child's insurance benefit" (Guideline Excerpt 3).

**\*\*Compliance Aspect: - Claims (specifically the application process for Surviving Spouse and Child Benefits)\*\***

**\*\*COMPLIANT\*\***

The Operations Manual Chunk explicitly outlines the application process for Surviving Spouse and Child Benefits, as specified in Sections 319 and 322. The manual requires certain documents to be submitted along with the completed application (e.g., death certificate, birth certificate, marriage certificate, etc.), which aligns with Guideline Excerpt 1 (§ 756) regarding Surviving Child's Insurance Benefit.

Moreover, the Operations Manual Chunk also addresses the situation where more than one claimant exists, as stated in Section 320. This section complies with Guideline Excerpt 2 (§ 758. Lump sum benefits) which mentions that if there are multiple persons entitled to survivor's insurance benefits, any reduction by virtue of the earnings test shall be made proportionately to the amount of the benefits.

**\*\*Explanation & Reasoning:\*\***

The Operations Manual Chunk provides detailed instructions on the application process for Surviving Spouse and Child Benefits, including required documents and procedures for handling multiple claimants. These requirements align with relevant guidelines (§ 756, § 758) regarding survivor's insurance benefits.

**\*\*Verbatim Citations:\*\***

- Operations Manual Chunk: "A surviving spouse may file for benefits within at least five (5) years following the death of his or her insured husband or wife." [Section 319]
- Guideline Excerpt 1: "§ 756. Surviving child's insurance benefit."